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Criminology and Criminal Psychology**

Title Page

Institute of Criminal Justice Studies

MSc Criminology and Criminal Psychology

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Criminology and Criminal Psychology**

Title: The Credit Crunch, other fine Biscuits and Foie Gras – Do retailers have the appetite to deal with employee driven stock loss?

Submitted by: Ian Kirke

Declaration: I confirm that, except where indicated through the proper use of citations and references, this is my own work. I confirm that, subject to final approval by the Board of Examiners of the Institute of Criminal Justice Studies, a copy of this Dissertation may be placed upon the shelves of the library of the University of Portsmouth or made available electronically in the Library Dissertation repository and may be circulated as required.

Signed

Date

Abstract

This deductive research has its roots within the field of corporate risk, an arena in which the researcher presently operates and has done so for the last decade. The specific area of investigation is the retail sector, which arguably engages with the everyday lives of all UK citizens and has a substantial effect on the national economy, and in particular retail losses (referred to within the retail environment as 'shrinkage') attributable to employee dishonesty.

The current global crisis squeezes the nation however High Street businesses may feel the discomfort more acutely. "Retailing made the largest contribution to the deceleration in Growth" (Office for National Statistics (2008)). As the sale of primary products and services begin to falter it makes commercial sense to reduce the haemorrhaging via shrinkage caused by employee driven fraud and theft. The retail sector is a primary victim with everyday goods easily accessible along with other numerous monetary streams that can be easily manipulated by the criminally minded.

To put this issue into perspective across North America, Europe and the Asia-Pacific, disloyal employees are responsible for 35.2% of shrinkage or £17,464 million (Bamfield, J. (2007)). This figure is dwarfed by the sum that represents the cost to businesses in lost trade, preventative measures and investigation that totals around £49,808 million (Bamfield, J. (2007)). Or to put it another way a shade off the total GDP of Kuwait (World Bank (2008)).

The primary research was carried out via the use of questionnaires, face to face interviews with ex-offenders and dialogue with sector bodies including, for example, the British Retail Consortium (BRC). Secondary research is framed around a thorough literary review.

The disparate strands of research were correlated in order to identify the drivers that encouraged such behaviour, the ability and determination of the employer to thwart such activity and the identification of the most robust of preventative measures.

The study concludes that the overall approach by employers is at best lacklustre and at worse encourages such activities that have a huge impact on profitability and thus shareholder confidence. Dedicated staff are woefully under skilled and the culture of 'it does not happen here' is disturbingly prevalent. Appropriate skill based training that equips loss prevention professionals to investigate and recommend suitable and lawful sanctions to the Human Resource (HR) decision making function is necessary as are the simple, yet highly effective, measures that can be easily incorporated within recruitment processes which can dissuade such offenders from getting a foothold within any organisation.

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I wish to sincerely thank and acknowledge the following people for their support;

I would like to begin by thanking my dissertation supervisor Graham Brooks for always being on hand to offer advice and guidance whenever necessary, and for the timely responses to my numerous emails and telephone calls. Equally I am indebted to John Jones from the Institute of Criminal Justice Studies at The University of Portsmouth for allowing me to regularly tap into his knowledge which significantly helped validate the methods in which the primary research was conducted. Special mention is also reserved for the patience displayed by Dr Karen Shalev for her guidance on the thorny issue of interviewing ex-offenders. Professor Joshua Bamfield from the Centre for Retail Research in Nottingham gave of his time and resources in such an encouraging manner that I hope, one day, to return the goodwill in full. Special thanks also go to Laurie Hatcher, Chair of Training For Success, one of the UK's leading risk consultancies, for agreeing to launch the online questionnaire process using the company's primary database.

Those who anonymously gave of their time in completing the primary questionnaire are deserved of my sincere appreciation as are the ex-offenders who contributed so much to the understanding of how such acts are committed and perhaps as importantly what measures would deter them. I was overwhelmed by the responses and the keenness of all parties and the high degree of pragmatism that enveloped their independent responses.

I would also like to thank Rob McHarg, my business partner of many years, for his unerring support especially for the repetitive quality assurance checks that littered his diary during 2009.

Finally, the support provided by Chris Bradfield, my IT guru, is worthy of special note.

I hope that those that I have mentioned and the many others who helped me along the way enjoy the final product as without you all it would not have been achievable.

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List of Abbreviations

ACAS	Advisory, Conciliation and Arbitration Service
BRC	British Retail Consortium
CID	Criminal Investigation Department
CIPD	Chartered Institute of Personal Development
CRB	Criminal Records Bureau
HR	Human Resources
NAG	National Association of Goldsmiths
NOS	National Occupational Standards
SfS	Skills for Security

Glossary

Shrinkage / shrink	Retail losses
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Introduction

Although responsible for over a third of retail losses internal employee driven dishonesty (Bamfield, J. (2007)) or 'shrinkage', as it is colloquially known in the business sector, remains something of an enigma. It is arguable that domestically internal dishonest stock loss is rarely reported and thus represents a significant chunk of unrecorded crime. Indeed the Home Office under the guise of 'Cutting Crime – A New Partnership 2008 – 11' that sets, amongst other things, the three yearly policing priorities has scant regard for the plight of the retail sector. Credit card fraud (p.13) is aired and a commitment to work closely with the Retail Crime Strategy Group (p.35) is alluded to albeit the latter body concerns itself principally with the twin perils of shoplifters and violence against staff (Home Office crime reduction (2009)).

Nationally this issue has an impact upon the economy although at a community level this practice may have dire consequences on the availability of local service delivery as some retailers may simply 'up-sticks' and leave a crime ridden area. "Shops close and customers, deterred by crime and the fear of crime, will go elsewhere." (Stop Crime (2002)). But still the losses continue at alarming levels with high value foods (hence the mention in the title of this research of 'fine biscuits and foie gras') and home electrical products being priority targets (Centre for Retail Research (2008)). So why is it that the portion of shrink caused by dishonest colleagues continues to be such a massive drain when retail has employed staff since the year dot?

This topic may be approached from a number of angles although primarily it is contended that there are currently two broad fields of exploration. Firstly, by mechanical means and secondly, by reference to the human element. The mechanical methods are on the up. Electronic data mining systems such as ORIS (“Shrinkage reduction programmes”, www.orisgroup.co.uk) and data storage systems, such as the ‘Infodepth’ solution, have hit the market place at an alarming rate. “A significant benefit of storing all of your Electronic Point of Sales (EPoS) till data in Infodepth is that not only can you analyse the sales performance of your products, branches, promotions etc., but you can gain an insight into another area of your business that can have a dramatic effect on profit - the area of internal fraud.”(infodepth.com (2008)). They drill down so far that arguably if someone inadvertently passes wind near a till an alarm will ring! These devices are seemingly outstanding at collecting primary intelligence and directing managers and investigators to hone in on the higher probability area of detection although do they have the capability to deal with subtle long-term frauds? It is contended that the figures prove otherwise. Nevertheless once this data is acted upon there is the unpredictable element. The human-being. The one piece of the jigsaw puzzle that does not necessarily adhere to the simple truths of the binary coding of the computers that seeks to finger them. “Worryingly, the single biggest contributing factor, dollar-wise, is theft by the very people that retailers are employing, even though shoplifters are caught out on a more regularly basis.” (Extended Retail Solutions (2008)).

Management training within this arena is at best ad-hoc and at worse simply modelled on what the manager or internal investigator saw on ‘Frost’ (Leaver, D

(1992)), 'The Bill' (Cregeen, P (1984)) or any other number of television cop shows. Investigations are often crude and one dimensional. Going for the jugular, without notice of any possible defences or knowledge of how far legally one can burrow often leave the Human Resource (HR) function with little option but to take the 'safe ground' of either no action or, in the eyes of the investigator, a slap on the wrists. And so the cycle of deceit continues. Confidence and collusion grow and dishonesty becomes part of the culture. HR is far from fault too. Decisions within the private sector are often based on the criminal grounds of 'beyond reasonable doubt' with a smattering of Human Rights legislation thrown into the cauldron. Pity that neither apply! "The retail industry has been hit hard by the recent economic downturn, but retailers considering cutting their Loss Prevention (LP) budgets to save money should think twice. According to the recent Loss Prevention Budget Trends report by Checkpoint Systems, there is a strong correlation between reducing LP spending and increased retail shrink." (Security Park (2008)). Investigative Interviewing is straightforward. If you like to talk to others you are, it is submitted, a fair way there. All that is needed is a pragmatic structure and an understanding of the key employment law drivers that underpin the process. After all, the dishonest colleague can only act in one of four ways when confronted with an allegation of dishonesty – they can lie, tell the truth, say nothing or go for a mixture of all three – and if the investigator has appropriate tactical responses to all, then collusion, counter allegations and 'whistle blowing' ("characterised as a dissenting act of public accusation against an organisation". (Ingenta (2008)) can be dealt with confidently and legally.

The present stable of solutions will be examined by engagement with a number of

key trade and security institutions that purport to service the retail sector including, for example, the British Retail Consortium and the security industry skills body, Skills for Security. (**Please note:** The title of this research and sections of the summary were used to compile an article for the trade magazine 'Retail Security' published on 1st December 2008 by Professional Security Magazine (2008) and published at Professional Security on-line (www.professionalsecurity.co.uk)).

The aims of this research are to critically evaluate -

1. What are the key drivers that fuel internal dishonesty?
2. Is retail security fit for purpose?
3. What methods actually reduce internal stock loss?
4. Are retail managers and in-house investigators equipped to manage internal stock loss investigations?

In order to accomplish these aims chapter one will centre upon a thorough and objective literary review whilst chapter two will introduce the important checks and balances that seek to protect the integrity and worth of the primary research contained within a third comprehensive chapter. Chapter four will explore key criminal theories that are deemed appropriate to this research before engaging with chapter five that proposes a clear and unambiguous conclusion, including recommendations for change within the arena of loss prevention as it applies to internal staff dishonesty.

Chapter One

Criminological Literature Review

The broad area of literature that will be the subject of this review will be centred upon internal economic losses caused by human behaviour within the retail business sector. Such losses may be attributable to a number of factors including, for example, failing to adhere to administrative protocols, incorrect storage, supply chain shortcomings and outright dishonesty engaging with criminal activity. It is this last area of loss that will be the specific focus of this review.

Arguably the commission of what is referred to as 'crime' and in particular the act of theft can be traced back to the time when humans discovered fire. Shortly after the turn of the Neolithic 'farming revolution' when human-kind turned from hunter-gatherers to land managers the process of 'employment' began to emerge. "By 10,000 BC, the end of the Younger Dryas period, they were discovering that certain animals, such as goats, sheep, cattle and pigs, had temperaments and dispositions that made them easy to manage within close proximity to their dwellings. They selected and cultivated certain grasses, such as oats, wheat and barley, which provided nourishment to larger groups of people. These plants became common anywhere there was human settlement, eclipsing all other plant-food sources. They discovered how to store and preserve food over the harsh winter months. Thus, farming began and a new age, the Neolithic Age, was ushered in." (BBC Home (2008)). Although records of this period, and in particular those that relate specifically to what is now understood by the term 'employee theft', are pretty thin on the ground it is submitted that the opportunity to pilfer from ones employer existed and as such

this dishonest activity was, more likely than not, committed. However, as a field of research the historical epoch needs to be fast forwarded to more contemporary times whereupon more accurate methods became available to uncover this type of criminality.

The watershed, it is contended, came about during the early 1970's when the first computerised cash registers were produced. Although limited in their capacity to interrogate subtle frauds or complex criminal activity they nonetheless provided the foundations for data mining. This discipline developed further during the late 1970's and early 1980's upon the arrival of Electronic Point of Sale systems (EPOS). "Over the years, more enhancements were made to the cash registers until the early 1970s, when the first computer-driven cash registers were introduced. The first computer-driven cash registers were basically a mainframe computer packaged as a store controller that could control certain registers. These point of sale systems were the first to commercially utilize client-server technology, peer-to-peer communications, Local Area Network (LAN) backups, and remote initialization. In the late 1980s, retail software based on PC technology began to make its way into mainstream retail businesses. Today, retail point of sale systems are light years ahead of where they began. Today's POS systems are faster, more secure, and more reliable than their predecessors, and allow retailers to operate every facet of their business with a single, integrated point of sale system." (History of Retail POS Systems (2008)).

It should also be noted that in tandem with this issue was the development and usage of Closed Circuit Television (CCTV) that aided the identification of internal

retail threats. “In the United States, the first CCTV system set up in a public building was in 1969 in the New York City Municipal building. This practice quickly spread to other cities and was soon widely implemented. Unlike the UK, CCTV in public spaces in the United States is rarely used. However, in the 1970s and 80s, CCTV use became more common in establishments prone to security threats, like banks, convenience stores, and gas stations. Security cameras were installed in the World Trade Centre as a preventative after the terrorist attack in 1993. By the mid-90s, ATMs across the country were commonly equipped with CCTV cameras, and many retail stores used CCTV to prevent theft.” (History of CCTV (2008)).

From its rudimentary beginnings research within this area has developed into a key source of data for the retail sector. For example, domestically the ‘The Global Retail Theft Barometer’, produced annually by Professor Joshua Bamfield, is a pivotal source of intelligence for the British Retail Consortium (the UK’s retail trade body) that represents the sector and lobby’s Government on a number of issues including the economy, working conditions and crime. Whether retailers act with certainty upon this research is the principle driver of this piece of academic research.

This review will draw upon some of the key works and respected authors who have raised the profile of this particular area of criminology. In terms of methodology these references have engaged with a number of disciplines including, for example, questionnaires, face to face interviews with key stakeholders (including loss prevention professionals and law enforcement officers) and the statistical review of a plethora of documentary streams. However, one area of intelligence that appears to

be at a premium is that of the offender's viewpoint. Often the guidelines that are provided to thwart staff dishonesty are not robustly scrutinised by the ex-ne'er-do-well themselves. It is submitted that the following passage, written by an ex-offender only adds weight to the deduction that offender profiling can be significantly aided by engagement with the target group especially in relation to locality. "There's an old saying within the criminal fraternity, 'Don't shit on your own doorstep'. Though this tends to be true at the beginning of your criminal career, it seems to be less adhered to as you become more confident (not getting caught) as this creates a sense of invincibility. ('C.I.D are a bunch of useless wankers they'll never catch me'). I would now like to explain what motivated my choice of certain locations to commit crimes in. Accessibility: How far I have to walk or do I need a driver? Area Knowledge: How well do I know the area? Do I feel comfortable here? Knowledge of escape routes? Am I known here? Benefits: Likelihood of crime being successful? Damage limitations (weighing up the risk of being caught against financial gain). Here is a brief example of an actual crime that I committed to put the above considerations into context. It was decided that we would travel by car to a destination 120 miles away from where I lived because the area was known to me personally as I had vacationed there for many years as a child. I considered it a soft target because I had extensive personal knowledge of the area and the policing level was almost nonexistent, which minimised the risk of being caught. (In other words we had a right result). The above is an exception to the rule as most of my crimes were committed within a 50 mile radius of where I lived. The reason for this being purely accessibility and local knowledge of the area. During the latter part of my criminal career my offences became closer to home and more reckless with less consideration for the risks involved. By this point I truly believed I wouldn't get caught shitting on my own

doorstep. I was wrong!” (Ghalmi, K, personal E-mail communication, June 8th, 2008). This brief evaluation will be themed around environment, modus operandi, profile, prevention and concluding comments that will allude to the less than willing posture of retailers to adequately frustrate the activities of dishonest cohorts.

Contextually the ‘The Global Retail Theft Barometer’ (Bamfield, J.) provides a World perspective that is a useful anchor. “The Global Retail Theft Barometer, sponsored by Checkpoint Systems, offers a snapshot of the shrinkage situation worldwide. It provides the retail industry with a unique opportunity to measure the effects of retail theft and associated losses on a global scale...the Centre for Retail Research has expanded the survey to include data from important emerging markets in South America (Argentina, Brazil), Africa (South Africa) and the Asia-Pacific region (Malaysia). With 36 countries now under the microscope, this is the most complete analysis of global shrink ever conducted. The results, particularly in the context of the current economic climate, are an important resource for all retailers.” (p6). In terms of the slice of the community that this masters research will centre upon the following extract provides a sobering image, “Disloyal or fraudulent employees were estimated to be responsible for \$38 billion (36.5% of shrinkage).” (p.7). This is a powerful statistic given the loss attributable to the more commonplace thief, or shoplifter, “Customer theft, including shoplifting and organised retail crime (or ORC), caused the greatest shrinkage loss in most countries, a total of \$43 billion (41.2% of total shrinkage)” (p.7). The difference therefore between the internal and external threats is, at 4.7%, marginal. Although impressive in nature this source fails to engage with the notion that some organisations may not wish to ‘air their dirty

washing in public', as evidenced by the BRC (see chapter 2: sampling the questionnaire).

In "White-collar crime: the threat from within", *Management Review*, Vol. 75, p. 26 (Willis, R. (1986)) the aspect of 'why employees steal from their employer?' is addressed. Greed is, unsurprisingly, the prime motivator although others, less ordinary, complete a formidable list including 'an urge to be punished' (a cry for help by the employee), 'malice and sabotage' (disgruntled staff who have an angst against a number of issues including, for example, being passed over for promotion or given unwanted additional responsibilities), 'threatened status' (the maintenance of a lifestyle that may have been eroded due to recession or the removal of bonuses), 'egotism' (for example, supporting charities using company assets), 'love and sex' (funding an extramarital affair may require additional expense) and a 'culture of dishonesty' (the mantra that 'everybody is at it' or 'I won't get caught' are significant drivers). Within the British civil service this appears to have reached epidemic proportions. "Fraud and theft have cost government departments and agencies £4.3m over the last year, a Treasury report has revealed. The scams cover everything from stolen laptops and dodgy expenses to one staff member who got £29,000 by not telling managers that they were being paid a full-time wage for a part-time position. "(Civil Service Network (2008)). Also 'kickbacks' (an illegitimate payment made for a referral) should not be underestimated. These sub-headings appear to be wholly persuasive albeit the lack of cited material from the architects of such misdemeanours arguably makes this data anecdotal at the very best.

This source also seeks to profile the offender traits within this arena. “Several red flags can signal alert managers that a fellow employee could be a ‘wolf in sheep’s clothing’” says Louis Scoma, founder and CEO of Houston-based Data Processing Security, Inc., which has aided over 650 companies with their computer security systems since 1970.” (p.28). The tell tale signs are described as including those employees that time after time commence work early and stay behind late offering up little additional productivity, those that have been recently fired under acrimonious circumstances and members of staff that may have exclusive access to sensitive information. On the face of it these observations appear to have a high degree of validity albeit there is no support within the review that helps employers differentiate between the disloyal and the loyal. All of the touted circumstances apply equally to those colleagues who are industrious and trustworthy. Surprisingly this research does not highlight the issue of ‘social desirability’ in which respondents may give an answer out of a desire or need for social approval rather than the truth (see chapter 2: justification).

Hollinger, R., and Pernice, L. (1998), in the "Survey shows shoplifting and employee theft continue to cost billions", (pp.1-3), engage with the more popular methods of prevention. “Employee theft was at the highest levels that we have seen in the eight years we have conducted this survey,” said Richard C. Hollinger, director of the University of Florida’s Security Research Project, which conducts the survey. “While the average shoplifting incident costs the retailer \$212.68, an employee theft averages \$1,058.20 per incident. A tight labour market and increased consumer spending will compound this escalating problem.” With more than three-quarters of the losses coming from employee theft and shoplifting, survey respondents said

high-tech electronic systems to monitor both employees and merchandise on the sales floor were more likely to see increased use in the coming year. The survey found that closed-circuit television was reported, by far, as the most popular loss prevention system to be added during the coming year. It also verified the growing use of vendor source tagging and integrated closed-circuit TV systems at the point of sale. Furthermore, the next generation of radio frequency identification technology combined with electronic article surveillance, or EAS, systems will offer the retailer even better security against traditional shoplifting but also provide added protection against refund fraud, counterfeit products and deliver better merchandising opportunities for the consumer.” (p.1). The recommended use of mechanical methods to deter and detect internal crime is commonplace and although not wishing to completely undermine these defensive mechanisms it is contended that the experienced and canny thief and fraudster are more apt at avoiding these measures since the majority are overt. “...possibly the most authoritative study – and the one most often quoted by critics of CCTV – was conducted for the Home Office in 2004 by a team from Leicester University, headed by Professor Martin Gill. They examined 14 CCTV systems, and found that only one had really cut crime. That was in a car park. The others, they concluded “had no overall effect on crime.”” (The Independent (2008)). The importance of robust investigative procedures and especially the all important ‘interview’ of the suspect are given scant regard. A glimmer of hope may exist in the investigative solutions provided by Skills for Security (the sector skills body for the security industry) training partner, Training For Success (TFS). “One major British supermarket came to TFS because it was suffering shrinkage of around £54 million a year. TFS implemented a combination of solutions including a management training programme covering 120 stores annually.

Having measured the results, the client has subsequently identified savings of around £2.2m annually by stamping out dishonest staff activities.” (Crackdown (2008)).

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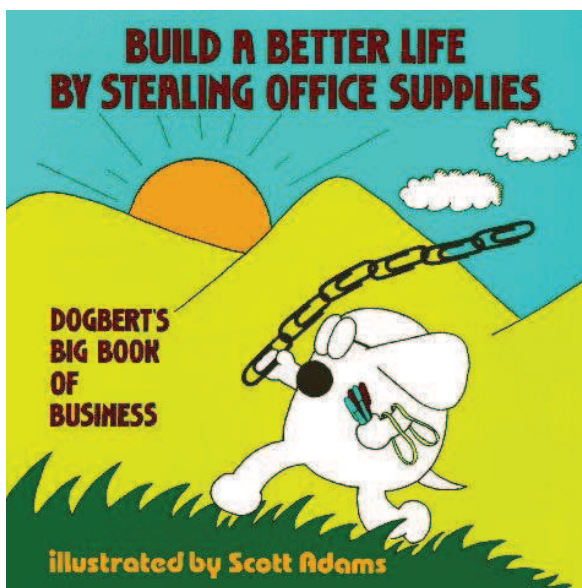


"It's not here for artistic value. It's here to discourage employee theft."

(www.farm3.static.flickr.com)

It is submitted that there exists an enormous resource of quality research that identifies the threat of internal dishonesty both in terms of economic impact and the likely circumstances in which this activity may occur and indeed the profile of such an individual. However, the missing link would appear to be how the retailer uses this substantial intelligence to instigate robust investigations with dishonest colleagues that seek to lessen the opportunities, discipline them (and perhaps prosecute) and develop a culture that marginalises this damaging activity. It is debateable whether amnesties cure the plague too as they probably only serve to engineer the recovery of known stolen property rather than change the behavioural traits that drive such misdemeanours. A little tongue in cheek The Sunday Times recently reported a

spate of internal thefts at the very heart of the establishment, “There is a crime wave sweeping the Home Office. Instead of mineral water, officials now swig tap water at meetings, served in elegant bottles with Grolsch-style tops. But so many of these bottles have been pinched – 120 out of 700 – that an amnesty has been declared so staff can return any illicit empties. And if that doesn’t work suspects will be detained for 42 days until they confess.” (White, R. (2008)). As if further evidence is required of the mocking of this issue the following publication has to be a ‘must buy’ –



(www.andrewsmcmeel.com)

Even mainstream television advertising ridicules the issue of staff dishonesty. In the 2009 Crunchy Nut Bites national advert from Kellogg's aired on commercial UK television, “Staff in a supermarket are seen removing packets of cereal from the shelves because they are crooked, and from a customer because they're broken. As they are enjoying the cereal on a packing case in the store, the narrator introduces the new Crunchy Nut cereal from Kellogg's” (www.visit4info.com (2009)).

This master's research will seek to identify the blockages that may exist (including, it is contended, legal confusion) in an attempt to marry up the existing intelligence on shrink with a straightforward methodology that can have a significant impact on internal dishonesty within the retail environment.

Chapter Two

Methodology

This chapter will engage with the research methods that underpin this dissertation and in particular the specific justification for each technique. In addition the sampling of this research will be outlined along with the ethical consequences of conducting research in the chosen manner. Furthermore the instances where this research absolves the University of Portsmouth completely from any potentially damaging effects will be clearly articulated.

Research methods

This research encompassed both primary and secondary research techniques. The research philosophy of this dissertation reflects the principles of realism. This theory is based on the belief that a reality exists that is independent of human ideals and beliefs. Within the context of social science this phenomenon can engage with extreme social influences and processes that may affect an individual's understanding of how they view the world, without, in some circumstances, being wholly unaware of the existence of such forces (Saunders, Lewis and Thornhill, 2003, p.84). In the context of this study the function of realism is necessary in order to scrutinise the thoughts and beliefs of those individuals who were interviewed, both formally and informally, who may or may not have been influenced by their occupational or personal opinions.

The primary research was conducted by use of the following three methods –

1. The completion of an anonymous online questionnaire sent to loss prevention professionals who had opted into a contact database held by Training For Success. “Training For Success works with organisations to minimise threats. We provide a range of training courses and consultancy to help you and your workforce effectively deal with threats and risks to your business”. (www.tfsuccess.com (2009)).
2. A facilitated, spontaneous question and answer session held on 12th March 2009 at the annual conference of the Council of the National Association of Goldsmiths, attended by business managers and owners of Jewellers throughout the United Kingdom.
3. Face to face semi-structured interviews with ex-offenders, sourced by established contacts from Training For Success.

The latter two methods included the engagement with ex-offenders and this research recognises the potential risks of using such primary streams and although justification for this method will be addressed the University is wholly excluded from any liabilities that may arise from this independent decision.

The primary questionnaire was subject to a rigorous quality check from John Jones, a senior lecturer at The Institute of Criminal Justice Studies at the University. The survey allowed for the respondents to exclude various answers for whatever reason whilst the questions were constructed to address the specific area of research. Furthermore the quantity was such that individuals would not be deterred by the

amount of time it would take to answer (Yates, 2004, p.165). A brief introduction to the research rationale was included along with the approximate time for completion within the opening preamble of the questionnaire.

It was considered that a questionnaire was appropriate as it permitted the respondents to be more unfettered with their answers, as compared for instance, with a face-to-face researcher driven interview. Consequently the researcher was of the opinion that personal opinions and values would be encouraged without exposing the respondent's anonymity.

Notice was given to ensure that questions were not leading and a section of open questions sought to encourage respondents to express their own considerations. Yates (2004, p.166) suggests that open questions can be answered in a variety of ways, thus increasing the likelihood of recording independent attitudes and opinions. In addition to open questions fixed response questions were also incorporated in order to encompass a far reaching information gathering platform (Bachman and Schutt (2003, p.183)).

A pilot questionnaire was sent to ten experienced lost prevention professionals from the contact database, selected by Rob McHarg of Training For Success, in order to tease out any potential issues with grammar, substance, proportionality and relevance. The feedback recommended no specific changes, save some minor grammatical references, and that the time necessary to complete the survey was deemed adequate. Consequently these responses were included within the overall process. The questionnaire proper was despatched on Monday 26th January 2009

with the results being capped up to and including midnight on Sunday 1st March 2009. The four week period represented a time span that was considered sufficient for a more spontaneous and therefore accurate record of knowledge levels since any longer may corrupt the process by inappropriate research on behalf of the respondent, especially in relation to the legislative issues contained within the questionnaire.

Sampling of the questionnaire

With due regard to the scope of the research the primary research engaged with opted in loss professionals from an electronic database. The total sample from the distinct source was 225, with a return by the termination date of 54. This represented a 24% return rate. “Blumberg, Fuller, and Hare's 1974 mail study involved 265 respondents in each of five different interview length conditions. They report the following response rates: 30% response to a one-page form; 28% response to the one-page form plus a second page with fixed alternative attitude items; 20% response to a one-page form plus a series of open-ended questions; 21% response to the one-page form plus five pages of fixed alternative questions; 22% response to the one page form plus the five pages of fixed alternative questions plus one page of attitude items” (Bogen, K. (1999). The effect of questionnaire length on response rates -- A review of the literature, p.3).

In ‘Questionnaires: Uses and Limitations’ (Livesey 2004) a number of drawbacks are identified, including the challenge in confirming that the respondent fully understood the questions when delivered remotely and the fundamental security of establishing the fact that the respondent completed the process unaided. In addition the

exploration of more complex issues may suffer as a result of the limited response process. Given the format of the questionnaire the overall return rate was deemed satisfactory.

The British Retail Consortium (BRC), the UK retail trade association, was contacted with a view to contributing to this research, initially in relation to distributing the questionnaire, albeit their stance was somewhat surprising. “Unfortunately we do not distribute bulk mail to members. We are currently doing our own small survey to assess the impact of the recession on crime – we have not had a great response and I didn’t want to bombard members with requests to fill information in. I am also doubtful that members would be willing to share this information due to commercial sensitivities.” (Private e-mail communication from Catherine Bowen, Crime Policy Executive, BRC, on 6th February 2009).

The comprehensive literary review forms the secondary research.

Justification

The primary benefit of the questionnaire hyperlink being e-mailed directly to the participants was the ability for each respondent to consider their answers more likely in isolation at a time and place suitable to them without the interference of a third party (Maxfield and Babbie, 2004, p.279).

It is accepted that the inclusion of ex-offender testimony may be problematic. Dishonesty is a primary driver and even by the everyday definition this mindset will ultimately engage with acts of untrustworthiness and insincerity. In Criminal careers

and 'career criminals' (Blumstein, A. (1986)) this issue was scrutinised. "For most people, even offenders, committing a serious crime would be a salient event, relatively easy to remember. In general, one would expect more accurate estimates for serious, less frequent offenses than for less serious. More frequent offenses. However, we know that the majority of serious crimes with high frequency-for example, in one study the 10 percent most active incarcerated adult burglars admitted to an average of 232 burglaries per year (Chaiken and Chaiken, 1982:48). For these offenders, burglary is a routine, high-frequency behaviour, one much like another. Based on what cognitive psychology and survey methodology suggest about the interactive effects of frequency, salience, recency, similarity, and retroactive interference, one could hypothesize that their estimates of the number of burglaries they commit contain substantial error." (p.25)

Equally important is the notion of 'social desirability'. Blumstein (1986) suggests, "A question may cause the respondent to consider the social desirability of the response rather than its accuracy. A respondent may give an answer out of a desire or need for "social approval" or because the question has a "trait desirability" that elicits an approving response (Edwards, 1957)" (p.26)

Notwithstanding the obvious and potential deficiencies and controversy it is contended that this primary intelligence is both relevant and, arguably on the civil law threshold of the balance of probabilities, admissible.

Evaluation of Research

This study was designed to engage with the narrow stream of loss attributable to internal employee dishonesty. Consequently the research methods do not represent the views of the wider domestic, or indeed global, population. This research acknowledges the fact that the sample data contained within the primary intelligence may not be representative of all comparable sections of the community albeit the cross referencing of the chosen research methods has sought to widen the debate and minimise would-be parochialism.

Ethics

Key ethical concerns were considered at every stage of this research. All contributors were appraised of the aims, methodology and intended use of the research material. As this research involved primary research methods the specific mechanics were discussed and agreed in advance by way of relevant academic supervision at the University. It is contended that any risks associated with this research were minimised by a robust posture of anonymity and the fact that respondents at every stage had to 'opt in' to the process. In summary the key ethical issues engaged with adherence to voluntary contribution, anonymity and confidentiality. Furthermore participants were not harmed or deceived nor were the authors political views embraced in anyway whatsoever.

Summary

It is submitted that this research has given due care and attention and significant primacy to all of the ethical issues associated, in particular, with the collection, interpretation and review of all sources of primary research. Equally any potential risks to the researched were, it is contended, lessened by the inclusion of a rigorous and evaluated plan of action.

Chapter Three

A review of the Primary Research

Data stream one

Online questionnaire

Introduction

This element of the research will review the collected data and seek to place into perspective the outcomes as compared, for example, with the information contained within the secondary research, the 'Rule of Law' (a key raft of the unwritten UK constitution synonymous with the work of Professor A.V. Dicey) and a pragmatic stance that is intended to challenge some of the long held beliefs within the arena of loss prevention caused by dishonest internal staff. A copy of the full questionnaire can be located at Appendix B, whilst a full copy of the downloaded, time stamped, replies can be found at Appendix C. A copy of the covering e-mail can be found at Appendix D.

The questionnaire (powered by Google Docs) included the following preamble –

Dissertation questions

Your assistance with this Masters research is greatly appreciated and the information you provide will significantly aid my final dissertation.

The broad theme of this questionnaire engages with the primary issue of loss caused by the deliberate actions of dishonest employees. For ease of reference these instances have been referred to as 'internal loss cases'.

All replies will be anonymous and will not be used for any other reason.

Thank you,

Ian Kirke LLB (Hons)

Aims of the Research:

To critically evaluate –

- 1. What are the key drivers that fuel internal dishonesty?*
- 2. Is retail security fit for purpose?*
- 3. What methods actually reduce internal loss?*
- 4. Are retail managers and in-house investigators equipped to manage internal loss investigations?*

There are 24 questions and the whole process should take no longer than 10 minutes.

Gender Male 81% Female 19%

Age range

18 – 30 0%

31 – 40 24%

41 – 50 40%

50 + 36%

More than two thirds of the respondents are 41 plus giving rise to a high maturity rate.

Which statement best explains your current role?

Loss prevention operative	10%
Manager	43%
Head of security / Loss prevention	19%
HR / Personnel	0%
Other:	
Director	12%
Senior Police Officer	4%
Business Development	2%
Lead verifier for Security	2%
Vice Chairman	2%
Security Consultant	4%
Criminal Investigations Strategy & Policy	
Lead	2%

The inclusion of diverse backgrounds was a positive outcome although a nil return from the HR function is surprising since a healthy percentage were included within the primary contact database. A potential cause may have been the overt use of the term 'internal loss cases' thus marginalising this group.

On average, how many internal loss cases do you deal with on a monthly basis?

Less than 5	69%
Between 5 and 10	12%
Between 10 and 15	2%
More than 15	17%

Given that the secondary research shows that disloyal employees are responsible for 35.2% of shrinkage or £17,464 million (Bamfield, J. (2007)) this outcome is perplexing as it tends to indicate that such occurrences are extremely rare.

On average, what percentage of your time is taken up with disciplinary / internal loss prevention cases?

Less than 10%	64%
Between 10% and 25%	22%
Between 25% and 50%	5%
Between 50% and 75%	2%
More than 75%	7%

This data appears to edify the previous comment above and since the respondents are loss prevention professionals the detection and prosecution of offenders appears to be a rarity too.

What type of organisation do you work for?

Private sector	72%
Public sector	28%
Other	0%

This information is used in conjunction with the next question.

What bearing, if any, does the Human Rights 1998 Act have on your disciplinary / internal loss prevention cases?

None at all	23%
Not sure	17%
Depends on the seriousness of the case	17%
There is never an option – all cases have to be fully compliant	43%

The headline legislation only applies to public authorities. Some private organisations may also be subject of the Human Rights Act 1998 only if they are deemed to be an ‘emanation of the state’ (Foster v British Gas plc [1990] 3 All ER 897). Only 31% of the respondents answered this question correctly. Nearly a fifth of respondents (or a shade off one in five) of respondents had no clue at all.

What training have you received (tick all relevant boxes)?

On the job training	69%
Previous employment	5%
Accredited training (e.g. diploma, degree, etc)	17%
None at all	9%

Comparable professional standings, such as HR professionals are supported by accredited programmes. Arguably these recognised qualifications allow employers to gauge the level of expertise by mapping directly across to, for example, national occupational standards (NOS) and allow for continued professional development. For example the Chartered Institute of Personal Development (CIPD), with a strong bias towards the HR function, “is the professional body for those involved in the

management and development of people. We have 133,000 individual members.”
(www.cipd.co.uk (2009)).

The Business Bureau-UK (Small Business Information Resource) cites a number of disadvantages associated with in-house on the job training -

- “1. Teaching or mentoring is a specialisation in itself, unless the person mentoring or training has the skills and knowledge to train, this would mean that the training would not be done to a sufficient standard;
2. The person teaching or mentoring may not be given the time to spend with the employee to teach them properly, which would mean substandard training has been achieved and learning has only been half done;
3. The trainers may possess many bad habits and pass these on to the employee being trained;
4. If the trainer has been given limited time to train the employee, this would mean that the skill or knowledge has not been fully understood;
5. If a trainer has been brought into the company externally they might not be familiar with the equipment fully or layout and this would waste time.” (In house training (2009)).

Furthermore, very often groups can be uncooperative (Tuckman 1965) and individuals within those groups will often have individual, and very different, learning needs. Individuals learn in different ways, for example Honey and Mumford (1970)

identified four types of preferred learning styles requiring learning methods which are often contradictory. For example a pragmatist learner is unlikely to learn most effectively if subject to a barrage of trainer led presentations. Blended learning is better able to meet these individual needs and by engaging directly with individuals it is not affected by the dynamics of learner groups. Should the facilitator lack the requisite skills the learning is likely to be dysfunctional.

Singh (2003) argues that blended learning is a more effective and efficient training delivery method, citing research undertaken by the University of Tennessee he notes: "...blended learning programs can be completed in approximately one-half the time, at less than half the cost, using a rich mix of live e-learning, self-paced instruction, and physical classroom delivery. Of even greater interest, this well-designed program was also able to demonstrate an overall 10% better learning outcome than the traditional classroom learning format" (Singh 2003, 52).

The 9% return represents a significant proportion of professionals who are completely untrained.

How would you rate your expertise within the arena of disciplinary / internal loss prevention investigations?

Excellent	19%
Adequate	59%
In need of additional training	17%
I am not equipped to undertake the task effectively	5%

Nearly a quarter of the respondents are of the opinion that they require additional training.

In your opinion, how important should the effective investigation of internal loss issues be to the profitability of your organisation?

The number one priority	9%
Extremely important	60%
No more important than any other function	29%
Not at all important	2%

In view of the considerable loss of operating profit caused by internal shrink a near third return in relation to the lack of primacy of this issue is perplexing. “With hiring mistakes costing the average company \$17,000-\$20,000, competitive pressures necessitate “hiring right and promoting right” the first time. In order to do this, you must have a complete picture of an applicant’s or employee’s strengths and weaknesses and how they will fit into your organization. This picture must include an assessment of their skills, their personality, their work ethic and consideration of compatibility with the immediate supervisor.” (Employee screening: Four keys to hiring right the first time (2009)).

How seriously does your organisation rate the issue of internal loss?

It is an organisational priority	33%
It is no more important than any other output	50%
Only lip service is given	5%
It is not on the radar	12%

Nearly a fifth of the respondents reported that the issue had no significant relevance at all. Half reported that, at best, this matter ranked alongside all other outputs. In view of the massive drain on company profits it would appear that a significant number of institutions choose to ignore the problem. It is submitted that in the private sector shareholders must shoulder the burden for promoting this aspect of loss prevention and demanding a reduction whilst in the public sector the issue of internal shrinkage should become a measureable outcome and is ranked against all other key performance indicators.

Given that there exist external factors such as shoplifters and supply chain issues that will affect overall profitability, what percentage of internal losses are attributable to the deliberate actions of dishonest staff?

Higher than 50%	16%
Around 50%	14%
Between 30% and 50%	12%
Less than 30%	58%

“Across North America, Europe and the Asia-Pacific, disloyal employees are responsible for 35.2% of shrinkage” (Bamfield, J. (2007)). This data shows that the vast majority of the respondents grossly underestimated the real threat and are misinformed or totally ignorant to the massive threat caused to the viability and economic wellbeing of their respective organisations.

How content are you within your role as it specifically relates to dealing with internal loss issues?

I am highly valued by my organisation	19%
OK	64%
I am only able to scratch the surface	14%
I am totally overwhelmed	3%

A clear indication that the vast majority of the respondents considered their position was at best mediocre.

What other tool would significantly aid your performance within the arena of handling internal loss cases?

Nothing at all – I have all the tools and support that I require	33%
Specialised training	38%
More dedicated staff	19%
More recognition from my organisation	10%

In view of the extreme levels of shrink caused by dishonest employees the fact that a third of respondents stated that they did not require further support appears to show a high level of arrogance and ignorance. Arguably this data also highlights a clear need for employers to select staff who value the notion of continued professional development. More specialised training is, perhaps, an unsurprising issue albeit the availability of appropriate training appears to be extremely rare given that Skills for Security only accredits one solution (Investigative interviewing, delivered by Training For Success) whilst the BRC has no such offerings.

What would you estimate to be the true cost to businesses globally of internal loss cases?

More than 50% of total losses	7%
Between 40% and 50% of total losses	9%
Between 30% and 50% of total losses	55%
Negligible	29%

The majority of respondents were correct in their guesstimate as to the scale of the problem although a staggering amount (just shy of a third) reported a negligible impact. Given the wide availability of research within this arena it is contended that a significant faction of current loss prevention professionals are anything other than 'professional'.

In your opinion, what is the primary purpose of an internal loss interview?

To establish the truth	69%
To ask questions	29%
Until the suspect begins to talk, the outcome always remains flexible	2%
To obtain a confession	0%

Given the fact there remains a constitutional right not to self incriminate the right to silence has to figure as a likely outcome within the overall investigative plan. Thus if an employee makes this lawful choice then the notion of the truth must remain an unrealistic and unattainable goal in many circumstances. The following statement illustrates that within the Criminal Justice System those who actively maintain a silent posture is still noteworthy, "The proportion of suspects who refused to answer some or all police questions fell from 23 per cent to 16 per cent. The proportion who gave

complete 'no comment' interviews fell from 10 per cent to six per cent." (Home Office Research Study 199, The Right of Silence, page ix (1994)).

Within the context of employment law decisions are made on the civil test of the 'balance of probabilities'. Arguably in the case of *British Home Stores v Burchell* [1980] ICR 303 the requirement to establish the truth is proven to be somewhat of a myth.

Birchell Vs BHS (1980) – An overview

Birchell worked at the sunglasses kiosk. One day she was searched and found to have sunglasses and a signed receipt. The sunglasses were expensive and the receipt was for glasses of a lower value. At the time she was in sole charge of the kiosk and couldn't explain why. She was dismissed for theft (gross misconduct). She was not criminally convicted and appealed against the decision of dismissal at Tribunal. The case was subsequently heard at the House of Lords where Lord Denning stated that it was absurd to think that business managers could be at the same level as the criminal justice system. Lord Denning laid down the standard now known as the Birchell test, which is:

Genuine Belief in employee's guilt

Does objective evidence exist that supports this notion?

Reasonable grounds for this belief

Is the 'reasonable person test' met? The legal standard that can be applied to a persons behaviour (Blyth v Birmingham Waterworks Company (1856) 11 Ex 781, and others).

Thorough and full investigation

Is there engagement with all relevant issues? For example, mens rea (if applicable) and potential defences?

Fair procedure

Have all pertinent domestic laws been met and policy complied with? It is contended that the vast majority of the respondents are wholly incorrect in their view as to the primary outcome of the interview process and this links to the requirement for more specialised training. It is therefore submitted that the principle purpose of any interview is to ask questions.

In respect of decision making in relation to internal loss cases what, in your opinion, is the level of proof required to form a prime facia case?

Beyond all reasonable doubt	48%
On the balance of probabilities	50%
Whatever the HR/personnel department decree	2%
Gut feeling or experienced hunches	0%

The chief domestic arbitration service ACAS states that all disciplinary and grievances issues should, in the first instance, ideally be resolved within the

workplace. Resolution outside of this domain is within the gift of employment tribunals. All of the previous processes are governed by civil law that is judged on the balance of probabilities. Nearly a half of all respondents selected the incorrect legal test.

From an interviewer's perspective, in terms of difficulty, what in your opinion is the easiest scenario to deal with?

A liar	21%
Someone who tells the truth	55%
Somebody who refuses to say anything	12%
Somebody who combines all of the above	12%

This question and the following one are linked.

From an interviewer's perspective, in terms of difficulty, what in your opinion is the hardest scenario to deal with?

A liar	7%
Someone who tells the truth	0%
Somebody who refuses to say anything	86%
Somebody who combines all of the above	7%

One of the most emphatic returns and perhaps one of the most misunderstood of all investigative issues. Arguably the right of silence should be a considered outcome prior to the commencement of the interview process. Indeed this posture allows for a decision to be made on the balance of probabilities with due regards to case law (*inter alia* British Home Stores v Burchell [1980] ICR 303) without additional investigation which would, no doubt, be the case with liars and those that engage

with the truth. For example, with the former alibis may have to be checked out and with the latter probable mitigation and potential legal defences could exist (for example duress). Anecdotal evidence will point to the increased likelihood of further complications when suspects talk including, for example, collusion (in concert with others) and whistleblowing ("whistleblowing occurs when an employee or worker provides certain types of information, usually to the employer or a regulator, which has come to their attention through work. The whistleblower is usually not directly, personally affected by the danger or illegality. Whistleblowing occurs when a worker raises a concern about danger or illegality that affects others, for example members of the public." (Whistleblowing (2009))).

William Christopher, Head of Fraud, McGrigors Lawyers, 5 Old Bailey, London muses,"There are, in fact, six truths. Truth perceived by the defendant. Truth articulated by the defendants counsel. Truth perceived by the aggrieved. Truth stated by the prosecution. Truth maintained by the jury. And of course, the truth itself." (Christopher, W., personal e-mail communication, June 2nd 2009). It is therefore contended that dealing with those individuals who choose their constitutional right not to self incriminate is, on balance, one of the easier options to deal with from the point of view of the interviewer.

If during an investigative procedure an individual admitted a wrongdoing but sought a 'deal' (e.g. to implicate others involved in a serious company fraud) to lessen the likely punishment what would you do?

Ignore it - our company doesn't do deals	21%
Probe it and seek to establish its authenticity	52%
Our organisation has a policy on this, and I would simply follow it	17%
I'm not sure	10%

“The key piece of whistleblowing legislation is the Public Interest Disclosure Act 1998 (PIDA) which applies to almost all workers and employees who ordinarily work in Great Britain.” (Whistleblowing: Legislation (2009)). Nearly a third of all respondents were wholly ignorant of any facility that appertained to this likely event.

How robust is your organisation in its approach to dealing with internal loss cases?

Iron clad - nobody would dare do anything underhand	14%
It talks the talk, but doesn't walk the walk	12%
It has a proportionate response	69%
It is a joke	5%

The robustness of the responses to this question (83% stating that their organisational reaction was more than adequate) appears to fly in the face of the obvious enormity of the problem. It is submitted that either ignorance, of the true scale of the issue, or the Nero Complex (“To take the position of ignoring something that should require your immediate attention.” (Nero Complex: definition (2009))) are the primary drivers.

In terms of less than satisfactory approaches to the issue of internal loss where does the blame lie?

Nowhere - our organisation gets it right every time		2%
The board / senior management		41%
HR / Personnel		12%
The Loss Prevention function		33%
Other	Poor audit	2%
	Shared responsibility	2%
	Operations	2%
	We have never experienced such an event	2%
	Not applicable	2%
	Local control	2%

It is contended that such dramatic losses can only be confronted by board action and culpability is correctly identified in the majority of responses. Since the loss prevention function have little training and corporate recognition within this discipline it is perhaps somewhat unfair that a third of respondents make this section the scapegoats.

Who is best placed to undertake the role of internal investigator in relation to internal loss issues?

An ex police officer / ex military personnel	0%
Someone with a good organisational background	0%

Someone who is appropriately trained	100%
Anybody can do it regardless of experience or training	0%
A pragmatic and reasoned response by all respondents.	

Do you have any additional comments on Loss Prevention?

The following data is edited from Appendix C.

Arguably the following response edifies the notion of minor the importance of shrinkage, or the respondents company would appear to be bucking the global trend

-

“As a small company only three of us have access to the financial information such as passwords in order to move money so fraud has not occurred. Our equipment is quite expensive but nothing significant has ever gone missing. As a consequence of the above, internal losses are not a factor for us. In time as the company grows our level of security will have to improve and this is something we are aware of.”

Again this reply appears to support the matter more graphically –

“It is very difficult to say what loss due to dishonest staff is in a public authority. If large sums of money were going missing from parking for example this would lead to an investigation and is taken seriously. However taking stationary and even computer equipment on a small scale is very rarely investigated.”

The following three comments, it is submitted, highlight the frustration felt by many loss prevention professionals –

“Overall it is my view that the majority of organisations either pay lip service to loss prevention and don’t actually know the level of internal loss for a variety of reasons. Those who do take loss service seriously and who try to do a thorough job, find that there is insufficient resource and manpower available to them. Ultimately, the disciplinary decisions often fall to an HR manager and in my experience they can be unwilling to make decisions in fear of their judgement being questioned (despite overwhelming evidence), and this becomes known and is exploited.”

“As previously stated local authorities, tend to use their disciplinary function to deal with internal theft – It not rigorously enforced and a great deal of equipment goes missing.”

“We have also involved police on one occasion, and they stated that whilst it was probable the individual had taken stock, nothing further could be done without catching him with the proof.”

It is submitted that the additional information provided by some respondents does nothing at all to edify the position of the internal loss prevention function. An apparent and overwhelming posture of lethargy appears to exist within the additional comments section.

Summary

The overall approach by employers is at best lacklustre and at worse encourages such activities that have a huge impact on profitability and thus shareholder confidence. Dedicated staff and other key stakeholders are woefully under skilled and the culture of 'it does not happen here' is disturbingly prevalent. Appropriate skill based training that equips loss prevention professionals to investigate and recommend suitable and lawful sanctions to the Human Resource (HR) decision making function is scant and it is perhaps unsurprising that shrink is so high.

Data stream two

A facilitated, spontaneous question and answer session held on 12th March 2009 at the annual conference of the Council of the National Association of Goldsmiths (NAG), attended by business managers and owners of Jewellers throughout the United Kingdom

A copy of the conference agenda can be located at Appendix E.

This primary research was conducted at the behest of NAG. The initial part of the session contained an overview of the current research under taken by Professor Joshua Bamfield from the Centre for Retail Research in Nottingham, of which has been articulated within this research, along with the facilitators background, industry specialism's and experience of dealing with shrinkage. Principally this was conducted by way of PowerPoint presentation (Appendix F) and cognitive lecture. The latter part engaged with the introduction of an ex-offender who had willingly

engaged with the process. After a brief introduction a facilitated question and answer session with the ex-offender and members of the conference was conducted. This procedure was recorded by means of a domestic tape recorder after full and unfettered agreement had been obtained by all participants. All relevant tapes were securely handled in line with data protection considerations and remain within a locked environment. After a period of two years, following the publication of this research by the University, these primary tools will be destroyed in line with the objective of protecting the anonymity of the contributors. These guidelines equally apply to data stream two (see later).

The following ground rules were introduced in order to manage the dialogue and subsequent intelligence –

1. Respect for the views of others;
2. No exclusionary language;
3. Mobile phones and pagers to be turned off or muted;
4. Confidentiality of all data and expressed viewpoints;
5. No over talking;
6. The facilitator reserves the right to park questions of a personal nature outside of the general desire to explore the issue of shrinkage and associated issues.

The group declined the offer to add to this prescriptive list.

All contributors to this process were informed that they would receive a personal copy of the final research paper if requested.

A facilitated question and answer session then commenced, lasting ten minutes and twenty seconds.

[Introduction]

Extract of the question and answer session -

Hello, my name is [X], and some years ago I was stealing from my employers. My circumstances have since changed and I am married and have children. I have spoken to groups before although I must admit to being nervous today. I would like to think that I am giving something back and I hope that my experiences are helpful. I once worked for a large multi-national computer company. They are worldwide. After a while I found out that a fellow worker was stealing Pentium chips. He said that it was easy and it was. I started to take one a week. At its height I was taking three a day. It was so simple. It wasn't that it was a bad job. I was on nine pounds an hour but the chances of getting caught seemed to be zero and I was selling the chips on for seventy pounds a time. After a couple of months I was earning nearly my full weekly take home pay per day. It was crazy.

Q. What drove you to steal?

A. Greed and it was so easy to do.

Q. What stopped you?

A. Having a family. That was the real turning point for me.

Q. Where did you sell the chips?

A. To a local computer shop.

Q. Did the proprietor know that they were stolen?

A. Although he never asked any questions he knew alright. Neither of us said anything. I just gave him the gear and he gave me the money. It was obvious that they were stolen.

Q. Did you ever get caught?

A. Sort of. I was called into the office and I was told that computer chips were missing from my station. I remember going bright red and muttering something. I didn't admit to stealing anything. They just asked me to take my coat and leave. I was so embarrassed that I never did go back. I thought that they would call the police or something but they never did. In my next job I did exactly the same sort of thing. Maybe if I had been caught on that occasion and dealt with properly I may not have done it again.

Q. When you worked for the computer company did you have a criminal record?

A. Yes. For shoplifting, although when I applied for the job I ticked on the application form that I didn't have a criminal record. I have done this on a number of other occasions too. I am convinced that I could come up with a bogus identity and hardly anyone would check.

Q. If a company had informed you that they engaged with a background checking service would this have put you off applying for the job?

A. Yes. I wouldn't want to be caught out but hardly any of them do.

Q. What would have stopped you from stealing?

A. More security. Perhaps security guards who had the right to stop and search you. When I worked at the computer firm I simply put the chips in my pocket. I didn't even hide them. If managers had checked on us more regularly this would have made it more difficult but they didn't. It was so easy that they were almost asking for it. It must have been a huge problem but nothing ever seemed to happen. Most people were at it.

Q. Were you ever convicted of stealing from your employer?

A. No. Never at all.

END

Review

In view of the significant value and repetition of the crimes the loss prevention function was wholly unfit for purpose and the organisation in question appeared to have no coherent processes to adequately challenge or indeed prohibit such activity. The final confrontation was amateurish in the extreme and would appear to edify the notion, as indicated in data stream one, that staff concerned had little conception of what to do in such circumstances. The primary deterrent would appear to be a robust process of background checking during the recruitment process along with active management and policies that support the searching of personnel and their belongings.

Data stream three

Face to face semi-structured interviews with ex-offenders, sourced by established contacts from Training For Success

Two ex-offenders were interviewed during this phase of the primary research. Confidentiality and data protection issues were explained along with the aims of the research prior to the interview proper that was recorded on a domestic tape recorder. The following questions were formulated and quality assured by Rob McHarg (please refer to the acknowledgements section) in order to probe a number of key aspects. For ease of reference the two ex-offenders are simply recorded as X and Y and their respective replies are placed below each research question. A comment section seeks to draw together any issues of primary importance,

Why did you steal from your employer or employers?

X It's a multi answer to the question. The basic reason would be gaining more money. Getting more money to me was important. Certainly with the [COMPANY] job it was ridiculously easy to make a lot of money doing it.

Y Why did I steal from my employers? In the beginning it was just because I did. There was not actually a reason. If I wanted it I would take it. Later on I had a drug habit and I was stealing to support that.

What types of items did you steal?

X High value goods. Small items that were easy to pinch.

Y Oh gosh! Money, food, cleaning products, office paper, printer cartridges and silly things like Sellotape, staples, that sort of thing.

If you turned this theft into cash, how did you go about it?

X I knew somebody through other people I knew that were in the criminal world. I knew someone that was quite dodgy in the computer business, many items that I got brand new he would give me just under half price, so it was like an incentive to get more.

Y I knew a lot of people that would buy anything that I had really.

On average how much, in terms of pounds sterling, did you steal every month?

X When I first started there I would take one or two a week and after two weeks that turned into one or two a day so in my first month a few thousand pounds in total, at least two thousand a month.

Y Oh crikey, well sometimes probably four hundred pounds. Wouldn't have necessarily been every month, depending where I was working. It would have been around that I suppose.

In terms of tactics how did you go about it?

X I picked them up and took them to my desk. I wouldn't immediately hide them, I would slowly take away one and then the others. I could have easily have taken them all in one go as no one was ever looking.

Y Right. Well money. I was very devious. I would go into staff members handbags and I would also, when I worked in small cafes, I would take money out of the till or I wouldn't put the money in the till it would go into my pocket. Another thing I would do would double order. I put one half into the fridge the other half into the boot of my car.

Did you work with others or primarily on your own?

X I did work with others. There were others around me at the time but those thefts occurred when I was on my own.

Y Primarily on my own.

What, if anything, deterred you?

X Nothing at all.

Y Well nothing really because I would find a way round it.

Would any other deterrents have worked?

X Yes if there was more security. Also I wouldn't of even had the job if I had been criminally checked because I had a criminal record. I think if there was at least some security in the building, I am not saying a policeman at every desk, a security guard near where the aisles were. Maybe if they had a policy of randomly stopping you and checking you at any point. There was nothing like that in place and that may have stopped or deterred me. It would have at least made me more conscious.

Y If I would have been applying for a job and there would have been a CRB check in place I would not have applied or if there was any kind of drug testing that if I knew would happen if I got a job I wouldn't have applied, but other than that if I was in a job there was not really a lot that would have deterred me. I would have found a way around it.

What made it easy to steal from your employer?

X There was a lot of people on the shop floor busy bodying about, everyone seemed to be into what they were doing and not noticing anyone else, it was so ridiculously easy.

Y Primarily again being there on my own and in charge of ordering and again that was in the kitchens in the small cafes. Yeah being on my own basically, free hand to manipulate and take what I wanted.

In terms of a percentage how many times did you get caught?

X I got caught at [COMPANY] but I didn't get caught, I have never been caught regarding any of my thefts from my employers. At the computer company I got pulled to one side and it was put to me that I might have been stealing and I kept silent, went red in the face and it was probably written all over my face that I did it. I denied it and I was told to grab my coat and not come back and I left. But I have never actually been caught by the police or anything like that.

Y Never.

If the previous was in the affirmative the follow up question was - What were the usual penalties?

Not applicable.

Are you currently active workplace thief?

X No.

Y No I do not steal at all today.

If the previous question was in the negative the follow up question was – What stopped you? Alternatively, the question was reframed to read – Why do you continue?

X Having a family. Responsibilities. I would not want to go to prison now.

Y I cleaned my act up and I followed a twelve step programme that encouraged me to be open and honest and I have a conscience.

What do you think of the internal loss prevention function?

X What do I think? If company's don't have procedures and don't take into account the accessibility that employees have to steal and how easy it is, then asking for it isn't the right words but there are measures that they can take to minimise the risk of their employees stealing from them. And if they have measures in place then surely they should take them for their own safety and those of the employees.

Y Well because I was never detected not a lot.

If you were ever interviewed about a case of internal theft that you were suspected of what was your usual posture? For example, did you tend to lie, say nothing, tell the truth or a mixture of all three?

X Yes. Mixture of all three.

Y Only once and I lied through my teeth and this person suggested she knew it was another person and I agreed with her but it wasn't the other person. I don't think they actually put it on her but it was me. And I sort of said yes because she was there on her own.

What encouraged you to steal from your employer?

X What encouraged me? Like I said the [COMPANY] job it was to make a lot of money for something very small. It was two inches in diameter, in a bit of foam, and that was £80 for me. My day's wages for a one so if I am taking five or six a week it's a week's wages.

Y What encouraged me? Because I was a thief. I didn't need encouragement.

Would you like to add anything else that you feel would be helpful in terms of the aims of this particular research?

X Yes. I think just from my opinion when any companies are using recruitment agencies or recruitment consultants to take employees on a temporary or permanent basis to do criminal checks, background checks. References should also be taken and they should demand that one of the references be from a previous employer and a character reference but not from somebody that they provide themselves. This would help employers get a better perspective of the character they are employing. It is far too easy to lie basically, to be honest. I could make up a CV with a different name, different date of birth and probably get a job tomorrow through a temping agency and then not only does that leave me to do anything but no one would know who I actually am. I could get a new identity and start earning wages. It's that easy.

Y Do you know I can't think of anything at the moment.

Review

This information appears to validate the primary outcomes articulated in data stream two. Both respondents concurred that the likelihood of getting caught was either non-existent or extremely rare and the value of stolen property was relatively high as was the frequency of the deeds. Indeed a blasé posture of 'stealing at will' would appear to have existed when the respondents were active. Local and effective 'handlers' were on hand to translate the proceeds into cash and it is perhaps more than likely than not that an appreciation of these avenues by internal investigators would assist organisations in their quest to reduce this unlawful and damaging activity. Inadequate recruitment checks only added to organisational vulnerability.

Chapter Four

Shrinkage and Criminality

This chapter seeks to place the primary research in context within the field of two mainstream criminological theories. Given the economic perspective of this research and the engagement with experienced offenders this research narrows down the list of examined ideologies to the theory of right wing and hereditary criminological theories. Given the extreme gulf between both theories, with the former principally engaging in choice whilst the latter seeks to connect with a degree of social engineering, the selection of both models provides a useful yardstick, although it is accepted that other preferences may well have been equally beneficial.

Right wing criminology – An overview

Also referred to as Conservative criminology this premise engages with the theory that people behave in particular ways according to the choices that they make. Drilling down to the core concept people generally choose to do something if the benefits of what they undertake are greater than the costs or expended effort. Debatably this human trait can be found in many areas of life, for example, financial investments, leisure activities and further education. A truly utilitarianism outlook the theory accommodates the notion that individuals are more likely to commit crime if they believe that the rewards of the endeavour will outweigh the potential costs. Rewards may include financial, excitement, power or an opportunity to raise their profile within a particular peer group. Costs, on the other hand, may connect with being arrested by the police, the feeling of guilt and shame and future setbacks such

as a criminal record affecting employment prospects. Furthermore, even if likely punishments are severe (i.e. imprisonment, substantial fine or disqualification from carrying out a particular activity, such as driving) if the individual believes that there is a minimal chance of being detected then they may nonetheless decide to take the calculated risk. As Margaret Thatcher articulated at her last Conservative Party Conference as Prime Minister in 1990, “We Conservatives know, even if many sociologists don’t, that crime is not a sickness to be cured – it’s a temptation to be resisted, a threat to be deterred, and an evil to be punished.” (Brearley & Savage (2007), p.218). Indeed, this right wing rhetoric is still domestically apparent within the Conservative Party values that engage with the following principles – “We will introduce honesty in sentencing so courts set a minimum and a maximum period of incarceration. We will replace automatic release with earned release. We will make community sentences tough and effective, with new sanctions including withdrawal of benefits for those who don’t attend. We will enforce Drug Rehabilitation Requirements by contracting with private and third sector organisations to operate treatment programmes and pay them by results. Offenders will compensate victims through a Victims’ Fund. Those serving custodial sentences will pay into the Fund through work in prison.” (The Conservative Party 2008). Arguably the cost benefit analysis approach views the commission of crime as pure calculation; Weighing up the anticipated rewards against the likelihood of detection and the degree of punishment. This smart quadratic equation can, of course, work both ways. In some quarters of right wing criminology this concept is seen as simply mirroring human behaviour, where self interest is continually gauged intrinsically with the likely outcomes. Similarly, right wing scholars have viewed the concept as an entirely emotional apparatus that is characteristically found in animal behaviour too.

In the early 1980's US political scientist James Q. Wilson fiercely promoted the right wing philosophy. "The average citizen hardly needs to be persuaded that crimes will be committed more frequently if, other things being equal, crime becomes more profitable than other ways of spending one's time. Accordingly, the average citizen thinks it obvious that one major reason why crime has increased is that people have discovered they can get away with it. By the same token, a good way to reduce crime is to make its consequences to the would-be offender more costly (by making penalties swifter, more certain, or more severe), or to make alternatives to crime more attractive (by increasing the availability and pay of legitimate jobs), or both." (Wilson J.Q., 1983, p. 72-88). He follows this initial deposition with due focus on evidencing the right wing dogma, with the following excerpt being a good example, "Perhaps the most dramatic evidence of the operation of deterrence - dramatic because it involved a true experiment on individuals engaging in what some believe is a wholly emotional crime--comes from an effort in Minneapolis to find out how the police can best handle incidents of spouse assault. The conventional wisdom had been that if one or both parties to such an assault were handled by the officer informally--by mediation or referral to a social-work agency--the parties would be better off than if the assaulter were arrested. And the police themselves often preferred not to make an arrest, because it took time and effort and often led to no prosecution when the victim refused to press charges. With the advice of the Police Foundation, a group of Minneapolis officers began handling their misdemeanor spouse-assault cases by randomly assigning the assaulter to one of three dispositions: arresting him, counseling him, or sending him out of the house to cool off. Over 200 cases were treated in this experimental fashion and followed up for six months. The assaulters who were arrested were less likely to be reported to the

police for a subsequent assault than were those advised and much less likely than those sent out of the house. And this was true even though, in the vast majority of cases, the arrested person spent no more than a week in jail.” (Wilson J.Q., 1983, p. 72-88).

Wilson latterly joined forces with Richard Herrnstein to produce the 1985 publication ‘Crime and Human Nature’ that edified the central core principle of right wing criminology. “The larger the ratio of the rewards (material and nonmaterial) of noncrime to the rewards of (material and nonmaterial) of crime, the weaker the tendency to commit crimes. The bite of conscience, the approval of peers and any sense of inequity will increase or decrease the total value of crime; the opinions of family, friends and employers are important benefits of noncrime, as is the desire to avoid the penalties that can be imposed by the criminal justice system. The strength of any reward declines with time, but people differ in the rate[s] at which they discount the future. The strength of a given reward is also affected by the total supply of reinforcers.” (Herrnstein, R.J. & Wilson, J.Q., 1985, p. 261). In essence the authors suggested that choice was a learned process too, similar to the outcomes of the infamous canine experiments conducted by Ivan Pavlov (1849 – 1936) in the 1890’s.

Heredity Theory – An overview

Heredity theory is perhaps at the furthest point away on the continuum from right wing criminology principally because the central arguments centre upon the premise

that criminals are born that way, or at the very least enter the world with a developed predisposition to commit crime. As has been cited many times in numerous forums this strand of research engages with the central question, 'Are we born bad or made bad?' Is it really down to choice, as the right wing criminologists would espouse, or are human beings inherently programmed to be either decent or decadent?

Historically the notion of a connection between biology and criminology gained significant momentum in the nineteenth century. Johann Kasper Lavater (1741 - 1801) a Swiss poet was an early advocate of the science of 'physiognomy' ("the art or science of predicting inward character from outward form" (Economist.com (2008)). Franz Joseph Gall (1758-1828) a neuroanatomist ("the detailed structural design of the nervous system" (Digital.csic.es (2009)) and physiologist claimed that the shape of an individual's head contained important behavioural and cerebral intelligence. Although the ostensible science of 'phrenology' eventually lost credence the application of the discipline was still in use during the mid 1880's at the infamous 'Sing Sing' prison in New York (Mount Pleasant Jail) and in force as late as 1904 at the Philadelphia penitentiary.

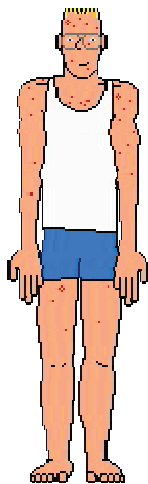
The inheritance theme continued into the early twentieth century when Alfred Binet (1857 - 1911) a French psychologist introduced a method of intelligence testing that supported the theory of eugenics that suggested that born criminals were in some ways retarded in mental prowess and they could be labelled as 'feeble-minded'. According to Nicole Hahn Rafter (DOB n.d), "Feeble-mindedness theory was

prompted by developments in genetics. In 1900, scientists rediscovered the laws of inheritance that Gregor Mendel, an Austrian monk, had formulated through experimentation with garden peas. And early in the twentieth-century, scientists also began to reject the idea that acquired characteristics can be inherited, replacing it with the new view that chromosomal germ cells (what today we call genes) determine heredity. Applying Mendel's rules to human inheritance, and assuming that feeble-mindedness was a single, inherited trait, eugenicists reasoned that if they could prevent feeble-minded people from having children, they would be able to rid the country of feeble-mindedness and crime in a few generations" (Rafter, N.H., (n.d)). Eugenics sought to advocate the 'science of improving humanity' by comparison to other respected fields of scientific research. As medical research could identify the cause of infection Eugenics claimed to identify why people committed crime. The main claim of Eugenics identified groups of people that posed a threat to the 'pure nature of humans'. This steer clearly established a group of 'defective humans' that at the time encompassed foreigners, mentally ill and the poor. Eugenics created a simple progression theory in that 'defective people' could reproduce and create more of the same thus threatening the existence of the 'pure human' state. Taken to its most obscene parameters Eugenics proved to be a most powerful 'scientific' argument for the Nazi regime.

Although early attempts to rigorously explain the potential connection between biology and crime have been questionably lightweight modern genetics has nonetheless established that human beings are born with particular traits which are encoded as a result of the arrangement of twenty-three pairs of chromosomes, each

of which contain numerous genes. The dispersal of X and Y chromosomes can influence many human attributes (such as sex and tallness) and genetic anomalies such as Down's and Klinefelter's Syndrome. Early contemporary research suggested that individuals with an extra 'Y' chromosome (with the specific 'XYY' combination) appeared to dominate the American prison population and therefore gave credence to the idea that such individuals (particularly men) were more likely to be vicious and therefore commit more crime when compared to those people who possessed the more common duo of 'XX' or 'XY'. "25-60 times as high as the prevalence in the general population" (The Lancet, 1968). Although latterly considered to be an overwhelmingly gross misinterpretation of the available data current (especially 'The XYY syndrome: a follow-up study on 38 boys' (Geerts, M. Steyaert, J. Fryns, J. 2003, vol:14 issue:3 pg. 267-79)) research does tend to suggest that males with the 'XYY' constitution may be more likely to measure lower in intelligence tests thereby promoting the theory that there is an increased likelihood of them committing crime. An abstract of the paper claims, "In the last decade there has been a significant increase in the proportion of XYY males detected prenatally, mostly as a fortuitous finding. It is of utmost importance to obtain a clear idea of the developmental profile of boys with karyotype 47, XYY and of possible problem areas during further development in order to inform the parents correctly during pregnancy and to provide an adequate surveillance later on. In this study we observed 38 XYY males, of which 12 were diagnosed prenatally. We found that these patients are at considerably increased risk for delayed language--and/or motor development. From birth on, weight, height and head circumference are above average values. The majority attends kindergarten in the normal education circuit although in 50% of the cases psychosocial problems are documented. From primary school age on, there is an

increased risk for child psychiatric disorders such as autism. Moreover, although normally intelligent, many of these boys are referred to special education programmes.” (Geerts, M. Steyaert, J. Fryns, J. 2003, vol: 14 issues: 3 pg. 267-79). However, as this cartoon parodies, the jury still appears to be out on this particular arena of research –



Your XYY Son

1. Tall is cool.
2. Acne is easy and safe to treat.
3. The IQ range for XYY's is the same as for XY men.
4. Like all boys, he needs a clean-living, effective dad or dad-substitute.
5. Like all boys, he needs to be allowed to find his own worthwhile interests and activities, according to his abilities and talents.
6. Despite decades of bad science and media hype, XYY is at most a minor risk factor for antisocial and criminal misbehavior.
7. If he's "a little different" -- hey, who isn't?
- 8. You made the right choice.**

(Friedlander, E., 2008)

The 'XYY' argument has, it is submitted, gained a degree of collateral within the general public's psyche with such media productions as the film 'Aliens 3' (Fincher. D, 1992). "The movie Aliens 3 is set in a penal colony for XYY males that are thieves, murderers, and rapists with no hope of rehabilitation due to their genetic make-up. And the idea that XYY is a cause of violence, aggression and criminal behaviour did make it into textbooks so if they have not been properly edited, the misinformation may still be there." (Ponder. D, 2007).

Although a recognised field of research this particular topic still has the ability to raise the temperature of even the most passive members of academia as the

following excerpt from the 'New Scientist' (27th February 1993) illustrates quite graphically, "A misapplication of modern genetics could create a 'halo of legitimacy' around discredited notions of biological determinism, warned scientists at a AAAS meeting at which they rejected any connection between heredity and criminal behaviour. Debate soon moved beyond the boundaries of scientific discourse, as members of the audience and the panel accused each other of political and racial bias. The organisers of the session had hoped to shed some light on a controversy that erupted around the same topic last summer. A conference on genetics and crime planned at the University of Maryland provoked angry protests and was cancelled after the National Institutes of Health withdrew funding for it (This Week, 26 September 1992). The NIH funds some research into the possible biological basis for aggressive and impulsive behaviour. Critics accused the conference organisers of promoting the idea that genetic markers might identify people who are predisposed to violent crime, a notion they consider scientifically absurd." (New Scientist, 1993). Research conducted by Hans Eysenck (1952) established some middle ground, suggesting that individuals fundamentally vary on a hereditary standpoint and those who struggle with inherent inhibitions tend not to learn adequately the rules of socialisation and are therefore more likely to demonstrate a lack of affinity with others. In extreme cases this may lead to psychopathic behaviour.

Review

Arguably the theory that most represents the intelligence gathered, particularly in data streams two and three, is the right wing submission. Evidence can, it is submitted, be deduced from the admissions that the likelihood of not being caught versus the monetary advantages of committing the prohibited acts figured substantially within the individual rationales. It is contended that there was little evidence to connect with the heredity theory. In data stream two the ex-offender was asked what drove them to steal and indeed what influences curtailed such activity and in data stream three the respondents were asked why they had stolen from their employers? Tacit reference was made to the influence of starting a family and the fact that one respondent had a conscience although it is recognised that the absence of additional data from the respondents background weakened any potential connection to this theory of criminality. Nonetheless, the headline proposition of selecting two highly differing ideologies provided a useful platform of comparison.

Chapter Five

Conclusion

The end of term report for the loss prevention fraternity is far from encouraging. Indeed the direness of the current situation can be articulated both in terms of colossal losses and the contempt in which the profit protection function is held by those dishonest employees who act with seemingly cavalier impunity. In terms of the individual aims of this research the first (what are the key drivers that fuel internal dishonesty?) is probably best answered by reference to the ease in which it can occur and the unlikelihood of being caught. Indeed, if the latter is subsequently attained then, on the whole, the toothless internal mechanisms seek only to perpetuate the likelihood of the wrongdoer being simply allowed to start afresh somewhere else. This is edified by the notion that even the basic background checks are unlikely to occur.

Is retail security fit for purpose? Consider for a moment the common practice of insulating a dwelling. This exercise would seek to significantly reduce heat loss albeit the elimination of all such losses would be, in the vast majority of cases, unobtainable. Imagine a top of the range system that achieved the best results only to be installed by an engineer who left gaping holes thereby allowing the system to lose around 35% in efficiency. This fault would be wholly down to poor craftsmanship and arguably the system would be deemed 'not fit for purpose'. Indeed section 14 of the Sale of Goods Act 1979 would make this occurrence a statutory crime. Arguably the current level of stock loss attributable to internal staff dishonesty is a discernible crime and so is, it is contended, the present ability of retail security to rebut this claim. It is also questionable that data mining software systems and other methods

of intelligence gathering will have any noteworthy impact on the level of shrink if the profit protection utility remains static, even with the rapid acceleration of such products. The successful charity Crimestoppers has recently introduced an integrity line and although this is a commendable effort the posturing of retail security will have to change in order to process this inevitable stream of primary intelligence. "Any company, organisation or police force can sign up to use the Integrity Line, which is powered by the crime-fighting charity Crimestoppers. The Integrity Line is an anonymous reporting hotline dedicated entirely to members of your workplace. Organisations are given the opportunity to select a bespoke phone number and greeting. Your organisation is free to market the service to achieve your desired objectives for example: To receive information on criminal activity in the workplace. As a line where employees can pass on information about any activities they are uncomfortable with. Marketing the Integrity Line in your workplace: In order to maximise the effectiveness of your Integrity Line, it should be promoted internally, according to your and your employee's. We can provide you with marketing material to promote the Integrity Line. We can also provide you with material about the work of the charity Crimestoppers." (Integrity Line (2009)).

The methods which would appear to reduce the crippling losses centre upon active management (including habitually reviewing the activities of staff that they are responsible for), policies that engage with the ways in which items are ultimately removed from the workplace (for example, the searching of staff and their possessions), intrusive reviews of employment applications and rigorous investigative protocols that properly identify and prosecute those concerned.

Finally, the question was posed, are retail managers and in-house investigators equipped to manage internal stock loss investigations? Data stream one provided persuasive evidence that the majority of respondents were poorly trained and lacked a contemporary grasp of relevant legislative issues. Equally, many felt undervalued by their organisations and reported a less than endearing view of how their individual companies rated the arena of internal security. Such ingredients when mixed together paint a picture of confusion and inability, both of which are easily exposed by those who successfully steal from under their noses.

It is contended that this research has extended the field of knowledge within this arena by uniquely fusing together earlier and contemporary literary research with the active contribution of those individuals who seek to eliminate shrinkage through the dishonest actions of their fellow employees together with the views of those same individuals who attempt to stay one step ahead of their security conscious colleagues. This multi-dimensional approach will allow the reviewer to view the issue from a number of viewpoints therefore affording a more robust and pragmatic appreciation of the primary drivers and the actions that are more likely to succeed at an operational level.

The title of this research posed a crucial and unequivocal question – ‘The Credit Crunch, other fine Biscuits and Foie Gras – Do retailers have the appetite to deal with employee driven stock loss?’ Unfortunately it is contended at present, during one of the UK’s worst economic depressions, that retailers have neither the appetite nor inclination to step up to the plate.

Word count (excluding permitted exclusions): 15,629

Appendix A

Recommendations

In order to maximise the effort required to meet the principle aims of this research it is recommended that –

Retail boards acquaint themselves with current research and regularly review ‘The Global Retail Theft Barometer’;

Shareholders hold the board accountable for progress within the arena of shrink attributable to internal staff dishonesty;

Loss prevention staff are equipped to do the job by being provided with appropriate and accredited training;

Trade bodies support the up skilling of retail security staff by being proactive in the endorsement of relevant solutions;

Policies are introduced that seek to thwart the ways in which items are ultimately removed from the workplace;

HR and retail security display ‘joined up thinking’ that follows the appropriate thresholds of offender liability and employment law guidelines on conducting internal investigations;

Rigorous background checks are conducted during the application process.

Appendix B

Online questions

Dissertation questions

Your assistance with this Masters research is greatly appreciated and the information you provide will significantly aid my final dissertation.

The broad theme of this questionnaire engages with the primary issue of loss caused by the deliberate actions of dishonest employees. For ease of reference these instances have been referred to as 'internal loss cases'.

All replies will be anonymous and will not be used for any other reason.

Thank you,

Ian Kirke LLB (Hons)

Aims of the Research:

To critically evaluate –

- 1. What are the key drivers that fuel internal dishonesty?*
- 2. Is retail security fit for purpose?*
- 3. What methods actually reduce internal loss?*
- 4. Are retail managers and in-house investigators equipped to manage internal loss investigations?*

There are 24 questions and the whole process should take no longer than 10 minutes.

* Required

Gender *

- Male
- Female

Age range *

- 18 - 30
- 31 - 40
- 41 - 50
- 50 +

Which statement best explains your current role? *

- Loss prevention operative
- Manager
- Head of security / Loss prevention
- HR / Personnel
- Other:

On average, how many internal loss cases do you deal with on a monthly basis? *

- Less than 5
- Between 5 and 10
- Between 10 and 15
- More than 15

On average, what percentage of your time is taken up with disciplinary / internal loss prevention cases? *

- Less than 10%
- Between 10% and 25%
- Between 25% and 50%
- Between 50% and 75%
- More than 75%

What type of organisation do you work for? *

- Private sector
- Public sector
- Other:

What bearing, if any, does the Human Rights 1998 Act have on your disciplinary / internal loss prevention cases? *

- None at all
- Not sure
- Depends on the seriousness of the case
- There is never an option - all cases have to be fully compliant

What training have you received (tick all relevant boxes) *

- On the job training
- Previous employment
- Accredited training (e.g. diploma, degree, etc)
- None at all

How would you rate your expertise within the arena of disciplinary / internal loss prevention investigations? *

- Excellent
- Adequate
- In need of additional training
- I am not equipped to undertake the task effectively

In your opinion, how important should the effective investigation of internal loss issues be to the profitability of your organisation? *

- The number one priority
- Extremely important
- No more important than any other function
- Not at all important

How seriously does your organisation rate the issue of internal loss? *

- It is an organisational priority
- It is no more important than any other output
- Only lip service is given
- It is not on the radar

Given that there exist external factors such as shoplifters and supply chain issues that will affect overall profitability, what percentage of internal losses are attributable to the deliberate actions of dishonest staff? *

- Higher than 50%
- Around 50%
- Between 30% and 50%
- Less than 30%

How content are you within your role as it specifically relates to dealing with internal loss issues? *

- I am highly valued by my organisation
- OK
- I am only able to scratch the surface
- I am totally overwhelmed

What other tool would significantly aid your performance within the arena of handling internal loss cases? * Pick the most important one

- Nothing at all – I have all the tools and support that I require
- Specialised training
- More dedicated staff
- More recognition from my organisation

What would you estimate to be the true cost to businesses globally of internal loss cases? *

- More than 50% of total losses
- Between 40% and 50% of total losses
- Between 30% and 50% of total losses
- Negligible

In your opinion, what is the primary purpose of an internal loss interview? *

- To establish the truth
- To ask questions
- Until the suspect begins to talk, the outcome always remains flexible
- To obtain a confession

In respect of decision making in relation to internal loss cases what, in your opinion, is the level of proof required to form a prime facia case? *

- Beyond all reasonable doubt
- On the balance of probabilities
- Whatever the HR/personnel department decree
- Gut feeling or experienced hunches

From an interviewer's perspective, in terms of difficulty, what in your opinion is the easiest scenario to deal with? *

- A liar
- Someone who tells the truth
- Somebody who refuses to say anything
- Somebody who combines all of the above

From an interviewer's perspective, in terms of difficulty, what in your opinion is the hardest scenario to deal with? *

- A liar
- Someone who tells the truth
- Somebody who refuses to say anything
- Somebody who combines all of the above

If during an investigative procedure an individual admitted a wrongdoing but sought a 'deal' (e.g. to implicate others involved in a serious company fraud) to lessen the likely punishment what would you do? *

- Ignore it - our company doesn't do deals
- Probe it and seek to establish its authenticity
- Our organisation has a policy on this, and I would simply follow it.
- I'm not sure

How robust is your organisation in its approach to dealing with internal loss cases? *

- Iron clad - nobody would dare do anything underhand
- It talks the talk, but doesn't walk the walk
- It has a proportionate response
- It is a joke

In terms of less than satisfactory approaches to the issue of internal loss where does the blame lie? *

- Nowhere - our organisation gets it right every time
- The board / senior management
- HR / Personnel
- The Loss Prevention function
- Other:

Who is best placed to undertake the role of internal investigator in relation to internal loss issues? *

- An ex police officer / ex military personnel
- Someone with a good organisational background
- Someone who is appropriately trained
- Anybody can do it regardless of experience or training

Do you have any additional comments on Loss Prevention?

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Appendix C

Date stamped replies to online questions

Appendix D

E-mail introducing online questions

From: Ian Kirke [mailto:ianKirke@TFSuccess.com]
Sent: 14 April 2009 09:30
To: 'XXXX'
Subject: Masters Research

Dear XXXX,

I hope that you are keeping well and are able to spare a few moments of your valuable time!

My final Masters dissertation will be framed around internal stock loss caused by the deliberate actions of dishonest employees.

In order to collect some of the necessary data I have devised an online questionnaire which I would be grateful if you would complete.

If you think that it would be more appropriate to pass this on to another colleague within your organisation please feel free to do so.

All replies will be anonymous and will not be used for any other reason.

Should you require a copy of my final report please hit 'reply' to this e-mail.

Many thanks in advance for your support!

http://www.tfsuccess.com/temp/ian_dissertation.htm

(should his link fail to activate please copy to your browser address bar and press return)

Regards,

Ian

Ian Kirke LLB (Hons), Cert Ed
Managing Director

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Egham, Surrey TW20 8RB

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Appendix E
National Association of Goldsmiths Agenda

From: Kate Richards [mailto:Kate@jewellers-online.org]

Sent: 04 March 2009 13:18

To: Ian Kirke

Subject: Council Meeting

Hi Ian,

I hope you are well.

Please find attached the agenda and confirmation letter for the Council meeting next Wednesday 12th March.

Can I confirm that you will only need a screen during the presentation? If there is anything else you need please don't hesitate to contact me.

Thanks and best wishes

Kate

Kate Richards

PA to Michael Hoare (CEO)

National Association of Goldsmiths

78A Luke Street

London EC2A 4XG

T: 020 7613 4445

F: 020 7613 4450

E: kate@jewellers-online.org

W: www.jewellers-online.org





**Meeting of the Council of The National Association of Goldsmiths
Thursday 12th March 2009
Armourers & Brasiers' Hall
81 Coleman Street, London
EC2R 5BJ**

- 10.00 Optional Viewing of Armourers' Hall
- 10.30 Coffee and Registration
- 11.00 Meeting Commences: Chairman's Opening Remarks
- 11.10 Formal Council Meeting
- 11.30 Presentations:

Ian Kirke, Managing Director, Training for Success (TFS) and XXXX XXXX, an ex-offender.

Key issues regarding Fraud and Stock Loss, followed by a question and answer session.

- 12.30 Reception
- 13.00 Lunch Served

Appendix F

National Association of Goldsmiths – PowerPoint Presentation

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not contained within the primary text -**

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INSTITUTE OF CRIMINAL JUSTICE STUDIES

Postgraduate Dissertation Front Sheet

Student Number	404644	Distance Learning
Student Name	Ian Kirke	Supervisor Graham Brooks
Course Title	MSc in Criminology & Criminal Psychology	
Dissertation Title	The Credit Crunch, other fine Biscuits and Foie Gras – Do retailers have the appetite to deal with employee driven stock loss?	
Date of Submission	July 2009	Word Count (must be completed) 15,629

COMMENTS

(These should embrace: Clarity of aims and introduction, structure and organisation, writing, presentation, bibliography and referencing. Knowledge and understanding of field/literature, enterprise in gathering information, development of research question(s), critical analysis, strength and coherence of argument).

MAIN STRENGTHS:

AREAS FOR IMPROVEMENT:

