

# **Fear of Crime and Coping Strategies: Implications for Bank Safety and Customers' Patronage In Ikare, Southwest Nigeria**

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## **Abstract**

In recent years, there have been increased reported cases of bank robbery in Nigeria. This degenerated to the point where armed robbers used dynamites to break bank premises and Police intervention failing to prevent recurrence and escalation, a situation which caused intermittent bank closures against customers, engendered public fear and undermined bank safety. This study investigated fear of crime victimization among bank customers in Ikare, Southwest Nigeria; bank customers' perception about bank safety; impact of fear of crime on customers' bank patronage; and various coping strategies used by customers. The study used the Routine Activity Theory and utilized quantitative methodology to gather data. Using purposive and accidental sampling techniques, the study involved four hundred and thirty-six (436) respondents. Results were analyzed with frequency distribution and cross-tabulation. Findings suggested high fear of crime despite low victimization rate. Results also showed poor bank safety perception and high reduction in respondents' bank patronage rate. As coping strategies, most respondents resorted to rationing bank patronage and use of ATMs to reduce perceived personal risk. Given the roles of banks in the socio-economic development of society, the study concluded that there is need for banks to balance their business operations with safety and security.

**Keywords:** fear of crime, bank customers, Nigeria, bank robbery, safety, bank patronage

## **Introduction**

For some years, fear of crime victimization has been on the rise in Nigeria and one of such crimes is bank robbery. More often than not, bank robbery attacks are carried out successfully, leaving many eyewitnesses as victims. The situation is so dire that robbers occasionally use dynamites to break through bank premises, leading to intermittent bank closures against customers. Businesses are affected and sometimes people avoid passing through where banks are located for fear of being caught unaware in bank robbery attacks. The Police and bank guards appeared incapable of putting the situation under control since their effort has not produced desired outcomes. The siege it imposes on the society seems to contribute to the general insecurity and more importantly, failure to arrest the situation has generated fear among bank customers who are usually victims and eyewitnesses. This calls for serious concerns and underscores the need for banks to balance their business operations with safety and security.

Bank robbery which involves entering a bank when it is open and obtaining money either by using force or the threat of force appears to have undermined economic activities in Nigeria. Banks are supposed to be safe places for customers to do financial transactions. Banks are engines for commerce, economic growth and development, and help to convert cash deposits into lending activities, either directly or through capital markets. Banks connect customers that have capital deficits to customers with capital surpluses but the situation on ground is that banks have become targets for armed robbers to steal money and this appears to compromise bank security and customers' safety.

Studies and reports (Nworisara, 2010; Onovo, 2010; Ebele, 2012) have shown increased cases and causes of bank robbery in Nigeria, paying less attention to fear of crime, coping strategies and its implications for customers' patronage. Yet studies like Kershaw, Budd, Kinshott, Mattinson, Mayhew and Myhill (2000) have shown that it is perhaps inevitable for robbery to engender greater fear in individuals than larger-scale and longer-term crimes like dumping of sewage and chemicals into rivers and sale of under-tested pharmaceuticals.

There is need to revise the situation on ground given the roles of banks in the socioeconomic development of society. The study was conducted to gain knowledge on fear of crime and its implications for bank safety and customers' patronage in Ikare, Southwest Nigeria where repeated bank robbery attacks remain a source of public concerns.

## **Fear of Crime**

The concept of fear of crime has no consensual meaning and this lack of unanimity has prompted a number of definitions. Fear is subjective but encompasses a confusing variety of feelings, perspectives and risk-estimation and means different things to different people (Ditton, Bannister & Farrall, 1999:83) and has become associated with the occurrence of criminal activities. Aristotle (cited in Kennedy, 1991:141) avers the state of mind of those who fear is accompanied by an expectation of experiencing some destructive misfortune. Durkheim (cited in Haralambos & Holborn, 2004) suggests crime is inevitable because not everybody can equally be committed to the collective sentiment, and fear can be viewed as a mere natural response to crime. Fear alerts us of the imminent threat and is therefore serves as a guardian to our emotion.

According to Maxfield (1984) fear of crime can be viewed as perceived threats to personal safety rather than threats to property. In a similar vein, Vanderveen (2006:4) cited two contrasting definitions. The first, provided by Conklin (1971) defines fear of crime as the sense of personal insecurity in the community. A subsequent proposal from Covington and Taylor (1991) suggests fear of crime is the emotional response to possible violent crime and

physical harm. However, this study provides a rational and coherent account of fear of crime and its significance to criminology as an academic discipline.

Jackson (2006) argues that the modern idea of fear of crime is the contemporary manifestation of public attitudes and responses to crime. Concerns for fear of crime among the public is indicated in territorial markings of fences, no trespassing signs, external surveillance devices, etc (Amzat et al., 2007). This view was supported by Dambazau (1994) and Okoro (2001) who argue that formation of neighbourhood security associations and installation of burglary proofs on windows and doors as strategies being taken by the public to protect against falling victim of crime.

Lee (2007:136) avers that in modern crime prevention literature, fear of crime is as important objective of governance as crime itself. It has become part of the normal language of crime prevention and described by Garland (2001 cited in Lee, 2007:135) as a prominent cultural theme. The connection between crime prevention and fear of crime is highlighted by Crawford (1998), arguing that fear is actually inadvertently heightened by crime prevention strategies, as they serve to remind people of their vulnerability and as a result, in societies where there is security threat, the fear of crime is alarming and all facet of public life is adversely affected (Amzat et al., 2007).

In his analysis of fear of crime, Jackson (2006) considers the policy context of the phenomenon, its imperatives and priorities. Jackson explains that fear of crime and its issues and perspectives have shaped research and debate. He stated further that crucial to the development of fear of crime was the belief that crime was a problem and people believed that they were more at risk than before which was a reflection of changes and threats within society. Thus, according to Jackson, the connotation “fear of crime” developed from sociological investigation through crime surveys in tandem with increasing governmental interest in law and order. The foregoing suggests fear associated with bank robbery may be triggered by increasing public concerns about insecurity in the country.

In a study on National Criminal Victimization Survey conducted between 2007 and 2009 in Nigeria, results show that the fear of being a victim of crime is far higher than the possibility of being a victim and that people who are afraid of crime are virtually incapacitated. The study further suggests fear of crime affects social relationships, economic activities, political stability and confidence in the government and law enforcement agencies. The study, covering 10,228 participants across the 36 states of Nigeria and Abuja, showed that an overall national figure of 86.6 per cent of respondents expressed a very high degree of fear. The survey also indicates that most troubled respondents reside in Gombe, Abuja, Plateau, Ebonyi, Ondo and Sokoto, while robbery was one of the most dominant forms of crime in which the respondents expressed fear. According to the report, there was high degree of fear among respondents resulting from loss of confidence in the ability of the security agencies to protect them.

Lee (2007) avers that criminologists now recognize that victimization is an important dependant variable within crime. This means that much can be learnt through the study of victims and their conduct and rather than being an element within the study of victimization, it was argued, fear of crime has become an independent field. Whether or not an individual has been victimized, fear of crime can have several implications; including decreased social integration, out-migration, restriction of activities, added security costs and avoidance behaviours (Ferraro, 1995).

Vanderveen (2006:11) posits that since people constrain their daily activity patterns, fear of crime influences the quality of life. He also claims that those affected by this may succumb to social isolation or exclusion since being socially isolated may lower confidence levels and increase fear of crime. Vanderveen states further that fear of crime can also have an

adverse effect on health. This view is corroborated by Jackson (2006) who maintained that anxiety can harm a shared sense of trust, cohesion and social control within a community, and contribute to the incidence of crime. The foregoing suggests that when crime becomes a source of public worry and concern, it can impose fear on the general social lives of individuals and groups. On this note, this study hereby examines extant literature on factors influencing fear of crime.

### **Factors Influencing Fear of Crime**

Studies have shown that the level of fear of crime is influenced by a number of factors and some of which are being examined. Allen's (2006) Home Office-funded report into the findings from two recent British Crime Surveys shows that in 2004/05, 4% more women than men have a high level of worry about burglary. Ramsay (1989) also found that while 71% of women were fearful of being mugged in Coventry, only 47% of men shared this anxiety. Jefferson and Hollway (2000) suggest that fear of crime means different things to men and women. While men are more likely to be most fearful of assault, women are more concerned about sexually-motivated attacks. Maxfield (1984:47) confirms that the differences in fear by sex and age are so substantial that something other than direct victimization experience must be involved.

Ramos and Andrade-Palos (1993) in their study in Mexico City also found gender to be the clearest predictor for fear of victimization. Goodey (1997:401) claims that boys suffer from an emotional vulnerability which triggers a form of masculine bravado or fearlessness. This causes boys to behave aggressively towards others, and also prompts the denial of vulnerability. An exception to this trend was confirmed by the BCS (2000). It was found that young men are more fearful of car-related theft and financially less capable of replacing vehicles (Williams, 2004). Lee (2007:116) stresses the significance of gender as an independent variable in fear of crime research. Lee submits that studies have repeatedly found that women are more fearful of crime than men and yet are less likely to become the victims of most categories of serious crime. This study however establishes role of gender/sex in relation to fear of crime.

Moore and Shepherd (2007) acknowledge a shift in findings about fear and age. They claim that while previous research highlighted elderly people as the most fearful in society, more recent studies have started to report the opposite. Ramsay (1989) found a correlation between feelings of vulnerability and fear levels. Although older interviewees were less frequently victimized, respondents over age 60 were significantly more fearful of strangers' insults and muggings (Ramsay 1989:4). Older women were less fearful of sexual attacks than younger women, and were only marginally more fearful of being assaulted. Ramsay argues that the anxieties of the elderly were tempered by a degree of awareness that both assaults and sexual attacks typically involve comparatively youthful victims. Ramsay suggested that elderly people are not so much at risk from crime as younger and more able-bodied people and that older people were more likely to avoid the city-centre as crime prevention strategy.

Skogan (1987:141 cited in Goodey, 2005:74) while reporting findings from surveys on fear of crime and victimization stated that the environment or context in which one finds oneself plays a large part in determining levels of vulnerability. Those who are alone (in any situation) are inevitably more susceptible to victimization as they represent a suitable target and lack the security of a capable guardian. This, together with the presence of a motivated offender, can result in a crime occurring, according to Cohen and Felson's (1979) Routine Activities Theory. The above suggests that failure to ensure bank safety may instigate public fear with implications for personal safety and socioeconomic behaviour.

Nevertheless, there has been a tendency to consider crime as an urban rather than a rural issue because rates are far lower in the countryside than the city (Yarwood & Gardner,

2000:403 cited in Wynne, 2008). The Chicago School posited that crime rates are higher in inner cities and as such one might expect city residents to be more fearful of crime than rural dwellers. Yarwood and Gardner (2000 cited in Wynne, 2008) studied the fear of crime experienced in a village in Worcestershire and findings confirmed the consensus that those in the countryside are less fearful as they have less to fear. A massive 91% of respondents claimed they felt safe when home alone and more significantly 65% felt safe when walking alone after dark. This study however focuses on fear of crime in Ikare, a growing urban environment.

Ramsay's (1989) research offers an insight into social class as a predictor of fear of crime. Although members of the less-skilled/unskilled socio-economic groups interviewed had similar rates of victimization to the professional/managerial groups interviewed, the former groups were significantly more fearful of being insulted and mugged (Ramsay, 1989:5). The results show this to be paradoxical. An explanation for this could be that the less skilled/ unskilled individuals felt more vulnerable as they were more frequently exposed to dangerous environments and deviant people (neighbourhoods, work locations). Nevertheless, both groups shared high levels of fear, well above the actual rates of victimization, particularly for more serious offences. The BCS (2001) also suggests that those who are less affluent live in social housing and those employed in unskilled occupations are more likely to be concerned about crime (Hancock, cited in Muncie & Wilson, 2004). Furthermore, BCS (2004 & 2005) findings revealed that fewer individuals with good educational qualifications worried about violent crime than those with no qualifications.

Ferraro (1995:11) defines risk as anything which involves exposure to the chance of loss or injury. If people are fearful of something happening, they are likely to perceive their level of risk as high. Vanderveen (2006:153) describes the increasingly pessimistic attitudes towards risk which is only being associated with losses, negative or unwanted outcomes. Conversely, drawing on research in Australia in 1997-1998, Lupton and Tulloch (2002:331) show that people acknowledge risk to have a positive outcome as well as negative. On the negative front risk can be frightening and involve a step into the unknown. Once choices have been made, Lupton and Tulloch describe that a sense of fatalism and a loss of control over the outcomes is experienced, which could include physical danger or financial loss. Nevertheless participants cited positive examples of risk, including voluntary risk-taking for purposes of personal gain. Lupton and Tulloch deduce that risk is predominantly represented as an ever-pervasive part of life and also strongly tied to individual life experience, suggesting that situations involving risk are an inevitable feature of life.

In his own contribution, Garland (2003, cited in Vanderveen 2006:149) argues that everyone has unique risk thermostat, therefore, risk is not objective but produced, negotiated and manipulated within social interaction. This implies that some people may be more willing to take risks than others. Perceived risk, defined by DuBow et al. (1979:3) as people's assessments of crime rates and the probability of victimization, represents an element of fear of crime which has evaded many studies (e.g. Liska et al. 1988). Ferraro (1995) feels that perceived risk plays a significant role in evoking fear, and highlights that in studies which include risk or perceived risk, it is influential in explaining fear of crime; suggesting that any scientific approach to the subject of fear of crime should give explicit attention to the risk interpretation process (Ferraro, 1995:7). However, Reid (2008 cited in Okunola 2009) argues that some fears are real and others are not.

In a study involving London taxi drivers by Mourato et al. (2004, cited in Vanderveen, 2006:10), it emerged that one-third of the drivers cited fear of crime as the most pressing issue affecting their jobs. This is supported by Crawford's (1998) view that crime is one of the principles of anxiety shared by the public, second only to unemployment. Perhaps the biggest influence on fear of crime is public concern about neighbourhood disorder, social

cohesion and collective efficacy (Perkins & Taylor, 1996; Wyant, 2008). The incidence and risk of crime has become linked with perceived problems of social stability, moral consensus and the collective informal control processes that underpin the social order of a neighbourhood.

In similar findings, Bannister (1993) maintains that day-to-day issues ('young people hanging around', 'poor community spirit', 'low levels of trust and cohesion') produce information about risk and generate a sense of unease, insecurity and distrust in the environment. Moreover, many people express, through their fear of crime, some broader concerns about neighbourhood breakdown, loss of moral authority, and the crumbling of civility and social capital (Girling et al., 2000; Farrall et al., 2009).

Closely related to the above, hearing about events and knowing others who have been victimized are thought to raise perceptions of the risk of victimization (Covington & Taylor, 1991). This has been described as a 'crime multiplier', or processes operating in the residential environment that would 'spread' the impacts of criminal events (Taylor & Hale, 1986). Such evidence suggests that hearing of friends' or neighbours' victimization may play a stronger role in anxieties about victimization than direct experience. There is a cautionary note that many residents of a neighbourhood only know of crime indirectly via channels that may inflate, deflate or distort the picture. A subject's criminal risk perception is exaggerated by peer-communication on crime and only moderated by the self experience (Rollinger, 2008).

With specific reference to fear of crime and the press' role in inducing it, extant literature uncovered the existence of a connection between crime, press coverage criminal events and public opinion. In a pioneering study of four newspapers in Colorado, United States, to test the hypothesis that one, there is no consistent relationship between the amount of crime news in the Colorado newspapers and the state's crime rates; and two, public opinion about Colorado crime trends reflects trends in the amount of newspapers coverage than in actual crime rates, Davis (1952), presented evidence indicating that official crime rates and crime news coverage are unrelated, and that the public conception of crime reflects the picture of crime presented in the newspapers more accurately.

It has been suggested by Walklate (2007:88) that the growth in sensitivity to the fear of crime parallels the growth in sensitivity to the victim of crime more generally. She also states that this growth was boosted by media coverage of muggings in the early 1970s, and that rising recorded crime rates throughout this decade contributed to the introduction of the British Crime Survey (BCS) in 1982. This view correlates Garland (2001) who considered crime reporting by the mass media and in particular on television as a factor that had significantly altered social perceptions of crime. With the horrible news of crime in the print media, the public might perceive crime trend to be rising despite the opposite. This assertion is similar to the finding of Pfeiffer et al. (2005) in a study conducted in Germany. It was observed that the perception of increasing crime trend could generate perpetual fear of crime.

Cohen (1972) presents evidence showing that owing to over-reporting of the disorders by the press, members of the public became worried, police activities increased and young people themselves created and joined gangs that were presented to them by the press as fashionable and exciting (Amzat et al., 2007). Fishman's (1980) study of how the press created a crime wave of crimes against the elderly in New York is another study detailing the relationship between sustained press reporting of criminal events and fear of crime. Fishman proved that the crime wave, which lasted for seven weeks, and was a major news theme in three daily newspapers and five local T.V. stations, in comparison with New York Police Department Crime Statistics for the period of time covered by the media crime wave showed that crimes against the elderly were not increasing.

Dambazau's (1994) appraisal of crime news in Nigerian newspapers gave credence to the relationship between crime reporting and the fear of crime among Nigerians. Dambazau highlighted the negative impact of this on the public, law enforcement agents and on the national economy. Another angle to the discourse is that profit making remained a major motive why the press sensationalizes crime stories and ultimately heightens fear of crime (Soola, 2003).

Okunola (2009) in a study of fear of crime among commuters in Nigeria, reports that the general perception of safety and growing level of insecurity in the country coupled with media reportage has been a key factor responsible for fear of crime on Nigerian highways. He concluded that if urgent steps are not taken to restore confidence on the highways, it may lead to total crippling of movement of persons and goods by road. Okunola submission points to the seriousness of fear of crime in Nigeria and the need to nip the situation in the bud.

### **Fear and Reportage of Bank Robbery in Nigeria**

Bank robbery falls within the remit of crime, albeit a violent one. It is a form of robbery that has as its main targets raw cash kept in banks. It has become major source of social concerns in Nigeria for more than a decade and has gone from the reported cases in Benin city by a gang of thieves led Lawrence Anini in 1986 and the fifteen Lagos banks that were robbed in the year 2000 to a national problem and the siege imposed on the society appear to worsened the general sense of insecurity in the country (Fakoya, 2008). The effect imposed on the society by the phenomenon, especially as regard customers' safety and patronage informed conduct of this study.

Although bank robberies track crime trends, they vary by the size of the jurisdiction. In recent years, bank robberies have become a daily occurrence and most of it takes place in urban areas (Weisel, 2007). This is understandable, considering the fact that most commercial banks are usually located in urban centres. However, in some Advanced Western societies, bank robbery data is particularly reliable for crime analysis because all offenses are reported and the time reliably established. For instance, Fridays are generally the most popular day for bank robberies, accounting for about 25 percent of all such crimes. The most popular time for bank robberies is morning through midday. Bank robberies concentrate at opening time in West Germany and the Netherlands, whereas about one-third in the United States occurs between 9 am and 11 am (Weisel, 2007).

In Nigeria, certain patterns are emerging. Reports (The Nation, 2012; The Sun News, 2011; The Nigeria Tribune, 2011; DailyTrust, 2011; Ikeji, 2011) have shown the use of dynamites by robbers which is capable of putting paid to debates about access to the vaults. These reports indicate most bank robberies occurred during Christmas and New Year celebrations. As Ajekigbe (2008) puts it "technology provides new channels of service delivery as well as vulnerabilities in the banks, but all cases of safety or security breaches in a financial system are traceable to people within or outside the system". To this extent, safety and security violations and safeguards can be contextually conceptualized.

Ajekigbe (2008) reported that bank robbery attacks have over the years increased in Nigeria and simple intelligence would dictate that insider information is at work. Ajekigbe also reports that since the conclusion of the first phase of the banking consolidation programme in 2005, media report monitored by **financialnigeria.com** has shown increased cases of armed robbery attacks on the banks in some of Nigerian cities, including Lagos and Aba, South East Nigeria. He stated further that report also indicates the use of helicopter in a bank robbery attack some years ago and that it is no news that armed robbers use very sophisticated weapons in their attacks on banks or bullion vans transiting cash. This trend is challenging the improved health of the banks brought about by their recapitalization. The cash based economy predominantly operated in Nigeria is in part responsible for security

vulnerability in the banks, Ajekigbe submitted. Apart from the economic implications of these robberies, the fear and moral panics it likely to generate may have a much more negative consequences on the society as a whole.

The incidence of armed robbery including bank robbery as shown in table 1, with the exception of the slight decrease in 1997, consistently increased and reached its highest ever peak in 2004; but thereafter decreased from 2005 till 2008, and rose slightly again in 2009. Given the high rate of bank robbery and the fear it imposes of the society, the above official robbery statistics is most likely to have been under-reported as captured by Okunola (2002) who maintained that official crime survey does not reflect real crime figures since many crimes occur undetected, unreported and unrecorded.

Table 1: Crime statistics in Nigeria, 1994-2009

Year	Reported cases of armed robbery	Year	Reported cases of armed robbery
1994	2,044	2003	3,497
1995	2,088	2004	4,363
1996	2,414	2005	2,657
1997	2,166	2006	2,000
1998	2,291	2007	1,981
1999	2,422	2008	1,956
2000	2,693	2009	2,147
2001	2,925	Total	40,915
2002	3,271		

**Source:** NPF Crime Abstracts, 1994-2005; NPF Annual Reports, 2006-2009

### **Theoretical Framework**

This study employs the Routine Activity Theory, developed by Marcus Felson and Lawrence Cohen (1979). The theory suggests fear of crime is likely to occur when three basic factors converge: motivated offenders, suitable targets and the absence of capable guardian against violation. Cohen and Felson argue that these three factors are to be present for crime to occur and the absence of one of these factors is sufficient to prevent the successful completion of a direct-contact predatory crime (1979:589). They clearly define what each element is.

A motivated offender according to Akers and Sellers (2004:33), is a person who is motivated enough to commit a crime, while a suitable target can be person or object. Absence of capable guardians occurs through everyday people as they continue their routine activities and prevent a crime either overtly or not (Cohen & Felson, 1979:588). The theory also embeds the concept of opportunity within the routine parameters of the day to day lives of ordinary people, and in so doing emphasizes the spatial-temporal features of opportunity (Bottoms & Wiles, 1997 cited in Okunola, 2009).

Lack of a capable guardian can range to anything that would make a suitable target easier to victimize. From a person walking alone, to a poor police presence, to anyone else who would deter a motivated offender from offending in that circumstance. Capable guardian may come in form of provision of infrastructural and technological facilities which support crime prevention against a suitable target through environmental design such as street light and closed circuit television cameras or fences.

The routine activity theory seeks to explain fear of law violations and gives the parameters in which such violations will occur. A major advantage of the theory is that it can be applied to different types of crimes including homicides, hot spot of crime, property and violent crimes, natural disaster, and even internet crimes (Akers & Sellers, 2004:35-36, cited in Okunola, 2009). However, the theory fails to account for why some individuals to express fear despite the convergence of the three factors above.. It makes an assumption that motivated offenders will just be in a particular place when they meet their target without capable guardian.

RAT is central to the understanding of fear of crime. This is because banks are places where money and other valuable are kept, making it a major target for robbers.. For instance, lack of capable guardian (like security guards, police and other crime preventive gadgets) may be an incentive for armed robbers (motivated offender) to rob banks of cash (suitable target). Given the high rate of bank robbery and the incapability of the Police, bank guards and other security agencies to provide adequate bank security, people may become scared and perceived bank as unsafe. This may invariably affects the level of their bank patronage since lack of adequate bank security system can be said to be incapable guardian.

### **Methodology**

The study was conducted to gain knowledge on fear of crime and its implications for bank safety and customers' patronage in Ikare, Nigeria. Ikare is the most urbanized and commercial nerve centre of Akoko People in northern areas Ondo State of Nigeria, playing host to government utilities, banks and private businesses.

### **Instrument**

A total of 436 questionnaires were administered to bank customers in the study area. The questionnaire consisted closed and open-ended questions and sought to determine fear of crime victimization; perceived bank safety; customers' patronage and participants' coping strategies. A 5-point Likert scale of strongly agree = 1, agree = 2, neutral = 3, disagree = 4 and strongly disagree = 5 where respondents were presented with eight statements and requested to indicate the extent of their agreement or disagreement was used to measure respondents' bank safety perception.

### **Study Population and Samples**

A total of 436 bank customers participated in the study. The participants comprised 241 male and 195 female adult residents who operate or had operated bank accounts with commercial banks in Ikare. Participants were public workers, traders, motorists and artisans. The study used purposive sampling technique to determine the number of study participants since there was no available sampling frame. As Nachmias and Nachmias (1996) put it, "purposive sampling helps to make subjective judgement about sample that appears to be representative of the population". Accidental sampling technique was used to identify study participants. The sample locations were demarcated into four zones including Jubilee road, Market area, Ugbe road and others. The study was conducted in and around the central business district areas where banks are sited and robbery usually occurs. The description of study sample per selection zones is shown in table 2.

Table 2: Sample selection description

Zone	Number per sex		Respondents' occupation				
	Male	Female	Civil S.	Traders	Motorists	Artisans	Others
Jubilee road	66	56	38	46	3	21	14
Market area	72	64	-	68	39	29	-
Ugbe road	50	43	39	18	4	19	13
Others	53	32	16	25	19	25	-
Total	241	195	93	157	65	94	27

### Data Analysis

The study data were presented using frequency distribution. The data were analyzed with the use of Statistical Packages for Social Sciences. Deductive reasoning was extensively used in data interpretation. Data sought to determine fear of crime victimization; perceived bank safety; customers' patronage and participants' coping strategies. The study performed a cross tabulation on fear of crime and respondents' sex in order to determine the influence of gender on fear of crime.

### Results and Discussions

#### Fear of Crime Victimization

In order to determine the level of fear of victimization, respondents were presented with four questions and results as presented in table 3 suggest that despite low victimization rate, there is high rate of fear of crime victimization among respondents, an indication that people express fear of crime whether they are victims or not. Results also show greater number of respondents often express fear of crime, depending largely on the frequency of bank patronage and individual risk perception.

Table 3: Response on fear of crime victimization

Response	Frequency	Percentage (%)
<b>Q: Have you been a victim of bank robbery?</b>		
Yes	29	6.7
No	407	93.3
Total	436	100
<b>Q: Do you express fear of being a victim of bank robbery?</b>		
Yes	411	94.3
No	25	5.7
Total	436	100
<b>Q: How frequent do you express fear of being a victim of bank robbery?</b>		
Often	256	62.3
Sometime	121	29.4
Rarely	34	8.3
Total	411	100
<b>Q: When do you express fear of being victim of bank robbery most?</b>		
When there is bank robbery	227	55.2
During yuletides	108	26.3
During bank transactions	76	18.5
Total	411	100

Interestingly, many participants expressed fear of crime mostly during yuletides, a factor which could be attributed to high volume of financial movement and robbery rate, as extant literature suggest, which often characterised such periods.

The study also performed a cross tabulation of fear of crime and sex of respondents and results, as shown in table 4, suggest though more males participated in the study, greater percentage of female respondents express fear of crime victimization and support Lee's (2007) claim that women are more likely than men to express fear of crime.

Table 4: Fear of crime and sex of respondents

Sex	Fear of crime				Total	
	Yes		No		Frequency	%
	Frequency	%	Frequency	%		
Male	220	91.3	21	8.7	241	100
Female	191	97.9	4	2.1	195	100
Total	411	94.3	25	5.7	436	100

### Bank Safety Perception

In order to determine bank safety perception, respondents were presented with eight statements relating to bank and customers' safety and requested to indicate the extent of their agreement or disagreement on a 5-point Likert scale of strongly agree = 1, agree = 2, neutral = 3, disagree = 4 and strongly disagree = 5. Based on the table percentages and mean scores, results as shown in table 5 indicate banks in Ikare are not safe from bank robbery, a situation which undermines bank security and customers' safety. Although a greater number of participants acknowledged Police effort towards crime control, they were unanimous that bank security guards are incapable to prevent robbers from breaking into the banks.

Table 5: Bank safety perception

Aspect	Response %					Mean score
	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	
Banks in Ikare are safe from armed robbery	1.0	5.4	3.1	55.6	34.9	4.1
I feel safe when I am in the bank premises	1.0	35.8	5.6	46.9	10.7	3.4
Bank robbery is not a threat to banks in Ikare	3.6	5.7	2.1	58.8	29.9	4.0
I am afraid to go to bank due to bank robbery	29.1	58.6	1.5	9.6	1.2	1.6
Police have helped to reduce the rate of bank robbery in Ikare	3.1	50.0	5.2	24.7	17.0	3.0
Bank security guards can prevent robbers from entering bank premises in Ikare	0.1	7.2	3.6	53.6	35.1	4.1
Security gadgets in the banks are adequate	1.5	8.8	3.6	55.7	30.4	4.0
Security agencies are not capable of preventing bank robbery in Ikare	50.0	39.2	4.1	5.2	1.5	1.6

Results point to incapability of bank security apparatuses and the need for banks to balance their business operations with security. Findings also suggest lack of capable guardian against crime, a condition which could (as acknowledged in routine activity theory and extant literature) activate fear and its adjoining implications among respondents.

### Fear of Crime and Bank Patronage

To determine the effect of fear of crime on bank customers' patronage, respondents who expressed fear of crime were asked to indicate whether fear of crime affect their level of bank patronage. Results, as table 6 indicates, show high effect of fear of crime on bank patronage. Most respondents maintained that they have reduced their level of bank patronage and engaged in what could be termed 'rational patronage' due to fear of being victims, a situation which suggests adverse impact of fear of crime on customers' bank patronage.

Table 6: Fear of crime and bank patronage

<b>Q: Did fear of being a victim of bank robbery made you alter your pattern of bank patronage?</b>		
<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	352	85.6
No	59	14.4
Total	411	100

However, for those whose bank patronage has not been affected by fear of crime, there were no better alternatives to keeping money in bank. Some of the participants argued that they have never been victims of bank robbery attacks and believed God would always protect them against unfortunate incidence of bank robbery and as such see no reasons why they should not continue to bank as usual. Some respondents believe effort of security agencies have helped to reduce the menace and as a result there was 'no cause for alarm'. Others submitted that going to bank has become part and unavoidable aspect of their social and business lives and that no matter the rate of bank robbery; they just have to make use of bank for their daily, weekly and monthly activities. Few others yet averred that since they do not go to bank all the time and bank robbery does not occur all the time, there is no reason to be afraid to go to bank.

Results point to the importance of banking and the need for banks to balance their activities with safety and security. Results also suggest, as reviewed in extant literature, relative risk perception as an influencing factor in fear of crime.

### Fear of Crime and Coping Strategies

The study also gathered information on various strategies participants employed to cope with fear of crime and results as shown in table 7 suggest a greater number of participants engaged in 'rationing bank patronage' as coping strategy. Interestingly, a good numbers of the participants coped by resorting to saving with local thrift society, an informal traditional ways of saving and raising capital while many coped by using Automated Teller Machines (ATMs) sited away from bank premises. Also, few others coped by either closing their bank accounts or keeping their money at home while some others yet responded to fear of crime by engaging in proxy banking.

**Table 7: Fear of crime and coping strategies**

<b>Q: In what way(s) do you cope with the fear of being a victim of bank robbery?</b>		
<b>Response</b>	<b>Freq uency</b>	<b>Perce ntage (%)</b>
Rationing bank transactions	386	88.5
Closing bank account	15	3.4
Saving with local thrift (that is, Ajo in Yoruba)	147	33.7
Going to bank by proxy (that is, sending someone)	32	7.3
Using away ATMs	202	46.3
Keeping money at home	79	18.1

The use of coping methods other than ‘rationing patronage’, this study argues, is understandable since such actions help to keep bank customers away from bank premises, thereby reducing perceived crime victimization. However, majority of respondents still patronise banks despite high rate of fear of crime victimization. This fact points the importance of commercial banking and the need for banks to balance their business operations with safety and security.

### **Conclusion**

Findings of this study point to high level of fear of crime victimization among participants irrespective of whether they have been victimized or not and affirm Routine Activity Theory assumption that lack of capable guardian against a crime can accelerate fear of crime. Results show poor bank safety perception and underscore the need for bank management, government and other stakeholders in the banking sector to take the issue of security more seriously. The study suggests bank safety perception, frequency of bank patronage, presence or absence of alternative banking system, belief system and perceived risk-assessment as factors influencing fear of crime victimization among bank customers in Ikare.

The study argues that lack of capable guardian against criminal act is an invitation to fear among bank customers, and that when people feel their safety is being undermined without capable guardian, as RAT suggests, they will likely take personal measures to reduce such perceived risk. Findings support previous studies’ (Amzat et al., 2007; Jackson, 2006; Okoro, 2001; Dambazau; 1994) claim that modern concerns for fear of crime manifest through public attitudes and crime prevention strategies. The study concludes that given the roles of banks to the socio-economic development of society, there is need for banks to balance their business operations with safety and security.

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