



## MALİ SUÇ DEDEKTİFLERİNİN BİLGİYE ULAŞMA DAVRANIŞLARI

Fuat ALTUNBAŞ\*

### ÖZ

Bu niteliksel çalışmanın amacı Dallas-Fort Worth (DFW) Metropolitan bölgesinde orta büyüklükteki şehirlerin polis birimlerinde çalışan Mali Şube Dedektiflerinin bilgiye ulaşmadaki davranışlarını Bilgi Arama Sürecinde (Information Seeking Process) gözlemlemektir. Bu çalışma, Kuhtlau (1983) tarafından üretilen Bilgi Arama Süreci modelini bazalmaktadır. Model kullanıcıların bilgiye ulaşma davranışlarını altı aşamada açıklamaktadır. Modele göre sürecin anahtarı belirsizlik duygularına dayanmaktadır. Sürecin erken safhalarında belirsizlik azalmakta ve güven artmaktadır. Çalışmanın sonuçları, mali şube dedektiflerinin özellikle var olan bilgiye ulaşmada bazı zorluklarla karşılaştıklarını göstermektedir. Buna ek olarak, teknolojinin hızla ilerlemesinden dolayı dedektiflerin rekabet gücünü koruyabilmeleri için kendilerini geliştirmeleri gerekmektedir. Ayrıca, mali şube dedektiflerinin bilgiye ulaşmada kullandıkları yöntemler gazeteciler, avukatlar, güvenlik görevlileri, bilgisayar uzmanları gibi profesyonellerin kullandıkları yöntemlere benzerlikler göstermektedir.

**Anahtar Kelimeler:** Bilgi Araştırma Yöntemi, Mali Suçlar, Polis Birimi.

## INFORMATION SEEKING BEHAVIORS OF FINANCIAL CRIME INVESTIGATORS

### ABSTRACT

The purpose of this qualitative study is to observe information seeking behaviors of Financial Crime Investigators (FCSs) in mid-size police agencies among the police departments of Dallas-Fort Worth (DFW) Metroplex area cities through Information Seeking Process (ISP). This study is based on the ISP Model produced by Kuhtlau (1983). The ISP Model explains users' information seeking behaviors in six stages. According to the model, the feeling of uncertainty is the basis of the process. In the early stages of the process, uncertainty decreases and confidence increases. The results show that financial crime investigators experience some challenges in accessing particularly to existing information. In addition, as technology is rapidly advancing, investigators should develop their skills to maintain competitive status. Additionally, the skills used by the financial crime investigators to access information show some similarities to other professionals such as journalists, lawyers, security officers and computer specialists.

**Key Words:** Information Seeking Process, Financial Crime, Police Department.

### 1. INTRODUCTION

There are different definitions of financial crime, and one of the most common definitions is “the crime against property, which involves the unlawful conversion of the ownership of property to one’s own personal use and benefit” (Wikipedia, 2010). Corruption is the most common round of financial crimes. DiRienza et al. (2007), state that scholarly studies have found the reasons for corruption range from legal systems, government regulations, GDP levels and salaries of public officers to poverty, cultural and religious aspects. Moreover, the important point is that highly corrupt countries lose their effectiveness and have a bad reputation in the international arena. According to Andersen (2009), corruption is considered one of the important obstacles to the progress of developing economies. Furthermore, Ades & Tella (1999) explain that speculations allow people to think about costs and benefits of the corruption in economy, but

\* Emniyet Genel Müdürlüğü, [fuataltunbas1@hotmail.com](mailto:fuataltunbas1@hotmail.com)



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generally scholars argue that corruption negatively affects the growth and investment the economy. Recent studies emphasize that reforms and regulations on the legal system can contribute to the fight against corruption. In recent years, almost all countries have developed anti-corruption reforms. They afford significant parameter for reforms and regulations. Increasing public officers' salary is another way of reducing corruption. In this context, Quah (2001) argue that increasing salaries and establishing effective monitoring system be minimized corruption. According to some economists, competition is also another different and effective approach to support fighting corruption. Providing the same good or services among officials can support the fight against corruption.

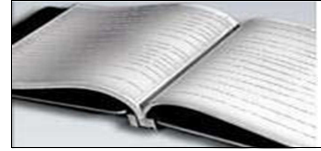
Solutions to this problem are now widely discussed. Recently, researchers have made significant improvements in overcoming this difficulty by e-government strategy. Using the e-government strategy presents an important solution to the multi-oriented problem of corruption (Andersen, 2005:202). The main aim of this solution is to increase the transparency and accountability between people and officers. Around the world, there are some examples of how the system of e-government helps to the fight against corruption. In Pakistan, tax department to reduce contact between tax collectors and taxpayers installs the information and communication technology system. In the Philippines, an online e-procurement system has been established by the Department of Budget and Management to raise transparency in business (Andersen, 2005:206). These examples show that e-government gives many opportunities to solve the corruption problem.

Accessing information is another suggestion for reducing corruption. The major argument of this solution is freedom of information, which encourages citizens to access information related to their work. This transparency of information creates a more open and sensitive society (DiRienza et al., 2007: 322). On the governmental level, access to information and information transparency creates an important impact on fighting corruption. One of the most transparency-restricted countries is China. In China, researchers, scholars and government bureaucrats have made a huge campaign about transparency in the Guangzhou region.

In order to successfully combat to corruption, the competition among the public servants is also a worthy suggestion. Researchers generally show that if there is less competition among the provision of government goods and services, there is much mistreatment between people and public servants (Ades & Tella, 1999: 986). Because the government activities centralize government goods and services, public servants can control them easily. As a result, comparative environments have a substantial impact on reducing the effects of corruption.

In this study, the researcher focuses on the information seeking strategies, which are used by investigators because information needs and information seeking are an essential part of fighting crime.

Many researchers have developed various models based on the information seeking behaviour and information needs studies of various groups. According to some research, before understanding professions' information seeking behaviours one you should figure out individual's information needs. T.D. Wilson's (1999) problem solving model helps overcoming obstacles between information needs and seeking behaviour. Kuhlthau (1991) study on the



information search process of lawyers, gives an idea about lawyers' information seeking process. Briefly, the nature of this idea is that lawyers are involved in complex tasks. In order to cope with this they preferred to use computer database. Allen Foster (2003) brings a new perspective to information seeking behaviour research with his nonlinear model. Finally Leckie, Pettigrew, and Sylvain's (1996) model is based on the complexity of a professional's work life.

## 2. REVIEW OF THE INFORMATION SEEKING BEHAVIORS OF THE POLICE

Studies examining police investigators' methods of seeking information have been very limited. In fact, no previous attempts have examined the information seeking behaviour of anti-corruption investigators.

In this section of the study, researcher reviews information seeking behaviour and the information literacy of police. He also reviews the perceived gap in the literature of information seeking behaviour of police. The need for more research on information seeking behaviour of police remains.

The limited literature about the information seeking behaviour of law enforcement agencies, including police, includes Schefcick (2004), Kostianen, Valtonen & Vakkari (2003), Baker (2004), Tatil (2009), Aksakal (2005), and Li & Belkin (2010).

Schefcick's study (2004), concerning the information seeking behaviour of private investigators is one of the most interesting studies. Using a combination of observation and interviews, Schefcick studies private investigators as high-risk information providers. He categorizes the investigators in four groups according to their investigative businesses:

*“ The “home-based” private investigator” (typically one individual with no additional staff); 2) the “high-street’ agency” (also typically one individual, but one who works primarily within the legal profession and may employ one or two administrative staff); 3) the “regional’ agency” (may have multiple offices within one region, or even across the country, typically has in-house and/or structured training and programs, and they run their business more formally); and 4) the “prestige’ companies” (typically have national and/or international offices and provide services almost exclusively for the corporate world, and their investigators typically have more specialized backgrounds).” (Schefcick, 2014: 21-22).*

As a result of observing and interviewing a number of participants, the author deduces that the average private investigator has good general cognitive ability, system capability, and information seeking skills. The investigators' experience in the field, their previous cases, and repeated relationship with other people increase their information seeking skills. According to Schefcick (2004), the steps in the information search process include recognizing/accepting a problem, defining the problem, selecting a source, formulating a query, executing a query, examining results, extracting information, and reflecting/stopping. In addition, Schefcick (2004) insists that the main problem with the information seeking process is that most people do not have domain and legal capability, and do not have time to spend on research processes.

Investigators look for the best information so they can make better decisions about their cases. Thus, they need a wide variety of sources, such as crime scenes, witnesses, and police records. Investigators can make inaccurate or incomplete decisions due to lack of information.



This task is essential to the information seeking and searching process. Tatil (2009) implies that there is a positive relationship between these tasks and information seeking behaviours. When the tasks increased, the number of information sources also increased. In addition, increasing the tasks required more external information sources and variety of basis.

Experience is another important factor in the decision making process. According to Aksakal (2005), experience has an important impact on successful information seeking

Work tasks directly affect investigators' decision-making process (Li & Belkin 2010: 1775). The work task, they maintain, is an independent variable that affects human information seeking and search behaviour. Therefore, investigators should take more time and put effort to obtain information in complex work tasks.

### **2.1. Population and Sampling**

For this study, five anti-corruption investigators interviewed in the DFW area mid-size city police departments. The purpose of this research is twofold: 1) to discover information seeking behaviours of investigators on problem solving, and 2) to understand which barriers affect their search process.

The unit of analysis of this study is anti-corruption investigators, so the survey cannot be offered to anyone but anti-corruption investigators. The specific unit of analysis of the research is one who works in the field to conduct anti-corruption investigation. The number of investigators depends on the size of the city.

### **2.2. Methodology**

The general focus of the study was five anti-corruption investigators interviewed in the DFW area mid-size city police departments. This study is divided into three parts. In the first part, participants were asked the sources they use in the information seeking process. In the second part, participants were asked about access and use of information. In the last part, the questions were asked about the barriers they encounter while seeking information.

During the interview process, each participant took part in a one-hour individual interview in his/her office. A voice recorder was used to record data.

## **3. RESULTS**

The initial result was tested using the Weft QDA qualitative analysis software. Although financial crime investigation is a broad field, these notes mostly focused on the information sources, information seeking process, decision-making process, and on barriers encountered when seeking information. These issues will be discussed below using specific examples from the qualitative notes.

### **3.1. Information Sources**

Qualitative notes show that financial crime investigators use all kinds of information sources, from phone books to data records for solving cases and technology constitutes an important part of such sources. Investigators have access to free-based databases. They can go to a single source for criminal checks, profiles, and credit reports. These databases retrieve



information from local records, state records, bank records, credit bureaus, and courts. Four different factors were recognized as affecting access the information sources: type of case, time, cost, and reliability. Responses varied with some of the factors. Participant 1 states:

*It depends on the case. Whatever the case requires are what sources we will use. So it varies from case to case.*

Participant 2 states:

*Cost is an issue. The majority of our decision-making is based on the type of case and the type of information we need for the case. The information resources I am going to use generally do not have any pay base. We make a monthly payment on Accordant, which is the software we use to drop all this information on individuals. I can use it twice or a hundred times.*

Participant 4 states:

*There is a lot. We have a lot of online information that we get, we can look up basically public information sources that collect all public information, so we can look up people by name, social, date of birth, things like that. You can track down somebody. We also have the state-wide and then the nationwide databases that we can use to search.*

Even though it depends on the case, generally the investigators use the cheapest possible source. Another important factor is the reliability of the information providers. Time is also a factor for one of the investigators. Participant 2 was the only one to mention source access as a factor.

### 3.2. Information Seeking Process

One of the first steps the investigators mentioned taking for almost all cases was to build a profile of the subject under investigation. Investigator 1 mentioned that computers save a lot of time. Most of their investigations are done online, and they can use computers or even phone calls. Investigator 2 also talked about the importance of time in seeking process. He states:

*Time is really the most sensitive issue in obtaining information for us. Most companies are very good about preserving their data. Most of them cooperate with the Carrollton Police Department. Usually, we are able to get the data unless time has expired.*

All investigators use databases. Databases may contain the subjects' social security number, where and when the case was issued, current address and phone number, date of birth, a summary of all addresses where the subject has lived, the name and address of other individuals associated with the subject at each address, voter registration, any kind of permits (concealed weapon permits), possible relatives, and neighbours from each place the subject has lived. Investigator 2 states:

*We have a computer application we use that basically consists of all public data sources. So I can put in a name and date of birth, put in a partial name, whatever else. And get possible hits on individual. We use that application extensively to look our suspects. We use the national crime information centre database in order to look at criminal histories. We use our local database here in Carrollton to look for trend and patterns. If I have a certain trend or pattern I can describe that in the intelligent*



*bulletin and put it out and that intelligent bulletin goes up all the local agencies and read by financial crime detectives and we may match up something. Other information sources would be source warrant and spine. These are number one documents used in financial crime. The spine requesting record of what transaction happened because for us not only this person what he did also we have to convince the court system.*

Participant 5 states:

*We can use it a bunch of different ways. Like I said, contacting people, and trying to track them down--we can also use it to where we find pictures, of something they've done, the fruits of a criminal act maybe they've posted a picture of, things like that. We can also use it to track where people were--people share information freely out there on Facebook--I don't know if they think nobody reads it or what. But they'll put "Hey, I'm over here, or I'm over here, or here's what I'm eating," and that may track them down to where they were in the area of a crime when it happened.*

The case type determines the second step in the process. According to investigator 1, if it is a credit card case, they will need to access state records online (if available) or go to a courthouse to search records physically. In these examples, this investigator will go to outside courts to obtain information they need. This process takes a long time and investigators have to spend money doing this on their own. One of the things the investigators are looking for during a financial crime is multi-state conviction. This is the most complex part of the investigation. Investigator 1 states:

*I think the most difficult part is getting information from people who are out of state. For example, say there is someone in some place, say, Oklahoma, and they do not want to give us information we need, we do not really have a way to go up and grab him and bring him down here. We have a long and complicated procedure. It is difficult to get out of state information.*

They are also careful during this stage not to alert a subject that someone is looking for them. According to investigator 2, the most complex part of the investigation is putting together the portion in a multipart case. Investigator 2 states:

*Probably the most complex portion is putting together the offense itself initially and understanding how they run about the crime. Because all of credit card abuses generally cut and driven and many financial crimes how they actually do it is you know partly the art of the actor. Putting together how did they do this? That portion can be a real challenge. In the routine crimes, the greatest challenge is pinning down that this person is the one. We cannot pin down machine did it maybe but who was sitting here typing at that machine. I mean, you and I both have access to this machine; just because a crime was committed here does not mean any plugged in my name. But that does not mean my admin did not come in here and do it. So sometimes it is really goes back even though financial crimes are very technique.*

### 3.3. The Barriers

The concern for legality is the most important part of seeking process. Both participants mentioned that they would not use any sources where the information was obtained illegally. Investigator 2 explained that, "If we find a piece of information on the internet, we do not care



about it.” The investigators were asked about other constraints they encounter in their seeking process, and the answers varied. For instance, investigator 1 stated that the issue of privacy laws is a big barrier. There are many privacy laws in the U.S. Therefore; the investigators could not access all information they need. He mentions:

*The privacy law is the big thing. We have so many privacy laws in the US. So we really have our hands tied a lot more than private citizens do. Basically, the whole system is set up to make it hard for me to get information from you. A lot of criminals have ways, but we cannot use those ways.*

Investigator 2, on the other hand, indicated that most difficulties investigators encounter when obtaining information stem from time constraints. Time is really the most sensitive issue for investigators when obtaining information. In addition, he mentioned that most companies are very good about preserving their data and most of them cooperate with the Carrollton Police Department. The investigators are usually able to obtain data unless time expires. Investigator 2 also mentioned the importance of privacy in the information seeking process. He mentions:

*Obviously, another barrier is public private information. The biggest problem these days is hospitals. Although I can get everything, medical data is incredibly protected here.*

Investigator 4 states:

*I mean each investigation is different. Some of them are straightforward, where the victim knows who did it, and they tell you "This is who did it" or "This is who I think did it," and they have video of them committing the crime, and it's pretty easy to say yes, that's the person. Or it could be to where we have video maybe of a car and we can maybe make out some letters of the license plate but not the whole thing. Trying to track down three letters of the seven letters to match it up to a license plate can be pretty difficult, to where we may not find anybody who matches that car. And a lot of financial crime is credit card uses, forgeries, videotape, for example I'll just use Wal-Mart--say they have videotape, but we have no idea who that person is, so that's difficult just trying to track down and find out who somebody is.*

Investigator 5 states:

*Overall I'd say the most difficult part is the initial part to where yes, the crime happened here, or no it didn't. Because with financial crimes we have a lot of online crimes, so it may be your credit card number, and you live here in Frisco, but it was used somewhere else. So that's difficult tracking down where it was used at; sometimes we can't tell, and we can't do a lot with that. Most creative, like for example us with the license plate, where we have maybe three digits that I've tracked down to where we can match up those three digits in different plates that we can track down. Sometimes we have to get pretty creative with that to where it may match three different cars and we've gotta tie it into that car, maybe the order that it's in, and find the driver. And as you mentioned, when the crime happened in this city, when people leave to another city, is there a problem to get in touch with the person, because the other city has police departments? So do you get in relations with them? Yes. If the crime happens here in Frisco then of course we work it, it doesn't matter where the victim or the suspect lives. So if it happens here, we'll deal with it. We do have a lot of referrals to*



*where let's say the person, the victim, lives here in Frisco-they'll report it to us because we're here. And then I'll find out it happened in, say, New York. So I have to send that report to the New York Police Department. So we are pretty good with that. We're able to share information.*

In general, the investigators agreed that in order to obtain further information about suspects involved in the cases more records should be publicly available.

#### 4. CONCLUSION

This study illustrates information seeking behaviour of financial crime investigators at mid-size police agencies among the police departments of Dallas-Fort Worth (DFW) Metroplex area cities. The investigators interviewed were productive and dynamic officers who relied greatly on essential investigations skills and the ability to effectively communicate suspicious activities.

The findings of data analysis revealed that due to their occupational circumstances, the financial crime investigators do not tend to rely on libraries as information sources to keep up-to-date. Along with the legal codes and official documents, personal knowledge and experience are the most frequently applied information sources.

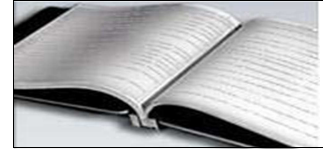
The interview results show that the investigators' information seeking skills develop with their experience in the field and their relations with other people. In the process of information seeking, gaining experience, and sharing information with other investigators, assists in deciding the strategies and tactics investigators use during the financial crime case. Investigators use several tactics and strategies based on the level of the case and what kinds of clues and sources they have.

According to Marchionini (1995), the financial crime investigator's search process is quite clear. The steps in this seeking process include: recognizing/accepting a problem, defining the problem, selecting a source, formulating a query, executing a query, examining results, extracting information, and reflecting/stopping.

For financial crime investigators, recognizing and accepting a problem is based on the personal skills. Throughout this step, the investigator evaluates people's information value. Before accepting or declining, the investigator attempts to define and understand the problem. After an investigator accepts a case, he or she must define the problem. Selecting sources is an important part of the process. Generally, investigators select the databases as a source because it is quick, inexpensive, and easy to access.

The aim of this study was to bring new focus to the area of information seeking behaviour of financial crime investigators. Financial crime investigators use the same information seeking behaviours as other professionals, and yet little study has been done on this profession. Based on the interviews with this study's participants, we can conclude that financial crime investigators provide an important service. Other informational professionals face the same barriers as financial crime investigators, especially when accessing information, and all professionals need the same sources such as technology, seeking, and communication to handle those obstacles.





Technology is advancing rapidly, and investigators should continually develop their skills to remain competitive. The methods used by the financial crime investigators to access information show some similarities with other professional groups such as journalists, lawyers, security officers and computer specialists.

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