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ABSTRACT

This study is the first to provide a holistic view of an understudied topic, insider fraud in UK policing. Using semi-structured interviews with twenty-six UK police officers, it explores insider fraud forms, methods, perpetrators, consequences, and detection. The study finds corruption and asset misappropriation the primary forms of insider fraud in UK policing. Various methods for committing these two fraud schemes are identified. However, abusing authority for sexual gain is the most common form of corruption. In contrast, selling confidential data on police systems to criminals for financial gain is the predominant form of asset misappropriation. Financially motivated insider fraud is less likely to be committed by senior management. Conflicts of interest are more likely to be perpetrated by higher managerial ranks, such as superintendents and above. In most cases, the perpetrators were dismissed rather than prosecuted, and in other cases, they did not even get dismissed. Detecting insider fraud in UK policing is reactive rather than proactive. The findings have implications for policing research, policy, and practice, later discussed.

Introduction

Police crimes can result in considerable damage to police legitimacy, integrity, and the public perception of police (Stinson, Liederbach, and Freiburger 2012). However, surprisingly little is known about the crimes committed by law enforcement officers (Stinson, Liederbach, and Freiburger 2010), and officers' criminal lifestyles have largely been ignored in national debates and discussions (Boateng, Hsieh, and Pryce 2021). Most police officers are committed to integrity; however, in every police agency, there exists an element of dishonesty, lack of professionalism, and criminal behavior (Dean and Gottschalk 2011). Insider fraud is one of the police crimes that can tarnish the reputation of any police force. Broadly defined, insider fraud is committed by insiders, including employees and managers, against an organization for personal gain, which can be financial or non-financial, and encompasses corruption, asset misappropriation, and financial fraud (Wells 2011). From a policing perspective, insider fraud can be committed by police officers and their leaders against policing organizations. Dishonest police officers or their leaders can abuse their position for personal gain.

Although insider fraud is the most common and costly fraud type (The Association of Certified Fraud Examiners (ACFE 2022), very little is known about it in the policing literature. In fact, the terminology of insider fraud is hardly used. The focus of the policing literature has been police corruption, with hardly any evidence of other insider fraud types, including asset misappropriation and financial fraud. Only a few studies explored the forms and methods of police corruption (Boateng et al. 2019; Dean and Gottschalk 2011; Onyango 2022; Stinson and Brewer 2019; Stinson et al. 2013), and even fewer studies were conducted in the United Kingdom (UK) (Hough et al. 2018; Porter and

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Warrender 2009). One study investigated the perpetrators of police corruption and the consequences of perpetrating it (Porter and Warrender 2009), and no study covered how insider fraud or police corruption is detected, especially in the UK, where research on police corruption is generally sparse.

This study addresses these literature gaps by exploring insider fraud in UK policing, particularly insider fraud forms, methods, perpetrators, consequences, and how it is detected. The results are informed by the experience and views of twenty-six UK police officers via semi-structured interviews. The findings have implications for policing research, policy, and practice, later discussed.

This study is important because knowledge of police crime is much needed for police crime policing, ensuring police integrity and legitimacy (Gottschalk 2009). Additionally, there is a legitimate reason to examine officers' opinions about misconduct in a police force that has not been well studied and historically labeled as corrupt and insensitive to public needs, as Boateng et al. (2019) pointed out.

This study's main contribution is its novelty being the first to provide a holistic view of insider fraud in UK policing, an understudied topic. It provides empirical evidence of insider fraud forms, methods, perpetrators, consequences, and detection. Doing so expands the policing literature by adding new evidence of police crime, specifically insider fraud.

The rest of the paper proceeds as follows. Section 2 elucidates the meaning and forms of insider fraud. Section 3 systematically reviews prior studies on insider fraud. Section 4 describes the methods used for data collection and analysis. Section 5 presents the study's results. Finally, section 6 discusses the findings and implications before it concludes.

Unpacking insider fraud

Fraud is an illegal and unethical activity involving intentional deception, misrepresentation, cheating, lying, or stealing (Wells 2011). The UK (Fraud Act 2006) classifies fraud into three main categories(i) fraud by false representation, (ii) fraud by abuse of a position of trust, and (iii) fraud by failure to disclose, which allowed a broad range of crimes to be included in the definition of fraud.

According to the (Fraud Act 2006), *Fraud by false representation* involves dishonestly making a false representation and intentionally making the representation for a gain, causing loss to another, or exposing another to a risk of loss. From the Fraud Act's perspective, "false" means intentional and misleading. Also, gain or loss can be financial or non-financial. Fraud by false representation can be committed, for instance, by manipulating financial records or budgets, lying on an application form, or misrepresenting facts to steal money. *Fraud by abuse of position* comprises dishonestly abusing a position of trust and intending, by abusing that position to make a gain, cause loss to another, or expose another to a risk of loss. In policing, those in a position of trust include, for example, police officers, police leaders, police staff, and police commissioners. One example of abuse of trust includes police officers or leaders accepting bribes or extorting others for personal gain. Other examples include employing relatives and friends to positions they do not deserve, abusing their position for sexual gain, or using their power to override organizational controls and bend the rules. *Fraud by failure to disclose* entails dishonestly failing to disclose to another person information when there is a legal duty to disclose and intentionally failing to disclose the information to make a gain, cause a loss to another, or expose another to a risk of loss. Examples of this fraud category include police officers covering up crimes committed by friends, relatives, or colleagues, policing organizations reluctant to disclose important information about the performance or crime statistics, or auditors turning a blind eye to fraudulent financial reporting. Fraud against organizations can be broadly classified into (i) external fraud, (ii) and internal or insider fraud.

Fraud against organizations can either be internal or external. *External fraud* is committed by outsiders like organized criminal groups, members of the public, customers, or suppliers (Kassem 2022). *Insider fraud or internal fraud* is a form of fraud committed against an organization by its employees, managers, or directors for personal gain. It can also be called White collar crime or

occupational fraud and encompasses using one's occupation for personal gain at the organization's expense. This gain can be financial or non-financial (Wells 2011).

In the policing context, insider fraud can be committed by police officers, police leaders, police staff, or police commissioners. Insider fraud is the most common and costly fraud type (ACFE 2022). It can be hard-hitting as the enemy comes from within the organization, resulting in an impact beyond financial losses, including loss of trust, feelings of anger and betrayal, and reputational damage (Kassem 2021). The broad categories of insider fraud include (i) asset misappropriation, (ii) fraudulent financial reporting, and (iii) corruption (ACFE 2022).

These insider fraud categories can also fit within the classification of fraud under the (Fraud Act 2006). For instance, *Asset misappropriation* involves stealing and abusing an organization's assets. It includes a wide range of fraud schemes such as the theft of cash and other non-cash assets (e.g. organization data, inventory, equipment), the personal use of an organization's assets (e.g. organization supplies, vehicles, or computers during non-office hours for personal purposes), payroll fraud, procurement fraud, overbilling, expense reimbursement fraud, and cheque fraud. Asset misappropriation always involves manipulations in an organization's financial records (International Auditing and Assurance Standards Board IAASB 2009; Kassem 2021) and, therefore, can fit into two categories under the Fraud Act, including *fraud by abuse of position* and *fraud by false representation*.

Corruption is the abuse of a position of trust for personal gain, and police corruption is the abuse of authority for private or divisional advantage (Singh 2020). This gain or advantage could be financial or non-financial (Kassem 2021). It is clear from this definition that corruption involves "the abuse of position," which is one of the fraud categories defined by the (Fraud Act 2006) (i.e., fraud by abuse of position). Corruption can also result in manipulations of an organization's financial records, primarily if the corrupt employee uses the organization's cash, inventory, or other non-cash assets and tries to cover this up by manipulating financial records (Kassem and Higson 2016). Standard business cheques could make corrupt payments. Bribes recorded in the accounting records are more likely to be fictitious payables, fraudulent purchases, ghost employees, interest-free loans, fictitious bids, or over-billing (Vona 2008). Therefore, corruption also falls under the categories of fraud by abuse of position and false representation.

There are many ways to commit corruption, and bribery is just one of them. Other corruption categories include conflict of interests, economic extortion, illegal gratuities (Wells 2011), favoritism, nepotism, and neglect of duties (Fazekas 2017). Bribery is the "giving, requesting, receiving, or accepting of an improper advantage related to a position, office, or assignment" (Gottschalk 2020: 722). A conflict of interest occurs when an individual or an organization exploits their professional capacity for personal or business benefit (OECD 2007). Favoritism means giving unfair preferential treatment to a specific individual(s) at others' expense while performing public duties (Asencio 2018). Nepotism is another form of favoritism based on acquaintances and familiar relationships. Someone in an official position exploits their power and authority to provide a job or favor to a family member or friend at others' expense (Fazekas 2017). Bribery and illegal gratuity are two closely related offenses comprising giving, offering, or promising to give anything of value to a public official in exchange for or because of an official act. The main difference between bribery and illegal gratuity is the intent involved. The initial intention of gratuities may not be to bribe an official. Still, gratuities may turn into bribery or extortion in the future (i.e., there might be an understanding that future decisions beneficial to that person will also be rewarded). In economic extortion, a person threatens another person or an organization to receive economic benefits. Extortion might involve threats of physical harm to the victim's reputation or family (Wells 2011).

Fraudulent financial reporting or *financial fraud* includes manipulations in an organization's financial accounts, financial disclosures, or budgets to deceive investors, regulators, creditors, or other stakeholders (Rezaee 2005). Therefore, this fraud type can fit into all three categories of fraud

highlighted by the Fraud Act. It involves the abuse of position, results in false representation, and includes false disclosures in financial records.

Systematic Literature Review (SLR)

SLR methodology

A systematic literature review was conducted to identify prior studies investigating insider fraud in policing. Two decades of peer-reviewed academic journal articles from 2002 to 2023 were systematically reviewed using multiple search engines and databases for relevant papers. This includes Academic Search Complete; KB+ Jisc Collections Oxford University Press OUP Full; Taylor & Francis; Wiley Online Library; SCOPUS; Social Sciences Citation Index (Web of Science); JSTOR; ABI/INFORM; Gale Academic OneFile; SAGE Complete; Emerald Journals; DOAJ Directory of Open Access Journals; LexisLibrary – International Legal Content; Springer; Oxford Journals Archive All Titles.

The following screening criteria were applied to ensure further the quality and relevance of the selected publications: (1) Only full-text academic peer-reviewed articles published between 2002 and 2023 were included in the analysis. (2) Only articles with an empirical or theoretical focus on insider fraud in policing were included. (3) Only peer-reviewed academic articles written in English were considered in this paper. The keywords used in the search include police crime; police corruption; police fraud; police AND fraud; police AND insider fraud; theft AND police; asset misappropriation AND police; financial fraud AND police; false representation AND police; police AND occupational crime; police AND white collar crime; police AND deviant behavior; police misconduct.

To identify relevant studies, paper titles, keywords, abstracts, and primary texts were searched for these terms. When a relevant paper was identified, the reference list was examined to ensure that other vital contributions were not missed. Afterwards, the keywords were refined based on how the fraud was described in these articles to locate other relevant articles. In subsequent stages of analysis, the contents of relevant sources were read to ascertain the focus, scope, and, where relevant, the methodology. During these processes, specific articles were excluded from subsequent analysis. For example, they focused on fraud but were not connected with the police or focused on police crime, police misconduct, or deviant behavior but did not mention police fraud. At the end of the data collection and selection process, a final sample of 38 papers was collected for analysis.

SLR findings and gaps

The SLR reveals a significant gap in this area as the term insider fraud does not exist in the policing literature, and the focus has mainly been on policing corruption. Only a handful of studies explored the forms and methods of corruption (Boateng et al. 2019; Dean and Gottschalk 2011; Onyango 2022; Stinson and Brewer 2019; Stinson et al. 2013), and even fewer studies covered the United Kingdom (UK) (Hough et al. 2018; Porter and Warrender 2009). Still, there is hardly any evidence of other insider fraud types in the policing literature, such as asset misappropriation and financial fraud.

Concerning the forms and methods of corruption, Onyango (2022) shows how Kenyan police corruption and behavior at checkpoints occur within a syndicate underpinned by policing culture and loosely regulated institutional environments. The findings reveal that motorists pay bribes to circumvent traffic regulations or be on the right terms with corrupt officers while the police maximize illicit incomes for personal and institutional gains. Stinson et al. (2013) investigated cases of drug-related police corruption in the US. They found that drug-related corruption involves many criminal offenses and that cocaine is the most prevalent drug. Besides, older officers and those employed by large agencies are less likely than others to lose their jobs after a drug-related arrest. Porter and Warrender (2009) discovered that police corruption cases in England include assault and harassment (most

common), manipulating evidence, and high-rank officers accepting bribes (least common). However, their findings were based on the analysis of 50 corruption cases collected from an electronic UK law database archiving transcripts of police corruption court cases across England between 1969 and 2005.

Other studies often consider police corruption within broader studies focused on police crime or misconduct, resulting in conceptual confusion, given that both terms are too broad and involve more than just corruption. Police crime and misconduct encompass the violation of legislatively enacted laws, but police misconduct can also involve the violation of departmental policies (Donner, Fridell, and Jennings 2016). Stinson and Brewer (2019) uncovered that misconduct cases in the United States (US) include cash theft, false statement or report, bad cheques, bribery, extortion, and sexual offenses. Similarly, Stinson, Liederbach, and Freiburger (2010) explored the nature and character of police crime in the United States. They found that the most common offenses were an abuse of position for sexual gain, a type of corruption for sexual gratitude (Gottschalk 2018).

Hough et al. (2018) reported that misconduct cases in England and Wales include (i) abuses of due process and other forms of misrepresentation, (ii) abuses of force procedures relating to recruitment and procurement, (iii) material financial representation associated with pay, perks, hospitality, travel, and expenses, (iv) disclosure of confidential information, and (v) sexual harassment. Boateng et al. (2019) highlighted the following broad types of police misconduct in Ghana: (i) Officers use their official position to obtain bribes from ordinary citizens and suspects. (ii) Offering favors to family and friends, such as refusing to arrest and prosecute them. (iii) Accepting favors from business owners, including free items, discounted prices and dubious gifts in return for a service. (iv) Requiring victims of criminal acts to pay for taxi fares before they agree to go to the crime scene. (v) leaking confidential information to people suspected of committing crimes.

In the meantime, there is no consensus on what constitutes police misconduct, an issue raised by Kappeler, Sluder, and Alpert (1998). Some examples of misconduct mentioned in the literature make a comprehensive definition of police misconduct challenging. For instance, Kappeler, Sluder, and Alpert (1998) describe four broad categories of police misconduct: Police crime, occupational deviance, abuse of authority, psychological or legal abuse, and corruption. There are several issues with the categories of police misconduct provided by Kappeler et al. First, there is no difference between the definition of corruption and the abuse of authority, given that corruption is the abuse of authority for personal gain, as elucidated in section 2 of this paper. Second, abuse of authority can take various forms, not just physical. Third, corruption is a crime, so it is unclear why it is included in a different category. Finally, the definition of occupational deviance is unclear and does not clearly distinguish between deviance and crime. Also, deviant behavior can be regarded as criminal, including fraud (Lugosi 2019). Gaub and Holtfreter (2022) also highlighted the overlap in this categorization, given that police crime, abuse of authority, and corruption could all be considered occupational deviance.

There also seems to be confusion over what corruption entails. For instance, Dean and Gottschalk (2011) found evidence of corruption in the Norwegian police force comprising leaking confidential organizational data to criminal organizations for personal gain, sexual harassment, theft from crime scenes and police stations, manipulating speed control results for colleagues, stealing money from fine payments, and theft of drugs for personal consumption. These examples show conceptual confusion over what police corruption entails, as all of them, except for sexual harassment, are related to asset misappropriation, not corruption. Asset misappropriation is another insider fraud type involving stealing and abusing an organization's assets for personal gain (Wells 2011), as explained in section 2 of this paper.

Regarding the perpetrators of police corruption, very few studies covered this topic. Porter and Warrender (2009) discovered that police corruption in England was almost equally likely to be an internal or lone offense but was rarely external. There were slightly more cases involving high-rank officers than there were constables and almost equal amounts of ongoing and single offenses. Bleakley (2021) discussed that corruption in policing is a criminological phenomenon that is regularly

misconstrued – whether as a case of independently operating "rotten apples" or as a passive symptom of anomic organizational culture. Corruption is rarely the case of individual, rogue operators. Instead, it is usually the product of an anomic culture that facilitates deviant group behaviors.

Moreover, only one study by Porter and Warrender (2009) investigated the consequences of police corruption in England. Their results show that although the most frequent outcome of the cases was imprisonment, it still had a low occurrence (In the study sample, only 13 out of 50 cases resulted in imprisonment and four in the officer having to leave the force). They argued that two factors could potentially influence police corruption. First, it seems that officers are responding to an opportunity, which frequently involves manipulating evidence and breaking the interviewing procedure. Second, the officers are engaging in such misconduct together, internally, which suggests that they may be influencing each other, either consciously through overt peer pressure or unconsciously, by providing social support for each other's actions.

The rest of the prior studies investigated the impact of police corruption on assessments of police trustworthiness and procedural justice (Tankebe 2010), police legitimacy (Jackson et al. 2014; Peacock 2021), the extent of protests (Ponce, Somuano, and Velázquez López Velarde 2022), service delivery satisfaction and public trust (Jonck and Swanepoel 2016), and the corruption perception of upper-level government officials (Hatungimana 2022). In comparison, others focused on police corruption perceptions (Alexandre 2018; Cetinkaya, Guclu, and Ozer 2020; Dormaels 2015; Hatungimana 2022; Lobnikar and Meško 2015), the prevention of police corruption (Ahmad 2020; Duru and Cochran 2022; Gutierrez-Garcia and Rodríguez 2016; Hope 2017; Loomis and Loomis 2020; Moran 2005; Mutahi, Micheni, and Lake 2022; Singh 2020), and predicting corruption tendencies (Balogun 2022). Another group of studies explored the causes of police corruption (Duru and Cochran 2022; Garduno 2019; Ivković et al. 2002; Khan, Ahmed, and Ahmed 2021; Lee et al. 2013; Malik and Qureshi 2021; Oluwaniyi 2011; Quah 2020; Singh 2020).

To sum up, insider fraud is a terminology yet to be known in the policing literature. The focus of the policing literature is on one form of insider fraud; policing corruption. Still, policing corruption is broadly discussed as a form of police misconduct or crime rather than insider fraud. There is no evidence of the other insider fraud types in policing, specifically asset misappropriation and financial fraud. Moreover, studies exploring policing corruption have given very little attention to the forms and methods of police corruption, especially in the UK, where this topic is understudied. Equally, there is very little knowledge of the perpetrators of police corruption and the consequences of such a crime globally. The current study addresses these literature gaps by exploring the views of UK police officers on insider fraud forms, methods, perpetrators, consequences, and how it is detected in the UK.

Research methodology

Data collection, study participants, and sampling

This study explores the views of experienced UK police officers on insider fraud in UK policing, mainly (i) the forms and methods of insider fraud, (ii) the perpetrators of insider fraud, (iii) the consequences of committing insider fraud, (iv) how insider fraud is committed, (v) and how insider fraud is detected. The data was collected via semi-structured interviews with twenty-six experienced police officers in the UK between May and June 2022.

Most participants (15, 58%) have twenty years of experience and above in UK policing, and none have less than seven years of experience. Given the nature of the research questions, the experience of police officers was a crucial factor, as experienced police officers will be more aware of insider crimes and issues in their organizations. Respondents who have insufficient knowledge or experience may have deliberately guessed at the answer, a tendency known as an "uninformed response," which reduces data reliability (Saunders, Lewis, and Thornhill 2009). Most participants work in England except for two; one works in Scotland, and the other in Turks and Caicos, a British overseas territory –

Table 1. Participants demographics.

Participant Code	Gender	Position	Job Location	Experience in Policing	Age	Nationality/ Ethnicity
P1	Male	Detective Sergeant, Criminal Investigation Department	England	9 years	31 years old	White British
P2	Female	Recently retired inspector & currently Outreach Police Recruitment Lead	England	31 years	53 years old	White British
P3	Male	National Police Federation representative and non-executive director at the College of Policing	England	29 years	54 years old	White British
P4	Male	Operations inspector within the Custody Department	England	19 years	44 years old	White British
P5	Male	Intelligence officer within a counter-terrorism intelligence unit. British Transport Police	England	21 years	43 years old	White British
P6	Male	Inspector in the control room	Scotland	21 years	45 years old	White British
P7	Male	Recently retired frontline police officer	England	39 years	62 years old	White Irish
P8	Male	Detective Sergeant	England	10 years	40 years old	White British
P9	Male	Financial investigator within a special operations unit	England	7 years	34 years old	White British
P10	Male	Detective Sergeant	England	10 years	42 years old	White British
P11	Male	Cyber compliance officer working within the police digital service	England	20 years	60 years old	Asian British
P12	Female	Chief inspector in HQ professionalism within BCU,[a] professional standards, investigating complaints and misconduct in policing	England	16 years	40 years old	White British
P13	Male	Police Sergeant	England	18 years	41 years old	White Irish
P14	Female	Learning and Development Police Officer	England	20 years	50 years old	White British
P15	Male	Detective Sergeant in the Economic Crime Directorate	England	27 years	55 years old	White British
P16	Male	Police Service lead for outreach[b]	England	30 years	57 years old	British Jamaican
P17	Female	Superintendent in outreach	England	27 years	48 years old	White British
P18	Female	Director of the Police Authority	England	9 years	46 years old	White British and Australian
P19	Male	Chief Superintendent	England & Turks and Caicos[c]	30 years	52 years old	White British
P20	Female	Detective Sergeant in custody	England	20 years	46 years old	White British
P21	Male	Chief Inspector	England	16 years	35 years old	White British
P22	Female	Detective inspector in BCU	England	17 years	40 years old	Asian British Pakistani
P23	Male	Detective Sergeant leading the Serious Fraud Team	England	18 years	56 years old	White British
P24	Male	Chief Inspector in Operational Communications in Policing	England	20 years	40 years old	White British
P25	Male	Detective Constable	England	31 years	58 years old	White British
P26	Male	Inspector in the community safety unit	England	28 years	52 years old	White British

[a]BCU stands for a Basic Command Unit ;(BCU) and is the largest unit into which territorial British Police forces are divided.
[b]The aim of outreach is engaging with the community, rebuilding trust and confidence, informing people about the entry routes, and trying to inspire them to consider a career in policing.
[c]The Turks and Caicos is a British Overseas Territory.

the age of most ranges between 31 and 60 years old. The majority are male and white British. The participants' demographics, including their titles, gender, age, and years of experience, are summarized in Table 1 below.

Snowballing was used for sampling purposes. I started by approaching two police officers professionally connected to me via Linkedin, a professional network. I am a senior academic and met these two police officers through a policing conference while presenting one of my papers. I asked them to

participate in the current study if interested and to seek the permission of other police officers interested in participating in the current study. I continued using Linkedin and the College of Policing website to locate more participants.

The research addressed all relevant ethical issues, including anonymity, confidentiality, anxiety/ stress to participants, and loss or damage to data. The permission to participate in the current study was accompanied by the interview script, a participant information sheet, and a consent form that the participants were required to sign shall they agree to participate in the study. A copy of these documents is available upon request.

The following assurances were given to the participants before the interview and were clearly stated in the participant information sheet and consent form: (i) Anonymity. Codes instead of names were used. Consistent with protecting each interviewee's anonymity, Table 1 includes participants' codes instead of names. These codes are used as identifiers in quotations from interviews reported herein. No personally-identifying information was recorded, and quotes were anonymized. Additionally, all participants requested no mention of the names and the geographical spread of their police forces, which was agreed upon. (ii) Confidentiality. Assurances through the participant's information sheet were provided that the data would only be used for research purposes and will not be shared with another party without the participant's consent. Research data was securely saved onto an access-controlled electronic folder with access limited to the author only. Digital copies of the consent forms were encrypted and located separately from the research data in a secured access-controlled folder with access limited to the author only. Moreover, the participants were assured that unreported fraud cases would not be reported to a higher authority, given the boundaries and nature of academic research, which differs from fraud investigations. Additionally, the researcher cannot break the confidentiality and anonymity agreements nor report fraud without sufficient evidence. This helped the participants to speak freely about the fraud issues/incidents in their organizations. (iii) Assurances were given regarding deleting the raw data and the interview recordings. In particular, raw data and interview recordings were deleted after the interviews were transcribed, and the interviewees agreed with the accuracy of the transcripts. The transcripts will be stored for ten years. Digital copies of the consent forms will be stored for ten years. Final research outputs are permanent and will be available via the publisher's and the University's websites. (iv) The participants received guidance on the voluntary nature of their participation, and no payments were given. They were also informed about their right to withdraw from the study and have their data removed through the participant's information sheet.

The University's ethics committee thoroughly reviewed the research proposal and all interview documents before granting approvals, and ethical approvals were obtained before using any human participants in this study.

Several measures were taken to ensure the trustworthiness of the data. A semi-structured interview script with open-ended questions was developed in consultation with three senior academics experienced in qualitative research and five experienced police officers. A copy of the interview script, participants' information sheet, and consent form was sent to all participants via e-mail before the interview to ensure they understood the research aims and were willing to participate in the study voluntarily. The interviews took place online via Microsoft Teams. Permission was sought to record each interview, granted in each instance. The audio was professionally transcribed immediately after each interview using one of the University's trusted transcription companies.

The interview script included six questions. Five questions were related to demographic questions, including (i) What is your current role? (ii) How many years of experience do you have in UK policing? (iii) What is your gender? (iv) What is your age range? And (v) What is your nationality? The main research question was (vi) are you aware of any insider fraud incidents in UK policing? Please share as many details as possible, including the insider fraud type(s) committed, who committed them, how insider fraud was committed, how it was discovered, and what were/were the consequences for the organization/fraud perpetrators.

A definition of insider fraud and various examples were provided to the participants to ensure that they have the same understanding of what insider fraud entails. The interviews lasted 60 minutes on average. The participants were first asked demographic questions for data analysis. Then, they were asked to share their experience or views on insider fraud in UK policing, including its forms, methods, perpetrators, consequences, and how it was detected. Probe questions were used to clarify participants' responses and encourage them to share more details if needed. For example, those who shared fraud cases were asked if they were the perpetrators, eyewitnesses, or hearsay. Probe questions were also used to understand how police officers abuse authority for sexual gain.

Regarding sample size, I followed recommendations for qualitative research to continue interviewing until no new information is collected from additional interviews, a term called "saturation" (Teddlie and Tashakkori 2009). Qualitative researchers have found that saturation occurs well before reaching the end of their sampling plan, which generally involves between 15 and 30 interviews (Guest, Brunce, and Johnson 2006; Malsch and Salterio 2016). Saturation in the current study was reached with a final sample of 26 interviews.

Data analysis

The data were analyzed using thematic analysis, which involves identifying, analyzing, and reporting patterns or themes within data (Saldana 2016). Thematic analysis is one of the most popular qualitative analysis techniques and an appropriate method for understanding experiences, thoughts, views, or behaviors across a data set (Kiger and Varpio 2020). There are two approaches to thematic analysis: Inductive and deductive. The inductive approach involves deriving meaning and creating themes from data without preconceptions, thus allowing themes to emerge from the data. A deductive approach involves using preexisting coding informed by prior research (Varpio et al. 2019). Given the lack of interview studies in this research area, I followed the inductive approach, where themes are derived from the interview data.

The most widely-accepted framework for conducting thematic analysis involves a six-step process suggested by Braun and Clarke (2006): (1) Familiarization with the research data, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes, and (6) producing the report. Following Braun and Clarke's six-step approach, the thematic analysis process started with a thorough overview of all the data collected before analyzing individual items, transcribing the interview audio, reading through the text and taking initial notes, and generally looking through the data to get familiar with it. Afterwards, initial codes were generated from the data set. In qualitative research, codes are labels assigned to a piece of text to identify and summarize concepts in the interview data related to the research aim and questions (Tracy 2019). As a sole researcher, I have conducted the coding process to ensure a consistent approach. However, I asked an independent researcher, an expert in qualitative data, to review the coding process to ensure consistency and reliability (Cohen's kappa 0.87).

Codes are vital as they are a foundation for themes. Qualitative researchers look for patterns or themes in the codes. Grouping the codes into themes serves as a way of summarizing sections of the data in a way that helps answer the research question(s) (Kiger and Varpio 2020). I worked through the data and the codes to identify relevant themes to the research questions. All themes are then reviewed and defined to clarify and link to the current research issue. Four themes were identified in the current study relevant to the research aims: (i) the forms and methods of insider fraud, (ii) insider fraud perpetrators, (iii) insider fraud consequences, and (iv) insider fraud detection.

The results are presented based on these four themes. Quotes are included to aid in the understanding of specific points of interpretation and demonstrate the prevalence of the themes following the previous qualitative research approach (Eger 2021; Nowell et al. 2017). A unique identifier accompanies all quotes to demonstrate that various participants represented the results. The number of participants agreeing on a particular issue is denoted by "n," followed by frequency and percentages.

Results

Theme # 1: forms and methods of insider fraud in UK policing

As discussed in section 2 of this paper, there are three broad categories of insider fraud, including (i) corruption, (ii) asset misappropriation, and (iii) fraudulent financial reporting. The results reveal that corruption and asset misappropriation are the main insider fraud types in UK policing. All participants were eyewitnesses in these reported cases. The study identified various methods to perpetrate these two insider fraud schemes, summarized in Table 2 below and discussed in the following subsections.

Corruption forms and methods in UK policing

The abuse of authority for sexual gain seems to be the most common form of corruption in UK policing. However, there is evidence of other corruption forms, including working with criminals for financial gain, conflict of interest, favoritism, nepotism, extortion, or excessive force for non-financial personal gain (see Table 2).

Those interviewees reporting the abuse of authority for sexual gain ($n = 11$) raised significant concerns about this insider fraud type and saw it as a considerable risk to policing integrity. They explained that sexual exploitation could happen to vulnerable victims, particularly victims of domestic abuse, female police officers with less authority, vulnerable women in shelters, and vulnerable adults or children in nursing homes. Some of their comments were:

> The biggest one in the police service at the moment isn't so much corruption, and bribery for personal gain, as in monetary gain. It's sexual exploitation. So I think out of all the people who are currently on suspension at the moment, I think there are 100 or so penalised for sexual exploitation (P23)

> Abuse of position for sexual gain is a huge risk for us. Some of that might be exposed to vulnerable people because, by default, people have access to vulnerable people, whether that be ladies in a vulnerable women's shelter or children in a nursing home, whatever it might be, or a nursing home with vulnerable adults (P19)

> Well, the ones I've come across are an abuse of position for sexual gain, mainly sexual assaults on women and children. And then inappropriate sexual relationships with vulnerable people during police duties. That's been the bulk of the cases (P10)

Probe questions were used to understand how police officers abuse authority for sexual gain. Some interviewees elucidated how this happens by providing the following examples:

> I sadly saw a fair bit of corruption for sexual gratification, so either abusing your position to access information would give you a position to contact vulnerable people for sexual gratification. Or that more overt position of power and being that, almost portraying yourself as a hero and using that as a method through which you, not forced, maybe forced but engaged in, I'll say, relationships in the loosest sense. Because they're not necessarily genuine relationships because of the power imbalance. But all of that is motivated by sexual gratification (P6)

> I have seen officers dealing with a victim of a crime, particularly around the domestic abuse piece, where they may have a vulnerable lady with whom they then try to create a relationship because of that vulnerability. Police officers can sense that vulnerability, and I've seen that happen fairly regularly. They'll deal with a domestic abuse case or a vulnerable crime victim because the crime has upset them. And they're almost malleable to that police officer dealing with the case, which is like a figure of authority. And as a result, that police officer will then abuse that authority to create, or to seek to create, a relationship with that person. And, once the victims realise what's going on, they report it, or it's come out later on down the line when colleagues have reported it. So, I think that has been a huge issue. (P26)

Other corruption forms were also reported, specifically favoritism ($n = 3$) and nepotism ($n = 3$), which the participants believe usually happen during promotion processes, as clarified in these quotes:

> Within certain police services, there are outcomes of promotion processes that are almost a foregone conclusion before you've gone into them by virtue of them being a friend or in some social grouping of the person that is perhaps in the promotion process itself (P21)

> I think you undoubtedly see job descriptions written with people in mind. And you do get the same people joining the same departments. You do get the cliques. And you do get the outsiders. So, you definitely see the cronyism and nepotism in the force. Even now, you've got a really wide recruitment process. You still see people joining the force with a dad in the force, a mum in the force, a brother or a sister, whatever it might be. So, yes, I think nepotism is definitely still involved in the police, and cronyism is definitely still involved in the police. I think you see some people you think, well, they're a consultant. Why are they a consultant? How have they been brought in? What with the fair process? (P15)

Two other participants reported instances of conflicts of interest which usually occur when contracts are awarded to friends or others in return for a bribe or if there is an undisclosed commercial relationship:

> One officer did not declare that he had a business supplying goods to the police. So that was an undeclared commercial relationship. I think it was found out by someone in accounts who did a data match between suppliers, addresses, and phone numbers, against staff (P23)

Four more interviewees mentioned the abuse of power for personal gain through excessive force or extorting others to comply with the abusers' demands. The gain received includes free drinks, club entry, or travel. One of them also reported that a police officer falsely arrested someone for getting a promotion. Their comments were:

> The ridiculous one was somebody making false accusations about somebody in their community and saying they're involved in terrorism to damage their reputation and have them arrested to gain a more senior position. (P10)

> I have seen cases of abuse of power for unfair prosecutions, whether it be excessive force or I'm the police. I am the power, and you will do what I say, or I will assault you or whatever, based on that. Or power in terms of getting an advantage, like just silly things. Trying to get into nightclubs for free by showing your warrant card and demanding, getting into a nightclub for free, or getting into something for free. Or getting free drinks and things like that (P6)

> Some cases include using the police system not for the correct purpose. Maybe they are using their position to travel on a train for free or the lower-end stuff. But obviously, potentially have a disproportional impact on public perception of trust and confidence (P9)

Three other interviewees reported cases of abuse of authority for financial gain, where some officers have worked with criminals to sell drugs or guns. Some of their comments were:

> There was a PCSO[1] who was found to be in a long-term relationship with a drug dealer and have been accessing police systems to find out what we had on that drug dealer (P4)

> I dealt with a special constable working in British Transport Police who was a drug dealer. She used her free travel to go around London, attending gymnasiums to sell her drugs (P5)

Another interviewee shared the case of a police officer who worked for an organized crime group to help them get rid of their competitors:

> So there was one in the paper, and funnily enough, he used to be one of my Police Constables (PCs). It's a matter of public record; Kashif Mahmood was a PC who worked on the gang's unit. He was being paid by one organised crime group to pull people over from other organised crime groups. So he'd pull over the drug dealers and effectively steal the cash and the drugs. And I think we tend to find most of the wrongdoing comes from people within the organisation who have witnessed it. So there is a facility, like Crime Stoppers, to report anonymously. So I think he was reported anonymously, and they did a sting operation on him from the anti-corruption unit. And they found he was taking bribes and stealing drugs and cash from other organised crime groups (P17)

Manipulating crime data is another reported form of corruption in UK policing, aiming to avoid public criticism or achieve specific job targets. As one interviewee described it:

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[1]Police community support officer (PCSO).

Sometimes, you've got senior police officers interpreting data who are not very good with it. So, they might take advice or the lead from someone else, who's telling them a particular way to interpret the data because it suits that senior leader to interpret the data a certain way because they want the work to go a certain way. Data manipulation would be a form of insider fraud because you're manipulating the data for personal gain, which could be like pleasing the public or ticking the box on achieving certain objectives. For example, every year, there is enhanced police activity to counter a spike in domestic abuse around football tournaments. I've looked at that data, and it's based on these particular spikes that happened almost five years ago. It was maybe the 2018 European Championship; there was a horrendous spike in domestic abuse cases around then. But when you look at all the data around domestic abuse since then, the spikes don't really correlate with the matches. And yet, we continue to persist with this policing activity around football games, saying that it is associated with a spike in domestic abuse, which, in my view, is incorrect. I tried to raise this issue, but no one listened. I remember, during that time, during a football match, I had to make people work specific shifts to demonstrate that we fulfilled this plan to do with domestic abuse and football, which is based on false or non-existent figures. I had to make them do that for a crime situation that doesn't even exist, just so they can say, we did it. And no one is interested in changing the paradigm because that feeds into wider social conversations around domestic abuse and football or sports. We are so obsessed with being liked by the public that we cannot tell them the truth about some crime stats. (P22)

Asset misappropriation forms and methods in UK policing

The findings uncover several methods to perpetrate asset misappropriation in UK policing (see Table 2). The sale of confidential data on police systems to criminals, insurance companies, or media for financial gain was reported by many as a significant concern and threat to UK policing ($n = 14$). The comments of two police officers were:

Table 2. Forms and Methods of Insider Fraud in UK Policing.

Insider fraud forms	Insider fraud methods	No times reported by interviewees (n)
Asset misappropriation	Sale of security or confidential data on police systems to criminals, insurance companies, or media for financial gain	14
Corruption	The abuse of authority for sexual gain/exploitation	11
Asset misappropriation	Abuse of security data and police systems by checking confidential information to benefit loved ones, friends, or families	11
Asset misappropriation	Payroll fraud – inflating hours worked or pretending to be at work when they are not	10
Asset misappropriation	Expense reimbursement schemes – overstating expense claims, particularly travel and subsistence, or submitting fraudulent claims for injury on duty	10
Asset misappropriation	Theft of organizational assets/property and selling non-cash assets on eBay. Examples of vulnerable assets: Cash or non-cash assets such as vending machines, police uniforms, helmets, computers, equipment for vehicles, satellite navigations, stationery, kit bags including navigators, first aid kits, torches, and fleece jumpers	7
Asset misappropriation	The abuse of assets – Using organizational assets for personal purposes, for instance: Abusing Tesco points cards, using police vans to move some personal furniture, using an organization printer to print school forms or assignments for officers' kids, washing personal cars in the car wash at the police, abusing the cycle-to-work schemes or using work time and equipment to conduct personal business	5
Corruption	Favouritism and nepotism – Favouring family or friends in the promotion or recruitment process	3
Corruption	The abuse of authority for financial gain by working with criminals to sell drugs or guns or work with organized criminal groups to get rid of their competitors	3
Corruption	The abuse of power for personal gain (e.g. promotion, free travel, free meals, or access to clubs/other services) through using excessive force or extorting/coercing others to comply with the abusers' demands	3
Corruption	Conflict of interest – Contracts are awarded to friends or others in return for a bribe, or if there is an undisclosed commercial relationship	2
Corruption	False representation – Manipulating crime data to please the public or achieve job objectives	1

I've seen cases where people have used the police national computer and then sold information from the police national computer. I've seen cases where people have tried to obtain information on organised crime groups. This is a huge concern at the moment. (P15)

I've heard of people being in the middle of an office and just picking the phone up and reading stuff off the computer system. And later on, we found out that they were telling someone in an organised crime group (P23)

Describing how a police officer sold confidential data to an insurance company, an interviewee said:

I know there was a case where a police officer went to prison only a couple of years ago, where he was selling information to an insurance company and had made a lot of money from that. And it was people who had had car accidents, and he was selling their information instantly. Every time there was a car accident, he was selling it, and they would then ring them and go through an insurance claim for injuries (P20)

Similarly, many reported abusing security data and police systems by checking confidential information to benefit loved ones, friends, or families ($n = 11$). As described by some interviewees:

Officers can abuse Police systems and security data for wrong or stupid reasons. If it was wrong, then you were doing it for nefarious means, whether there was corruption, a link to organised crime, or something like that. And the stupid was just; you're an idiot. For example, something happened with your neighbour, so you're looking up the incident or the crime report because you're nosy about your neighbour, nephew, cousin, or something like that. So that fell into the stupid category because there was no sense of gain other than just knowledge (P6)

I was in the professional standards department (PSD) and saw what the officers did. I saw how officers got into bother because of personal relationships. It was a huge problem with officers, whether male or female; love is blind. People fall in love and get into personal relationships; before you know it, they pass information or start stalking people. (P7)

Overstating hours worked and falsifying expense claims are two other forms of asset misappropriation reported by many ($n = 10$). Examples of some cases, as interviewees portrayed them:

I came across misconduct cases where officers claimed for the time they had not worked. So, they're getting paid for not being at work when they should be. They were also fraudulently claiming meal expenses. It goes on. And it still goes on today (P5)

The best example I can give was when I was in London; there was a group of people who effectively just had a prolonged period of overtime fraud, which is the best way to describe it. It was a team of some constables and a sergeant who were fraudulently and repeatedly for a long period of time, fraudulently claiming overtime that hadn't been worked. And effectively, this was defrauding the organisation (P6)

I heard of teams who log hours that they haven't worked, but it's easy to catch them in provable lies doing that, but I think it happens all the time. People will definitely put in an extra half-hour at the end of the day. There was a team who would say that they had come in and worked on a particular day. One of them would come in and book everybody on. And now we've got laptops; it's easy to do remotely because you don't have to be in the nick. So a couple of them would come in and do that. Book everybody else on who was at home. And it is the spikes in the overtime claims which sparked curiosity and an investigation (P17)

One interviewee shared her frustration about fraudulent hours cases and described its impact on honest police officers who work overtime but cannot claim expenses:

When you hear about people who've overstated their hours, that feels like a real punch in the face because you just think, there are people across this organisation who are stressed, unable to sleep, doing it when they should be looking after their kids, for no money at all. On the whole, it's probably people understating the hours they're working, which is a horrendous welfare timebomb about to go off at some point, I'm sure. But yes, it does happen that people overstate the hours (P22)

Surprisingly, an experienced sergeant referred to false overtime claims and fraudulent expenses as stupid mistakes: "*I've seen people make bloody stupid mistakes, bordering on sanctionable disciplinary actions. Like not putting your times down on your timesheet properly. Over claiming overtime or travel expenses, or whatever. And that's just idiotic in my view*" (P23)

Another interviewee discussed a fraudulent injury claim case and explained how it is committed by providing the following example:

> When I was on the anti-corruption team, we looked at financial claims, paperwork claims, and injuries on duty. They claimed they had suffered a bad backache from a collision, a fight, or something like that. When it transpired, when you do a bit of digging, the injury comes about from them falling off a building before they joined the police service. But they hadn't declared that yet they were going along, and then all of a sudden, 20 years later, they were saying it was a duty injury. So they were looking for an ill-health retirement pension to defraud the organisation. You got others that said that they had a bad injury and couldn't do any work, and yet their own business was flourishing (P7)

Using organizational assets for personal purposes is a form of asset misappropriation, usually called asset abuse (Wells 2011). Five interviewees reported examples of asset abuse. One of them mentioned the misuse of Tesco club cards: "*We had an instance where somebody was misusing the Tesco club card. They were filling the police cars up and getting the club card points, which they weren't allowed to do, but it was on a huge scale, 30000 points they were getting*" (P2).

Others disclosed cases where (i) police vans were used to move some personal furniture; (ii) organization printer was used to print school forms or assignments for officers' kids; (iii) police officers washed their cars in the car wash at the police, (iv) police officers abused cycle-to-work schemes, or (v) used work time and equipment to conduct personal business. Some of their comments were:

> There was a scheme that was allocating money for bikes. And officers had joined up on that scheme but then decided to use the money to fit their kitchen (P15)

> There was a sergeant sacked a couple of years ago. He was clocking in at work, and then he had a second income, a second job that was Utility Warehouse; if you've ever heard of them, they sell gas and electricity. And he was clocking in and then doing his work for that second job whilst in work and using work's time to run his second role. So a full investigation was conducted, but it probably took about two years, and then yes, quite recently, he was sacked because of that. They caught him out because he was using work computers to do his second role, and everything was monitored on a work computer. So they worked out how much time he'd spent doing his second role in work's time on his computer, and it equated to a few thousand pounds (P20)

The theft of organizational assets/property, including cash or non-cash assets such as vending machines, police uniforms, helmets, computers, equipment for vehicles, satellite navigations, stationery, kit bags including navigators, first aid kits, torches, fleece jumpers and selling them on e-bay was also reported by some ($n = 7$):

> I've seen people taking stationery. People take each other's kits. Often, if you don't lock your locker with police equipment, your helmet sometimes goes missing. This happens a lot (P22)

> We had a Police Constable working in a planning department. And he's a member of our driving standards team, with access to vehicles, equipment, and uniform. And then, he and two or three other staff members start ordering and processing uniform equipment for vehicles but then selling it on eBay. (P5)

One interviewee mentioned that it is more likely that police officers steal non-cash items than cash:

> From an early perspective, when you join the police, you can steal bits of the kit. You can nick people's forks, spoons, pens, coats, gloves, and hats. If it isn't nailed down in a police station and it's a bit of kit, it'll be taken. Officers are willing to steal your coat but won't touch a pound on the table. So, I think we are quite resilient in regards to dishonesty, but you're always going to meet people who will abuse their position (P25)

In some cases, officers steal from suspects in custody or even from those who are dead:

> We probably do have people who've been convicted of theft. Somebody was convicted of stealing from some deaths. So, the property would be booked in after somebody died and taken by the officer responsible for that. It's been identified by the HMIC[2] that our processes around the property and criminal exhibits are not good. And they do leave it open to people to be able to steal and for us not to be able to be a good oversight of what's happening or computers or things that we should be taking back (P12)

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[2]HM Inspectorate of Constabulary (HMIC) is independent of both Government and the Police Service. Its core role is to promote the efficiency and effectiveness of police forces and UK policing organizations through inspection and assessment (see HMIC (justiceinspectorates.gov.uk)).

There is a sergeant in custody who would steal the credit card data of suspects while they were in custody under the guise of checking it. Hit print and keep the printout. Then use that card to go on gambling sites and spend the money. (P23)

Theme # 2: insider fraud perpetrators

All the participants consented that financially motivated insider fraud is more likely to be committed by police constables, detectives, inspectors, sergeants, or police community support officers than at the senior management level. However, the abuse of a position for sexual gain is more likely at the superintendent and chief superintendent levels. Also, other corruption types, particularly conflict of interest, are more likely to be perpetrated by higher managerial ranks, such as superintendents and above, as they are in a position to award contracts and influence the bidding process. As one interviewee put it:

I think we're not talking about constables, sergeants, or inspectors; we're not talking about federated ranks. We're talking about managerial ranks, not supervisory, but managerial ranks. So we're talking about the ranks of the superintendent and above within the police officer structure. And we're talking about senior management within the police staff side. That's where the opportunity may exist because they're the ones who are involved in contract discussions. They're the ones who are involved in that relationship of contracts and buildings and facilities. And they're involved in the relationships with partnerships to deal with policing initiatives and other initiatives. So that's where I think the level could be, so it's there. I don't think it's necessarily the reality, but that's where the opportunity exists for that fraud to occur. (P3)

In contrast, another interviewee argued that the perpetration of insider fraud is not necessarily related to a particular rank but to anyone who has access to data, police systems, or in a position of authority and has been long enough in the force to know how the system works:

Most of it is not always level about rank. Sometimes it's more of a level of authority that you're given to access systems. So, one person that was selling information on the police national computer they were a junior rank. They just had access to the systems. Most of them are probably more middle-type ranks or people that have been in the force long enough to be trusted or been long enough in the force to know how the system works and think they can get away with things (P15)

Theme # 3: insider fraud consequences

The findings reveal that, in most cases, the perpetrators were dismissed rather than prosecuted. In other cases, the perpetrators do not even get dismissed. One interviewee elaborated that the reason for this pertains to the complexities of fraud investigation and the inefficiencies in the judicial system:

I think the fraud issue generally is a difficult crime to investigate. And because it's a difficult crime to investigate, it's difficult to prosecute. And so what I have seen is that what looks like a fraud and sounds like a fraud ends up not being a provable fraud because of the processes involved or the policies that have underpinned the organisation's structures. And so, the consequence of actions has been less severe than I think people would first view. So I think the fraud incidents that I am aware of, insider fraud, is, where you look at incidents having taken place, you think, well, what's happened at the end? And in the end, it's been very little. The majority of the time, it does lead to dismissal. And I don't think that's unique to policing either; I think that if fraud takes place anywhere, it is easier to dismiss and difficult to prosecute. And so I think that's what happens. So I don't think it's the police pushing the issue under the carpet, trying to move it out of the way. I think the prosecution process for fraud becomes problematic and long-winded, expensive to do, and so I think those other aspects come into it. So I think invariably it does lead to removal from the organisation, but that further consequence, I don't see as much of that (P3)

Another interviewee believed that dismissal is a weak penalty and that, in some cases, the insider fraud perpetrators should have been prosecuted to reduce the opportunity for fraud:

I know a case years ago where a female custody officer stole items out of the property store, something like £10,000 overall, and they gave her a caution clearly to prevent it from going into the public eye. This meant she didn't have a theft by employee conviction, so they would never know that she'd previously stolen from her employer in her next job. It's

not common or rare, but it does happen. So she received a warning, and then she was dismissed. But you tend not to get a caution for £10,000, which is quite a high amount; she should have gone to court, but she'd never been in trouble before, so it was her first offence. But I'm sure at the time the matrix we look at tells us how we charge; people would have said £10,000 was too much for caution. So she never paid it back. She lost her job; I think she might have resigned. But she's since done a degree and works for a solicitor's company now, and they will never know that she's had that because a caution only stays on your record for five years (P20)

Surprisingly in other cases, fraud perpetrators do not even get dismissed, as described by one interviewee in a case he witnessed:

In one case, two officers stole money from a charity they had helped to organise. One of them went to prison. Another one went to a misconduct hearing. And that was conducted by an outside force who sat on the panel. And interestingly, they were still able to keep their job (P15)

Theme # 4: insider fraud detection

Concerning the detection of insider fraud, the findings show that, in most cases, they were uncovered by an anonymous whistleblower report sent to the professional standards department by members of the public or internally, which in turn triggered an investigation. So, in most cases, detecting insider fraud is a reactive rather than a proactive approach:

I think the main way you would find out about insider fraud is probably by covert means. So, you either have a concern raised by a colleague or are more likely to come in through a covert source externally. So, if I was selling information to an individual that is likely to be picked up by somebody, we are giving money to provide us with intelligence (P21)

I think what normally happens is that someone fresh comes into the team and sees it. That normally happens. Or an error, a mistake, happens. Someone says something publicly, not realising that someone else is within earshot. So, it's not that there's regular auditing unless it's cause based. Our Professional Standards Unit might do these things if they've got an ongoing investigation in the background. But we don't have the resources, again, to do spot-checks on this stuff (P22)

Only a few other interviewees ($n = 3$) mentioned that insider fraud incidents were detected by proactive intelligence (e.g. undercover surveillance) or surprise audits. In other cases, system monitoring is used to detect insider fraud. However, some interviewees ($n = 5$) highlighted that system monitoring could only detect a few insider fraud types, such as the unauthorized or inappropriate use of policing systems or copying confidential information, but not all insider fraud types. One of the participants described how monitoring works on the police computer systems:

If officers are accessing specific systems, we have things in place that alert us. So, for example, when I was in Professional Standards, if someone had sent a confidential document home, it flashed up on our screens that a confidential document had been sent from the force to a home email address. And then we'd investigate it. And many people were editing confidential reports but sending them home so they could work on them. But obviously, that meant that sensitive information was leaving a force's secure network through an email. So, that would be flashed up on our system to detect fraud (P15)

Discussion, implications, and conclusion

The term insider fraud has not been used in the policing literature, even though it is the most common and costly fraud type against organizations (ACFE 2022). This study is the first to provide a holistic view of insider fraud in UK policing. By doing so, it expands the policing crime literature by introducing a crime type that is hardly acknowledged.

Additionally, prior studies focused on policing corruption and overlooked other forms of insider fraud, such as asset misappropriation and financial fraud. This study provides evidence that police corruption is not the only form of insider fraud in UK policing and that asset misappropriation is also common. Asset misappropriation includes the theft and abuse of an organization's assets, including

data (Wells 2011). Hence, this study contributes to the policing literature by adding new empirical evidence on how asset misappropriation is perpetrated in UK policing. It also provided practice-based evidence of additional forms of police corruption in the UK.

The study's findings have implications for police practice, policy, and research. First, it draws UK policing organizations' attention to high-risk assets requiring high security to reduce theft and abuse. It also guides them on how corruption is committed in UK policing to aid them in developing effective counter-fraud strategies. Future studies should explore asset misappropriation in other countries as it is yet to receive substantial research attention.

Various forms of corruption were identified and summarized in this study. However, the results show that the abuse of authority for sexual gain is the most common form of police corruption in the UK and was seen as a considerable risk to policing integrity. These findings alert policing organizations to cases of violence against women and children. This police crime requires close monitoring to protect the vulnerable and enhance policing integrity. It also has research implications as it highlights a research area worth investigating in the future. In particular, how to reduce sexual exploitation by police officers and protect victims of sexual abuse, especially women and children.

Moreover, it agrees with the result of Hough et al. (2018), who identified sexual exploitation as one of the forms of police misconduct. However, the current study highlights that the abuse of authority for sexual gain is not just a form of police misconduct but the most common form of police corruption. It also supports Porter and Warrender (2009) "s results that sexual assault and harassment is the most common form of police corruption. Still, the present study's findings are informed by the experiences and views of experienced police officers in the UK, unlike Portner and Warrender's study, which is based on secondary data analysis. Additionally, the current study identifies vulnerable victims and highlights how police officers abuse their authority for sexual gain using victims" vulnerability, which is not covered in both studies.

Hough et al. (2018) reported that abuses of force procedures relating to recruitment and procurement, material financial representation associated with pay, travel, and expenses, and disclosing confidential information are forms of police misconduct in England and Wales. The present study supports but clarifies this conclusion by identifying favoritism and nepotism during the promotion process as forms of police corruption in the UK. It also highlights that disclosing confidential information for financial and non-financial gains, overstating hours worked, and falsifying expense claims are common forms of asset misappropriation in UK policing.

Porter and Warrender (2009) investigated the consequences of police corruption in England and found that although the most frequent outcome of the cases was imprisonment, it still had a low occurrence. In contrast, the present study uncovered that the perpetrators of insider fraud in UK policing were dismissed rather than prosecuted. In other cases, the perpetrators were not even dismissed, implying very weak accountability given that insider fraudsters are not adequately held accountable for their actions. Kassem (2022) pointed out that weak accountability could increase insider fraud opportunities. Therefore, the current study calls for a change in policing organizations' response to insider fraud, as not prosecuting fraud criminals increases the opportunity for fraud. Dismissing fraud perpetrators will allow them to defraud another victim organization, facilitated by the absence of a criminal record and severe punishment. The present study's results support Duru and Cochran's (2022) conclusion that increasing the risk of arrest for bribery could be a promising solution to counter corruption.

Moreover, the results reveal that insider fraud detection in UK policing seems reactive rather than proactive. In most cases, it is uncovered by an anonymous whistleblower report sent to the professional standards department by members of the public or internally, which triggers an investigation. Reactive approaches to fraud detection are ineffective in countering insider fraud (ACFE 2022). Therefore, this study recommends that policing organizations design and implement proactive counter-fraud strategies to mitigate insider fraud risk. Some effective proactive counter-fraud strategies include surprise audits, regular monitoring, and continuous fraud risk assessment (ACFE 2022). Still, the current study warns that system monitoring in UK policing could only detect a few but not all insider fraud types, such as the unauthorized use of policing systems or the

copying of confidential information, as reported by some study participants. Therefore, other proactive counter-fraud methods should be used in addition to system monitoring to counter insider fraud in UK policing. Exploring proactive methods to fight insider fraud in UK policing is another area worth investigating in future research. Moran (2005) suggests that using an adequately resourced, dedicated anti-corruption unit is vital in highlighting the development of a permanent and systematic attempt to control corruption. However, equipping the anti-corruption unit with appropriate staffing, expertise, and financial support is essential. Duru and Cochran (2022) recommend that policing organizations do the following to prevent police corruption: (i) allocate more resources to investigate corruption, (ii) create mechanisms to make it easier for civilians to report corruption, and (iii) advertise these mechanisms in the community it serves.

Finally, the study discovered that financially motivated insider fraud is more likely to be committed by police constables, detectives, inspectors, sergeants, or police community support officers than at the senior management level. Therefore, it urges the UK government and policing organizations to reconsider pay conditions for police officers to reduce their motive to commit insider fraud for financial gain. However, it also emphasizes that financially motivated insider fraud can be found at the higher echelons (Wells 2011). Therefore, monitoring should be considered throughout policing organizations and at all levels.

The results also show that conflicts of interest are more likely to be perpetrated by higher managerial ranks, such as superintendents and above, as they are in a position to award contracts and influence the bidding process. Hence, the study recommends continuous monitoring and enhanced accountability to prevent top management from abusing their positions. Monitoring the awards of contracts should also be conducted by independent external professionals such as police commissioners. However, Mutahi, Micheni, and Lake (2022) argue that any reform targeting the lowest echelons of an institutional hierarchy without attending to the internal incentive structures and professional context that shapes public-facing action and behavior is bound to fail.

One last observation is related to the response of one participant who indicated that police officers are more likely to steal non-cash items than cash. Another experienced sergeant referred to false overtime claims and fraudulent expenses as stupid mistakes rather than crimes. These responses imply the need for ethics and anti-fraud training to raise fraud awareness among all police officers and staff in UK policing. Theft of non-cash items counts as theft, so officers must know this. Also, committing fraud is not a stupid mistake but a serious crime. Hope (2017) emphasized the need for ethics training to raise awareness about police corruption in developing countries. The current study's findings imply that this training is also needed in developed countries, specifically the UK, where there is a need for ethical training that raises awareness about insider fraud and its impact on police legitimacy.

To conclude, insider fraud is still a developing topic yet to receive substantial research attention. This study is the first to provide a holistic view of insider fraud in UK policing, but more research in this area is needed in other countries to raise awareness about this critical police crime. In the meantime, this study alerts policing organizations to insider fraud, which can threaten police legitimacy and integrity, and advises that it should never be overlooked.

Like any other study, this study has limitations. One limitation is that only a few participants worked for the professional standards department and seemed to know more about fraud prevention measures within policing organizations. Future research should expand the current study's findings by interviewing more members of the professional standards units and Independent Police Complaints Commission (IPCC) to explore the current insider fraud preventive measures within policing organizations in the UK. This is more likely to highlight the strengths and weaknesses of these preventive measures, which could aid in reducing insider fraud risk in UK policing. Another limitation is that the study did not provide deeper insights into the reasons for insider fraud within UK policing, an area that future studies should explore further. Still, this study highlights that financially motivated insider fraud is more likely to be

committed by police constables, detectives, inspectors, sergeants, or police community support officers than at the senior management level.

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Notes on contributor

Kassem is an internationally oriented academic with over sixteen years of experience in Higher Education. Rasha's expertise and research interests are in Governance, Fraud, Corruption, Financial Crime, Policing, Audit, and Ethics. Rasha is also a Certified Fraud Examiner, an academic advisor at Cifas, a member of the Cross-Sector Advisory Group at the Cabinet Office, and a member of the Fraud Advisory Panel and the ACFE Fraud Advisory Council. Dr Kassem has authored numerous publications in her research area and has reviewed several manuscripts for a wide range of international peer-reviewed journals and book publishers.

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