

PROFESSIONALISING COUNTER FRAUD SPECIALISTS (FRAUD INVESTIGATORS) IN THE UK PUBLIC SECTOR: A FOCUS UPON DEPARTMENT FOR WORK AND PENSIONS, NATIONAL HEALTH SERVICE AND THE LOCAL AUTHORITY

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Abstract

This thesis seeks to examine and explore the professionalisation initiatives of the UK public sector counter fraud specialists (fraud investigators), with a focus upon the Department for Work and Pensions (DWP), National Health Service (NHS) and Local Authority (LA). The conceptual framework used to underpin the study was functionalist / “traits” theory of a profession and professionalisation. The main research question for the thesis concerns the issue of whether counter fraud specialism is a profession or not. Thus the question here is: “Is counter fraud specialism a profession or not?”. Additionally, the thesis seeks to answer the question on how to develop a profession of counter fraud specialists. Thus, the question here is “If we want to develop a profession of counter fraud specialists (CFS), how do we do it?”. Fraud is a growing problem in UK which affects the government, businesses, individuals and society as a whole, and much more than would be assumed by anyone suggesting it to be a victimless crime. Despite this, the reputation of UK public sector fraud investigators had in the past gained negative images resulting from the use of questionable investigative practices, together with the lack of appropriate mechanism for evaluating the training of fraud investigators, and the ease of defrauding the welfare system. This became a great concern for UK politicians/parliamentarians since the 1970’s, resulting in the introduction of government initiatives, which emphasised the need to professionalise and introduce professionalism into anti-fraud work.

The professionalisation initiatives led to the creation of a new breed of fraud investigators, otherwise known as “Counter Fraud Specialists” charged with the responsibilities of protecting the public purse and safeguarding it against fraud. In spite of the introduction of those initiatives and the positive contribution by Counter Fraud Specialists in protecting the public purse coupled with the ongoing austerity measures in the UK public sector, there has not been any major academic study assessing those initiatives. The study is important to the researcher because findings from the study will help inform the debate on professionalisation agenda for the UK public sector counter fraud specialists. Additionally, it will contribute to the academic research on the subject, given that, the literature on fraud and professionalisation on Counter Fraud Specialists has failed to address this. The study

was undertaken by applying mixed-methods approaches involving the use of survey questionnaires and semi-structured interviews with a selected number of counter fraud practitioners in the UK public sector. In addition, documentary analysis was also undertaken.

Generally, the study revealed developments enhancing the status of UK public sector counter fraud specialists as a result of the professionalisation initiatives/agenda. Nonetheless, the strength of the quality of developments remained arguable given identified weaknesses in the “pillars of institution” such as normative, regulative and cultural-cognitive symbols that, together with associated activities and resources provide the bedrock for institutional transformation and professionalising occupations. The study provides recommendations on areas of improvement and future research. Therefore, my contribution to knowledge in this study is that, I have attempted to show how to develop a profession for counter fraud specialists in the UK public sector, mainly, the DWP, NHS and LA. In addition, the study has failed to find evidence that counter fraud meets what the literature says is a hallmark of a profession. The literatures on fraud and professionalisation of counter fraud specialists have failed to address this and this is my contribution to knowledge.

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Table of Abbreviations	
ACFE	Association of Certified Fraud Examiners
ACFM	Accredited Counter Fraud Manager
ACFO	Accredited Counter Fraud Officer
ACFS	Accredited Counter Fraud Specialist
AFI	Accredited Fraud Investigator
BBC	British Broadcasting Corporation
BMA	British Medical Association
CAA	Comprehensive Area Assessment
CCFS	Certified Counter Fraud Specialist
CFPAB	Counter Fraud Professional Accreditation Board
CFS	Counter Fraud Specialists
CIMA	Chartered Institute of Management Accountants
CIPFA	Chartered Institute of Public Finance and Accountancy
CPD	Continuous Professional Development
CPIA	Criminal Procedure and Investigatory Act
DEFRA	Department for Environment, Food and Rural Affairs
DNA	Deoxyribo Nucleic Acid
DPA	Data Protection Act
DSS	Department of Social Security
DTI	Department of Trade and Industry
DWP	Department for Work and Pensions
EO	Executive Officer
FSA	Financial Services Authority
GCFS	Graduate Counter Fraud Specialist
GDP	Gross Domestic Product
GMC	General Medical Council
HB	Housing Benefit
HMIC	Her Majesty's Inspectorate of Constabulary
HMRC	Her Majesty's Revenue and Customs
HMSO	Her Majesty's Stationery Office
HND	Higher National Diploma
HRA	Human Rights Acts
ICAEW	Institute of Chartered Accountants of England and Wales
ICFS	Institute of Counter Fraud Specialists
ICJS	Institute of Criminal Justice Studies
JCP	Job Centre Plus
LA	Local Authority
LAIOG	Local Authority Investigation Officers Group
LCFS	Local Counter Fraud Specialist
LGA	Local Government Association
NAFN	National Anti Fraud Network
NAO	National Audit Office
NCA	National Crime Agency
NERA	National Economic Research Associates
NFA	National Fraud Authority
NFIB	National Fraud Intelligence Bureaux
NFRC	National Fraud Reporting Centre
NFSA	National Fraud Strategic Authority
NHS	National Health Service
NHS CFS	National Health Service Counter Fraud Specialist

NHS CFSMS	National Health Service Counter Fraud and Security Management Service
NIM	National Intelligence Model
NMC	Nursing and Midwifery Council
NPIA	National Policing Improvement Agency
NVQ	National Vocational Qualifications
OFT	Office of Fair Trading
PACE	Police and Criminal Evidence Act
PEACE	Planning and preparation; Engage and Explain; Account; Challenge; Evaluation
PINS	Professionalism in Security Management
POCA	Proceeds of Crime Act
RIPA	Regulation and Investigatory Powers Act
RNA	Robert Naylor Associates
SFIS	Single Fraud Investigation Service
SFO	Serious Fraud Office
SIA	Security Industry Authority
SOCA	Serious and Organised Crime Agency
SPSS	Statistical Package for the Social Sciences
SSAA	Social Security Administration Act
UK	United Kingdom
UKPIS	United Kingdom Passport and Identity Service
VAT	Value Added Tax
VRA	Voice Risk Analysis
WRA	Welfare Reform Act

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Chapter 1 Introducing the Study

1.0. Introduction

The main aim of this study is to examine and explore the professionalisation of counter fraud specialists (fraud investigators) in the UK public sector, with a focus upon the Department for Work and Pensions (DWP), National Health Service (NHS) and Local Authority (LA). While the researcher acknowledges the existence of a wide range of agencies out there involved in counter fraud activities in the UK, there are time and resource limitations for the project thereby making it impossible for the researcher to focus the study on all the agencies involved in countering fraud in the UK. Therefore, this study focuses specifically on the three main UK public sector counter fraud agencies identified earlier. The study answers two research questions with the main question relating to whether counter fraud specialism is considered a profession or not, while the subsequent question considers how to develop a profession of counter fraud specialists. The study employs a more interpretivist approach together with mixed methods and functionalists /'traits' theory of a profession to explore the professionalisation of counter fraud specialists within the three major UK public sector organisations specified above. This introductory chapter aims to provide a general overview to the study. The chapter is divided into six parts. The first two parts (Section 1.1 and Section 1.2) provide rationale for the study together with the relevant background information together. Following this is part three (Section 1.3), which provides a brief overview of how the study is going to be undertaken in terms of methodological issues, aims and objectives as well as research questions, while the fourth part (Section 1.4) outlines the importance of the study and contribution to knowledge in the field of counter fraud. Part five (Section 1.5) provides an overview structure of the thesis, while part six (Section 1.6) provides a summary for the chapter.

1.1. Rationale for the Study

As indicated in the previous section, this section provides the rationale for the study together with the relevant background information as described below.

The Fraud Problem, Complexity and Significance

There is much written and debated about the concept of fraud (see Doig, 2006; Levi, 1987; Fraud Review, 2006). Nonetheless, fraud is a crime which covers a wide range of activities

and broadly involves “some form of misrepresentation in order to gain some financial or other material advantage” (Newburn, 2007, p.378). Until the introduction of the Fraud Act 2006 (affected in January 2007), there was no general offence for fraud or even the existence of legal definition for fraud in English Law (NERA Report, 2000). Prior to that, fraud investigators dealt with fraud using various statutory fraud ‘deception offences’ (such as obtaining money, property and services by deception) and numerous Theft Acts from 1968 to 1996.

The passage of the Fraud Act 2006, however made a difference by replacing the old statutory ‘deception offences’ with dishonesty, thereby creating a more general offence for fraud in England, Wales and Northern Ireland. The purpose of introducing the Fraud Act 2006 was to make it easier, quicker and less expensive to secure conviction, given the complexity and difficulty involved using the old statutory deception acts (Smith et al, 2011). In addition, the old Act failed to keep up with developments in the use of technology to commit fraud including the way businesses conducted their affairs. Nonetheless, the passage of The Fraud Act 2006 abolished the ‘deception offences’ and replaced them with three main offences enabling counter fraud specialists to hold a person to account for committing fraud. Those offences involved fraud committed by:

- Means of false representation,
- Dishonestly failing to disclose information and
- Abusing a position of trust.

Despite the Act creating a number of specific offences including possession or supplying articles for use in fraud (HMSO, 2006), it however retained specific legislation relating to special areas of fraud in the form of social security and tax fraud, insider trading, forgery and counterfeiting, false accounting and fraud offences relating to misleading market practices (Smith et al, 2011).

Recent years have seen a rapid increase in fraud levels in both UK and international level. Illustrating the rising levels of fraud internationally is the PWC Global Economic Crime Survey (2011) on international comparison of fraud levels. The study revealed that fraud is a global problem with high levels of reported fraud in the countries listed in Table 1.0. While the study concluded that both developed and developing economies are not immune

to fraud, it also recommended the need for countries to take fraud seriously by devising response plans and detecting mechanisms to reduce impacts on victims.

Table 1.0: International Comparison of Reported Fraud by Countries

Countries reporting high levels of fraud (40% or more)	% Respondents 2011	% Respondents 2009
Kenya	66%	57%
South Africa	60%	62%
UK	51%	43%
New Zealand	50%	42%
Spain	47%	35%
Australia	47%	40%
Argentina	46%	39%
France	46%	29%
USA	45%	35%
Malaysia	44%	28%
Mexico	40%	51%
Source: PWC Global Economic Crime Survey (2011, p. 17)		

Previous studies have also highlighted the rising levels of fraud in various countries. For instance, the Association of Certified Fraud Examiners (ACFE) report of 2008 estimated that out of the \$14.196 trillion Gross Domestic Product (GDP) for the United States of America (USA) in 1998, around \$994 billion was lost to fraud (ACFE, 2008). Schoepfer and Piquero (2009, p.209) have also pointed out that fraud affects about a third of the USA population. Similarly, the estimated cost of fraud in Australia even as at 1997 was between \$3 and \$5 billion per annum (Smith, 1997).

In the United Kingdom (UK), fraud is estimated to cost the public sector a minimum of £16 billion a year and a maximum of £72 billion to the private sector (Fraud Review Team, 2006a). These costs include £3.75 billion of Excise fraud, £2 billion of benefit fraud, almost £2 billion of Value Added Tax (VAT) fraud and £1.5 billion of insurance fraud to name some of the largest (Fraud Review Team, 2006a). Recent estimate by the National Fraud Authority (NFA) also revealed fraud cost the British economy more than £30 billion a year or a yearly average of £765 for every adult in UK (National Fraud Authority, 2011). Indeed, the Fraud Review Team Final Report (2006b, p2) stated that harm caused by fraud

“may be second only to Class A drug trafficking as a source of harm from crime; and there is evidence that fraud funds terrorism, drugs and people trafficking”.

Despite those figures illustrating the cost of fraud in financial terms, there is no reliable estimate in measuring the true cost of fraud (NERA, 2000; QC Lord Grabiner, 2000; DSS, 1998; Fraud Review Team, 2006a; Fraud Review Team 2006b; Smith, 1997; Levi & Burrows, 2008). Possible reasons for the lack of more reliable estimates in accounting for the extent of fraud include the hidden nature of fraud itself as well as

- Poor reporting - The hidden nature of fraud itself with most fraud cases either unreported or unknown to the victims. The Fraud Review Team (2006a) for instance revealed that only about a fifth (20%) of fraud cases is brought to the attention of the authorities. In some cases, the organisation would only realise that fraud had taken place through whistleblowing mechanisms and investigations through dedicated in-house anti-fraud teams.
- Poor recording of fraud - a number of police forces are reluctant to record fraud cases reported by the public for reasons such as lack of investigative expertise due to technical nature of the case or consider them better dealt with through civil action (Fraud Review Team, 2006a; Doig & Coles, 1997).

As well as poor reporting and recording issues, resourcing counter fraud work is a further problem across law enforcement agencies involved in counter fraud work (Fraud Review Team, 2006a; Button et al, 2007a; Frimpong & Baker, 2007; Doig & Coles, 1997; Doig & MaCaulay, 2008). The Fraud Review Team (2006a, p.67), for instance, noted that even within the police fraud squads and the Serious Fraud Office (SFO), manpower and resources dedicated to fraud had been dwindling. Illustrating the declining workforce and police resources for fraud are the number of fraud squad officers which stood at 556 as at 2002 but had fallen to 416 as at 2004 (Fraud Review Team, 2006a), without being replaced. In addition, the existing squad often face the problem of being assigned to tasks considered “priority” by their management to meet targets. The declining manpower resources coupled with management assignment of police fraud squad staff to tackle high priority tasks such as money laundering and financial intelligence to meet performance targets has led to a culture where police fraud squads are “cherry picking” fraud cases to

investigate. The extract below from the Fraud Review Team (2006a, p.69) provides a clear demonstration on resourcing for fraud on a £100,000 bank employee fraud reported to the police:

The investigation of fraud is extremely expensive in terms of hours spent obtaining statements and preparing a prosecution case. The Constabulary is required under the Crime and Disorder Act to produce a crime reduction strategy. Our strategy identifies priority areas and police resources are directed to those priority areas. Fraud is not one of them. In reality the bank is the loser as the result of the actions of one of their employees. Fraud investigations tend to be resource intensive and do not contribute towards our performance targets but actually remove resources from our core business.

Apart from the police, the issue of under resourcing for anti fraud work is also evident in other UK public sector bodies involved in countering fraud, despite the effort being made by those agents to support the public police in counter fraud activities. For instance, a study on counter fraud specialists across the three key departments involved in countering UK public sector fraud (DWP, NHS and the Local Authority) revealed that over half (52.4%) of all respondents in the survey, felt they did not feel properly resourced to undertake counter fraud work (Frimpong and Baker (2007)). The study also revealed that counter fraud specialists felt under-estimated and under-valued by both the public and within their own organisations.

Fraud is also recognised as a greater risk in certain organisational sectors (Information Gathering Working Party & Doig, 1999, p.13) causing those sectors to develop a network of sharing information to combat it. The risk of fraud to organisations is illustrated by Gee et al's (2009) study on UK plc's resilience to fraud. The study revealed the assessed organisations had a combined turnover of around £455 billion in 2006. This formed around a third (by value) of UK's Gross Domestic Product (GDP) at the time. Nonetheless, the study revealed a wider range of weaknesses in risk measurements and counter fraud infrastructure including training for counter fraud staff in those organisations. Similar studies measuring the risks of exposure to fraud by the NHS and putting in corrective actions through counter fraud activities has produced positive results to counter fraud activities. For instance, from 1998 to 2004, the NHS was able to reduce fraud in many areas of the organisation to its lowest level by:

- Reducing overall losses to patient fraud by 54% from £171 to £78 million
- Fraudulent claims by professionals working for the NHS fell to just over half (54%) after fraud-proofing organisational systems and processes
- Achieving 96% successful prosecution rate
- Detecting and stopping of over £170 million worth of fraud and unlawful actions
- Obtaining financial benefit to the NHS in excess of £600 million (NHS CFSMS, 2005, cited in Frimpong & Baker, 2007, p. 131).

The author acknowledge that periodic measurement of fraud risks to an organisation and strengthening anti-fraud measures contribute to providing evidence to support the effectiveness of counter fraud activities as demonstrated by the NHS. However, the overall assessment of the effectiveness of counter fraud activities to the UK public sector as a result of the professionalisation agenda is beyond the scope of this research project. This has been recommended as part of the areas for future study in Chapter 6.

Linked to the issues of resourcing, reporting, recording and measuring the growing fraud problems is the nature of investigation itself, which is often complex. The investigation of crime including fraud is often intrusive, sensitive by nature and required the investigator to follow due process of law. Failure to do so when the case results in criminal prosecution in the Court of Law could lead to potential injustice. The wrongful conviction of “The Guildford Four” and “Birmingham Six” by police detectives provide illustrations (Newburn, 2007) of those incidents. In the context of fraud, notable examples of wrongful conviction/miscarriage of justice in England included the famous trial and conviction of Adolf Beck in the early twentieth century for identity fraud, to the recent conviction of Patrick Zengeya in 2001. Following the appeal against his conviction on the grounds of suppression of evidence by the police investigators and the trial judge, Mr. Beck succeeded and received a compensation of £5000 in 1907, currently worth around £310,000 (see Naughton, 2003, para. 6; Taylor, 2009, paras 1-6; Dobson, 1984) for wrongful conviction. Regrettably, investigators have not learnt from their past mistakes, given the stereotypical images and past negative media publicity of using questionable interrogation techniques before the introduction of Police and Criminal Evidence Act 1984 (Middleton, 2002; BBC Inside Out, 2005; Livingstone & Hart, 2003). There is also the public perception of dispensing “street – corner justice to maintain order without resorting to courts ... ” (Greenwood & Petersilia, 1975, p.5).

Similarly, various studies have demonstrated the impact of fraud on victims (see Smith et al, 2011; Levi & Burrows, 2008; Fraud Review Team, 2006a). The earlier discussion on the growing fraud problem meant that fraud has devastating impact on victims. Examples of those victims include the government, businesses, individuals and society as a whole. Illustrating some of the impacts of fraud on victims is the National Fraud Authority (2010a) survey, which revealed that 68% of victims felt angry for being defrauded, while 45% felt their emotional well being had been affected due to financial loss. In addition, 45% of victims claimed the feeling of stress, while 37% reported a major psychological and emotional impact. The Audit Commission (2009) report revealed that in the UK public sector, every pound lost through fraud directly affects citizens by increasing national and local taxation levels or threatening essential services such as social care, housing and education. The impact of fraud on businesses includes serious damage to reputation or corporate brands which could lead to loss of market share. For instance, the PWC Global Economic Crime Survey (2011) revealed that reputational damage caused by fraud was the biggest fear for 40% of the respondents. Similarly, 10 % of victims in the study reported the financial loss from the fraud exceeded US\$5 million (PWC Global Economic Crime Survey, 2011).

As well as the impact of fraud on victims, fraud investigators have for a long time perceived themselves as under-valued, under-resourced and under-estimated (Frimpong & Baker, 2007) for their role as fraud fighters. This has resulted in creating measures to promote their image and status particularly, those in the public sector through the professionalization agenda (DSS, 1998). While this was seen as an attempt in the right direction to address the growing problem of fraud, resource issues and professionalising anti-fraud work as indicated in the DSS (1998) Green Paper entitled “*Beating Fraud is Everyone’s Business*”, there has not been any major academic study to assess the extent of progress of the anti-fraud professionalization initiatives to reduce the increasing levels of fraud in the UK public sector. Few studies existing in the area such as Frimpong and Baker (2007), Button et al (2007a) had different orientations and limitations as those studies were not supported by any follow – up interviews with counter fraud specialists.

Linked to this is the lack of reliable estimate on the cost of fraud to the UK economy, which has attracted debates in the academic community (see Tunley 2011) on the need for robust fraud measurement mechanisms in the UK. However, the ability to accurately measure fraud involve developing highly skilled anti-fraud professionals with the relevant skills to protect the public purse against fraud and improve public confidence in the system. Undoubtedly, there is no better time other than now for the UK government to revisit the professionalisation agenda, given the period of austerity measures with public money highly vulnerable to fraud, the need for better protection and accountability. In addition, the behaviour and activities of fraud investigators has been called into question, given the negative images, the increasing levels of fraud and the loss of public confidence in fraud fighters (see DSS, 1998). Given the complexity of the nature of fraud and the scale of the problem, combating the growing fraud problem and improving public confidence in the UK economy as well as those who investigate fraud has prompted the need to revisit the UK government anti-fraud initiatives introduced in 1998 for proper training and accreditation of anti-fraud staff through professionalisation.

1.1.1. Fraud - Perspectives on Motivations

The need to understand motivations for fraud

Two main reasons could be provided to justify the need to understand the motivations for fraud.

- Firstly, fraud is a growing problem, given the extent of the problem on the global scale and the broader cost involved as discussed earlier. It is a type of crime which has negative impact on businesses, the government and society as a whole.
- Secondly, understanding the motivations for fraud could help policy makers and criminologists to devise techniques for profiling offenders and various measures such as the training and development of fraud investigators to detect, investigate and prevent the growing fraud problem. In addition, it helps fraud investigators and prosecutors to decide on the type of sanction(s) to apply to fraudsters.

Understanding the motivations for crime including fraud is a very difficult concept and complex in nature, given the multiple factors underlying criminal behaviour and

motivations for the crime (Rowlingson et al, 1997; Mitton, 2009; Newburn, 2007; ACFE, 2011; Duffield & Grabosky, 2001). However, in order to gain insights into the motivation for crime including fraud, contemporary criminologists have attempted to draw on various ideas. Those ideas ranged from the classical to positivists' theories of crime to help understand the drivers for perpetrating fraud. While the earliest classical criminologists believed that criminal behaviour was a genetic disease inherited from parents and ancestors as illustrated by the work of Lambroso (see Newburn, 2007), contemporary criminologists taking the classical approach to the understanding of crime based their arguments on the notion of crime as a choice by those individuals who choose to do so – rational choice theory. Rational choice theory suggests that individuals choose to commit crime by calculating the benefit (pleasure or gain) derived from the crime against the cost (punishment) of committing it. Rational choice theorists therefore emphasised punishment to deter offenders, but the punishment administered must be fair and proportionate to the crime committed. Nonetheless, the theory has been criticised for failing to consider situations where the “offender is mentally incapacitated or where the behaviour concerned seemed to be involuntary” (Newburn, 2007, p118).

By contrast, criminologists subscribing to positivists tradition of understanding the motivation for crime emphasised the need for criminologists to look beyond ‘rational choice’ theory as the only motivation for crime. Rather, they should look beyond factors outside the individual’s immediate control such as psychological, sociological and environmental aspects of the person (Newburn, 2007) as illustrated below.

Psychological perspectives and the ‘fraud triangle’

Social learning is about observing individuals and learning from them. The theory was applied in the work of Skinner in 1953 regarding the operant learning conditioning of animals. Skinner concluded that positive reinforcement of a particular behaviour produces positive consequences or rewards, whereas those resulting in undesirable outcomes tends to be negatively rewarded or punished (Newburn, 2007). The relevance of psychology to understanding offending behaviour is illustrated by social learning theories. Social learning theorists argue that individuals learn from their peers or peer groups through interaction and communication. Differential association theory is a kind of social learning theory which was applied by Edwin Sutherland to study criminal conduct. Sutherland concluded

that “individuals learn criminal behaviour through their interaction and communication with others including peer groups” (Newburn, 2007, p.193). Areas where Sutherland believed the learning occurred involved how criminals learnt the skills and techniques to commit the respective crimes, the attitudes and drivers towards the crime as well as rationalisations for perpetrating the crime (ACFE, 2010).

Similarly, contemporary criminologists such as Donald Cressey and Steve Albrecht have adapted the work of Sutherland to study the motivation for occupational fraud and abuse (see ACFE, 2010). Their study revealed three key factors motivating individuals to commit fraud (the fraud triangle) as:

Perceived (non-shareable) financial pressures

The pressure to commit fraud exists in various forms such as perceived (‘non shareable’) financial pressure to meet sales targets as happened in Enron. The KPMG (2011) report also identified greed and work pressures to enhance either bonuses or protect one’s employment position as factors putting pressure on employees to commit fraud. Other factors also include the need to meet expectations from family members and friends, extra marital affairs, paying off excessive debts resulting from excessive gambling (ACFE, 2011).

Perceived opportunity

The element of the opportunity exists in the form of failure to discipline fraud perpetrators or lack of internal controls to detect and prevent fraud as happened in the case of Nick Leeson and the collapse of Barings Bank. The problem of weak internal controls creating an opportunity for fraud is exemplified by the KPMG (2011) survey, which revealed increasing cases regarding the exploitation of weak internal controls by fraudsters from 49% in 2007 to 74% in 2011.

Rationalization/neutralisation

Rationalisation / neutralisation are the techniques used by perpetrators of fraud to justify their motives for the deviant act(s). Basically, fraudsters use the rationalisation techniques to make their illicit act appear acceptable, so as to project an image of a

trustworthy person (ACFE, 2011). Smith et al (2011) for instance highlighted some of those techniques used by fraudsters to justify their motives to involve the 'borrowing', 'due me/dissatisfaction' and the 'challenge' syndromes. The 'borrowing' syndrome, the perpetrator rationalise his/her behaviour with the pretext of 'borrowing the money' and paying it back later. The 'due me /dissatisfaction syndrome ' is used by employees to express dissatisfaction with pay levels or retaliation for denial of promotion opportunities. The 'challenge syndrome' on the other hand involves employees using their skills or intellect to find weaknesses in management systems, with the hope of being recognised for their achievements. An example of the 'challenge syndrome' is the use of social engineering techniques by hackers and insiders to attack corporate systems to embarrass management.

While the 'fraud triangle' (pressure, opportunity and rationalization) provides greater insights for anti-fraud professionals to understand the drivers for fraud, the model has been criticised for being inadequate as a tool for countering fraud. The reason being that, the model "lacks the objective criteria for identifying pressure and rationalisation" (ACFE, 2011, p.18). In addition, the model over simplifies the motivation for fraud, despite the complex nature of fraud. The inadequacy has led to the development of alternative models such as the 'fraud diamond'. The 'fraud diamond' unlike the 'fraud triangle' (see ACFE, 2011), argues that four elements needed to be present for an individual to commit fraud, especially when the financial value of the fraud is greater and the offence extends for a considerable period of time involved the fraudster or perpetrator:

- occupying a position of trust or authoritative function within the organisation
- having the capacity, knowledge of systems weaknesses and control and taking advantage by virtue of his/her position of trust to perpetrate and hide the offence
- having the confidence (ego) of getting away with the fraud and where caught, he /she would have an excuse of defending himself/herself
- having the capability to deal with the aftermath of the perpetrated fraud and related consequences such as stress caused by the fraud (ACFE, 2011)

Sociological and environmental perspectives

Sociological theorists take different views to the understanding of criminal behaviour, by placing emphasis on the actions and behaviours causing the individual to act against norms and rules of society. Analysis of such perspectives for fraud crime draws on the sociological theories of anomie (Merton's anomie theory) and Hirschi and Gottfredson's theory of self – control. For Merton, the essence of anomie is that individuals commit crime not by choice. Rather, they find themselves in an environment of economic and social deprivation, which act as barriers to achieving those desirable goals of society or the “American Dream” (Newburn, 2007). Examples of those involve materialism, prestige and status. Inability to reconcile the ‘American Dream’, with the legitimate means of attainment put pressure on individuals. This drives the individual to engage in deviant acts by disregarding existing controls and norms (see Choo & Tan, 2007).

By contrast, Hirschi and Gottfredson's self-control theory argues that the motivation for committing crime is based on a “combination of criminal opportunities and low-self control” (Newburn, 2007, p.235). Newburn described the low-self control to involve tendency to act impulsively, desire for risk seeking and self-centredness as well as inability to resist temptations of criminal opportunity. He suggested that parents should instil self-control in the early life of children. In terms of the criminal opportunity, contemporary criminologists such as Felson and Cohen argue that criminals take advantage of opportunities and suggested the application of ‘routine activity’ theory to manage the situation. The theory basically suggests that most of the criminological theories discussed earlier have concentrated more on the offender as opposed to the “situation in which offending takes place” (Cohen & Felson, 1979, cited in Newburn, 2007, p.286).

Managing the situation involved development of crime management strategies capable of ‘protecting’ the ‘suitable target’. In the context of fraud, the ‘suitable target’ is public money, while counter fraud specialists (fraud investigators) are the people capable of ‘protecting’ public money. Where an alleged fraud is suspected, it is investigated using a wide range of strategies and related legal tools. Those strategies and tools are discussed in sections 1.1.4.3 and 1.1.4.4 in this chapter. While none of the theoretical concepts on fraud

described earlier provided conclusive answers to the causes of crime, they are relevant in terms of providing various perspectives in the understanding of criminal behaviour. For instance, research into the motivation for benefit fraud attributed drivers for the fraud to economic circumstances such as poverty, hardship and frustration from depending on welfare benefits (Cook, 1989, cited by Minkes & Minkes, 2010, p. 87). Similar research by Rowlingson et al (1997) found that, multiple factors underpinned the behaviour and motivations for welfare fraud. Examples of those multiple factors included the need for the money to survive, despite the perpetrators knowledge the act as unlawful, they did not perceive it as something criminal. Mitton (2009) study found similar results and concluded that motivations for fraud are complex and people are diverse in their fraudulent behaviour as summarised below:

People exhibit much diversity in their behaviour, and they are motivated by a variety of factors. There are individuals who always cheat and those who always comply, some who maximize expected utility, others who overweight low probabilities, ...some who are at times cooperative and at other times free-riders, and many who are guided in some way by social norms. (Mitton, 2009, p.35)

The complex nature of fraud, the scale of the problem and devastating impact on victims as well as the multiple factors explaining the drivers for fraud, provide a clear illustration on the need for proper training and development of crime fighters involved in anti-fraud related activities. Doing so will ensure that the anti-fraud officers have the necessary investigative skills to be able to stay ahead of fraudsters.

1.1.2. Pressure to Professionalise and Professionalisation Initiatives

As discussed earlier, the growing cost of fraud, the questionable investigative practices and the public images of fraud investigators became issues of great concern for politicians (see Scampton Report, 2000; Department for Works and Pension, 1998). The identified problems resulted in need to introduce government initiatives, which emphasised the need to professionalise anti-fraud work. Despite the introduction of those initiatives, there has not been any major academic study assessing those initiatives. For the sake of simplicity, the professionalisation initiatives are divided into two eras – first and second era (Figure 1.1). The pressure to professionalise anti-fraud work in UK is not new, and dates as far

back as the 1970s (Smith, 1985). What is new was the approach adopted by the respective governments to professionalise anti-fraud work. Smith (1985) for instance, discussed how politicians in the 1970s inundated the press and parliament with alleged examples of benefit fraud abuse. However, Parliamentarians at the time did not take the issue of fraud abuse seriously, until the conviction of the person Smith (1985, p.112) described as “King Fiddler” – Derek Deevay. Derek Deevay, using forty-one (41) aliases obtained £36,000 in benefits, causing the then Labour Secretary of State for Social Services (Stan Orme) to admit that fraud was actually a problem and had to be tackled.

Following this, Stan Orme established a co-ordinating committee on fraud abuse in the 1970s (first era), which developed ‘six point action plan’ to tackle fraud with a commitment to resources, training and facilities, improved investigative procedures, new anti-fraud measures, managerial involvement and greater emphasis on fraud awareness. Smith (1985) further argued that following the election victory of the Conservative government in 1979 and the appointment of Reg Prentice as Social Security Minister in the 1980s led to the development of new anti-fraud measures to beef up anti-fraud work. Amongst the measures introduced were increasing anti-fraud staff by over a thousand so as to make a saving of over £50m of tax payers money as well as putting more emphasis on claiming back overpayments, and less emphasis on prosecution. Nonetheless, the main weakness of the anti-fraud measures introduced in the first era by Orme and Prentice (see Figure 1.1) did not include anti-fraud training programme that led to professional accreditation status.

Notwithstanding the anti-fraud initiatives introduced in the 1970s and 1980s, social security fraud abuse (Grover, 2005) and fraud investigators use of questionable investigative tactics (Cook, 1991) yet again, attracted media attention. Cook (1991) and Smith (1985), for instance, point to the existence of a culture of using questionable investigative tactics involving bullying, intimidation and humiliation of benefit claimants. Claimants alleged to be defrauding the system had similar treatments at interviews, particularly ‘single mothers’. In addition, fraud investigators at the time ‘cherry – picked’ cases to investigate and targeted fraud prone occupations such as taxi drivers. As well as ‘cherry – picking’ cases, there existed a culture of presenting false allegations and evidence. They also avoided investigating cases where the suspect was known to have a

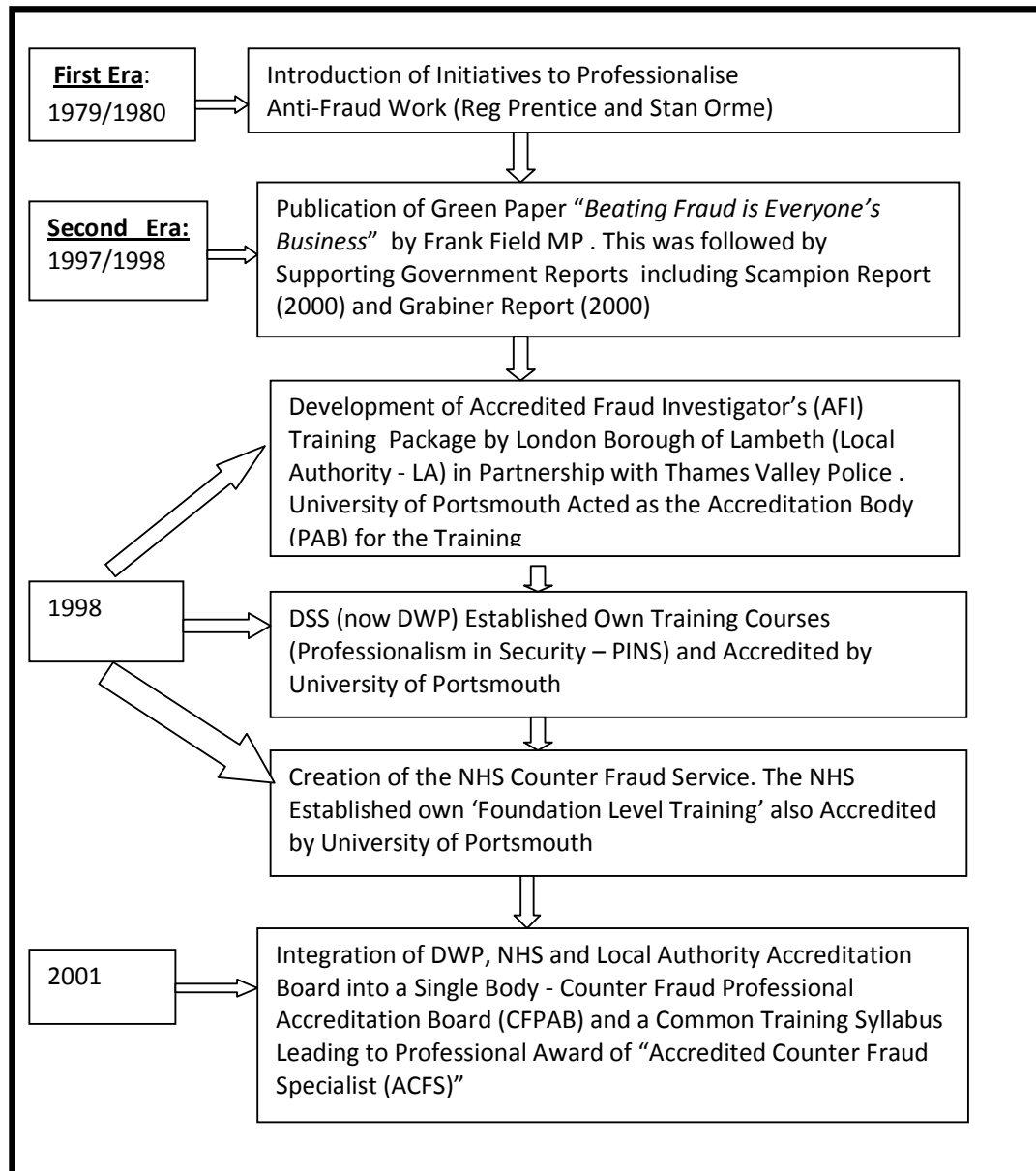
history of violence. The culture of using those ‘sharp practices’ predated the introduction of Police and Criminal Evidence Act (PACE 1984) and the disclosure rule (Criminal Procedure and Investigatory Act) (CPIA 1996). PACE (1984) refers to guidance for the police and fraud investigators to follow in relation to the arrest, treatment, questioning and identification of suspects as well as tape recording of interviews (Home Office, 1985).

In terms of training, there existed no minimum structure of training for fraud investigators at the time (DSS, 1998; Button et al, 2007a; 2007b; Frimpong & Baker, 2007). As discussed, training took place on an ad-hoc and local basis. As well as this, fraud investigators had very little experience at the level necessary to develop anti-fraud strategies. In addition, there existed a culture where newer recruits, including less experienced fraud investigators had to learn from their predecessors. Another important issue was the absence of a mechanism for evaluating the skills and knowledge gained on the training. The period also witnessed a number of government reports highlighting serious failures in systems and controls of administering taxpayer’s money within government departments and public bodies (Audit Commission, 1993/1994; Public Accounts Committee, 1993/94; Social Security Select Committee, 1995/96). All those publications pointed to leakages in the system.

In 1998, the Audit Commission published a further report, based on recommendations from the 1993/1994 report. However, the report concluded that more work needed to be done in tackling fraud. Following this, fraud became a significant issue in terms of “who commits and investigates it, how much it costs and ways of combating it in the future” (Doig, 2000, p. 99). A combination of the factors discussed created an atmosphere where further measures had to be put in place to address the situation. This was where the professionalisation initiatives identified in the second era started (see Figure 1.1 on the next page). This led to the emergence of counter fraud specialist’s profession.

As discussed earlier, fraud in the public sector received a number of critical reports in the 1990s, given the failures in administrative, financial systems and control of public money. Those failures in the administration of public money were considered as a departure from the standards of public conduct established during the past 140 years (Public Accounts

Figure 1.1: Initiatives to Professionalise Anti-Fraud Work



The situation however changed following the 1997 election victory of the New Labour Government. The New Labour Government decided to introduce a number of policy programmes including addressing public concern for fraud and reforming the welfare system (Hyde, Dixon & Joyner, 1999). The government in an attempt to address the growing concern for fraud published a consultation paper (White Paper) in 1997.

In 1998, this became a Green Paper entitled “Beating Fraud is Everyone’s Business”. Amongst the policies was the need to professionalise counter fraud work given the earlier critical reports. The Green Paper provided a conservative estimate of social security fraud to be around £7bn per year. The professionalisation agenda was further strengthened by the publication of two major government reports (QC Lord Grabiner Report, 2000 – The Informal Economy and Scampton Report, 2000 – Organised Benefit Fraud). Thus, both reports emphasised the growing cost of fraud and the need for professionalism amongst investigators. Figure 1.1 summarised various government initiatives to professionalise anti-fraud work since 1979 to 2001, where a single accreditation board (CFPAB) was formed.

It is within the 1998 Green Paper that the government attempted to professionalise anti-fraud work and proposed six key initiatives to professionalise counter fraud work, by developing a body of highly skilled anti-fraud specialists capable of tackling fraud in the same way other professions have applied their skills (DSS, 1998, pp. 45 – 47). Those involved developing:

- Common skills standards,
- Common core training for all anti-fraud staff,
- Training accreditation,
- Continuous professional development,
- Common principles of good practice,
- Common approach in tackling fraud across public sector and private sector in the UK

A number of writers (Button et al 2007a; Button et al 2007b; Frimpong & Baker, 2007) have pointed to the relevance of the development of Professionalism in Security (PINS), which led to the award of the recognised qualification of an Accredited Counter Fraud Specialists (ACFS). In particular, Button et al (2007b, p.94) traces the origin of the ACFS training to the initiatives taken by the London Borough of Lambeth in partnership with Thames Valley Police to develop a training package, later on accredited by the University of Portsmouth. Participants on completion received the award of an Accredited Financial Investigator (AFI) status through the Professional Accreditation Board (see Figure 1.1).

Following the success of the training package, Department of Social Security adopted the model in 1999 to train fraud investigators in Professionalism in Security (PINS) – an integrated programme of training and certification aimed at all DWP investigators in aspects of their work including knowledge of the law, legal systems, investigations skills and evidence gathering to support a potential prosecution. In the same year, the NHS Counter Fraud Service was established and the decision was made that, all their newly recruited Counter Fraud Specialist (CFS) would be trained to the same common standard. Working alongside other agencies, they devised a counter-fraud “Foundation Level” training package, which drew together all the practical skills and legislative requirements that a CFS would need to be effective in the fight against fraud (Frimpong & Baker, 2007).

Figure 1.2: Organisations and Accredited Counter Fraud Course by CFPAB

Organisation	Accredited Training Package Leading to Award of ‘Accredited Counter Fraud Specialist’
DWP and Sister Organisations	<i>PINS 1</i> , Legislation; <i>PINS 2</i> , Liaison, Intelligence Organisation and Planning; <i>PINS 3</i> , Rules of Disclosure and Exhibits; <i>PINS 4</i> , Investigative Interviewing; <i>PINS 5</i> , Surveillance; <i>PINS 6</i> , Photographic and Video Evidence; and <i>PINS 7</i> , Court Procedures.
NHS	Investigation, Law and Procedures; Investigative Interviewing; either Pro-Active Investigation or Pro-Active Evidence Gathering; and Principles of Good Practice
Focus for Abbey	<i>Either</i> : Basic Investigation; <i>or</i> Pro-active Evidence Gathering; <i>and</i> Analytical Investigation Methods; Investigative Interviewing; Statement Writing, Case Papers and Court Skills
Focus for Local Authorities	Criminal Investigation Procedures; Foot Surveillance; Investigative Interviewing; Statement Writing, Case Papers and Court Skills
RMH for Local Authorities	<i>RMH 1</i> Legislation; <i>RMH 2</i> Liaison, Intelligence, Organisation and Planning; <i>RMH 3</i> Basic Surveillance; <i>RMH 4</i> Photographic and Video Evidence; <i>RMH 5</i> Investigative Interviewing; <i>RMH 6</i> Rules of Disclosure, Exhibits and Production; <i>RMH 7</i> Court Procedures
RNA for UKPIS	Foundation Intelligence Course; Investigative Skills; Investigative Interviewing Skills; Courtroom and Evidence Skills
Source: Button et al (2007b, p.96)	

In addition, a partnership was formed with the Institute of Criminal Justice Studies (ICJS) at the “Foundation Level” training led to the award of the initial professional qualification of “Accredited Counter Fraud Officer” (ACFO). However, the award of ACFO was discontinued in 2001 following the integration of the respective accreditation boards

(National Counter Fraud Accreditation Board and the NHS National Professional Accreditation Board) to form an overarching accreditation board in 2001. The new board formed out of the merger was the Counter Fraud Professional Accreditation Board (CFPAB). Delegates completing the “Foundation Level” training following the merger received the award of an “Accredited Counter Fraud Specialist – ACFS”. Hence, the term “Counter Fraud Specialist” emerged from the 1998 Green Paper initiatives entitled “Beating Fraud is Everyone’s Business”.

The board (CFPAB) has representatives from a number of public and private sector organisations interested in countering fraud. Figure 1.2 illustrates the accredited courses with the respective member organisations and respective training providers. The creation of the board has given counter fraud professional qualification an identity or one of the symbolic elements of professionalisation. The Fraud Review Team (2006b, p. 153) outlined the CFPAB role across the UK as follows:

- To establish and maintain professional standards in the delivery of a portfolio of professional training courses in the field of counter fraud work, encompassing a 'Foundation Level' syllabus and qualification
- To recognise formally, the successful completion of a portfolio of professional training courses in the field of counter fraud work. These encompass the 'Foundation Level' syllabus and qualification.
- To oversee the delivery of the training courses taking into account the quality and effectiveness of the courses.
- To ensure that individual courses, and the portfolio of courses as a whole, are conducted so that Higher Education credits can be awarded, and that in particular a recommended credit rating is communicated to the higher education institution(s).
- To establish and maintain professional standards in the delivery of an 'Advanced Level' counter fraud qualification based on an agreed common syllabus, to be delivered by higher education institutions and resulting in an Award at Certificate of Higher Education level.

- To recognise formally the successful completion of the 'Advanced Level' counter fraud qualification with the award of Certified Counter Fraud Specialist (CCFS) status.
- To promote actively professional training for counter fraud specialists. Additionally, the CFPAB has to work in partnership with organisations having a common interest in the development of professional training and access to relevant programmes of Higher Education.

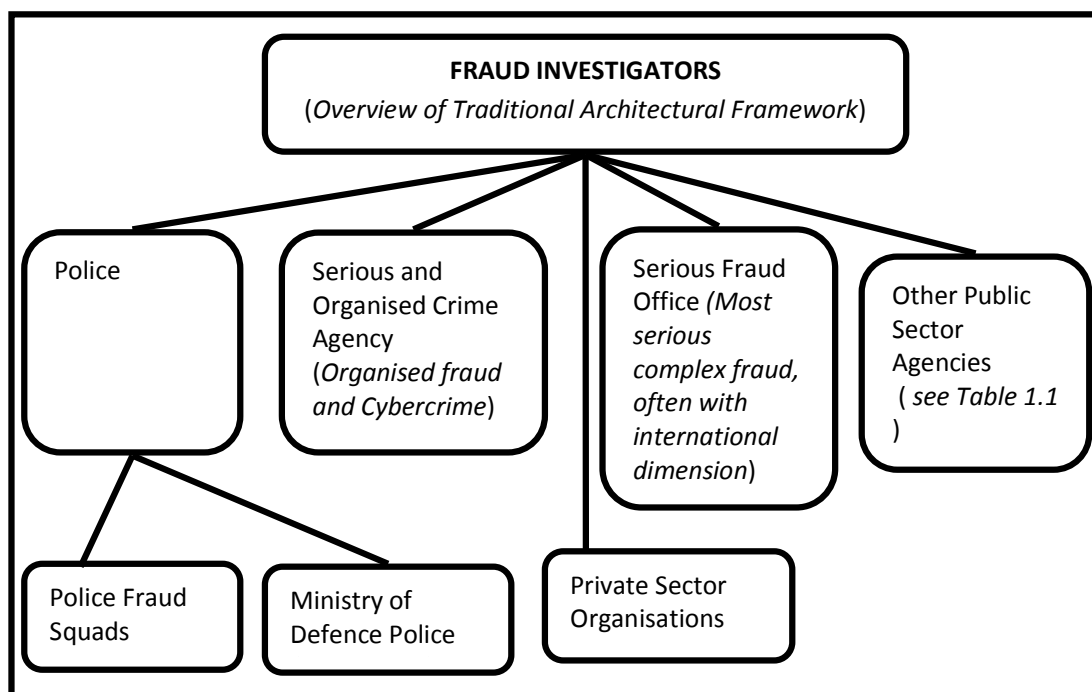
Notwithstanding the role of the accreditation board and the success of awarding several thousands of certificates since its establishment including the potential to leverage its established infrastructures, there is not yet a national standard of accreditation in the UK (Fraud Review Team, 2006b, p. 152). Rather, there exists a variety of anti-fraud training from different training providers with each serving a particular sector of the market. Even more worrying is that each course has its own syllabus and accreditation, yet there is not an overarching body acting as inspectorate or regulatory body for all those courses as found in the established professions such as Medicine, Law and Accountancy. Although, there exists a number of achievements following the professionalisation initiatives (see Frimpong & Baker, 2007), problems still exist. For instance, there is the lack of a comprehensive and recognised professional association for counter fraud specialists. In addition, the role of the CFPAB is less clear in relation to its ability to regulate counter fraud specialists beyond training, education and accreditation. Despite the existence of CFPAB code of conduct for counter fraud specialists, the extent of enforcing sanctions for non-compliance remains questionable, given the lack of any statistical data to support the number of disciplined counter fraud specialists. The CFPAB News (2004, p.5) for instance, point to the existence of revocation sub-committee with the CFPAB. Yet, it seemed rather strange to note the lack of revocation system for CFPAB award holders in spite of the sensitive nature of anti- fraud work.

1.1.3. Policing Fraud – The Investigative Architecture

The discussion on theoretical perspectives underlying the motivations for fraud is incomplete, without examining the agents involved in the detection and investigation of fraud related activities in UK. As various writers have discussed (see Miller & Luke, 1977;

Lidstone et al, 1980; Johnston, 1992; 1993; Button, 2002), there exists a wide range of public, private and ‘hybrid’ agents involved in the policing activities in the UK. The public agents consist of agencies such as the Public Police (Including the Ministry of Defence Police) with Constabulary Powers, whilst the private agents involve private security companies and security guards. By contrast, agents involved in ‘hybrid’ or ‘grey’ policing are agencies or bodies that occupy ambiguous position in relation to the activities undertaken by the public and private agents. This means that there is now fragmentation in the policing process brought about by changes taking place in society and policing organisations due to New Public Management policies. Exemplifying those policies involved the contracting out some of the policing functions to private sector companies, as well as the emergence of self-policing which have made it difficult to identify those agencies involved in the policing process (Johnston, 1992; Button, 2002).

Figure 1.3: UK Fraud Investigators Architecture



Nonetheless, Button et al (2007a) argued that the activities performed by most of the agencies studied (see Miller and Luke, 1977; Lidstone et al, 1980; Johnston, 1992; 1993 & Button, 2002), revealed that some of the employees engaged in counter fraud activities or ‘hybrid-policing’. Those activities were similar to those currently performed by agencies

such as the National Health Service Counter Fraud and Security Management Service, Department for Works and Pension, Local Authorities and others. Doig and Coles (1997) research also classified three main agencies involved in the investigation of fraud in UK, while the recent Fraud Review interim report (see Fraud Review Team, 2006a) provided the latest information on UK fraud investigators architecture. The report identified five typologies of agencies involved in the investigation of fraud - Police, Serious Fraud Office (SFO), Serious and Organised Crime Agency (SOCA), other Public Sector Organisations (beyond the Police, the SFO and SOCA) and the Private Sector (Figure 1.3).

Table 1.0a: Investigative Fraud Staff

Type of Staff	Background	Powers
<i>Counter Fraud Specialists</i>	Civilian fraud investigators largely employed in the public sector, but growing in the private sector trained according to common packages overseen by the CFPAB	Most have no special powers, although some in the DWP, NHS and LA have special powers to secure information
<i>Civilian Fraud Investigators</i>	Diverse range of fraud investigators found in some public sector bodies, but largely in-house private bodies and private investigators utilizing wide range of different training packages	Generally have no special powers, although some public bodies may have specialist powers to secure information
<i>Police Fraud Squad Officers</i>	Police officers who have undergone detective training and specialist fraud training	Powers of constable
Source: Smith et al (2011, p.99)		

The public police have dedicated ‘Fraud Squads’ or ‘Economic Crime Departments’ aimed at investigating fraud. The police fraud squads mostly deal with fraud related to “financial intelligence and money laundering as opposed to any fraud” (Fraud Review Team, 2006b, p. 60). Similarly, the Ministry of Defence Police have their own dedicated Fraud Squad that deal with fraud and corruption against the Ministry of Defence. The reasons for the public police reluctance to deal with all types of fraud cases were highlighted earlier in this chapter (see Section 1.1). Nonetheless, the police provide services to law enforcement agencies involved in the investigation of fraud such as the Serious Fraud Office (SFO) as well as other law enforcement agencies involved in the investigation of fraud. In spite of counter fraud specialists performing ‘hybrid-policing’ activities as discussed earlier in this chapter, they do not have constabulary powers of arrest (see Table 1.0a below), detention

and obtaining search warrants as the police do. Rather, counter fraud specialists undertake joint work with the police given to effect those arrangements.

Therefore, they have to rely on the police for those services through collaborative working arrangements. However, fraud investigators reliance on the police and other agencies for partnership work tends to encounter problems in delivering those services. Exemplifying those obstacles involved tensions and unequal power relations between actors engaged in the partnership work together with a culture of individual central government organisations focussing on meeting their targets before responding to others (Currie et al, 2008; Prowle, 2010). Similarly, some agencies such as the police would only get involved in partnership work if they felt the outcome of involvement would help achieving their targets.

Another investigation agency is the Serious Fraud Office (SFO). Unlike the Police, the SFO is a civilian fraud investigation agency who often work in collaboration with the Police, particularly, the City of London Police Fraud Squad. The SFO is responsible for the investigation and prosecution of the most serious and complex fraud cases as well as cross-border frauds. It has its own criteria for deciding cases to investigate or refer to the Police and other agencies. It has caseload limitation to around 70 cases per year (Fraud Review Team, 2006a), and extensive powers to investigate offences relating to bribery and corruption (SFO, 2010). In addition to SFO, there exists the Serious and Organised Crime Agency (SOCA). Although SOCA is an intelligence-led law enforcement agency formed in April 2006, and tasked with the responsibility of reducing serious organised crime against the UK (Fraud Review Team 2006b), it has additional responsibility of tackling technology-enabled crime/fraud, fiscal and non-fiscal fraud as well as identity and counterfeiting fraud (SOCA, 2009).

As well as the Police, SFO and SOCA, there exists a number of other public sector organisations (government departments and agencies), that investigate certain types of fraud (Fraud Review Team 2006b). As pointed out in the Review Team (2006b), the reasons for doing so were two fold. Firstly, the agencies involved have had the statutory powers and specific legislative tools to investigate specific types of fraud (see Table 1.0; Also, Section 1.1.4 on Legislative Tools for Counter Fraud Special). Examples of the

agencies charged with the investigation of a particular type of fraud include the NHS (Healthcare fraud and corruption), HMRC (Tax fraud), DWP (Social Security Fraud) and Department for Environment, Food and Rural Affairs (DEFRA – Agriculture Fraud). Secondly, those agencies have investigations as part of their core operations to control public expenditure or protect revenue. Examples included the Pensions Regulator and the Financial Services Authority (FSA). Table 1.1 illustrates some of the other public sector organisations and the types of fraud investigated.

Table 1.1: Investigators in Other Public Sector Organisations (beyond the Police, the SFO and SOCA)

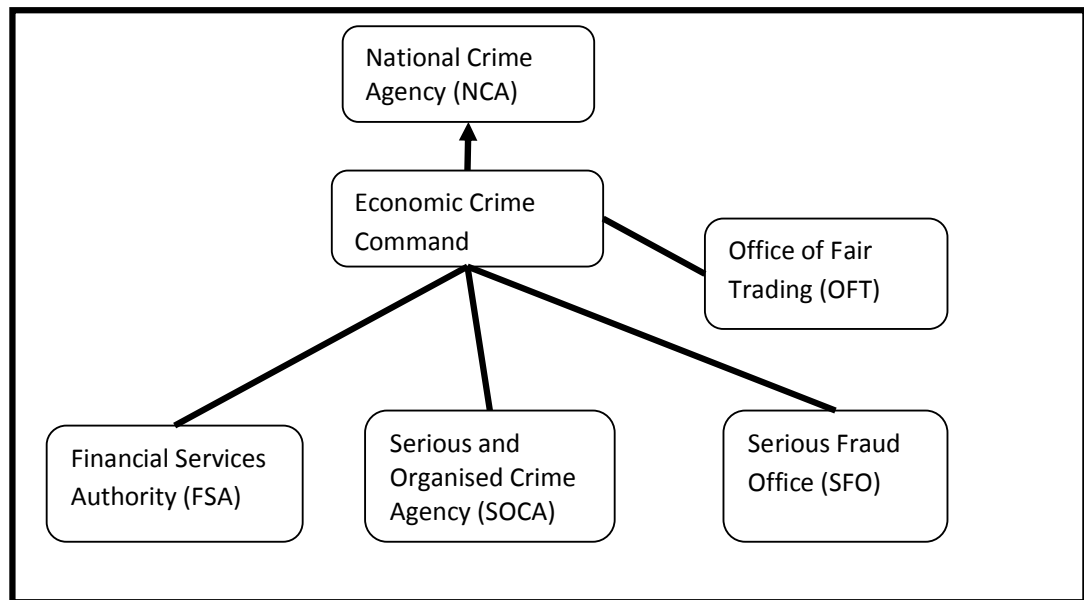
Other Public Sector Organisations beyond the Police, SFO and SOCA	Type of Fraud
HMRC	Excise and Tax
FSA	Insider Dealing/Market Abuse, Misleading Statements and Practices
DWP	Benefits
NHS	All Fraud Against the NHS
DTI	Companies/Insolvency Act Offences
OFT	Cartels
Pensions Regulator	Pension Funds
Trading Standards Officers	Forgery, Counterfeit, Consumer Protection
DEFRA	Grants and Subsidies
Source: Adapted from Fraud Review Team (2006a, p. 70)	

1.1.3.1. Recent Developments - Coalition Government Initiatives

While the above discussion illustrated existing fraud investigation infrastructure/architecture for counter fraud operations, there is the tendency for the newly formed Conservative and Liberal Democrat (Coalition) government to reorganise the investigatory infrastructure to ‘fit-in’ with their policies. As at the time of writing, there were ongoing proposals as documented in the Cabinet Office (2010, p.9) report:

We take white-collar crime as seriously as other crime, so we will create a single agency to take on the work of tackling serious and economic crime that is currently done by, among others, the Serious Fraud Office, Financial Services Authority and office of Fair Trading.

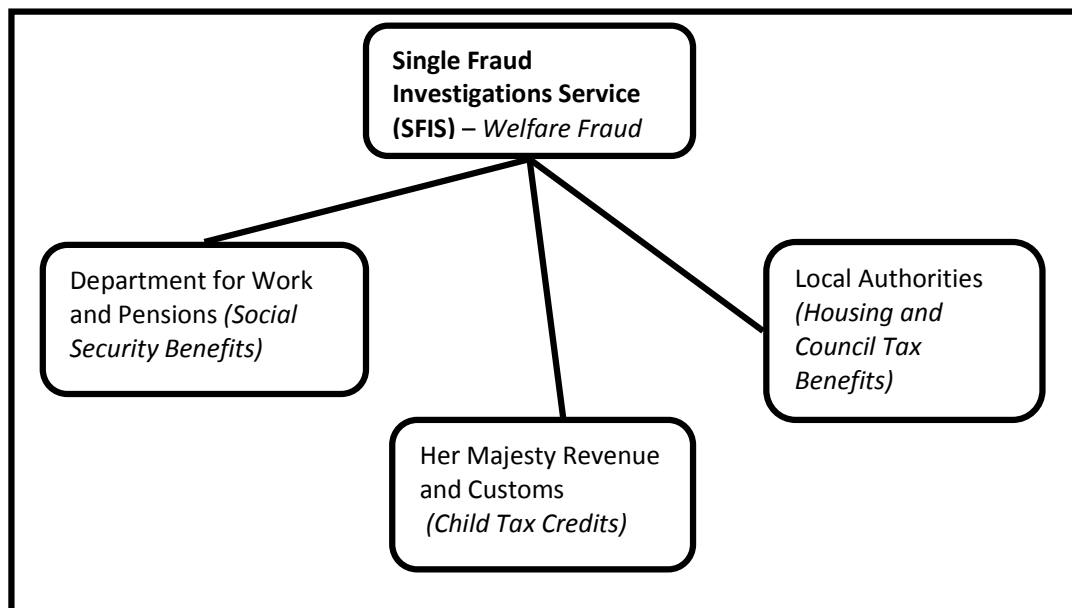
Figure 1.4a: Single Fraud Agency (Serious and Economic Crime)



It is unsurprising noting the coalition government attempt to create a single agency to tackle serious economic crime, given that Roskill Committee on Fraud Trials recommended this in 1986 (Fraud Advisory Panel, 2010). Despite not implementing Roskill recommendations, it led to the creation of the Serious Fraud Office. Recently, Fisher (2010) policy exchange report on the architecture for the investigation and prosecution of serious fraud, corruption and financial market crimes also provided similar recommendations. Nonetheless, it seems the coalition government have found a way of implementing Roskill and Fisher recommendations as part of the re-organisation of public sector counter fraud operations. For instance, the coalition government has proposed to create a new single agency - National Crime Agency (Figure 1.4a). The NCA will have an Economic Crime Division/Command to tackle the most serious fraud and economic crime related activities currently performed by agencies such as SOCA, SFO and parts of OFT as well as enforcement division of the FSA (Home Office, 2011; Hansard, 8 June 2011 Col 232). Similarly, it has proposed measures to reform welfare fraud by introducing the Welfare Reform Bill 2011. Once legislated, the Bill aims to create a Single Fraud Investigation Service (SFIS) by 2013 as well as introduce Universal Credit (Welfare System) suitable for 21st Century Britain (Barr, 2011). In addition, there will be a single

fraud hotline to report all welfare related fraud and introduction of tougher sanctions for benefit fraud.

Figure 1.4b: Single Fraud Investigations Service (SFIS) – Welfare Fraud



Traditionally, there is fragmentation in agencies or departments investigating welfare fraud (Button, 2011). For instance, the DWP administer and investigate social security benefits, while investigators within the local authority deal with council tax and housing benefits related offences. The HMRC on the other hand are responsible for investigating tax credits fraud. The fragmented nature of administering public money through the welfare system has led to problems of fraud across the respective welfare agencies. Addressing the inefficiencies in those agencies and strengthening fraud investigation capacity has led to government proposals to create SFIS to form one operational service for welfare fraud in 2013. This will bring together all anti-fraud specialists working in HMRC, DWP and Local Authorities on benefits and tax credit fraud as illustrated in Figure 1.4b.

In order for the SFIS to operate effectively, the Welfare Reform Bill will seek to extend the statutory powers of fraud investigators working within the SFIS. This will enable them to investigate and prosecute fraud across the HMRC, DWP and local authorities. Similar re-organisation is also taking place within the NHS, where the Business Services Authority

responsible for protecting the NHS against fraud and corruption (NHS Counter Fraud and Security Management Service – NHS CFSMS) was re-organised in April 2011 to a new body called “NHS Protect” (Lewis, 2011, paras 1-7). Although the re-organisation is expected to lead to possible redundancies and re-deployment of anti-fraud staff, the Coalition government has proposed to recruit an extra 200 new fraud investigators to work with the newly formed Single Fraud Investigation Service (Barr, 2011) for Welfare fraud (Figure 1.4b).

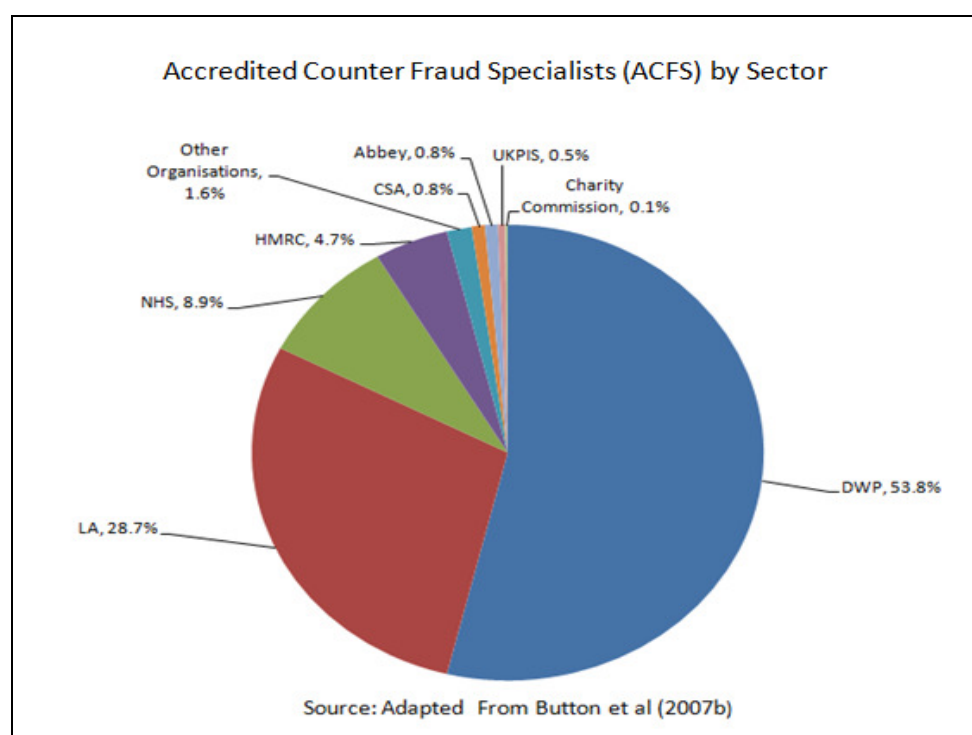
To this end, the UK fraud investigatory infrastructure is fragmented at the time of growing fraud problem and declining police resources together with the police lack of expertise to investigate every fraud. This has led to a situation where most public sector organisations have taken the responsibility on themselves to police fraud within their own organisations. The desire to police fraud within public sector organisations is strengthened by the recent coalition government initiative to create an integrated Fraud Investigations Service, with the recruitment of an extra 200 new fraud investigators. This will eventually lead to the employment of more civilian fraud investigators (Fraud Review Team, 2006a; Barr, 2011), who will need professional training and accreditation. In spite of the growing demand for counter fraud specialists in the UK public sector, there has not been any major academic study exploring the extent to which the counter fraud occupation has been professionalised despite the UK government’s attempt to introduce professionalisation agenda in 1998. The next section (Section 1.1.4) discusses counter fraud specialists together with their aims, nature of activities, effectiveness and legislative tools available for counter fraud work.

1.1.4. Who are the Counter Fraud Specialists?

The earlier discussions highlighted the initiatives leading to the professionalisation agenda. Linked to this was the fragmentation in the architectural framework for the UK investigative activities with fraud investigators classified as one of the agents involved in ‘hybrid-policing’ (Button et al, 2007a; Button, 2002; Johnston, 1993) work. Counter fraud specialists are considered as a new ‘breed’ of civilian fraud investigators largely found in the UK public sector organisations (see Figure 1.5). They have wide-ranging responsibilities and legislative tools for the detection, investigation and prosecution of fraudsters. As well as this, they undertake anti-fraud promotion activities and fraud awareness campaigns (Frimpong & Baker, 2007). In addition, they have undertaken the

professional training and accredited to the minimum standard of an Accredited Counter Fraud Specialist (ACFS). They are distinguished from the traditional fraud investigator based on the professional training and accreditation to the minimum standard as well as holding the recognised qualification of ACFS status. The symbolic nature of the accredited status has led to the growth in demand for counter fraud specialists across most public sector organisations. As at 2006, there were more than 8000 Accredited Counter Fraud Specialists in UK (see Button et al 2007b), with more than half (53.8%) and over a quarter (28.7%) employed within DWP and local authority respectively (Figure 1.5).

Figure 1.5: Accredited Counter Fraud Specialists by Sector



Aims of Counter Fraud

In the context of this study, the aim of counter fraud is to provide a holistic approach to tackling the growing fraud problem in the UK public sector, with a conservative estimate of £2 - £7 billion a year for Social Security fraud alone as at 1998 (See DSS, 1998). In the past, attempts in tackling public sector fraud had mainly focussed on investigative and reactive policing styles as opposed to proactive policing approaches (detecting and preventing fraud before occurrence). This resulted in public sector agencies such as the local authorities and Benefit agencies involved in anti-fraud activities focusing more on

achieving Benefit savings from finding fraud, rather than undertaking preventative activities given that most of them perceived themselves as ‘investigators’. However, the inception of the 1998 professionalisation agenda brought about a cultural and attitudinal change for anti-fraud staff to perceive their roles as wider than just investigating to minimise financial loss. Rather, they should perceive themselves as ‘specialists’ with wider roles involving the overall anti-fraud culture and to help free up resources for the Welfare State as well as enhance public confidence by developing a highly – skilled anti-fraud profession capable of tackling fraud in the UK public sector (DSS, 1998). Police resource limitations and the lack of expertise (see Button et al 2007a; Fraud Review Team 2006a) also played additional contributory factors supporting the aims of counter fraud. Therefore, the aims of counter fraud are wider than minimising financial loss. While the author acknowledges that tackling fraud in the UK public sector is as equally important as the private sector, it is neither the focus of this study (see Section 1.1.5) to discuss private sector approaches to countering fraud nor provide comparative study on fraud resourcing between the DWP nor HMRC. Therefore, they are considered as an area for future research as recommended in Chapter 6, Section 6.4.

Nature of Counter Fraud Activity and Fraud Prevention

Counter fraud specialists perform wide-ranging activities. The literature on investigators including those who investigate fraud (see Gill & Hart, 1997; Prenzler, 2006; U. S. Department of Labour, 2009) pointed out a number of activities generally involving:

- Gathering of facts and evidence about suspected fraud claims, conducting interviews with suspects and witnesses,
- Examination of records, tracing of assets and undertaking due diligence activities such as pre-employment screening and anti-fraud work.
- Undertaking surveillance of suspects where necessary, as well as participating in fraud arrests and raids. In addition, they work on cases until conviction or the case is dropped based on reasons such as insufficient evidence, poor trial management, lack of investigatory resources and witnesses or humanitarian reasons (Fraud Advisory Panel, 2006; SPARKS Research Report, 2004), case complexity and inexperienced judges including poor jury understanding (Levi, 1987; Wright, 2006; Fraud Review, 2006a; 2006b).

Documentary analysis comparing job advertisements on counter fraud specialists across the NHS CFSMS, Local Authority and DWP (Table 1.2) revealed similarities and differences relating to terms and conditions of employment of counter fraud specialists together with the nature of activities performed by counter fraud specialists across the sector. In terms of similarities, three areas emerged. The first related to the hostile working condition/environments that all prospective counter fraud specialists across the sector (NHS CFSMS, DWP and Local Authority) were to be prepared to work in. Those usually involved spending some time at the office to undertake desk-based research on suspected cases.

Linked to this is the occasional overnight stay outside the office and travelling to other parts of the country, something more common with specialist involved in NHS fraud. Button et al (2007a) in their study on counter fraud specialists found evidence of experience relating to violence (verbal abuse, threats and assaults) on counter fraud specialists. While the frequency of violence was generally rare, it was more frequent within the local authorities and DWP compared to the NHS. For instance, within the local authority 13.1% of respondents in the study reported experience of assault compared to DWP (11.5%) and NHS CFSMS (5.4%). Similarly, while only 3.2% of respondents within the NHS CFSMS reported experience of verbal abuse on a monthly basis, this was just over a quarter within the DWP (26.2%) and nearly a third within the local authority (32%). The differences are attributable to the nature of the job and the types of clients encountered in course of their activities. For instance, while the NHS CFSMS counter fraud specialists dealt with professionals such as Nurses and Medical Doctors, their counterparts within the local authorities and DWP dealt with people relying on Social Security and Welfare support.

Table 1.2. Comparison of Job Advertisements for Counter Fraud Specialists across the Sector (NHS CFSMS, Local Authority and DWP)

Employers	NHS CFSMS	Local Authority (LA)	DWP
Entry requirement	Accredited to LCFS, CFS or PINS standard; 2-5 years practical investigation experience Experience of delivering presentations and Knowledge of NHS	Accredited to ACFS (PINS); Experience of benefits system or relevant investigative environment	PINS qualification not a requisite but expected to be undertaken on the job. Knowledge of DWP benefits Must be DWP employee ¹
Education	Educated to 'A' Level or Higher	Educated to either 'GCSE' or 'A' Level standard with Maths and English at grade 'C' or above	5 GCSE passes (A to C) or educated to 'A' Level standard
Standard working hours per week	37 Hours	37 Hours	37 Hours
Work environment	Potential hazardous and hostile situations	Potential hazardous and hostile situations	Potential hazardous and hostile situations
Main types of fraud dealt with	All types of fraud and corruption against the NHS including Suppliers, Contractors, Patients and Staff	Housing Benefit, Council Tax Benefit, Social Housing /Tenancy fraud and all kinds of financial irregularities against the Council	Investigate organised fraud and serious attacks to the UK Benefits System
Future prospects and opportunities	Progression to CFS, Counter Fraud Manager or move across to Policy and Operations within the NHS CFSMS	Progression to Senior Fraud Investigator, Audit Manager and even Head of Finance dependant on experience and further qualifications	
Summary of main duties	Fraud investigation, court attendance and preparing witness reports, Reviewing fraud risks and compliance policy. Preparation and revision of annual work plans to cover the 7 generic areas of counter fraud work; Preparation work delivery reports and presentation to line and client management; Participation in National Proactive Exercise and fraud awareness campaign	Administrative support, fraud investigation, court attendance Participation in proactive exercise and development of fraud awareness course Evidence gathering preparing reports, witness statements and court attendance	Liaison and administrative and support roles for fraud investigations, court attendance,

¹ For the DWP, fraud jobs are usually advertised internally either as promotion exercises from being a Clerk (CO) to an Executive Officer (EO) or Supervisor.

Secondly, the nature of activities undertaken by counter fraud specialists ranged from undertaking proactive activities such as fraud awareness campaign to fraud investigation, court attendance and administrative support. Thirdly, while most counter fraud specialists worked standard 37 hours per week, the nature of counter fraud activities involved a culture of flexible working as they may be required to work outside the normal office hours (9am – 5pm) to undertake occasional surveillance or visit clients. Nonetheless, Button et al (2007a) studies revealed that whilst regular evenings work occurred rarely within the DWP (16%) and local authority (14%), it was more common within the NHS CFSMS (29%). Button et al (2007a) study however failed to explain why this was so.

In spite of the similarities on the nature of counter fraud activities in preventing fraud, the documentary analysis revealed areas where the activities performed differed across the NHS CFSMS, DWP and the LA. Firstly, the types of fraud dealt with by counter fraud specialists varied across the sector. For instance, while the NHS counter fraud specialists dealt with broad range of fraud such as NHS contractors, suppliers, staff and patients, their counterparts within the Local Authority and DWP dealt with very narrow and limited type of fraud (Welfare fraud). The second area where the nature of counter fraud activities differed related to the preparation and revision of annual work plan covering the seven generic areas (creating anti-fraud culture, deterrence, prevention, detection, investigations, sanctions and redress) of counter fraud work. Linked to this was the preparation and presentation of detailed reports by NHS counter fraud specialists on all counter fraud work undertaken to senior management and the NHS client management. By comparison, undertaking those activities were non-existent within the Local Authority and DWP. This is probably due to the fact that the Local Authorities investigate fraud on behalf of DWP. Therefore, they do not compete for counter fraud contracts, compared to their counterparts within the NHS CFSMS who are in competition with private sector companies such as Bentley Jennison and others supplying counter fraud services to the NHS.

Thirdly was the existence of a clear career structure and promotion opportunities for counter fraud work within both the NHS and the Local Authority, but less so within the DWP. For example, within the NHS, Local Counter Fraud Specialists/Counter Fraud Specialists have the opportunity to progress to Counter Fraud Manager or even move into

Policy and Operations within the NHS CFSMS. Similarly, within the Local Authority, junior Counter Fraud Specialists could progress to Senior Counter Fraud Specialist (Senior Fraud Investigator), and then to Audit Manager. Lastly were variations in terms of the entry requirements. Chapter 1, Table 1.2 illustrated that within the NHS, this was slightly higher requiring a minimum of two to five years practical working experience in an investigative environment. In addition, the applicant must be accredited to LCFS, CFS or PINS standard, with experience of delivering presentations and educated to 'A' Level or Higher. The DWP and Local Authority compared to the NHS had a similar accreditation for entry (PINS) but required applicants with less academic qualification (either 'GCSE' or 'A' Level).

Legislative Tools for Counter Fraud Specialists

As noted in the earlier discussions in Section 1.1, counter fraud specialists have available various legislative tools and strategies for detection and investigation of fraud. Unlike the Constabulary Police or HM Customs and Excise Officers, counter fraud specialists "do not possess police [Constables] powers of search and arrest" (DoH, 1999, p.9). While the lack of constabulary powers is one of the key features distinguishing counter fraud specialists from the constabulary police, anecdotal evidence suggest that counter fraud specialists, particularly those working in the London Boroughs desire to have such powers given the problems involved in securing the help of the police in joint-working or multi-agency work. Critics however pointed to the dangers involved with this approach given the custody, safety and detention issues involved in keeping such suspects within the Borough's/Council's premises. In some London Boroughs for instance, the problem of securing the help of police has developed into a syndrome of 'renting a cop' or secondment of Police Officers from the Metropolitan Police Service to support fraud teams (Enfield Council, 2010) across the London Boroughs. Having a seconded Police Officer in the Housing Benefit Investigation Team has the advantages of extending the investigatory remit with the ability to arrest fraudsters, search the properties involved in fraud and confiscate assets fraudulently obtained. In spite of counter fraud specialists not having available constabulary powers in relation to police officers, there exist wide ranging legislative tools and instruments conferred on counter fraud specialists / officers by the state authorities to aid the detection, investigation and prosecution of fraud. Outlined below are examples of those legislative tools:

The Welfare Reform Act (WRA) 2007 – This act came into force in 2008 and extended the powers of local authority fraud officers to investigate and prosecute fraud offences relating to social security and welfare benefits, where there is also fraud against local benefits such as housing and council tax. The Act also gave powers for joint working and intelligence sharing between DWP and local authorities when investigating fraud (House of Commons Research Paper, 2006).

“Authorised Officer” Power and Secretary of State Directives - Counter fraud specialists working for the DWP and its agencies have authorisation under the “Authorised Officer” power to investigate fraud on behalf of DWP. This “Authorised Officer Power” is a directive granted by the Secretary of State for DWP (DWP, 2008). For the Local Authority and DWP counter fraud officers, the powers from the State authorising them to investigate fraud is enshrined within Section 110A of the Social Security Administration Act (SSAA) 1992 (Now amended to Social Security Fraud Act 2001). In addition, Local Authority Chief Executives and Directors of Finance may authorise their own officers under Section 110A of the SSAA 1992. Authorised officers may therefore exercise any of the powers granted in relation to the investigation of Housing and Council Tax Benefit by issuing a written notice to request information from certain people and even organisations under Section 109B of the Act. Alternatively, they could also visit the premises under Section 109C powers. It is however an offence for any person to intentionally delay or obstruct authorised officers in exercising their powers under the Act and they may be liable for prosecution under Section 111 of the Social Security Administration Act 1992 (DWP, 2002; 2008). By contrast, counter fraud specialists working to protect fraud against the NHS have their powers enshrined within the Health Service Act 1977 and the Secretary of State for Health directives. The former (Health Service Act 1977) came into effect in December 1999 and have subsequently had various sections replaced with a new set of Directions since 2004 (DoH, 2004; 2005; 2006; 2007).

Money Laundering Legislations and Proceeds of Crime Act (POCA) 2002 - Money laundering is the “process of transforming the proceeds of illegal activities into legitimate finances to give the funds a legitimate appearance” (ACFE, 2010, p.2.540). Organised criminals and fraudsters use money laundering to cover up their activities. However, the introduction of legislations related to money laundering offences has enabled fraud investigators to investigate and prosecute those offences. Two key tools used by counter fraud specialists to tackle offences on money laundering involve Money Laundering

Regulations 2007 and the Proceeds of Crime Act (POCA) 2002. The combinations of those two investigative tools give fraud investigators the power to confiscate property, money or assets fraudulently acquired.

Other Legislative Tools - In addition to the tool described above, counter fraud specialists have other legislative tools enabling them to investigate and prosecute fraud with key examples involving the:

- Police and Criminal Evidence Act (PACE) 1984 – powers to issue cautions to suspects and their rights when conducting interviews
- Criminal Procedure and Investigatory Act (CPIA) 1996 – powers to record, retain and reveal information when needed (Disclosure rule),
- Human Rights Acts (HRA) 1998 – powers to ensure that the investigation is conducted in compliance with the European Convention on Human Rights Act such as the right to fair trial (Article 6) and respecting privacy and family life (Section 8)
- Powers to prosecute where the case is considered to be in the public interest. In addition, they have the powers to issue disciplinary and civil sanctions or criminal prosecution that may result in imprisonment, community penalty, fine, confiscation or compensation order.
- Data Protection Act (DPA) 1998 , Section 29(3) - powers to request and use information from other organisations for the investigation and detection of crime including fraud
- Regulation and Investigatory Powers Act (RIPA) 2000 – powers to undertake surveillance to observe or follow a person covertly where suspected to have been involved in or committing fraud offences
- Serious Crime Act 2007, Section 68 to 72 – powers for data sharing between public and private sector organisations for the prevention and detection of fraud (see Home Office, 2008; Bromsgrove District Council , 2009; DCA, 2006; NHS CFS, 2006). In the past, the public sector has been reluctant to exchange information with the private sector because of the absence of specific statutory legal gateway that will prevent them from disclosing sensitive information. The introduction of Section 68 however, provided a wide framework for the lawful exchange of information between public authorities and private sector organisations to prevent fraud.

Fraud Intelligence and Investigative Strategy

As well as counter fraud specialists having in their armoury various legislative tools and instruments, their potential to investigate or reduce the growing fraud problem is minimal without having intelligence mechanisms in place. Linked to this is the lack of reliable estimates to measure the cost of fraud and provide the right anti-fraud response, given that most frauds are either undetected or reported. In addition, developing highly trained anti-fraud professionals to combat the growing fraud problem require fraud intelligence. Therefore, intelligence plays an important role in counter fraud activities. Reliance on intelligence to combat crime has increased, because the traditional reactive policing strategy has failed to reduce growth in serious and organised crime (Ratcliffe, 2003). Additional reasons involved the growth of new public management as well as increasing use of information technology to commit transnational crime. As a result, there is increasing demand for ‘intelligence – led policing’. The latter is based on a business model, which collects “information from different sources to produce ‘intelligence’, used to direct activities of enforcement agencies to enable them to tackle crime” (Newburn & Neyroud, 2008, p. 146). The National Intelligence Model (NIM) acts as a framework and central repository for the gathering, analysis and dissemination of intelligence. NIM also provides opportunities for sharing intelligence on crime –related activities across the UK police forces and their international counterparts since 2005 (Centrex, 2005).

Over the last decade, there had been series of studies (DSS, 1998; Scampton Report, 2000; Grabiner Report, 2000) recommending the need for intelligence-led investigations within anti-fraud work. This involved developing a more cohesive anti-fraud strategy and use of intelligence- sharing to tackle fraud. As Scampton (2000, p.22) emphasised:

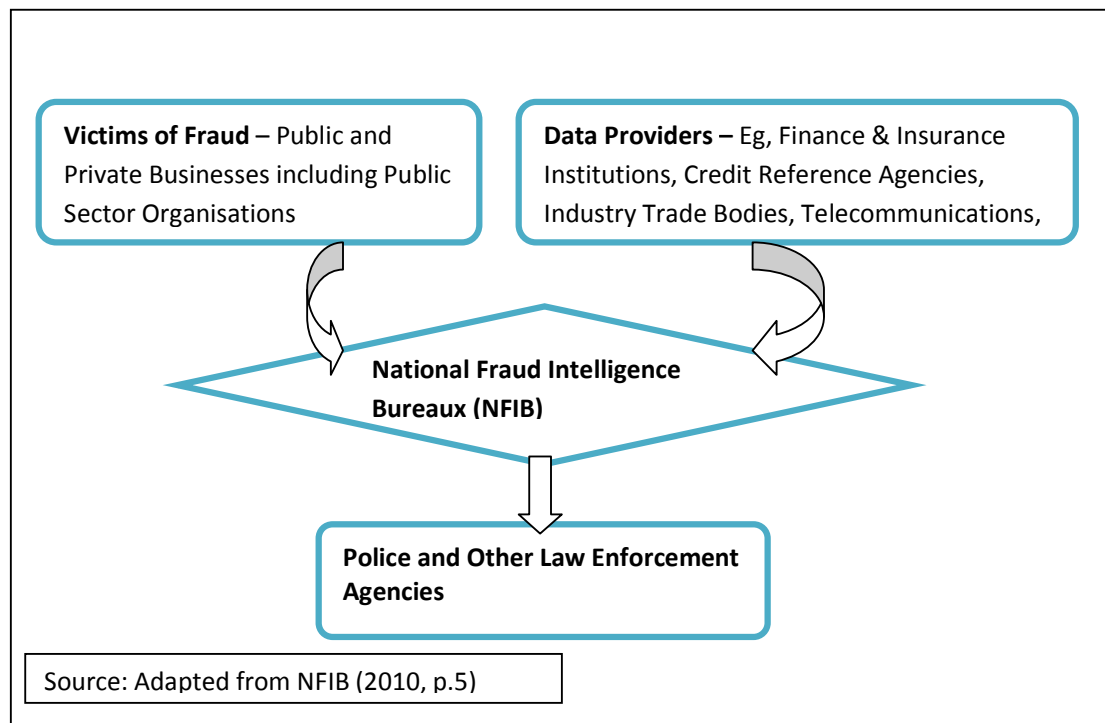
There is a need for an immediate investment in an investigators intelligence resource which crosses units and enables investigators to feed into and derive information from a network of which is technologically and not manually based.

Indeed, while the concepts of intelligence – led investigations and the use of National Intelligence Model have gained popularity across the UK police forces (Newburn & Neyroud, 2008; Lane, 2011), they appear to be evolving within law enforcement agencies such as the DWP, with its own Operational Fraud Intelligence Units (Lane, 2011). Although some form of information sharing partnership network exists through

membership of National Anti Fraud Network (NAFN), the arrangement is payment by subscription. This means that it is not every local authority that participates in cross boundary information sharing, despite the increasing threat from criminals operating across local authority boundaries (NAFN, 2010; National Fraud Authority, n.d.). Lane for instance found that within the local authority, the adoption of NIM as a “Standard Operating Model” was lacking because Local Councillors made final decisions on counter fraud related issues. Similarly, studies on fraud intelligence found evidence of poor intelligence sharing across-government and public/private sector organisations (Fraud Review Team, 2006a; 2006b). The studies attributed the reasons for this to uncertainty about legal position and reluctance to share. Private sector organisations for instance, were “concerned that sharing information with government agencies could lead to wider publication through the Freedom of Information Act” (Fraud Review Team, 2006a, p. 124). As indicated earlier, the introduction of the Serious Crime and Organised Crime Act 2007, Section 68 has opened lawful avenues for public/private sector partnership for the exchange of information to detection and prevention of fraud.

Similarly, the Data Protection Act (DPA) 1998 has also outlined the requirements for the lawful processing and retention of personal information, yet National Fraud Authority (2010b) point to the slow uptake of opportunity, partly because of lack of awareness, resistance to share information and loss of trust given recent history of public sector data losses. Notwithstanding the impediments, the partnership/“joined up” approach seems to be developing following the National Fraud Authority (NFA) recent establishment of the National Fraud Reporting Centre (NFRC) also known as “Action Fraud” or the National Fraud Intelligence Bureaux (NFIB). The centre has adopted the NIM to create a central repository for businesses and individuals to report. It will analyse reported fraud, identify patterns and trends and provide police and relevant law enforcement agencies with intelligence to target investigations (Fraud Review Team, 2006b; NFIB, 2010) as illustrated in Figure 1.6. However, there is still more work to be done following the publication of 2011 Conservative led coalition government Cabinet report on wide ranging measures to eliminate public sector fraud. Examples of proposed measures involved emphasis on prevention and detection of fraud using real-time data analytics and behavioural science approaches. The report also emphasised developing a framework to share intelligence between the NFIB, HMRC, DWP, Local Authorities and other departments (Cabinet Report, 2011).

Figure 1.6 – Sources of Fraud Intelligence and Dissemination



This system does not replace the existing fraud reporting mechanisms available to agencies such as NHS, DWP and local authorities. Rather, it provides information on identifying criminal networks as well as most large scale and organised fraud cases that go unreported. Using intelligence-led approach and sharing of fraud intelligence between public and private sector organisations have strategic, tactical and operational benefits while creating a professional approach to anti-fraud work. However, in order for counter fraud specialists to detect, prevent or investigate fraud, they need to rely on intelligence. The sources of fraud intelligence vary but they rely generally on internal and external sources. The internal sources involve reliance on information available to the organisation and combining data analytics to detect anomalies as part of internal auditing process.

The external sources on the other hand involve relying on information already available in the public domain and tip-offs from the public and anonymous employees. Research on occupational fraud and abuse shows that by far, the most common method of detecting fraud is tip-offs from the public (40.2%). This compares to internal sources such as management review (15.4%) and Internal Audit (13.9%) (ACFE, 2010). Furthermore, the

report mentioned that around 8.3% of fraud is detected by accident. Studies by Albrecht et al (2006) and NAO (2007) also reported tip – offs as the most common method of detecting fraud. Clearly, the findings illustrate that, unless other means of detecting fraud are used, auditors have less chance of detecting fraud because they believed that business intelligence tools are effective (Burnaby et al, 2011).

Most frauds against the public sector when detected are investigated by counter fraud specialists who adopt various strategies and the application of the relevant legislative tool or instruments discussed earlier. Traditionally, these have been done using paper and pen, sending fraud investigators to patrol in fraud prone areas (Smith, 1985) or wait for someone to complain. Albrecht et al (2009) also point to watching out for symptoms such as extravagant lifestyles and unusual behaviour which could provide clues for fraud. However, the emergence of modern technologies has provided new opportunities for counter fraud specialists to detect and investigate fraud. Examples of those involve emerging technologies such as Voice Risk Analysis (VRA) and Forensics Technologies including DNA to supplement the traditional methods. Voice Risk Analysis (Lie detector) Technology is used by the insurance industry to detect high-risk fraud, but the DWP is currently evaluating the potential for identifying social security and welfare fraud risks, where claimants made claims over the telephone (NAO, 2007). While DNA is rarely used in current fraud investigations, there is the future potential for adoption to fight insurance fraud (Kakis, 1992), as well as linking known suspects on Police National Computer Database in large scale complex and organised fraud cases (Mennell & Shaw, 2006). Examples of the techniques and strategies currently used for the detection and investigation of fraud (Smith et al, 2011; Shawyer & Walsh, 2007; Comer, 2003; Westphal & Blaxton, 1998) included:

- Surveillance to gain intelligence about suspected fraudsters and location using powers granted under RIPA 2000. This method is increasingly used due to the covert nature of the operation and ability to deliver speedy results, the growth of organised crime as well as the increasing public reluctance to giving evidence (Taylor, 2003 cited by Clark, 2007, p.428)
- Data matching – this involve using data analytics to combine two or more records relating to an individual to detect anomalies. For instance, the Audit Commission establishment of the National Fraud Initiative over the last twelve years to

undertake data matching for the UK public sector has detected more than £300 million fraud and overpayments. This amount could have been lost to fraudsters had it not been the Audit Commission's effort to introduce data matching.

- Undertaking searches in tracing assets and rubbish bins to gain evidence. Public records held by the land registry may be searched to find out purchased assets or HM Revenue and Customs for tax affairs; online databases such as the electoral roll, serving production order on credit reference agencies, insurance companies and financial institutions to access suspects financial records or even approach Utility companies (Telephone, Gas and Electricity) to ascertain suspects residence. Sifting through rubbish bins for discarded receipts, fake certificates and other information provide invaluable incriminating evidence.
- Investigative interviewing techniques using PEACE (**P**lanning and preparation; **E**ngage and Explain; **A**ccount; **C**hallenge; **E**valuation) model and following PACE 1984 recommended guidelines. The PEACE model of interviewing is one of the most ethical and fair system of interviewing to avoid injustices. Although the model was developed in the 1990's for police officers, the UK public sector fraud counter fraud specialists have now adopted it as the standard for interviewing fraud suspects (Shawyer & Walsh, 2007).
- Forensic examination of digital devices involving computer hard drives, printers, and mobile phones. In addition, forensic examination may be undertaken on portable devices to identify fraudulent activities and behaviour patterns that may yield further evidence or prompt for further enquiry.

While the intelligence – led approach and investigative strategies demonstrate some of the systems and processes in place for the detection and investigation of fraud, their effectiveness rely on better resourcing together with professional training and accreditation of counter fraud specialists relying on the systems as part of their investigative activities. Without this, there may be the potential problem “of connecting the dots ... and missed opportunities” (Lerhe, 2009, p. 1) to detect fraud, which could escalate the growing fraud problem.

1.1.5. Scope – Why Particular Public Sector Focus?

There have been major developments in the UK public sector over the last decade. Illustrating those developments were the establishment of the National Audit Office (NAO); the Audit Commission and the introduction of New Public Management (NPM) policies with emphasis on accountability, spending public money wisely and safeguarding it against fraud (see Pickett, 2010; Treasury Report, 2012; Prowle, 2010; Currie, Finn & Martin, 2008). In addition, the current climate of austerity measures in the UK public sector exposes public money to higher vulnerability of fraud resulting from the increasing financial pressure on individuals to meet commitments. Protecting public money by means of safeguarding it against fraud and improving public confidence in the system required the need to examine those initiatives developed specifically to provide the relevant skills for public sector counter fraud specialists. However, given the breadth and complex nature of the UK public sector organisations, it was impossible for the researcher to examine the whole of the UK public sector organisations involved in anti-fraud activities for the purpose of this study.

Therefore, this study focussed on three major UK public sector organisations (the DWP, NHS and Local Authority) that are involved in countering public sector fraud. Consequently, the study could not be generalised because it did not cover all the UK public sector organisations involved in countering fraud. The reasons for focussing on those three major organisations involved:

- Resource limitations for the study in terms of time and financial cost involved in the collection and analysis of survey data from all the public sector counter fraud specialists in the UK. In addition, the researcher acknowledged the existence of a wide range of knowledgeable and experienced people out there involved in counter fraud activities in the UK public sector, but time and resource limitations made it impossible to involve everyone.
- Bureaucratic problems encountered by the researcher in getting consensus from all the organisations signatory to the Counter Fraud Professional Accreditation Board (CFPAB) on the use of the Board's database to circulate survey questionnaire to all

UK public sector counter fraud specialists. The CFPAB holds a comprehensive database with detailed information on all trained and accredited counter fraud specialists in the UK. Using that database would have had the potential for the researcher to reach more counter fraud specialists in other public sector organisations. However, this was impossible given the problems encountered from the Board. As a result, the researcher had to resort to alternative approach to gain data for the study from respondents in Chapter 3. Table 3.1. This produced a wide range of responses from various agencies. However, given the small number of responses from other agencies, the researcher felt it inappropriate to undertake detailed comparisons between those counter fraud organisations with small number of responses, but to focus the study on the NHS, DWP and Local Authority with bigger number of responses (Chapter 4, Table 4.1).

- Availability and access to gatekeepers to anti-fraud professionals within those three public sector organisations (the DWP, NHS and LA). Fisher (2007) discusses factors to consider when choosing a research topic which included accessibility. The researcher had established contacts with anti-fraud specialists within the three respective agencies (DWP, NHS and LA), given that, the researcher had in the past undertaken similar studies on those organisations (see Button et al, 2007a). Nonetheless, the study excluded counter fraud specialists working for the UK private sector companies, despite the Fraud Review Team (2006a) estimating the existence of more than 2500 specialist in-house fraud investigators working for the six UK largest Banks alone. The reason for excluding private sector counter fraud specialists from this study was due to the researcher's limited access to anti-fraud specialists and gatekeepers in the UK private sector counter fraud community as at the time of starting this project. Therefore, research on professionalising counter fraud specialists in the UK private sector has been left as part of the recommendations for future research (see Chapter 6, Section 6.4).
- In addition, the author acknowledges that tackling fraud in the UK public sector is as equally important as the private sector. It is also acknowledged that the HMRC has a number of counter fraud specialists (see Button et al, 2007a) in spite of the high levels of tax evasion, while the earlier discussions highlighted the general resourcing issue for counter fraud work across the UK law enforcement agencies. Given those factors, time and resource constraints as well as the focus of this thesis,

consideration of the low propensity in the private sector to counter fraud or comparing fraud resourcing between the DWP and HMRC are beyond the scope of the thesis. As a result, those areas have been left as part of consideration for future research in Chapter 6, Section 6.4.

Given the scope of this project, the findings from the study could not be generalised. Nonetheless, the survey results is the best obtained given the time and resource constraints because it generates insights, provides areas for future research and policy implications on developing counter fraud specialists profession. It is also worth noting that this research study started in 2007. However, given that the Coalition Government has re-organised the NHS Counter Fraud and Security Management Service (NHS CFSMS) since April 2011 and renamed it “NHS Protect” (see Lewis, 2011), all references relating to the NHS is attributed to “NHS/ NHSCFSMS” as opposed to the “NHS Protect”. The rationale behind this is to ensure consistency and relate the study to the situation at the time.

1.2. Extra Rationale - Classical Literature and Professionalisation

The classical literature review on professions and professionalisation provided four broader groups on the classification of professions on the basis of the period of professionalisation. Those four broader groups consisted of the ancient professions in the form of Medicine, Law, Clergy and University Teaching; Mediaeval trade occupations (Surgery, Dentistry and Architecture); The Industrial era professions such as Engineering and the Twentieth century professions such as Social Work, Accountants and Personnel Management (Lester, 2010).

Table 1.3: Classical Literature and Professionalisation

Classification		Examples
Ancient Professions	Pre-Industrial Professions	Law, Medicine, Clergy, University Teaching
Mediaeval Trade Occupations		Engineering, Dentistry, Architecture
Industrial Era	Industrial Era Professions	Engineering
Twentieth Century Professions	Post-Industrial Era	Social Workers, Accountants, Personnel Managers
Source: Adapted from Lester (2010); Carr-Saunders & Wilson (1964)		

A similar classification is also provided by Carr-Saunders and Wilson (1964) using three broader groups in the form of Pre-industrial professions (ancient professions and mediaeval trade occupations); Industrial era professions and those relating to the Post-industrial era (Twentieth century professions). Table 1.3 summarises the broader classifications together with the period of emergence.

The complex nature of the classical literature on professions and professionalisation has been noted by a number of writers and commentators (see Carr-Saunders & Wilson, 1964; Millerson, 1964; Parry & Parry, 1976; Roslender, 1992). In spite of this complexity, the sociological literature provides various perspectives on professions and professionalisation (Chapter 2), but the functionalists or ‘traits’ perspective is unique, given that it is the only approach that provides the elements that could be used to distinguish or classify occupations into professions. In addition, it has a focus on the function professions perform to benefit society as a whole (Lester, 2010). The functionalists approach has essential role in the study of professions and professionalisation. A careful examination of the sociological literature revealed how classical theorists (see Carr-Saunders & Wilson, 1964; Lester, 2010; Millerson, 1964; Freidson, 1975; Parry & Parry, 1976; Roslender, 1992; Goode, 1960) have employed the ideological perspectives relating to functionalists / ‘traits’ approach to study how occupations develop into professions. Classic examples of those occupations involved traditional or ancient professions such as Medicine, Law and the Clergy (Table 1.3). While critics have questioned the biased nature of –traits’ or functionalists approach to professions and professionalisation (see Chapter 2, also Freidson, 1975; Millerson, 1964), the approach has become the prototypical model used by professionalising occupations aspiring to the status of a profession to compare the degree to which they mimicked more or less of those ‘traits’ characterising the ancient professions (Freidson, 1975; Millerson, 1964). Those ‘traits’ are discussed in chapter 2, together with criticisms.

Previous Studies Exploring Professionalisation

The author acknowledges the existence of a number of research studies framing professionalisation and professions from classical theory perspectives, with examples including the stages of professionalisation (Wilensky, 1964), caring professions such as Nursing, Social Work (see Greenwood, 1957; Etzioni, 1969) and Fostering (Kirton, 2007; Delona Martin, 2006) . However, given the time limitation and resource constraints on the

study, the author decided to limit himself to previous studies involving the police and security management as elaborated below.

The Police

Police modernisation and professionalisation has gained increased attention in the sociology of profession and criminological thinking with a number of studies from both UK and Australia illustrating the need for professionalisation (see Loveday, 2006; Tong & Bowling, 2006; Wood & Tong, 2008; Trofymowych, 2007; Neyroud, 2008). While the classical literature on professionalisation outlined the key 'traits' of a profession (see Carr-Saunders & Wilson, 1964; Lester, 2010; Millerson, 1964; Freidson, 1975; Parry & Parry, 1976; Roslender, 1992; Goode, 1960), research study by Kleinig (1996) which compared the police service against the 'traits' of a profession revealed that policing lacked many of the key elements of a profession (Kleinig, 1996, cited in Neyroud, 2008, p.674). Similarly, Lumb (1994) study to measure the extent of professionalising the American police service using the 'traits' elements found that in spite of the existence of diversity and variety of police organisations in America, the general perception was that the American police occupation has not reached the status of a full profession. Rather, it falls into those lesser occupations considered as a semi-profession given limitations in existing arrangements.

Generally, there are various factors that have necessitated police professionalisation in the UK, with the key reason involving the changing nature of detective work. Traditionally, the notion of detective work has been described as a 'craft' learnt on the job in a manner suitable for detectives and often involved detectives using their instinct feelings and hunches including the manipulation of suspects and victims for the detection and investigation of crime (Tong & Bowling, 2006). Linked to this was the route taken by aspirants entering the police service which involved "joining the force and undertaking a two year probationary training period" (Bryant & Bryant, 2012, p.121). In addition, Neyroud (2008) have also pointed out that the UK police service lacked non-graduate entry requirement, life-long learning and re-accreditation as well as a code of conduct.

The advancement in modern technology such as the use of DNA and forensics also posed increasing challenge to the service as it has been changing the traditional 'craft' based approach of investigative work towards a more 'scientific' perspective involving the need

for robust training of detectives in classrooms and workplaces to acquire the necessary investigative knowledge and skills in line with recognised professions (Tong, & Bowling, 2006). Furthermore, the integrity and conduct of police officers have become questionable given failures in high profile cases such as the death of Stephen Lawrence and Victoria Climbié. Research studies on the police have also revealed critical elements of the police occupational cultures involving cynicism, suspiciousness and prejudice which fall short of the police mission (Chan, 1997; Skolnick, 1975). Given this background, the UK police service has been making the effort to improve the image of the service by embarking on professionalisation with the intention of bringing the service more fully in line with other recognised professions (see Neyroud Review, 2011) described earlier in the classical literature of professions and professionalisation. The National Policing Improvement Agency (NPIA) has also started professionalisation programme to carry out training, registration accreditation and monitoring for financial investigators in UK and this included police officers involved in financial investigation activities (see NPIA, 2010).

Security Management

The background to professionalising security is seen in the context of past security personnel learning their skills through on-the-job training with minimal attention to professional certification and regulation (see Fischer, Halibozek & Green, 2008; Johnston, 1992; Button et al, 2007a). The event of September 11 in America, the increasing levels of crime, the need for businesses to protect their assets and terrorism threats as well as dwindling police resources while contracting out some of the policing functions to the private sector have increased the demand for private security personnel in crime management activities. Those factors have contributed to raising the issue of professionalisation of private security personnel with more emphasis on security education, training, accreditation and regulation (Fischer, Halibozek & Green, 2008; Borodzicz & Gibson, 2006).

Reviewing the literature in the area of professionalising security provided various studies framing professionalisation from the classical literature on professions. Simonsen (1998) for instance, highlighted the need to professionalise the American private security sector using the ‘traits’ approach. Simonsen (1998) argued that the use of ‘traits’ approach would contribute to replacing the unqualified security personnel with a more qualified personnel that have acquired the necessary training, accreditation and regulated to create a more

professional image comparable to more recognised professions in modern society. The question of whether the security industry has attained those ‘traits’ of a profession is debatable. Illustrating those debates were research studies with opposing views from different sides of the Atlantic. While Simonsen (1998) study in America regarded security management as a profession, Horrocks (2001) study in UK found otherwise. Horrocks argued that with the exception of few Universities providing higher education courses in security, the security industry is more oriented towards vocational qualifications. The heavy orientation towards vocational qualifications has had negative implications on developing the knowledgebase which is considered one of the key traits of professionalisation (see Millerson, 1964; Carr-Saunders & Wilson, 1964). Similar study on security directors by Manunta (1996) concluded that security management fell below the required conditions of a profession.

1.3. Overview of the Structure

This section provides a brief outline of how the study is going to be undertaken in terms of aims of the study, research questions, philosophical and methodological issues including expected contribution to knowledge. As has been discussed, fraud by its nature is very complex including the motivations for perpetrating it. Linked to the complexity and motivations are the associated impact on businesses, individuals, the government and society as a whole. Tackling the rising problems of fraud in the UK public sector involve the need for proper training, accreditation and regulation of the people involved in fraud investigative process to avoid issues of miscarriages of justice and associated problems as illustrated in the cases of Adolf Beck and Patrick Zengeya in 1907 and 2001 respectively. The initiatives to professionalise counter fraud specialists in the UK begun in the late 1990s. Despite the contribution of counter fraud specialists in protecting the public purse and improving public confidence in the system (DSS, 1998), there has not been any major academic study assessing the extent of professionalisation since initiating the professionalisation agenda.

1.3.1. Research Aim and Objectives

This research aimed to explore the professionalisation of counter fraud specialists in the UK Public Sector, with a special focus upon the DWP, NHS and LA as outlined earlier. Achieving the above aims involved pursuing the following objectives/methods:

- *To review related literature and identify weaknesses in research knowledge in the area.* This would firstly help to gain more knowledge and insight into past research. In addition, it would contribute to identify weaknesses in knowledge and areas for further research.
- *To examine initiatives to professionalise counter fraud specialists in the United Kingdom as well as rethinking professionalism in relation to counter fraud investigations.* This would help to identify key documents and attempts to raise the profile of counter fraud specialists. Similarly, it would provide insight into counter fraud specialist's professionalism when investigating cases including treatment of clients, working colleagues as well as obtaining information from other agencies as professionals.
- *To apply functionalist/"traits" model of a profession and professionalisation to assess the position and perception of counter fraud specialists profession in relation to established professions such as Medicine, Law and Accountancy.* This would provide information on the extent of professionalisation of counter fraud specialists' occupation. In addition, it would act as a benchmark to assessing the extent to which counter fraud specialists meet more or less of those elements in relation to established professions.
- *To demonstrate how counter fraud specialist professionals, fraud managers, managing directors and chief executives across the three key government agencies (The NHS Counter Fraud and Security Management Services – NHS CFSMS; Department for Work and Pensions – DWP and Local Authorities –LA) perceive counter fraud specialists profession.* The relevance of this information is to gain insights into how specialists in key positions across the three sectors view counter fraud as a profession including differences in attitude and culture as well as

provide recommendations for the future

- *To assess how the research outcome contributes to policy making and help progress towards achieving a counter fraud profession.* Given the lack of a major academic study on counter fraud specialists, particularly their profession, it is anticipated that findings from this research would help add to research knowledge in the area. As well as this, it would help contribute to policy-making and debate on reforms on counter fraud specialists profession and professionalism.

1.3.2. Conceptual Framework and Research Questions

Research of this nature has to be guided by conceptual framework. Fisher (2007) described conceptual framework as essentially an idea often drawn on by researchers to illustrate processes and interaction of concepts. Therefore, conceptual framework used to inform the study was functionalist / 'traits' theory profession and professionalisation (see Chapter 2 – Literature Review). The theory was applied to assess the extent of professionalising counter fraud specialists for the selected organisations in the study. The previous discussion (see Section 1.2) outlined the relevance of the theory and how it has been applied to study a number of occupations attempting to professionalise. The research aimed to answer two questions below:

- *“Is counter fraud specialism a profession or not?”*

Additionally, the thesis sought to answer the question:

- *“If we want to develop a profession of counter fraud specialists (CFS), how do we do it ? ”* Therefore, this sub question for the thesis was about how to develop a profession.

1.3.3. Philosophical Assumptions

There are multiple ways of obtaining knowledge about the nature of social reality (Kerlinger, 1986; Baio, 2009). However, the knowledge obtained is underpinned with philosophical, methodological, ethical and theoretical frameworks (Grix, 2002; Kerlinger, 1986; Baio, 2009). Philosophical assumptions play important roles in research study because those assumptions have influence on the overall research design and strategy (Eriksson & Kovalainen, 2008). Ontology is the starting point of all research (Grix, 2002). Phillimore and Goodson (2004, p.34) cites Denzin and Lincoln (1998) as explaining

ontology as the “study of being, and raises questions about the nature of reality while referring to the claims or assumptions that a particular approach to social enquiry makes about the nature of social reality”. Hofer and Pintrich (1997) described epistemology as a branch “of philosophy concerned with the nature and justification of human knowledge” (p. 88), while Grix (2002) explained it as a theory centred on “knowledge and possible ways of gaining knowledge of social reality” (p.177).

Conceptually, epistemological position of obtaining knowledge of social reality is considered as a continuum and ranges from positivism (objectivism) to interpretivism (subjectivism) (Morgan & Smircich, 1980). The difference in perspective is attributed to different social norms, culture and approaches to research followed by the respective scholarly traditions to gain knowledge about reality. Philosophers subscribing to the objectivist epistemological philosophy take the position that, methods of the natural sciences must be applied to gain knowledge about the social reality and beyond because knowledge obtained through the latter could be independently verified and subjected to scrutiny (Kerlinger, 1986; Morgan & Smircich, 1980).

By contrast, proponents subscribing to ‘interpretivism or interpretivist’ epistemological tradition assert the application of social science approach to study the social world and gain knowledge on reality. Interpretivists approach to the study of social reality involved the use of social actors [human – researchers] who interact with the object of study [research participants] and construct meaning about their social world. Researchers using interpretive approach to gain knowledge need to have an awareness of the implications of the researcher’s interaction with the object of study by providing a reflective account of the study.

In this research project, the researcher adopts a more interpretive approach to study counter fraud specialists profession. As Erickson and Kovalainen (2008) suggests, researchers taking interpretive stance to their study are more “interested in how people, as individuals or as a group, interpret and understand social events and settings” (p.19). Adopting interpretive approach to study a social phenomena such as counter fraud specialists profession helps the researcher to “understand how people make sense of their social

worlds, with human action being conceived as purposive and meaningful rather than externally determined by social structures, innate drives, environment “ (Gill & Johnson, 2010, p.190).

1.3.4. Methodological Assumptions and Ethics

Broadly, methodological assumptions are oriented to the “most appropriate methods of gathering data and approaching the research questions” (Kamla, 2005, p.26). In relation to this research project, the study would be undertaken using mixed methods (see Chapter 3, Section 3.1 for detailed discussion on mixed methods research strategy). These would be:

- To review related literature to gain understating of counter fraud specialists profession.
- To send survey questionnaires to counter fraud specialists in selected organisations
- To undertake a follow up survey using semi-structured interviews with key individuals in the counter fraud sector such as Counter Fraud Specialists, Fraud Managers, Managing Directors including Chief Executives
- To undertake documentary analysis of already established professions (such as Medicine, Accountancy and Legal) to assess the elements of professional infrastructures. In addition, documentary analysis would be undertaken to compare job advertisement of counter fraud specialists across the NHS CFSMS, DWP and LA to examine the terms, conditions and other employment requirements relating to their profession.

Chapters 4, 5 and 6 provide detailed outcome of using mixed-methods for the study. However, in any research, the researcher needs to assess the ethical implications for the study. Ethical considerations are the guidelines followed in the collection of data, analysis and dissemination of research findings (Denscombe, 2003). The reasons for doing so are based on moral and practical grounds. Morally, people or researchers should not pursue their interest at the expense of research subjects as happened in Zimbardo’s prison experiment. Practical reasons for adopting ethical research approach include legislation to protect the public from unscrupulous personal data collection and storage. Of equal

important legislation is the Human Rights Act 1998, which calls for researchers to safeguard the rights of research participants, risk minimisation, informed consent and confidentiality. The research would be conducted in line with research ethics by ensuring anonymity, confidentiality and Compliance with Data Protection Act (1998) as well as other ethical issues outlined in Robson (2002). The ethical consideration for the study and methods of gaining access to research participants are discussed in the methodology section (Chapter 3, Section on Accessing Counter Fraud Specialists and Ethical Consideration).

1.4. Importance of the Study and Contribution to Knowledge

This study is important to the researcher as follows. Firstly, while there is a growing body of academic literature and research on professionalising occupations such as those described earlier in Section 1.2, very little is known about counter fraud specialists and their profession.

Additionally, while the role of internal auditors involved having sufficient knowledge on fraud risk management, they are “not expected to have the expertise of a person [Counter Fraud Specialist] whose primary responsibility is detecting and investigating fraud” (Treasury Report, 2012, p. 7). Therefore, ensuring counter fraud specialists have the required expertise to fight the growing fraud problem given the austerity measures in the UK public sector has created the greater need for this study.

Lastly, the researcher has interest in investigators and gained Accredited Counter Fraud Specialist (ACFS) status in 2005. One would have thought the accreditation and awarding body (CFPAB) would have put in place conditions for remaining accredited and ensuring counter fraud specialists had the necessary and updated skills to combat the growing fraud to the taxpayer. Despite the professionalisation agenda aiming to develop highly skilled anti-fraud professionals (DSS, 1998), it is rather strange for the lack of mechanism for assessing or updating counter fraud specialists skills so as to remain accredited. In the experience of the researcher, this is non-existent. This means that any accredited counter fraud specialist could still call himself or herself a “Counter Fraud Specialist”, despite having not had any job-related training following accreditation.

The contributions to knowledge for the study are set out as follows:

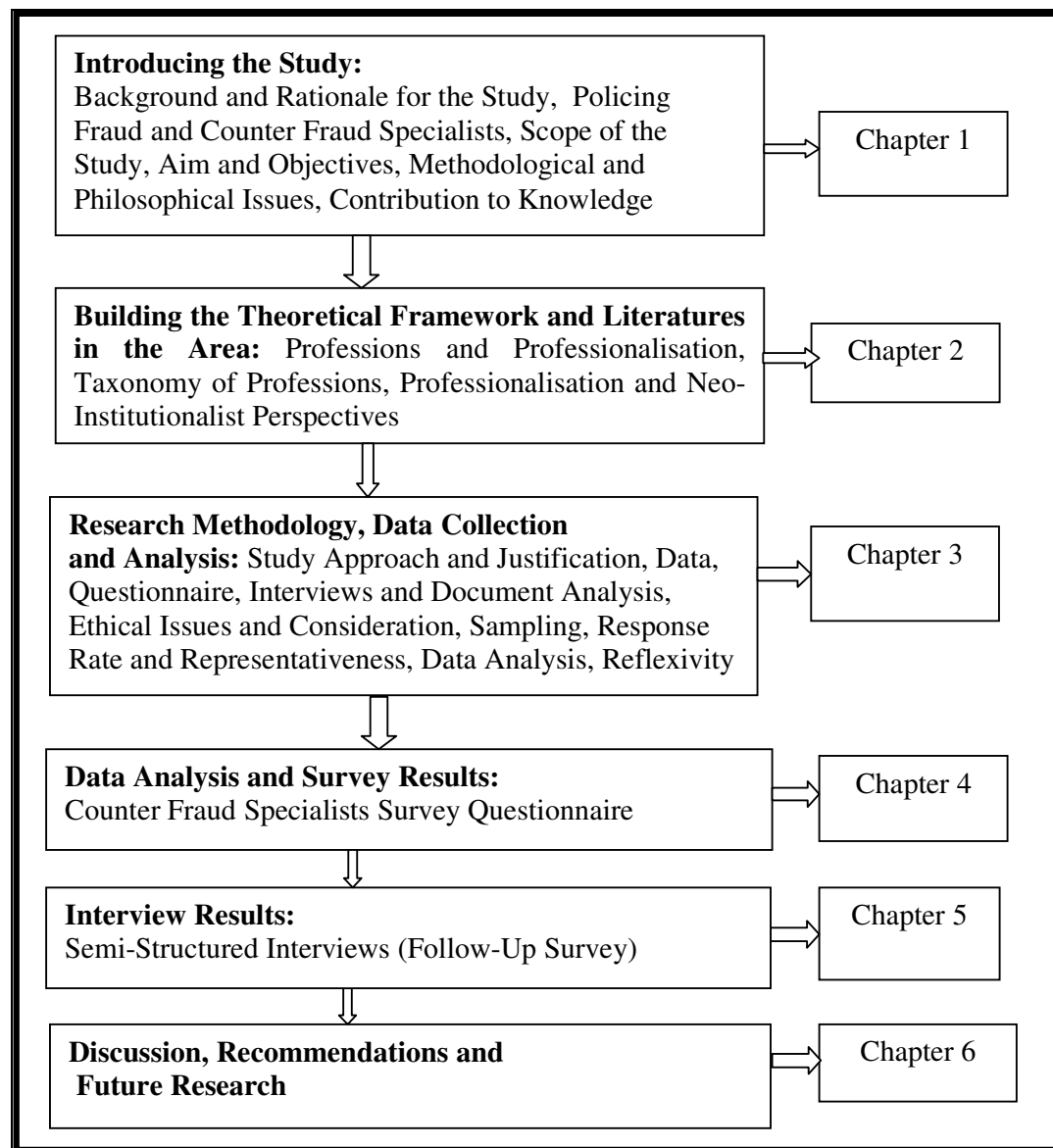
- To help reduce increasing cost and risk of public sector fraud to the UK government by ensuring proper training, development and creating a better infrastructure for a counter fraud profession at a time of austerity measures in the UK public sector.
- To help inform policy and debate on professionalisation agenda for the UK Public Sector counter fraud specialists.
- To contribute to knowledge and academic research available on counter fraud specialists and their profession because the literature on fraud and professionalisation on Counter Fraud Specialists have failed to address this. Over the last decade, counter fraud specialists have been striving to achieve a professional status in relation to established profession. Hence, the outcome of this project would be relevant for assessing the extent of progress towards achieving a professional status. The study's contribution to knowledge is discussed in Chapter 6, Section 6.3.

1.5. The Structure of the Thesis

Figure 1.7 illustrates an overview of the thesis structure and relationship with each other. The thesis is divided into six chapters. Chapter provides a general overview by discussing the rationale and focus of the study and the need for professionalisation. Linked to this was a brief discussion on the agents involved in policing fraud in UK and the introduction of the concept of a counter fraud specialist together with the nature of their activities and classification of counter fraud specialists as part of those agents involved in 'hybrid-policing' activities. Following this an outline of how the study will be conducted in terms of methodological and philosophical issues as well as aims of the study and relevant conceptual framework informing the study. Chapter two reviews the literature on professions and professionalisation. In addition, it explores the classification of professions and professionalisation and recent developments on the theory by institutional theorists. The classification forms the basis for examining the extent of professionalising counter fraud specialists occupation in the United Kingdom. Chapter three describes the methodology, data collection and analysis. In addition, it discusses the justification for the study approach and choice of theory. The chapter further provides a brief profile of survey respondents together with a reflective account of the study. Chapter four reveals and provide detailed account of results on the survey questionnaire on counter fraud specialists.

Chapter four is followed by Chapter five, which discusses the results on the semi-structured (follow-up) interviews conducted with key players in the field of counter fraud together with their perceptions on counter fraud specialist's profession. Following this is the last chapter (Chapter six) which draws together the emerging themes in the study together with the findings and their wider implications on professionalising counter fraud specialists. As well as this, the Chapter also discusses the study's contribution to knowledge and proposes recommendations for further research.

Figure 1.7: Overview of the Thesis Structure



1.6. Summary

From the twentieth century wrongful conviction of Adolf Beck for identity fraud, and the twenty first century wrongful conviction of the “Birmingham Six” and “Guildford four” to the recent telephone hacking scandals at the News of the World, investigators culture has gained considerable debate and popular media attention. These have come about because of questionable investigative practices adopted by investigators including those charged with the responsibility for investigating fraud. Added to the questionable fraud investigators culture is the growing problem of fraud to the UK economy and concern for politicians, following the conviction of “King Fiddler” – Derek Deevay. The latter used forty-one (41) fake identities to obtain £36,000 in benefits during the 1970s’ (Smith, 1985). Recently, the Fraud Review Team (2006a) estimated fraud cost a minimum of £16 billion and £72 billion yearly to the public and private sector respectively. The initiative to professionalise anti-fraud work began in response to the growing fraud problem, continuous use of questionable investigative techniques and the need to improve standards of investigation.

What has been done in the field involved studies on policing and non-policing agencies (Miller & Luke, 1977; Lidstone et al, 1980; Doig & Coles, 1997; Johnston, 1992; Button 2002), Measuring the Economic Cost of Fraud (NERA Report, 2000; Fraud Review Team 2006b; Levi & Burrows, 2008), “Beating Fraud is Everyone’s Business” (DSS, 1998) and the recent survey on Counter Fraud Specialists (Button et al, 2007a). Yet, there has not been any major academic study undertaken on the professionalisation initiatives following the publication of the Green Paper “Beating Fraud is Everyone’s Business” by the DSS in 1998, given major developments in the UK public sector accountability on the need to spend public money wisely and safeguarding it against fraud. In addition, the UK public sector is experiencing a time of austerity measures with public money more vulnerable to fraud. As well as this, while the role of internal auditors must involve sufficient knowledge on fraud risk management, they are “not expected to have the expertise of a person [Counter Fraud Specialist] whose primary responsibility is detecting and investigating fraud” (Treasury Report, 2012, p. 7). This project therefore seeks to apply functionalist theories of profession and professionalisation to explore the professionalisation of counter fraud specialists in the UK public sector. This chapter has attempted to develop a general

introduction to the study and the pressure to professionalise anti-fraud work. It described the theoretical perspectives underlying the motivation for fraud, multiple agencies involved in the investigatory architecture together with recent proposals from the coalition government. In addition, the chapter introduced the concept of a counter fraud specialist, links with policing and described counter fraud specialist as one of those agents falling under the category of 'hybrid-policing' agents. As well as this, the chapter discussed the nature of counter fraud activity, working environment and the relevance of intelligence led-approach to countering fraud as well as investigative strategies. This was followed by a brief outline of the research aim and objectives, conceptual framework and research questions together with methodological and philosophical issues including the study's expected contribution to knowledge.

Chapter 2: Building the Theoretical Framework by Review of Literatures on Profession and Professionalisation

2.0. Introduction

The previous chapter provided a general introduction to the study. This chapter aimed to build the literature review on professions and professionalisation together with their relevance to counter fraud specialists and the potential for Chartered status. The chapter is divided into six main sections as follows. The first section begins with an outline on the historical developments of professions, theoretical perspectives, State and Socio-Economic relationship together with strategies pursued by professions (Section 2.1). The second section examines the concepts of professions and professionalisation (Section 2.2). Section three examines the classification of profession, professionalisation (Section 2.3) and sets out the debate for benchmarking counter fraud specialists' profession in relation to established professions using the medico-legal and accountancy model (Table 2.3). Following this is section four, which examines briefly the other typological features of professions together with dilemmas of increased professionalisation. Section five discusses neo-institutionalist perspectives on professionalisation (Section 2.5). The chapter concludes with a summary of discussions (Section 2.6).

2.1. Historical Development of Professions, Theoretical Perspectives, Relationships and Strategies

Professions have history as well as theories, which have attracted wide-ranging comments. In addition, professions arose in different settings and took different forms. Esland (1980) for example traces the history of profession to the pre-industrial period, where medieval Universities trained people to practice professions relating to Clergy, Medicine and Law. Given their power and influence, they consequently became models for other occupations attempting to achieve similar privileges or professional status to follow (Chapter 1, Section 1.2). Nonetheless, the change in society resulting from the industrial revolution, corporate capitalism, and technological development during the mid-nineteenth century saw large-scale professionalisation in Britain. Added to this was the pursuit of liberal welfare policies and the individual institutions created by the various twentieth – century government increased the demand for various professionals. As a result, most people stopped working

for the traditional family business or themselves and left to work in various industries and institutions.

While professions in Britain or Anglo-American countries developed at the time was driven by the respective private practitioners organising themselves to control entry, training and accreditation (bottom –up approach) with minimal state interference, it took different forms in the Continental European Countries (Brante, 1992). In the Continental European Countries, the development of professions was driven by a culture of needs and demand of the state (Top-down approach). Thus, the state is “educator, protector (by university education and the law) and main employer” (Brante, 1992, p.10). The cultural difference in the organisation of professions is explained from the perspective of the political history that prevailed in those countries at the time (Burrage et al, 1990, cited in Bellis, 1997, p.9). Bellis (1997) argued that historically, the monarchies in France and England had enjoyed extensive power and privileges. However, the French Revolution did away with the French monarchy and replaced it by central government, who abolished corporate institutions and self-regulating professions. This led to the central government / state retaining full control of professions. In contrast to England, the French Revolution had minimal impact as the monarchy together with medieval structures survived, protected liberties, privileges and continued to allow self-regulating professions.

Nonetheless, professions seem to have developed over the years and consideration has to be given to theoretical perspectives relating to professions. Indeed, existing literature on the subject has sociological basis. The perspectives on professions had attracted much debate from past sociologists. For example, while Freidson (1983, p.19) argued that sociologists in the past perceived professions as “providing services for public need using their specialised knowledge and complex skills”, critics such as Abbott (1998) expressed different views by providing four main approaches to the classification of professions together with their perspectives. These were functionalist, structuralist, monopolist and cultural school theories as illustrated below in Table 2.1.

Table 2.1: Theoretical Perspectives on Professions

Theoretical Perspectives	Key Argument	Examples of Key Theorists
Functionalist	Emphasis on expert – client relationship and the classification of occupations into professions	Carl-Saunders & Wilson (1933); Greenwood (1957); Etzioni (1969); Simonsen (1998).
Structuralist (Marxism)	Emphasis on occupational control and structure of society	Caplow (1954), Wilensky (1964); Millerson (1964)
Monopolist (Neo-Weberian Approach)	Emphasis on power, authority and dominance	Johnson(1972); Larson (1977)
Cultural School	Emphasis on professions as opportunities for markets, class, prestige, power and status	Blendstein(1976) Ben-David (1963)
Source: Adapted from Macdonald (1995) and Abbot (1998)		

The sociological literature is relevant to the understanding of professions. Webb (2004) for example, points to the writings of earlier sociological writers on functionalism such as Durkheim, Max Weber and Talcott Parsons, who perceived professions as occupying a dominant role for industrialised societies. In Durkheim's view (Durkheim, 1966), the growth of industrialisation had led to the loss of collective conscience or consensus on norms and values, which kept pre-industrial societies together. Instead, a new form of social integration has emerged in the form of division of labour and specialisation, interdependencies and the creation of formal professional associations in the workplace. Therefore, those individual professional associations have contributed in the social integration of individuals into the broader society and state. Weber by contrast, saw professions as bureaucratic organisations with “emphasis on control and supervision rather than accountability” (Dingwall, 1983, p.7.). Weber's view on accountability of professions is however limited when applied to modern day professions accountable to a number of stakeholders such as clients/customers (service quality and litigations), regulatory bodies (training, accreditation, licensing and sanctions), employing organisations (performance targets) and the wider community. In addition, Freidson (1984, p.2) points out that “most professions are self-regulating”.

As illustrated earlier in Table 2.1, the main emphasis on functionalism was to focus more on the professional – client relationship, by seeking to resolve the imbalance or unequal relationship between the expert (professional) and the client. Functionalist ideas dominated until the early 1970's. Following this period, functionalism started attracting criticism because of the emergence of Larson's Model. Larson merged 'Neo-Marxists and Weberian thoughts' to develop 'market-control theory/model' in 1977. In doing so, Webb (2004, p.82) suggests that Larson levelled two main criticisms against functionalist theory by arguing that "functionalists used professions to gain monopoly control over the markets for professions and to restrict competition". Sciulli (2005) also presented a similar view consistent with Webb (2004). For Sciulli, professions are "monopolies in particular areas of work in the labour market for expert services" (p.917).

The cultural school theorists (Bledstein, 1976; Ben-David, 1963) by contrast saw professions as having power, authority, prestige and status. For cultural school theorists, professions provide the means of achieving the 'American Dream' because practitioners acquired the skills through education from recognised institutions. As a result of the education, practitioners gain various titles, credentials and power (both financial and intelligence) which give them status and prestige to pursue the 'American Dream' (Bledstein, 1976). Bledstein, illustrates the concept of cultural school theory with reference to how occupations in UK have historically been influenced by the British culture of class system, where upper class occupations such as medical physicians and surgeons together with barristers are associated with prestige compared to lower class occupations such as watchman. Despite the perception of cultural school theorists on professions, critics such as Dzubač (1993) had expressed concerns about assigning prestige and authority to professions. For Dzubač, not all professions are equal in prestige.

As has been discussed in chapter 2 institutional theories help to provide wider perspectives to understand the relationship between professions (institutions) and their environments. Institutional theorists suggest that professions do not exist in a vacuum. Rather they exist as part of the social institutions that have a relationship with diverse actors, each with its own logic(s) (see Figure 2.3). The previous discussions in this chapter on the historical development of professions in England and Continental European Countries such as France provide further illustration of the relationship between key societal institutions such

as professions and the actors in the environment (State, Society and Economy). The relationship between professions and the wider environment is discussed in the section below.

2.1.1. Professions, Environmental Relationship and Strategies

As has been pointed out earlier (Chapter 1, Section 1.3), institutions including professions strive for legitimacy, resources and social responsibility so as to survive in their operational environment (Scott, 2008; Friedland & Alford, 1991). Professions use strategies such as the provision of services to establish relationship with the State. Through this relationship, the State grants monopoly power, license or could even pass legislation in favour of those professions (Collins, 1990). Implicit in the granting of the monopoly of power is the assumption that the profession would self-regulate / police itself. Despite the State granting monopoly power, it is worth noting that the profession must strive to compete in the market against others who could provide similar or complementary services or protect their jurisdiction. In certain cases, “failure to establish a good relationship with the State could cause the government to become a competitor by regulating the power and activities of the profession” (Elliot, 1972, cited in Birkett & Evans, 2005, p. 115).

Similarly, professions provide society with certain specialised services (Holmes, 1982) such as medical treatment for diseases, legal and accountancy services. In providing those services, professions rely on economic resources within society. Therefore, there exists a symbiotic relationship between society and the economy. It is through this symbiotic relationship that professions establish ties with society and economy. As Macdonald (1995, p.13) briefly summarised it “Occupations seeking the status of a profession use various means to gain societal acceptance to achieving their goals”. These involved striving for economic resources, status, prestige and even making a case to the State on the grounds of serving the public interest and society. Essentially, the strategies pursued by institutions including professions to gain societal, economic and State legitimacy to survive in their wider environment is a clear illustration of institutional theory and logics.

While the latter may be true to public sector organisation, private sector organisations attempting to professionalise could gain the support from the state using Agency theory as an economic argument. Often, those arguments tend to be based on protecting shareholders

as found within the Actuarial and Insurance professions (Bellis, 2000). In the context of this project, the creation of the counter fraud specialists' profession was a State /Government driven ideology to protect the public purse given the increasing levels of fraud to the public sector at the time and impact on the economy (DWP, 1998). A further socio-economic argument is the payment of a membership fee to finance the profession. To ensure the continuous survival of members within the profession, there is the need to consider the degree of services offered to members. This is to ensure what Sullivan (2000, p.673) described as "economic security and hope of collective mobility towards improved social and economic status" as exemplified in the medical and legal professions.

Added to professions relationship with the state, society and economy, occupations striving to achieve professional status pursue a number of strategies to exert market control and protect members' interest using the "social closure" strategy (Macdonald, 1985, p. 541). The "social closure" strategy is relevant to professionalising occupations because it helps those occupations to maintain their boundaries. For instance, it is used to decide on which people to accept or deny entry into the occupational group because those people may lack or possess the necessary training and educational credentials needed for entry. Nonetheless, there is the potential disadvantage in using the social closure strategy. For instance, Birkett and Evans (2005, p.113) suggest that the use of social closure may cause those excluded to "create their own competing exclusionary practices without any intention of amalgamation with the occupational group that excluded them".

Similarly, professionalisation is seen as a process of "institutionalisation and any attempt to do so would encounter some form of opposition, conflicts and derisions from the people who had worked longer in the occupation" (Goode, 1960, p.904). Those people could act as obstacles to the professionalisation process and needs to be managed properly. Nonetheless, critics such as Murphy (2001) argued that using exclusionary code is a "temporal issue given that gender exclusionary codes are now being contested and uprooted by opposing sexes" (p.3). Notwithstanding these arguments, it is seen in the wider context of the sociology of professions that, professions have theoretical perspectives. Similarly, there exists a relationship in various forms with professions and the state, society and economy. Professions also pursue strategies on legibility criteria using the "social closure" approach or what has been described by advocates of

institutional theorists (see Section 2.5) as normative, regulative and cultural-cognitive symbols (Currie & Suhomlinova, 2006; Scott, 1987; 2008; Thornton & Ocasio, 2008).

2.2. Professions and Professionalisation

The previous chapter outlined the conceptual framework for the study. In addition to this, institutional theorists (see DiMaggio & Powell, 1991; Friedland and Alford, 1991; Scott, 1987; 2008; Currie & Suhomlinova, 2006) also provides a similar perspective on exploring the concept of professions and professionalisation in terms of the existence of symbolic elements of institutions involving normative, regulative and cultural-cognitive pillars (see Section 2.5). One of the key writers on the conceptual framework underpinning the study (traits theory) was Wilensky's (1964), whose study on the stages of professionalisation provides insights into the processes of professionalisation. Wilensky (1964) asked the question:

What are the differences between doctors and carpenters, lawyers and autoworkers that make us speak of one as professional and deny the label to the other?" (p.138).

Approaching this question involved assessing the journey that occupations pass through to become a profession. For an occupation to achieve the status of a profession, it must pass through the process of professionalisation. Those processes have been summarised in Table 2.2, while the most common characteristics of the processes have been listed as bulleted points (Chapter 2, Section 2.3, Page 77), together with CPD, which is the new extension of the theory of professions and professionalisation. Professionalisation is a term widely used in a variety of ways by different writers. For instance, Wilensky (1964) described it as "the process by which an occupation evolves into a profession ". A further perspective on professionalisation was also provided by Goode (1960; 1966) who basically argued professionalisation to constitute a process of institutionalisation.

By contrast, Johnson (1972, p.21) defined it as a "more complex process in which an occupation comes to exhibit a number of attributes which are 'essentially' professional and are said to be the core elements of professionalism " (For more information on the professionalism and how it is distinguished from a profession, please see Section 2.2.1.). Millerson (1998) also offer additional perspective on professionalisation by defining it as "a process by which an occupation undergoes transformation to become a profession" (p. 10). From Wilensky to Millerson, it is clear that there is a lack of consensus amongst

writers on the usage of the term “professionalisation”. Additionally, the extent to which occupations attain a professional status is even arguable given that very “few of the thousands of occupations in modern society attained it “ (Wilensky, 1964, p.141). For Wilensky, the key reasons why few occupations in modern society attained professional status were attributed to the existence of barriers and threats of professionalisation. In particular, professionalisation was seen as a threat to organisational autonomy. Wilensky (1964, p.146) for instance, provided illustration of some of the areas that threatened professionalisation to involve “incompatibility of professional orientation with customer/client orientation, bureaucracy due to complex nature of the organisation, services ideals and bases of knowledge”. Wilensky (1964) also cited other areas of threats and barriers of professionalisation to include managerial controls, power differentials between management and professionals as well as divergence in orientations. Similarly, Currie, Finn and Martin (2009) study on the DoH introduction of General Practitioner(s) with Specialist Interest (GPSI) also highlighted how the development of new roles as part of institutional transformation “may threaten existing traditional professional jurisdictions and identity” (p.271), and the need for careful renegotiation of boundaries. For Currie, Finn and Martin (2009), examples of those traditional professional jurisdictions and identities that became vulnerable to the introduction of GPSI initiatives involved specialist hospital doctors such as Specialist Geneticists and General Practitioners (GP) at Primary Care Trusts. From a feminist point of view, increased professionalisation such as the creation of more ‘semi-professional status’ has also been criticised as “reflecting male control over predominantly female occupations and devaluing women’s work” (Witz, 1992, cited in Kirton, 2007, p.9). It is also criticised for being used as a “means for pursuing financial gain or self-regulation to avoid genuine accountability” (Kirton, 2007, p.9). Linked to this, had been the various corporate scandals involving failure of professionals such as Accountants, Lawyers and Medical Doctors failing to act in the best interest of their clients.

In spite of the differing perspectives on professionalisation and criticisms, Wilensky (1964) suggests that in reality, very few occupations achieved professional status. Given this, it could be argued that the strive towards achieving a “professional” status is necessary good because it helps the organisation in question to alter the balance of “power of the relevant occupation, income or prestige resulting from the occupations knowledge base, its services and collective orientation” (Goode, 1969, p.913). Secondly, it helps organisations to be

mindful of their accountability to the general public, given the introduction of New Public Management policies with increasing emphasis on public sector accountability and the need to protect the public purse against leakages including fraud (see Prowle, 2010; Dent & Whitehead, 2002; Currie & Suhomlinova, 2006; Treasury Report, 2012). Thirdly, is the increasing litigation culture pursued by aggrieved clients to compensate for professional incompetence and negligence as illustrated by cases of wrongful convictions discussed earlier in chapter 1. Fourthly, the introduction of the New Public Management policies have led to increased competition in delivering public services through the involvement of private sector companies to deliver public services as seen in the NHS Counter Fraud Services. This competition has created avenues for new professions to develop thereby accelerating strive towards achieving professional status. Lastly, consumers and public sector clients are becoming increasingly knowledgeable given the wider information available on the internet.

Whether occupations undergo a transformation or exhibits a number of key attributes of professionalism, it is noteworthy that professionalisation is a process that occupations attempting to professionalise need to go through. By so doing, occupations transform themselves and gain new identities as happened in the professionalisation agenda for the UK public sector counter fraud specialists (DSS, 1998). One of the early contributors to the literature on the sociology of professions and stages of professionalisation was Carr-Saunders in 1928, Carr-Saunders and Wilson 1933. They provided an historical account of the development of professions in England since the 16th Century, and diverse stages in which occupations took on the characteristics of professions. In doing so, Carr-Saunders writing in 1966 argued that those occupations had to go through a process of professionalisation. Professionalisation in his view was defined in relation to “specialised skill and training, minimum fees or salaries, formation of professional associations, and code of ethics governing professional practice, ... so as to raise the status of the group in the larger society” (Carr-Saunders, 1966, p.2).

Similarly, large-scale professionalisation did not begin until the end of the 19th Century. The medical profession saw rapid evolution during that period. For instance, the enactment of the Pharmacy Act in 1852 secured powers for the Pharmaceutical Society. Following this was the introduction of series of legislations including the 1858 Medical

Act to regulate medical profession, Dental Act of 1878 and Veterinary Surgeons Act 1881 to regulate Dentists and Veterinary surgeons respectively. In addition, the period saw emergence of new professions allied to Engineering (Institute of Mechanical Engineers) and Businesses (Chartered Institute of Accountants, 1880). Some of the training institutions associated with those professions at the time began to distinguish themselves from the others by seeking “Chartered status”. These included The Royal College of Veterinary with Chartered status in 1844, Royal Institute of British Architects (1834) and the Royal Institute of British Architects (1834).

In his writings on the historical developments of professions and professionalisation, Carr-Saunders (1966, p.4) defined a profession as “an occupation based upon specialised intellectual study and training, the purpose of which is to supply a skilled service or advice to others for a definite fee or salary”. Added to Carr-Saunders definition had been attempts by a number of writers in defining the same concept. Larson (1977, p.x) for instance, defined profession as “occupations with special power and prestige”. Evetts (2003) recently defined it as “knowledge-based category of occupations which usually followed a period of tertiary education and vocational training and experience” (p.397). Although definitions varied, comparisons of those three perspectives revealed emerging concepts of a profession as occupations with “knowledge-based, training and education”.

Various writers have attempted to provide reasons for the problems in defining professions. Millerson (1964; 1998) for instance, attributed the lack of consensus on definition to three key factors. First was the perception of a profession as a static rather than a dynamic process. Illustrating the dynamic nature of professions was the DoH introduction of GPSI initiatives, where traditionally, Genetic Services had been provided by Specialist Geneticists based in Regional Genetic Centres. However, the shift in institutional logics brought about by New Public Management policies had led to GPs’ with interest specialising in those areas (GPSI), and delivering some of the genetic services as an additional service in their respective Primary Care Trusts (Currie, Finn & Martin, 2009). The second problem relates to semantic differences together with various qualifying words such as ‘semi’, ‘auxiliary’, ‘neo’, ‘evolving’ and ‘emerging’ professions used by Etzioni in 1969 to classify occupations into ‘semi’ and ‘non-professions’. In

addition, Millerson suggests that, writers on the subject had different academic backgrounds and group affiliations leading to bias in the literature. As he points:

The lawyer emphasises the fiduciary nature of the professional –client relationship, the depth of learning, the cordial colleague relationships and a sense of public service. The accountant may stress the organised control over competence and integrity, the value of practical experience and so on (Millerson, 1998, p.3).

Notwithstanding the debates on defining a profession including the discriminating characteristics attached to it, it is worth noting that any attempt would still exclude a number of elements “as is true of most social phenomena ... [which] cannot be structured in terms of clear cut classes” (Greenwood, 1966, p.11). Illustrating the latter for instance, is the Greenwood (1957;1966) studies which suggested that attributes characterising the professional occupations are not exclusively limited to the professions as non-professional occupations possess them too, but to a lesser degree. Greenwood (1966, p.11) concluded, “We must think of occupations in society as distributing themselves along a continuum”. At one end of the scale is a collection of well-recognised and undisputed professions. Those are the established professions such as Physician, Attorney and Scientist. Those occupations possessed a maximum degree of the key attributes of a profession. At the opposite end of the scale is a collection of least skilled and least attractive occupations such as Watchman, Farm Labourer and Cleaner. Those occupations possessed a minimum degree of the key attributes of a profession. Situated in the middle are the less skilled and less prestigious occupations such as Social Work. The occupations in the middle possessed a lesser degree of those key professional attributes. In the language of Etzioni (1969), those occupations exhibits the ‘traits’ similar to ‘neo-professions’ or what has been described as ‘emerging or evolving professions’ (Verhoef, Boon & Mutasingwa, 2006; Department of Health, 2001; Webb, 2002).

There exists numerous typologies of ‘neo-professions’ in contemporary society, with brief examples here including Security (Horrocks, 2001; Crosby, 2002); Naturopathy (Verhoef, Boon & Mutasingwa, 2006), Nursing (Goode, 1969; Etzioni, 1969; Thompson, 2009; Andrew & Robb, 2010) and Social Work (Department of Health, 2001; Webb, 2002). Social Work and Nursing professions in the UK are evolving in the context of changing pre-registration requirements from Diploma qualification to a University Degree (NMC,

2010; Webb, 2002). While the new professions developed out of new occupations because of employers need for workers to perform tasks never done before, evolving professions by contrast, developed out of established occupations that have seen a rapid change in their skills set in recent years and required updated information (National Centre for O*NET Development, 2006). In the new professions, workers in existing occupations usually add new tasks to their jobs. Sometimes where the task is sufficiently different and becomes the primary job of enough workers, the speciality grows to be an occupation in its own right (Crosby, 2002). In addition, factors such as changes in the law, business practices, technology and even social settings act as drivers for new professions to emerge (National Centre for O*NET Development, 2006). Similarly, political ideology on the need for workforce modernisation as illustrated by the introduction of GPSI (Currie, Finn & Martin, 2009) could lead to the emergence of new professions. Although, the sociological literature on professions provided a number of key attributes of fully-fledged professions (Table 2.2), neo-professions and evolving professions tend to possess those attributes in limited numbers.

The limitations in those attributes challenged a number of professions to achieving the status of a full profession in relation to established professions. There are five reasons explaining those challenges. The first challenge is the ability for neo and evolving professions to define their boundaries due to the integration of work of specialists from many distinct areas. Currie, Finn and Martin (2009) study revealed how the introduction of GPSI role resulting from workforce modernisation in the NHS caused some discomfort among GPs' and Specialist Geneticists. Defining jurisdictional boundaries due to integration of work of specialists, therefore poses as one of the problems for applying the social closure strategy (Macdonald, 1985) to decide on entry admission. Secondly, there is the perception that professions beginning with prefixes such as 'neo', 'emerging' and 'evolving' are professions with a shorter training period, low status and less prestige compared to established professions such as Medicine and Law (Etzioni 1969; Goode, 1969). Thirdly, Goode (1969); Etzioni (1969) and Thompson (2009) consistently point out that emerging and evolving professions had less autonomy and authority. For instance, they argued that day-to-day activities of Nurses are tightly regulated as they report to senior Nurses and Doctors. Similarly, they enjoyed less autonomy because of regular reminder of regulations, licensure and litigations, following standards, performance indicators and protocols amongst others. Indeed, Currie and Suhomlinova (2006) study on institutional forces within the UK NHS and knowledge sharing found how Nurses enjoyed

less autonomy as their role “remained that of ‘handmaidens’ to hospital consultants” (p.7). Another study on healthcare professionals also revealed a similar finding (see Currie, Finn & Martin, 2008). The existence of those factors including power differential therefore prevents Nurses from using their creativity, which impact on the profession.

The fourth and fifth reasons relate to direct competition and poor group cohesion of members. The direct competition and overlap relate to services provided by lay practitioners and people that have attended unaccredited programs, yet allowed to practice due to unregulated nature of the profession. Such practices fall short of the fundamental principles of the relationship between professions and the state as argued in Collins (1990). In addition, the entry of people with unaccredited qualifications into new and emerging professions acts as an obstacle to the professionalisation process (Goode, 1960). Similarly, members within neo and emerging professions have poor group cohesion. Illustrating the poor cohesion of neo and emerging professions is Verhoef, Boon and Mutasingwa (2006) study on Naturopathic Medicine in Canada. The study found evidence of the lack of standardisation in training, education and practice standards in the Naturopathic Medicine Practitioners ability to guarantee members competence in specific areas, calling for the need to increase group cohesion and regulation through social closure.

Table 2.2. Classification of Professions and Professionalisation

	Caplow (1954)	Greenwood (1957) & (1966)	Barber (1963)	Wilensky (1964) & (1966)	Carr- Saunders (1966)	Harries- Jenkins (1970)	Larson (1977)	Simonsen (1996)	Neal & Morgan (2000)
Establishing professional association/cultures	√	√	√	√	√		√	√	√
Ethical codes of conduct and community sanctions	√	√	√	√	√		√	√	√
Training, education & academic routes to qualification	√			√	√	√	√	√	√
Body of knowledge and specialised skills		√	√		√		√	√	
High rewards (monetary and honorary) and prestige			√		√		√	√	√
Competency testing / qualifying examinations					√	√		√	√
Altruism services (Service orientation)			√		√		√		
Gaining public support and state protection	√			√					√
Occupation becoming full time				√					√
Apprenticeship/ traineeship						√			√
Changing name of occupation	√								
Authority and autonomy		√					√		
Continuous professional development (CPD)									√

Source: Adapted from De Lona Martin (2006)

In addition to earlier discussion on professions together with ‘neo-professions’, the work of other writers on professions such as (Caplow 1954; Barber 1963 and Carr-Saunders 1966; De Lona Martin, 2006) provide further examples of the most common ‘traits’ for classifying profession. As demonstrated in Table 2.2, a typical model of a ‘profession’ has five key attributes. Those involved:

- A body of knowledge and specialised skills
- Professional association
- Ethical codes and community sanctions guiding the conduct of members
- Training / entry qualifications, education and academic routes for higher qualifications
- Higher monetary or honorary rewards for achievements

In addition to this, there exists other attributes in the form of authority. However, recent development in the theory of professions by Neal and Morgan (2000) has extended the theory with addition of a new key attribute to include continuous professional development (Table 2.2).

In terms of professionalisation, the available literature is as equally fragmented and disorganised as those on professions and professionalism. Similarly, research evidence shows the lack of consistency in the steps towards professionalisation as demonstrated in the work of Wilensky (1964), Caplow (1966), Harries-Jenkins (1970) as well as Neal and Morgan (2000). While both Caplow and Wilensky argued that professionalising occupations pass through five steps, Harries-Jenkins offered three steps. By contrast, Neal and Morgan recent research on the subject revealed more than six steps and even included a key element - continuous professional development (Table 2.2). For Wilensky (1964) and Caplow (1966), the five steps involved the professionalising occupations starting as a full time occupation, followed by training, development of a professional association, lobbying to gain state support and legal protection of job territory, developing an ethical code of conduct. They concluded that professionalisation process followed a typical series or sequence of events. Similarly, Wilensky research found four classifications of professions (established, marginal, new and doubtful professions) based on historical sequence of events. Wilensky referred to the old occupations such as Medicine and Law as the “established professions”. On the other end of the scale were occupations such as Hospital Administration and Advertising. Occupations falling into the latter were referred to as “new and doubtful professions”. Wilensky found a number of occupations whose historical

sequence of events did not fit either the “established professions” or the “new and doubtful professions” with examples including social work and librarianship occupations. He referred to those as “marginal professions”.

Wilensky classification is quite similar to those of Greenwood (1957; 1966) and Etzioni (1969). While Wilensky and Caplow models contributed to the literature on the process of professionalisation, they are not universally applicable. This limitation is partly due to reasons such as cultural variation and the historical development of professions between Anglo-American and Continental European Countries as discussed earlier (see Section 2.1). For instance, while UK professions are largely self-regulating and have the power to control training and accreditation (For detailed information, refer to discussion on training and education in Section 2.3), those in Continental Europe, particularly Germany and France are highly regulated by the State (Neal & Morgan, 2000). Similarly, while Wilensky and Caplow models developed in America where professionalisation process followed a clear sequence of order or stages, this varied in the UK, where professional association emerged before the establishment of training schools. In addition, the developments of professions in Continental Europe in countries such as Germany are largely State driven initiative (Top-down) approach, compared to the UK with a bottom-up approach.

In the United Kingdom, the literature on stages of professionalisation is traced to the work of Carr Saunders and Wilson in 1933. They provided general conclusions on the stages that occupations pass through to achieve professional status (Neal & Morgan, 2000). Since then, a number of writers including Harries – Jenkins (1970) had adopted and developed the models of profession and professionalisation. Harries-Jenkins work concentrated on the evolutionary models of professionalisation. In contrast to his predecessors such as Wilensky and Caplow, Harries-Jenkins (1970, p.71) argued that:

Professionalisation involved three-stage process starting with the introduction of apprenticeship, followed by examination to supplement the apprenticeship. The third stage involved formal training at either University level (graduate entry) or academies.

Given the complex relationship between educational selection criteria and entry into occupational group membership, Harries-Jenkins offered a distinction between graduate (exclusive and concessionary) and non-graduate entry routes into an occupation. He (Harries-Jenkins) concluded that a high level of professionalisation was associated with those occupational groups limited exclusively to graduate entry such as medicine. By contrast, low level of professionalisation was associated with occupations accepting non-graduate entrants but prepared to grant exemptions from previous examinations. Regrettably, Harries –Jenkins model falls short of its inability to provide any statistical data to support his findings. Nonetheless, it adds to the body of knowledge on professionalisation. Neal and Morgan (2000) comparative study on the stages of professionalisation between UK and Germany provides one of the most recent studies on professionalisation. The study concluded that:

Process of professionalisation has been radically different in the two countries, in particular with regard to the role of the state in initiating and administering professional bodies. Overall, the study demonstrates that the process of professionalisation in the UK has been ‘bottom up’ ... by contrast [that of] Germany has been ‘top down’ (Neal & Morgan, 2000, p.9).

Neal and Morgan explained the ‘top down’ approach from the perspective of the State’s active interventionist role in the initiation and administration of the professions. Notwithstanding the differences, the study introduces one of the most recent typologies on the study of professionalisation. In contrast to previous writers, Neal and Morgan model on professionalisation is striking because it revealed that, occupations pass through more than six stages (Table 2.2). In addition, the model introduces a new concept on the role of continuous professional development (CPD) to professions. Thus, the stages on professionalisation identified by Neil and Morgan (2000, pp. 16-23) involved the development of the occupation:

- To become a full-time occupation. While this is true given that “originally, most occupations were not practised full-time but carried out on a piece-meal basis” (Wilensky, 1964, cited by Neal & Morgan, 2000, p. 12), the extent to which it applied to contemporary professions is however debatable. This is due to the increasing growth in ‘flexible working patterns’ backed by government legislation (Caven, 2004). As argued by Caven (2004), ‘flexible working patterns’ is generally considered to be a deviation from the “traditional model of an unbroken linear career path” (p.518), yet her study on qualified female architects found more

than half (54%) had chosen to work part-time, because they wanted to balance life and work (Caven, 2006). Caven suggests this did not necessarily mean that those women were not committed to the occupation. Rather, they felt there was more to life than just working patterns.

- Having a legal agreement on traineeship or apprenticeship with aspirants, otherwise known as the “articled system”.
- Creating a professional association to attract better-qualified and prestigious practitioners commanding higher fee - earning.
- Introducing voluntary entry/qualifying examination (later made mandatory) for all new members. The purpose was to ensure the admission of competent people into the profession.
- Establishing high level of competence and professional ideals to lobby for legal protection for certain areas of work and / or seek the recognition for Chartered Status. This has the benefit of enhancing the image and status of the profession as well as protecting the association from competition from non-chartered practitioners.
- Establishing training and academic routes to qualification by forming an alliance with higher academic institutions. The training and vocational qualifications carried out at the academic stage should often provide partial or complete exemption from the professional associations own qualifying examination. The professional association or body retained the responsibility for professional education by means of controlling the course accreditation, training, and awarding the qualifications.
- Introducing rules on mandatory continuous professional development (CPD). This would help professionals to develop and update their skills in order to remain professionally competent and monitored by the professional body in question.

2.2.1.. Distinguishing Between Professionalism from a Profession

Professionalism has gained considerable attention in the literature of professions and professionalisation. Although, professionalism has been labelled as a concept “that is easy to recognise but difficult to define” (Swick, 2000, p.612), the term is broadly used in the context of this study to encompass the manner in which members of a profession or an occupation conduct their affairs by relying on “high standard of competence in providing professional services to promote or maintain the image of the profession” (VanZandt, 1990, p.243). Professionalism and a profession are not the same, given the difference

between them. The key distinction being that, while the latter refers to a professionalised occupation, the former relates to the behavioural standards and competence expected of members within the profession in discharging their duties to the public. The two are distinguished from each other in the context of this study so as to avoid confusing readers of the thesis. Failure to show high standard of professionalism in course of discharging services to the public could have negative consequences of undermining public confidence in the profession (Evetts, 1999; Waugaman, 2000). Examples of those behaviours falling below the public expectation of anti-fraud staff that culminated the professionalisation agenda were discussed in the previous chapter (see Chapter 1).

Recapping what has been discussed so far in this chapter, there is no generally agreed definition for the terms ‘professional’ and ‘profession’ given the various contexts that the terms have been used. Linked to this are various prefixes used to differentiate professions in modern society (see Etzioni, 1969; Verhoef, Boon & Mutasingwa, 2006; Webb, 2002; Department of Health, 2001; Wilensky, 1964), together with Neal and Morgan (2000) classification provide some of the general perspectives that guide professionalising occupations. In the context of this thesis, the proposed working definitions for the terms ‘profession’, ‘professional’ and ‘professionalisation’ are as follows:

A profession is an occupation with entry barriers, higher rewards, acquisition of specialised skills through lengthy period of training and the enforcement of sanctions in breach of ethical codes of conduct.

A professional is any person who discharges his or her duties, while recognising the expected standards of him and the application of the specialised skills and knowledge acquired from an accredited training.

Professionalisation is simply the necessary infrastructures needed for professionalising occupations to follow in order to achieve the status of a profession.

2.3. Classification of Professions and Professionalisation – Laying the Foundations for Counter Fraud Specialists Profession

As has been discussed earlier in Chapter 1, the ideological debate to professionalise counter fraud work began in response to the growing concern for fraud in UK as far back as 1970. Linked to this was the increasing attraction of negative media publicity by fraud investigators because they used ‘questionable investigative practices’ at the time. As well as this, fraud investigators learnt their skills from their predecessors and there was no mechanism for evaluating the training and the acquired skills. Those ‘sharp practices’ coupled with the absence of a mechanism for evaluating training for anti-fraud staff had serious implications on the standard of professionalism for delivery services to the general public (see Section 2.2.1.). These factors led to the government initiative to professionalise anti-fraud work (see for example, Department for Works and Pension, 1998; Scampton Report, 2000; Smith, 1985). Chapter 1 also provided a brief overview of counter fraud activities in preventing fraud, working conditions and available legislations together with various investigative strategies in countering fraud.

In spite of the UK government initiatives to professionalise anti-fraud work, the growing emphasis on professionalisation in contemporary occupations together with the sensitive nature of counter fraud activities, there has not been any major academic study on the extent of professionalising counter fraud specialists to date. The earlier discussions in Chapter 2 (Section 2.2) provided historical and theoretical perspectives on professions and professionalisation to develop the classification of professions and professionalisation (Table 2.2). Table 2.2 therefore provides a brief outline of some of the characteristics associated with professions and professionalisation. Although Table 2.2 is limited in terms of the breadth of theorists, its relevance to the study is seen in terms of providing theoretical basis, which demonstrates some of the similarities and differences on the classification of professions and professionalisation. As Nina Toren (1969, p.142) puts it:

There is increasing development of professions in contemporary society. Therefore, it is difficult to talk about professions as a whole. Rather, the extent of professionalisation of an occupation should be measured by applying the general criteria used to define the professions.

To resolve the difficulty of talking about professions as a whole, Table 2.2 summarised the

most common characteristic features of professions and professionalisation. This table contained Neal and Morgan (2000) extension of theories of profession to include continuous professional development (CPD). To this end, the previous discussion has provided an illustration of what a profession should have, given recent development in the theory of professions to include Continuous Professional Development. Addition of CPD to the theory of professions was highlighted earlier on page 63. Therefore, the most common characteristic features of professions and professionalisation, which have been summarised in Table 2.2 (Taxonomy/Classification of Professions and Professionalisation), will be applied as the theoretical basis in the study to compare the position of counter fraud specialist's occupation as a profession and the extent of professionalisation. Those common characteristic features are discussed under the following headings:

- A body of knowledge and specialised skills
- Establishing a professional association and professional cultures
- Developing ethical code of conduct
- Establishing training and academic routes to qualification in co-operation with Universities
- High rewards (monetary and honorary)
- Creating qualify entry examination and competency testing
- Continuous professional development (CPD).

A Body of Knowledge and Specialised Skills

Preparation for a profession involves gradual development of a body of knowledge, which forms the theoretical basis underpinning the discipline. In addition, professions have specialised and superior skills requiring a lengthy period of training through formal education at a higher institution or University. The specialised skills require mastering to perform the task. Items usually denoting the body of knowledge involves the existence of academic textbooks, dedicated refereed journals and intellectual publications as well as quality research centres and libraries. Professions therefore have a highest level of superior skills; scholarship and ability distinguishing it from non-professional occupations (Greenwood 1957; Simonsen, 1996; Manunta 1996).

Table 2.3. Medico-Legal and Accountancy Model of Profession

	Medical, Legal and Accountancy Models of Profession		
	Medical Model	Legal Model	Accountancy
Professional Association (Trade Union)	British Medical Association (BMA)	The Law Society	Institute of Chartered Accountants of England and Wales (ICAEW)
Regulatory Body	General Medical Council (GMC)	Solicitors Regulatory Body (formerly Law Society Regulation Board)	Financial Reporting Council
CPD	Mandatory (Yearly)	Mandatory (Yearly) since 1985	Mandatory (Yearly)
Dedicated Publication	British Medical Journal and British Medical Association Journal	Law Society Gazette	Accountancy and Auditing Journals
Entry Criteria	Medical Degree (5Yrs) / Medical Course (4 Yrs)+ Apprenticeship	Law Degree or Degree in Any Subject + Minimum of Two Year Traineeship	Mainly University Degree from Any Academic Discipline
Body of knowledge	Research & Publication	Strategic Research Unit	Institute of ICAEW based in Moorgate
Sources: Adapted from (GMC, 2009; ICAEW, 2010; Solicitors Regulatory Authority, 2009; Law Society, 2010)			

For example, Table 2.3 illustrates models of a profession from the perspective of Medical, Legal and Accountancy professions. In relation to institutional theory, Table 2.3 act as symbolic elements of those pillars of institution that Medical, Accountancy and Legal professions rest on, thereby shaping and constraining the action and behaviours of actors within those professions. From the table, the Accountancy professions have the Institute of Chartered Accountants for England and Wales (ICAEW) with a body of knowledge and own academic publications including Accountancy and Auditing Journals as well as dedicated research Institute based at Moorgate, London. A similar body of knowledge exists for the medical profession with dedicated research centre, library and occupational publishing group with examples including the internationally recognised British Medical

Journal (see GMC, 2009). For the legal profession, there exists dedicated research unit and publication such as Law Society Gazette forming part of their body of knowledge (see Law Society, 2009). In comparison to counter fraud occupation, the extent of development of those pillars and symbols of institution are explored in chapters five, six and seven.

Developing Professional Associations and Professional Cultures

In addition to a body of knowledge and specialised skills, professions have professional culture in the form of formal and informal groups. The formal group exists in the form of professional associations with a wide range of interests and aims. Examples include keeping up to date with a subject; protecting the professionals by acting as a single voice of the profession against other forces. Additionally, they act as a source of advice to the public, maintaining a register of competent members, controlling conduct as well as enhancing the prestige and status of the occupation (Millerson, 1964; Neal & Morgan, 2000; Greenwood, 1957; Simonsen, 1996). As Carr-Saunders and Wilson (1964) described it “a profession can only be said to exist when there are bonds between the practitioners, and these bonds can take but one shape – that of formal association” (p.298).

The informal groups by contrast are those groups that tends to be developed around the formal groups based on a variety of affiliations such as specialities within the profession, personality attractions, religious and ethnic background. The combination of the informal and the formal groups provide the profession with a unique culture. Nonetheless, as each profession develops its own unique culture, there is the potential for subcultures to develop out of the dominant or unique culture (Greenwood, 1957; Waring & Currie, 2009). In addition to the developments of formal and informal groups, Greenwood (1966, pp.16-17) argues that professional occupations have cultures. Those cultures distinguished professional occupations from non-professional occupations and exist in various forms such as norms, values, beliefs and even historical background of the profession. From the perspectives of counter fraud specialists’ occupation, examples of those norms range from the norms and values guiding the behaviour of professional group members, conference attendance and getting involved in the association activities. Others include career progression, conducting investigation referrals to the questioning and treatment of people suspected to be committing crimes (Chan, 1997).

Despite the existence of professional norms, symbols, code, formal and informal groups, there may be obstacles to forming the occupational association. Millerson (1964, pp.48 - 51) offered a number of reasons with the potential of acting as obstacles for the formation of the occupational association. Those reasons involved small membership size, geographical location of some members could cause isolation, loss of prestige, underdevelopment of the subject matter, rivalry between occupations and organisations, variations in quality of service provided as well as the absence of suitable enthusiastic organizers.

Notwithstanding the obstacles, it is evident that the established professions such as medicine, law and accountancy have formed recognised associations to further their interests (Table 2.3). Medical doctors for example, have the BMA with a dual role as an independent trade union and professional association for medical doctors and students with over 100,000 members. Two-thirds of these membership comprised of UK practising doctors. Similarly, the association acts as a “single voice” for doctors and in the collective interest of doctors (BMA, 2009). Following the implementation of the Clementi Review (2004), the Law Society is now the professional association (not a trade union anymore) for the legal profession and act as the “single voice” for more than 112, 000 Solicitors and firms across England and Wales. Similarly, chartered accountants have ICAEW.

Developing Ethical Code of Conduct

Codes of conduct are standards and behaviours expected from professionals when interacting with colleagues, other professional members, clients/customers and the public (Greenwood, 1957; Wilensky, 1964; Evetts, 1999). They suggested that the presence of ethical codes of conduct had a number of important roles to professions. Firstly, it helps to eliminate the unqualified, protect clients and emphasise the service ideals of profession. Secondly, it prevents professionals from abusing the monopolistic powers and privileges, thereby acting as a mechanism of social control. Thirdly, is the accountability of professional groups to their funding bodies, particularly those in receipt of public funding, where professionalism is central to service delivery.

Failing to adhere to the expected standards and behaviours may result in various punitive measures such as loss of membership and suspension. In addition to developing professional and ethical codes of conduct, Greenwood (1957; 1966) noted the need for professions to have a regulatory body with the powers from the community to police the professional groups. Those powers may enable the regulatory body to sanction violators of the professional and ethical codes of conduct. In effect, such regulatory bodies will have the powers to control training, admission, awarding and withholding of accreditation certificates.

Training, Accreditation and Education

As has been discussed earlier in this chapter, professions in the Continental European countries such as France and Germany are highly regulated and controlled by the State. By contrast, professions in the UK are self-regulating and have the power to control training, awarding and withholding accreditation, regulating training schools as well as the curriculum content of the educational discipline, needing approval from Universities or accredited professional schools (Caplow, 1954; Millerson, 1964; Wilensky, 1964; Carr-Saunders, 1966; Harries-Jenkins, 1970; Simonsen, 1996; Manunta, Neal & Morgan, 2000). Development of training facilities and equipping aspirants with the specialised skills and knowledge following years of educational and or vocational training (Evetts, 1999), prepares them for admission as well as the final qualification or accreditation. Anyone practising the professional skills without accreditation is liable to punishment by public authority. As Greenwood (1957, p.49) summarised it:

Anyone can call himself a carpenter, locksmith, or metal-plater if he feels so qualified. But a person who assumes the title of physician or attorney without having earned it conventionally becomes an imposter.

This means that training and accreditation is one of the essential characteristics of professions and professionalising occupations (Table 2.2). In addition to the qualifying entry examinations that are normally generalist, there exist academic routes to qualifications enabling the pursuit of further academic qualifications in the specialised field at a University (normally at undergraduate or postgraduate level). Providing such academic routes would have the potential for creating a career ladder with the necessary credentials to encourage and acknowledge professional growth (Mackinnon, 1984; Harries-

Jenkins, 1970; Simonsen, 1996; Neal & Morgan, 2000). As Simonsen (1996, p.232) notes:

These kinds of skills must be garnered not just from training classes, but solid educational programmes that convey the business skills required to survive in today's corporate environment. Doing 'more with less' means that those who compose the 'less' must be better educated, trained and prepared to work smarter not harder

In comparison to the medical, legal and accountancy professions (Table 2.3), such analysis departs markedly from counter fraud specialists whose training and accreditation requires a maximum period of four weeks (Button et al, 2007b). In addition, only a limited number of counter fraud specialists have the desire to pursue any form of advanced academic qualifications to a degree or masters level (Button et al, 2007a).

Higher Remuneration or Honorary Awards for Achievements

Carr-Saunders (1966) and Goode (1966) noted members of a profession supply skilled services or advice to others in return for higher incomes or salaries because of devotion of years of training to adequately acquire specialised skills (Table 2.2). Similarly, Simonsen (1996, p.234) asserts, "Salary is a good indicator of a profession and is largely determined by the level of education and training which must be comparable with those of a doctor, architect or a lawyer". Despite an increasing number of professionals in modern society working as salaried employees within bureaucratic organisations, there exist a number of self-employed professionals with the same level of education and training but working for a fee (Wilensky, 1964). Nonetheless, while self-employed fee-paid professionals enjoyed the freedom of not working in more bureaucratic organisations, they are however vulnerable to "loss of autonomy when demand is low with powerful clients becoming unreceptive to independent professional judgement" (Wilensky, 1964, p.148).

Despite the various arguments and perspectives on professionals and remunerations, it is noted by a number of theorists on professions (Wilensky, 1964; Carr-Saunders, 1966; Goode, 1966; Simonsen, 1996; Neal & Morgan, 2000) that salary, length of training are good indicators of professions. For example, Langlands Report (2006) entitled "The Gateways to the Professions" revealed that legal professionals, medical practitioners and accountants experience higher earnings throughout most of their working life. Similar example demonstrating the higher earnings of professions is illustrated in the BMA (2005)

research report cited in the Law Society (2008, p.18). The report compared the remunerations of professions including Accountants, Salaried General Practitioners (GPs) and Solicitors and found that those professions had higher remunerations. This may possibly be due to the existence of professional infrastructures (Table 2.3) providing “social closure” on entry into those professions. What is unclear is the extent to which the earnings of counter fraud specialists compared to those professions.

In addition to monetary or financial reward, professionals on rare occasions, receive non-financial rewards in the form of honorary awards for high achievements and performance at work. For counter fraud specialists, this may be in the form of a judge-recommending award to fraud investigators for displaying a high level of professionalism in bringing a complex case to a successful prosecution.

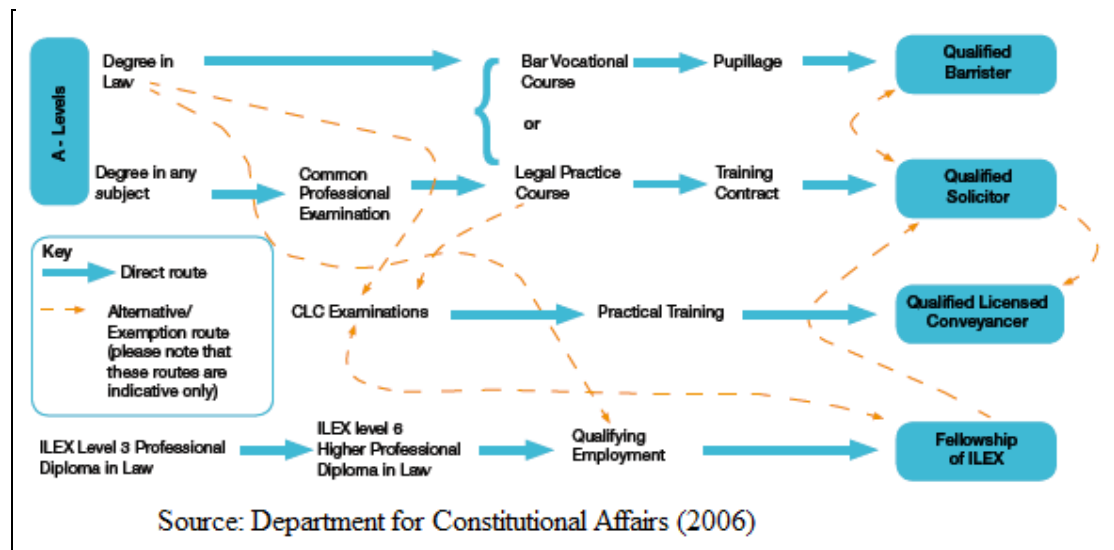
Qualifying Entry Qualifications and Competency Testing

As Millerson (1964, p.125) pointed out, “qualifying entry examination for admission into most professional associations received much attention towards the latter part of the 19th Century, with barristers, solicitors and doctors having to pass written examinations before entering the profession”. Since then, the approach has become the norm for most occupations attempting to professionalise (Table 2.2). The relevance of qualifying entry examination as well as the fulfilment of other competency criteria for admission into the profession is to control entry. In addition, it helps to separate the qualified from the unqualified, protects the public and the interest of the profession (Carr-Saunders, 1966; Harries-Jenkins, 1970; Simonsen, 1996; Neal & Morgan, 2000). In this context, the qualifying entry examination and competency testing is consistent with Macdonald’s (1985) sociological theory on “social closure”.

For example, the General Medical Council (GMC) regulates entry into the medical profession within the powers of Medical Act 1983. In addition, it is legally obliged to maintain the records (registration and licensing) of qualified doctors. Similarly, it ensures medical doctors entering the profession have attained the minimum entry qualification of completing a five (5) year University degree in medicine or Graduate Entry Programme (usually four-year medical courses). Furthermore, applicants must complete a two-year period of traineeship (Table 2.3). By contrast, entry into the legal profession as a Solicitor

consists of seven routes (Law Society, 2009), but the two main entry qualifications involved University degree in Law and Other Non-Law related degrees (Figure 2.1 – Main Routes to Legal Profession), followed by two-year traineeship. The Solicitors Regulatory Report (2009) provides some of the statistics on applicants into the legal profession. As indicated in the report, between January 2008 and December 2009, nearly half (48%) of applicants admitted into the legal profession held Qualifying Law degree. Within the same time period, just over a quarter (26%) entered with Postgraduate Law Conversion qualifications compared to under a quarter with other qualifications.

Figure 2.1: Main Routes into Legal Profession



In terms of Accountancy profession, entry is mainly by University degree with 87% of 2006-2007 entrants holding such qualifications (ICAEW, 2010). In addition to the academic entry qualifications, members need to have few years of practical experience (Table 2.3). The Financial Reporting Council is the regulatory body for the UK Accounting Profession, having taken over from the Accountancy Foundation as recommended in the 2004 Accountancy Review (DTI, 2004). As has been discussed earlier in the theoretical framework on profession (see Section 2.1, see also Table 2.1), one of the key arguments of structuralist (Marxist) theorists is the emphasis on occupational control (Caplow, 1954; Wilensky, 1964; Millerson, 1964). One of the main strategies for occupational control is using what Macdonald (1985, p.541) described as “social closure”. Therefore, qualifying entry examination and competency testing are key mechanisms for

“social closure”. In spite of this, there are problems with the use of qualifying entry examinations to a profession. Millerson (1964, pp. 125 -126) identified some of those problems to involve increased reluctance of experienced people already working in the occupation to join or buy into the philosophy of professions and professionalisation. Furthermore, it encourages those not bothering to join to seek entrance either by the easiest route or by alternative ways of joining, causing resentment and discontent from people who submitted to the qualifying entry examination.

Continuous Professional Development (CPD)

There are growing concerns for training professionals and leaving them to their own devices. Neal and Morgan typology of professionalisation provides emerging perspectives on recent developments in professions and professionalisation in the form of rules for continuous professional development (Table 2.2). Evetts (1999) also proposed a similar argument in support of CPD and argued that:

Although initial education and training of professionals cannot provide all the skills, knowledge and expertise needed for a professional career, there is less agreement on this because of the perception of CPD as largely voluntary in nature (p.126).

Evetts, Neal and Morgan therefore advocated for mandatory CPD as a requirement for continuous professional registration by licensing/regulatory bodies. Table 2.2 for instance illustrate that in the medical profession, medical practitioners continuously maintain knowledge and skills in the relevant area of work through regular CPD. Since 2009, the GMC has made it mandatory for medical doctors to demonstrate evidence of CPD in the area of practice to have their licenses revalidated (GMC, 2009). Similarly, the legal profession has the Solicitors Regulatory Authority (formerly Law Society Regulation Board). This body has the responsibility for ensuring training and CPD for Solicitors (Solicitors Regulatory Authority, 2009). The Law Society is the body that maintains the register of all qualified Solicitors and issue yearly practising certificate under the Solicitors Act 1974 (Law Society, 2010). In relation to accountancy profession, the ICAEW has the responsibility for ensuring education, training and yearly continuous professional development opportunities for members.

Despite the existence of CPD infrastructures for the Medical, Accountancy and Legal professions, that of Counter Fraud Specialists profession is unknown. While the medical, legal and accountancy models of professions that have been provided in Table 2.3 illustrates the existence of infrastructures for professionals within those occupation on CPD related issues, those for counter fraud specialists are yet for exploration in Chapter five, six and seven. Nonetheless, the application of Neal and Morgan's typology would have the potential for exploring the extent of developments in the area for Counter Fraud Specialists.

2.4. Other Typological Features of Professions and Professionalisation and Charter Status

In addition to the key issues described in Section 2.3, there are other characteristics exhibited by professions and professionalising occupations (Table 2.2). Furthermore, some professionalised occupations continue to seek further symbols of 'status' and 'prestige' in the form of 'Charter status' as a means of distinguishing them from other professions in the social structure. However, examples of the other characteristics of professions and professionalising occupations will be discussed first, followed by a brief outline of 'Charter status'. Table 2.2 provides examples of the former in the form of gaining public support and state protection by law, the occupation becoming full time, apprenticeship/traineeship, altruism (service orientation) and professional authority. However, the process by which professionalising occupations gain public support and state protection formed part of the professions relationship with the state, economy and society. This was discussed earlier in Chapter 2, Section 2.1.1 as part of the relationship between professions, state and society. In addition, Section 2.2 also discussed Wilensky (1964) together with Neal and Morgan (2000) assertion that professionalising occupations develop to become full-time, with practitioners performing functions on full-time basis. As noted earlier, this assertion does not hold true within contemporary professions as demonstrated in Caven (2004; 2006) studies. Caven (2006) argues that while 'flexible working patterns' is generally seen as deviation from the "traditional model of an unbroken linear career path" (p.518), contemporary professionals are choosing to do so because they wanted to balance life and work. In addition, 'flexible working patterns' is backed by UK government legislation.

As pointed out in the earlier discussions (Chapter 2, Section 2.3), professionalising occupations develop professional cultures of various forms (Greenwood 1957, 1966). Those involved changing the name of the occupation and taking on new occupational identity as pointed by Caplow (1954) in Table 2.2. Caplow (1954) also noted that changing of the name formed part of the stages that professionalising occupations passed through. Similarly, Harries –Jenkins (1970) noted that traditionally, professional education involved ‘learning by doing’ in the form of apprenticeship or vocational training, which was later supplemented by formal examination (Table 2.2). Recently, there has been further extension in the form of acquiring the systematic theory and body of knowledge in a formal academic environment. In relation to counter fraud specialists, there seem to be considerable research evidence illustrating the departure from traditional method of vocational training and the name change of the occupation. As pointed out in Button et al (2007a, 2007b), the introduction of the professionalisation agenda changed the currency for describing what was traditionally considered as ‘fraud investigator’ to ‘counter fraud specialist’. The name change from ‘fraud investigator’ to ‘counter fraud specialists’ provides a clear illustration of the occupation taking on new occupational identity highlighted in Caplow (1964).

Also, the professionalisation agenda changed the mode of training, which was based traditionally on learning from peers with no mechanism for evaluating the skills and knowledge gained to professional training and accreditation. One of the philosophies of the functionalist sociologists is the provision of public services to protect the public interest of those relying on the service (Davenport & Dellaportas, 2009). In spite of this, Davenport and Dellaportas argue that this philosophy is diluted by the increasing contracting – out of some of those services to private sector companies as illustrated by the UK fraud investigators architecture (Chapter 1, Figure 1.3). In addition, the emphasis on targets and efficiency drive through cost cutting impacts on the logics of providing services in a professional manner (Davenport & Dellaportas, 2009; Evetts, 2003; Dent & Whitehead, 2002; Currie & Suhomlinova, 2006; Currie, Finn & Martin, 2008; Prowle, 2010). The transformation to market logics could create tension and conflicts among institutional actors (Wilensky, 1964; Currie & Suhomlinova, 2006; Thornton & Ocasio, 2008; Waring & Currie, 2009).

Professional Authority

The earlier discussion in the previous chapter noted various legislative tools and instruments available from the state to counter fraud specialists for the detection, investigation and prosecution of fraud. In addition to this, professionals have autonomy and authority in relation to the extent of involvement in organisational decision-making, policy formulation and promotion opportunities as well as the authority available to professionals in performing tasks as salaried employees (Friedson, 1984, Wallace, 1995) within bureaucratic organisations. From Greenwood's perspective, the basis of professional authority is derived from the specific spheres and academic discipline in which the professional is extensively educated. Those elements of professional authority gave the professional a monopoly of judgement over the client. Nonetheless, Greenwood also cautioned against professionals abusing or exploiting the position of authority to the detriment of the client or for personal gratification. Nonetheless, the latter is however debatable in the 21st century Britain given numerous cases on abuse of professional authority. Recent examples involved the conviction of the Metropolitan Police Commander Ali Dzaei (Dodd, 2010, para 1-17), professionals in the child care profession using their employment to abusing children (Sullivan & Beech, 2002). The emergence of such cases of abuse of professional authority calls for a debate and research into re-examination of the autonomy of professionals. Indeed, those cases marked a clear departure from the professional – client relationship that the functionalist theories sought to address (Macdonald, 1995; Greenwood, 1957; Goode, 1960; Carr-Saunders & Wilson, 1933). Similarly, the increasing de-professionalisation of the majority of professionals with associated reasons provides further perspectives on examining professional authority (Haug, 1975; Lupton, 1997). Those challenges have led raised critical comments on the relevance on increased professionalisation in the UK public sector as discussed in Section 2.4.1.

Chartered Status

As referred to earlier in this chapter (see Section 2.4), chartered status is one of the symbols of enhancing a profession's reputation and standing in society. Therefore, attaining the status of a profession is not the end for most occupations. Rather most occupations strive for further titles, prestige and recognition in society by attaining important professional 'kite mark' in the form of "Chartered" status. Structural/Marxist

sociologists on professions place more emphasis on professions and class system in society (Table 2.1). Therefore, those professions with “Chartered” status illustrate the social class and status of the particular profession and its’ members in society. In addition, members also see the Charter status as the ultimate expression of professionalism in their discipline, up-to-date expertise, quality and safety, and capacity to exercise leadership and undertake independent practice (Ford, 2004). Royal Charters / Chartered status are granted by the sovereign on the advice of the Privy Council dating as far back as the 13th Century, with the original purpose of creating public or private corporations (including towns and cities), and defining their privileges and purposes. Nowadays, granting new Royal Charters are comparatively rare, but are reserved for important professional bodies, institutions or charities working in the public interest and could demonstrate sound financial stability including a record of accomplishment of achievement in the field over a number of years. It must also represent a unique field of activity not covered by other professional bodies. In addition, it is an expectation from a professional body seeking a Charter status to have five thousand members (5000) or more. In addition, 75 per cent of those members have to be qualified to at least first-degree level in a relevant discipline (Privy Council, 2010).

2.4.1. Dilemmas of Increased Professionalisation

As highlighted in Section 2.4, increased professionalisation has attracted a number of critical comments. While many would argue that parts of the UK public sectors are very over-professionalised, there are merits and demerits associated with increased professionalisation. Exemplifying the merits of increasing professionalisation are the need for professions to increase social and market closure to reduce competition, separate the qualified from the unqualified (Greenwood, 1957), bringing proper recognition and status, public protection and create market for particular services that benefit society (Greenwood, 1957; Evetts & Wilson, 2006). Linked to this are the rapid changes in technology, dynamic nature of knowledge, division of labour and specialisation, new public management policies of bureaucratisation, rationalisation and accountability pursued by the 21st Century governments (See Thornton & Ocasio, 1999, Scott, 2008, Currie et al, 2009). Those have created new opportunities for new tasks domain that requires professionalisation (Haug, 1973). Haug (1973) described those new tasks domain that are professionalised as ‘para professions’ or ‘new professions’.

In spite of the merits of increased professionalisation, critical theorists have argued that

increased professionalisation brings with it associated problems. For instance, Haug (1973) in his deprofessionalisation thesis on the medical profession provided critical perspectives on the problems associated with increased professionalisation. Illustrating those problems were how extensive professionalisation creates situations where professionalised occupations struggle over jurisdictional claims, occupational tasks and territory, decrease in monopoly power and the unquestionable authority previously enjoyed. Those factors either on their own or in combination with others, often create conflicts and cause professionals to develop their own strategies to maintain their authority as evidenced in Waring and Currie (2009) study on NHS Clinicians and the introduction of risk management reporting system. A similar study by Currie et al (2009) on the impact of workforce modernisation and the introduction of the General Practitioners specialising in genetics education and delivering genetics services to patients in their primary care settings revealed tensions between specialist geneticists that traditionally provided those services in the Regional Genetic Centres and GPs in primary healthcare settings specialising in the area. This idea was seen by Specialist geneticists as encroachment of GPs into their domain, despite those services not being available at primary healthcare settings. The gap in the primary healthcare settings on GPs with specialised skills in genetics led to the emergence of a new profession for GPs called 'General Practitioners with Specialist Interest in Genetics'. Furthermore, the growing emphasis on increased professionalisation and commitment to serving and protecting the public interest has also been criticised as a 'window dressing exercise' or 'rhetoric' given the UK government emphasis on increasing cost cutting and contracting out public services to the private sector (Davenport & Dellaportas, 2009; Dent & Whitehead, 2002; Prowle, 2010; Currie & Suhomlinova, 2006; Currie, Finn & Martin, 2008; 2009; Waring & Currie, 2009).

While the author acknowledges the demerits of increased professionalisation, it could be argued in the context of this study that increased professionalisation is always a good thing given the merits. Evidence supporting this view is illustrated by the earlier discussion on the police reluctance and disinterest in tackling the growing fraud problem in the UK public sector, despite the negative consequences of fraud on victims and the economy as a whole (Chapter 1). The negative attitude of the police towards fraud in general, created a gap in the market for the agencies involved in policing fraud. This gap created an opportunity for public sector organisations to take responsibility upon themselves to tackle fraud within their own organisations leading to the emergence of the new 'breed' of

civilian fraud investigators otherwise known as counter fraud specialists. Therefore, increased professionalisation is good for society because it contributes to meeting the specialised skill gaps in areas neglected by law enforcement agencies such as the police in tackling the growing problem of fraud in the UK public sector.

2.5. Institutional Perspective

As pointed out earlier in this chapter, institutional theory has gained recent attention in the study of professions as it extends both the ‘traits’ and power approaches discussed earlier in this chapter. The theory has been used to help researchers to gain broader insight and understanding into symbolic elements that give meaning and social reality to institutions which includes professions (Figure 2.3). Linked to this is the historical nature of using the concepts to studying diverse institutions such as the:

- Processes of institutional transformation of American Mutual Funds Industry and their status mobility through professionalisation (Lounsbury, 2002).
- Higher Education Publishing Industry shifting emphasis from the traditional values of an ‘editorial logic’ to ‘market logic’ (Thornton and Ocasio, 1999) due to changes in organisational practices pursued by chief executives.

Recently, the theory has been applied to study institutional forces affecting knowledge sharing in the UK NHS and allied professions (Currie & Suhomlinova, 2006). They found that while historically, the institutional logic (‘old logic’) between healthcare delivery organisations and higher education institutions (such as University Medical Schools and Teaching Hospitals), had shared a common objective of establishing “close links between research, teaching and clinical practice” (Currie & Suhomlinova, 2006, p.6), a ‘new logic’ had emerged following introduction of the New Public Management policies with emphasis on performance indicators. The impact of the ‘new logic’ had resulted in a situation where actors in the respective institutions pursued separate interest, as opposed to the commonly shared traditional objective. Currie and Suhomlinova (2006) for instance, illustrated the divergence of practices from the ‘old logic’ to the ‘new logic’ with academics within University Medical Schools concentration on research assessment exercise (RAE) and publication to improve research rating and funding attraction, rather than teaching. Similarly, Healthcare delivery organisations such as Hospitals had placed emphasis on reducing patient waiting list and time to improve ‘star rating’ and performance. They pointed out that, the pursuit of diverse activities and interest to meet

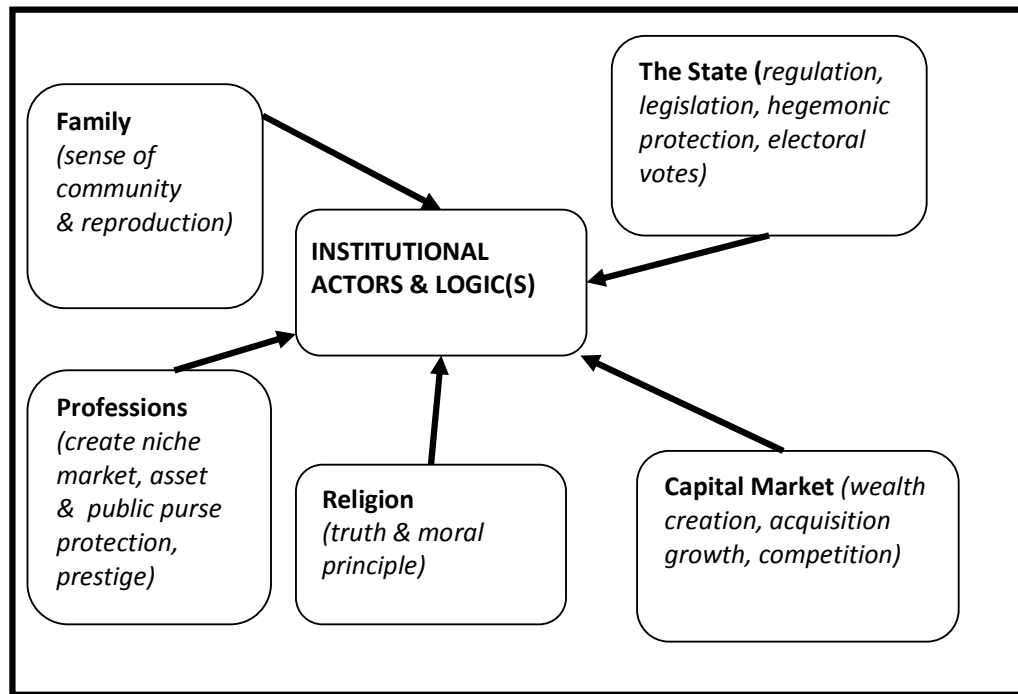
performance indicators created problems of developing and sharing knowledge, as well as best practice among professionals within an institution.

The main link between the institutional theory and ‘traits’ based approach to professionalisation is that both recognises that professions have unique elements such as a body of knowledge that could be shown to be beneficial to society (Empson, 2007). Empson (2007) points out that institutional theory perspective put more emphasis on the degree to which those ‘traits’ of a profession are socially constructed as opposed to objectively defining it. The theory argues that, in order to understand individual and organisational behaviour, it has to be framed in societal and institutional contexts because both have a stake in society (Friedland & Alford, 1991; Thornton & Ocasio, 2008; Currie & Suhomlinova, 2006). In addition, there exist a number of key institutions (organisations) in the societal environment such as the professions, the capital markets, the corporations, the state (bureaucratic state), family and religion that place strong emphasis on instilling values, promoting stability and allowing structures in society to persist over time (Scott, 1987; Friedland & Alford, 1991; Thornton & Ocasio, 2008). Those institutions in the environment are the ‘actors’ and each of those actors has its own central ‘logic’ and pursues diverse interests. Thornton and Ocasio (1999, p.804) defined institutional logics as:

the socially constructed, historical patterns of material practices, assumptions, values, beliefs, and rules by which individuals produce and reproduce their material subsistence, organize time and space, and provide meaning to their social reality.

Institutional theory therefore provides a framework for understanding the wider views between organisations and their environments, together with the relevant ‘logics’ pursued by actors to achieve their interests (see Figure 2.3). The theory argues that, “all societal organisations exist in an institutional environment that defines and [shapes] social reality “ (Scott, 1987,p.507).

Figure 2.3. An Illustration of Institutional Environment



Proponents of institutional theory (Scott 1987; 2008; DiMaggio & Powell, 1991; Thornton & Ocasio, 1999; 2008; Currie & Suhomlinova, 2006) have also argued that, the institutional environments are multiple, diverse and not static as it responds to various coercive, mimetic and normative pressures from the environment. The coercive or persuasive pressures may exist in the form of the state /government legislations and regulation to control the activities of institutions polluting the environment or abusing the stock market (Barnes, 2011). Similarly, the state may also pressurise institutions to change their behaviour and actions to meet cultural expectations in society within which they function. Illustrating state coercion and persuasion for an organisational change were earlier discussed in Chapter 1 on the growing fraud problem to the government, society as well as the questionable investigative practices and fraud investigators culture at the time which led to professionalisation initiatives. The institutional ‘logics’ pursued by the state (government) at the time in relation to the professionalisation initiatives varied. This ranged from socio – economic to psychological and political reasons. The socio - economic logics related to an effort for protecting the public purse, while creating a niche institution with state mandate to tackle public sector fraud. The psychological and political logics on the other hand, relate to appealing to the public for being ‘tough’ on crime and canvassing

for more electoral votes.

Mimetic pressure by contrast refers to a situation where institutions respond to changes in their environment by just replicating what other organisations or professions have done, because they perceived those organisations or professions as more legitimate or successful (DiMaggio & Powell, 1991). Mimetic pressure often develops out of the need for institutions to respond to change, but sometimes the institutions themselves lacked clear direction or are uncertain on mechanisms for response. The extract from the Department for Works and Pension (1998) Green Paper “Beating fraud is everyone’s business”, provides an insight into the mimetic pressure to change the fraud investigation environment. It reads: we must develop a body of highly-skilled anti-fraud specialists capable of tackling fraud in the same way other professions have applied their skills “(DSS, 1998, p.46). In addition to coercive and mimetic process, institutions also use normative processes to respond to changes in their environment. This occurs where the state or members of a particular occupation attempt to control entry into the occupation using professionalisation process elaborated earlier in this chapter. Therefore, coercive, mimetic and normative pressures affect institutional environments and institutions need to have mechanisms for response.

As has been discussed, professions constitute one of the key institutions in society. Developing a profession such as counter fraud, therefore need to have in place, what is described as ‘pillars of institution’ (Friedland & Alford, 1991; Scott 2008). Scott (2008) described those pillars providing symbols of an institution as a combination of “regulative, normative and cultural-cognitive elements, that together with associated activities and resources, provide stability and meaning to social life” (p.48). The ‘regulative pillars’ refer to the existence of elements that support the institution and regulate members behaviour such as code of conduct and ethics, sanctions and rewards, rule –setting and monitoring that ensure conformity. By contrast, the ‘normative pillars’ refer to prescriptive and obligatory elements such as professional association, certification and accreditation of qualifications of formal education by recognised universities. The ‘cultural-cognitive pillars’ however, refer to indicating symbols such as socialisation and common shared identity, beliefs and shared logics of action. The presence of those symbolic elements in an institution defines and shape actors action and behaviours. In addition, Scott (2008),

Friedland and Alford (1991) suggest that an institution needs to strive for legitimacy, resources and social acceptability to be able to survive in the environment (Chapter 2, Section 2.1.1 – Professions, Environment and Strategies).

2.6 . Summary

There is much written about and debated on the concepts of professions and professionalisation, yet there is lack of consensus due to the fragmented nature of the literature on the concepts. The introduction of ‘new public management’ policies has also increased the growing emphasis on professionalisation in contemporary professions. While increased professionalisation has advantages, critical theorists have raised concerns over increased professionalisation in the UK public sector (Section 2.4.1). While acknowledging those concerns, the author asserts that increased professionalisation is good because fraud is an increasing problem in the UK public sector. In spite of this, the public police have negative attitude towards tackling fraud in general. This has created a gap in the market for the agencies involved in policing fraud. This gap created an opportunity for public sector organisations to take responsibility upon themselves to tackle fraud within their own organisations to protect the public purse as well as increase confidence in the system.

The chapter was structured into four key sections, with the first section examining the historical development of professions within the United Kingdom and the distinction from Continental European Countries. In addition, it outlined the theoretical concepts of professions together with how professionalising occupations strive to gain legitimacy, resources and social acceptability in their environments. Next was section two (Section 2.2), which examined the concepts determining professions together with what writers such as Etzioni (1969), Verhoef, Boon and Mutasingwa (2006) and NMC (2010) described as ‘neo-professions’. The section also examined the concepts of professionalisation. The third and fourth sections (Sections 2.3 and 2.4) discussed the classification of professions and professionalisation (Table 2.2) as well as the dilemmas of increased professionalisation. The section also provided a brief outline of ‘charter status’ and how professionalised occupations use it as a ‘kite mark’ for further status, as well as the strategy for distinguishing themselves from other professions. As has been highlighted, those typological features in Table 2.2 formed the conceptual framework or theoretical basis for benchmarking the extent of professionalisation of counter fraud specialists’ occupation. In

addition, the discussion involved using the medico-legal and accountancy model (Table 2.3) to illustrate how those occupations have developed into professions by having in place the necessary pillars of a profession/institution. The chapter also reviewed institutionalist perspective to professionalisation and links to 'traits' theory, given that professions constitute one of the key societal institutions (Figure 2.3). Therefore, any attempt to professionalise an occupation such as counter fraud, need to have in place those structures or symbolic elements described as 'pillars of institution' (Scott, 2008; Friedland & Alford, 1991). Scott (2008, p.48) suggests symbols of the 'pillars' exist in the form of "regulative (such as code of conduct and ethics, sanctions), normative (such as accreditation, certification and professional association) and cultural-cognitive (such as socialisation, shared identity, norms and beliefs) together with activities and resources providing meaning to social life". Those pillars are relevant because they provide support and shape the behaviour of actors within a particular institution or profession.

The next chapter (Chapter 3), discusses the research methodology, together with the ontological and epistemological perspectives of the research project. As outlined earlier, the main aim of this research is to examine and explore the professionalisation of counter fraud specialists in the UK public sector by focussing mainly on the DWP, NHS and Local Authority (Chapter 1, Section 1.1.5). As well specifying the scope of the study, Chapter 1, Section 1.3 also stated the research questions for the study, with the main question focussed on whether counter fraud specialism is a profession or not, while the second question related to how to develop a profession of counter fraud specialists. In answering those questions, the study will attempt to apply the conceptual framework of functionalists /'traits' theory of professions and professionalisation elaborated earlier in this chapter. In addition, the study would draw on philosophical ideas and ethical principles outlined in chapter 1, Section 1.3. Thus, the study would draw on ideas and issues raised in the previous chapter as well as this chapter to study professionalisation of counter fraud specialists in those three organisations focussed in this study. Examining those initiatives and the extent of professionalisation would require the application of the most common characteristic features of a profession and professionalisation summarised in Chapter 2, Table 2.2. The next chapter (Chapter 3) discusses the research methodology for the study, with an overall research framework (research process) for the study illustrated by Figure 3.1 in Chapter 3.

Chapter 3: Research Methodology

3.0. Introduction

One of the key challenges in any research work is designing a research framework and deciding on the choice of research strategy for the study. Cresswell (1998) also highlights the need for researchers to recognise the existence of a basic set of beliefs or assumptions guiding research enquiries. Chapter 1 – Section 1.3 explained those basic set of beliefs and emphasised that, all research begins with ontological and epistemological philosophies (assumptions or claims) concerning the nature of social reality and how it can be known. The ontological position adopted for this study is therefore concerned with claims and assumptions on the social reality of professionalising counter fraud specialists in the UK public sector, mainly DWP, NHS and the Local Authority. The scope of the study was outlined earlier in Chapter 1, Section 1.1.5 together with the rationale for focussing on particular public sector organisations but not others. As described earlier (Chapter 1 - Section 1.2), the initiatives to professionalise counter fraud work began in response to the government attempt to tackle the growing fraud problem, the questionable investigative practices and the wider fraud investigators culture including learning the ‘tricks of the trade’ from their experienced colleagues, without any proper formal mechanism for assessing the quality of the training (Button et al, 2007a; 2007b). Thus, the government’s recognition of those problems led to the initiatives for the professionalisation agenda. The earlier discussions and the literature review (see Chapter 1, Section 1.2; also Chapter 2) provided illustration on some of those studies on professions and professionalisation using functionalist / ‘traits’ approach. In spite of this, my literature review on fraud and counter fraud specialists professionalisation identified the lack of any major academic study employing the functionalist/‘traits’ approach to assess the extent of professionalising counter fraud occupations since initiating the professionalisation agenda.

Gaining knowledge on the social reality on the extent of professionalising counter fraud specialists’ creates the need for adopting epistemological philosophies. As was described earlier (Chapter 1, Section 1.3.3), there exists multiple ways of gaining knowledge on social reality (Kerlinger, 1986; Grix, 2002; Kamla, 1995). However, obtaining what is generally accepted as legitimate and adequate knowledge involve the need for the researcher to identify, explain and justify the epistemological stance [position] adopted

(Crotty, 1998). For the purpose of this thesis / research, the researcher adopted a more interpretive stance to the study. Researchers adopting this approach hold the view that reality is not discovered but constructed by individuals involved in the study by means of interactions with the object of study (Crotty, 1998; Creswell, 1998; Robson, 2002). Adopting interpretive approach to the study will enable the researcher to interact with various trained and accredited counter fraud practitioners working for the three UK public sector counter fraud organisations focussed on this study to gain knowledge about the social reality of counter fraud occupation. While the adoption of a more interpretive position to gain knowledge about the nature and extent of professionalising counter fraud specialists, the relationship between the researcher and the object of study could have impact on the research outcome in terms of research bias (Creswell, 1998). As a strategy of reducing the research bias, the author provided a reflective account for the study (Chapter 3, Section 3.1).

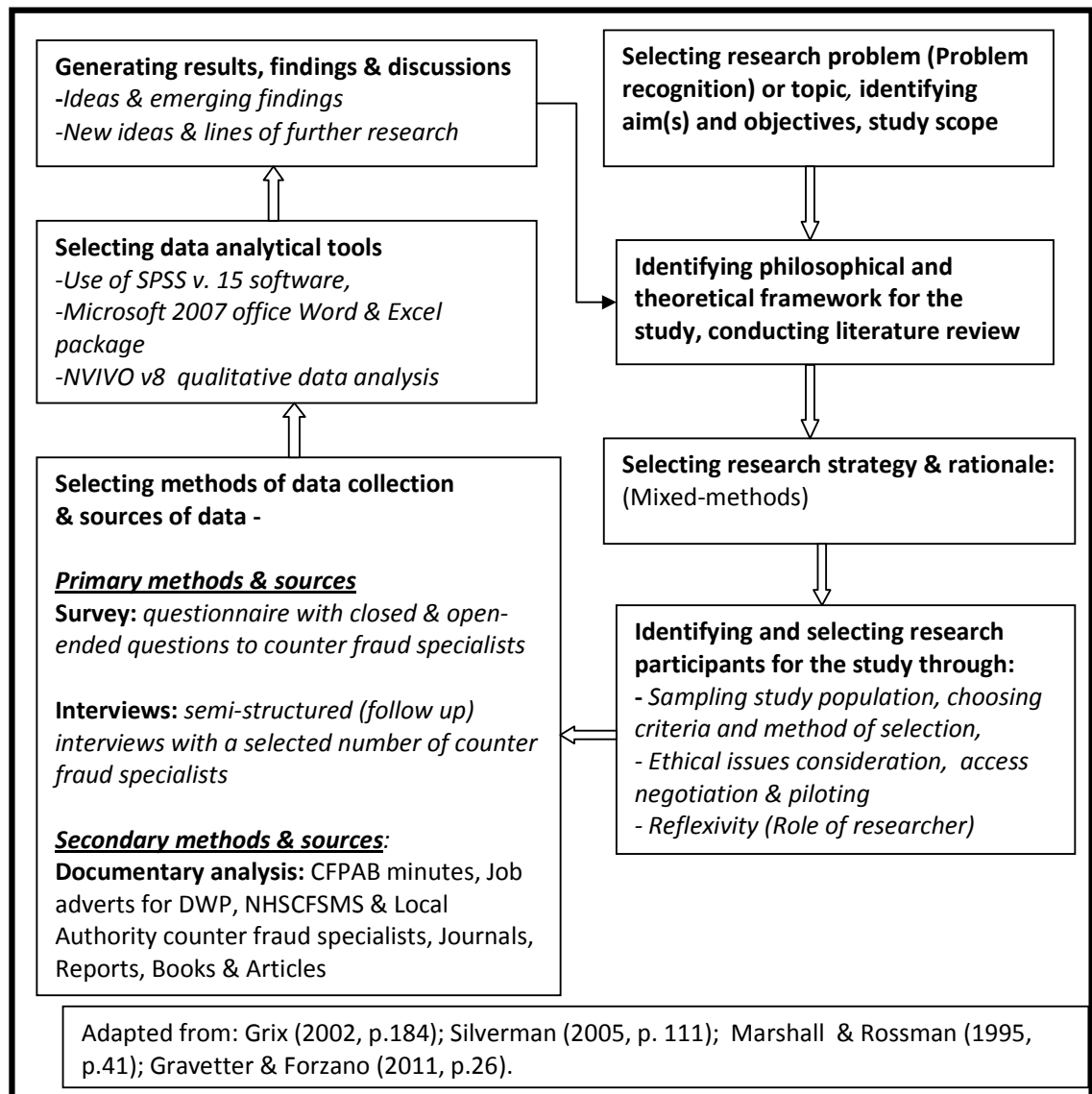
As well as recognising the philosophical perspectives for the study, researchers when making a decision about the elements of the research inquiry need to identify the conceptual framework for the study. In the context of this study, this would be functionalist / 'traits' theory of profession and professionalisation. This would consist of applying the most common elements of professions and professionalising occupations summarised in Table 2.2 (see Chapter 2, Section 2.2). This theory has been employed by classical theorists to study diverse occupations and professionalisation (see Chapter 1, Section 1.2) and contemporary occupations such as Social Work (Greenwood, 1957) and Foster Carers (De Lona Martin, 2006; Kirton, 2007). This introductory section has therefore established the groundwork for the inquiry by identifying the philosophic principles, together with the conceptual framework of gaining knowledge on counter fraud specialists and the extent of professionalisation. Undoubtedly, the conceptual framework on its own could not stand. Rather, it needs linking to research methodology and methods for the study. This chapter discusses the research strategy and methods of data collection together with their sources and data analytical tools. The chapter is organised into three main sections as follows. The first section discusses the research strategy and rationale as well as sampling, questionnaire design and piloting techniques for the study. The section further discusses how the researcher gained access to research participants, consideration of ethical issues and reflexive account (Section 3.1). Following this is the second section which discusses the data collection methods together with sources of data (Section 3.2), while the third section

examines the data analytical tools (Section 3.3). The chapter concludes with a summary of discussions.

3.1. Designing the Inquiry - Research Strategy and Rationale

Having outlined the groundwork for the inquiry, the next stage to consider is the research methodology which is essentially the strategy the researcher chooses to acquire knowledge on the object of study or explore the phenomenon of interest (Grix, 2002; Marshall & Rossman, 1995; Crotty, 1998).

Figure 3.1: The Overall Research Framework for the Study



Chapter 1, Section 1.3 outlined the methodological assumption for the study. In addition, a number of writers (see Crotty, 1998; Marshall & Rossman, 1995; Robson, 2002) have highlighted the existence of wide ranging research methodologies available to researchers to select from when conducting research. Examples of those methodologies cited include survey research, ethnography, case study, feminist standpoint and experimental research. As noted in Chapter 1, this study adopted survey research methodologies involving the use of mixed-methods consisting of survey questionnaire and interviews to gain knowledge on the extent of professionalising counter fraud specialists in the UK public sector (DWP, NHS and Local Authority). Figure 3.1 summarised the overall research framework for the study with detailed outcome of employing the mixed-methods strategy provided in the next three chapters (Chapters 5, 6 and 7).

Mixed-methods research strategy is the “the class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or language into a single study” (Johnson & Onwuegbuzie, 2004, p.17). Although there is no conclusive agreement among writers over which terms to apply to typologies of ‘mixed methods’ (Alexander et al, 2008), the term ‘mixed-methods’ is a very broad metaphor used to describe research approaches involving triangulation, multi-methods, multi-trait and multi-methods (Jick, 1979). Denzin (1978) for instance, illustrates ‘mixed-methods’ using the concept of ‘triangulation’ as the “combination of methodologies in the study of the same phenomenon” (p.291). Fielding and Fielding (1986) also provide similar perspective and suggest that “knowing a single landmark only locates one somewhere along a line in a direction from the landmark, whereas with two landmarks one can take bearings on both and locate oneself at their intersection” (Fielding & Fielding, 1986, p. 23).

The increasing importance of mixed – methods has made it one of the most popular tools for integrating qualitative and quantitative data to gain knowledge about a particular object. The growing importance and interest in the approach stem from their application in various academic fields. Exemplifying this was Elton Mayo’s Hawthorne Studies (1924 – 1932) on human relations and workplace efficiency (Brewer & Hunter, 2006). Since then, Campbell and Fiske have applied the methods in academic fields such as psychology in the

study of multi-trait or multiple enquiries (Creswell, 2003). In addition to psychology and management, there is increasing interest of employing mixed-methods in studies relating to academic fields such as social care (De Lona Martin, 2006), education (Onwuegbuzie et al, 2007 - students perceptions of teachers in higher education), fisheries (Biao, 2009), marketing research (Harrison & Reilly, 2011). Besides various academic fields, research environments are experiencing increasing pressures from funding bodies on both sides of the Atlantic (UK, Europe and America) for research to inform policy and have practical relevance (Brannen, 2011). Because of those reasons, there is now growing importance and interest in studies integrating mixed-methods. Therefore, employing mixed-methods strategy to study counter fraud specialists professionalisation adds to the body of knowledge on the method.

Five reasons account for the rationale of choosing mixed – methods to gain knowledge on the extent of professionalising counter fraud specialists in the UK public sector counter fraud organisations focussed in the study. Firstly, is the growing importance and increasing popularity of mixed –methods in research because they enable researchers to combine two or more methods to get closer to reality and study different aspects of the same social phenomena (Olsen, 2004). The second rationale relates to resource constraints and time limitation on the project. Given this, the researcher decided that using mixed methods would provide the convenience of involving varieties of data to gain knowledge about counter fraud specialists. Thirdly, is the complementary nature of the mixed – methods strategy (Johnson & Onwuegbuzie, 2004). The complementary nature allowed the researcher to clarify results from one method with results from the other. An instance of the complementarity in this study is the use of follow-up interviews with key individuals in the counter fraud sector (see discussions in Chapter 1, Section 1.3).

Another reason is the strength of the method in data display in terms of using pictures in the form of graphs and tables while embedding qualitative comments / extracts to illustrate results. Lastly, it allows the researcher to gain multiple viewpoints (Jick, 1979; Murray, 1999) from counter fraud specialists on their profession together with the extent of professionalisation. Despite these advantages, there are limitations associated with using mixed -methods. Those involve the time consuming nature of the approach such as training, cost and resource issues as the researcher has to learn multiple methods and

approaches for effective combination (Johnson & Onwuegbuzie, 2004). Assessing the strengths and limitations in choosing a research approach therefore plays a crucial role in the phenomenon under study. However, it is a good research practice to consider other aspects of the research design process before implementing the strategy. Those involve sampling, questionnaire design and piloting as well as gaining access to the world of counter fraud specialists and ethical consideration.

Sampling, Questionnaire Design and Piloting

It is difficult to gain detailed knowledge of all people and events in society, but it is possible to make a choice to focus the study on people within a particular population through sampling (Marshall & Rossman, 1995). Sampling is a process of “collecting information about a subset of a population” (De Vaus, 2002, p.363). There are two basic methods of sampling (Fink & Kosecoff, 1985; Kalton, 1983; Robson, 2011). Those involved probability and non-probability sampling. Probability sampling is a type of sampling method in which each person in the population has an equal chance of selection. Probability sampling techniques when applied in research studies have advantages of reducing sample selection biases and increasing representativeness. Despite the advantages, Robson (2011, pp. 276 – 277) points out that, real-world research conducted with non-probability sampling techniques tend to be very difficult, and often impossible to fulfil. Robson attributed the challenges to factors such as cost, poor response rate, data attrition and time involved in obtaining and selecting the sample population.

Conversely, non-probability is any sampling plan that lacks the possibility of specifying the probability of including any person on which the survey is based, with examples involving snowball and convenience sampling techniques (Robson, 2011). As a result, all non-probability sampling techniques have main weakness in sample representativeness (Robson, 2011; Kalton, 1983). In addition, the results suffer from generalisation and researcher bias. Notwithstanding the theoretical weakness, Bryman (1989, p.113) have argued that few research studies on organisations “are rarely based on probability samples”. Rather, what tends to happen in real-world research is that most studies use non-probability samples. For the purpose of this study, the sample population were fraud investigators. The sampling frame were fraud investigators trained and accredited to Professionalism in Security Management (PINS) standard, with a minimum qualification of an Accredited Counter Fraud Specialists (ACFS)/Accredited Counter Fraud Officer

(ACFO) status. Convenience (non representative) sampling was used for the survey questionnaire. Ideally, the researcher would have liked to contact all accredited counter fraud specialists on the CFPAB database. In reality, this was however not possible because the CFPAB declined to give permission. As at March 2007 that the survey research begun, the CFPAB database had more than 8000 accredited counter fraud specialists (Button et al, 2007b). Because of CFPAB declining their permission, the researcher resorted to using alternative databases available to him at the time.

Four databases used to distribute survey questionnaire at the time involved the Institute of Counter Fraud Studies (ICFS), which had 307 counter fraud specialists, while the NHS CFSMS had 474. Similarly, the Local Authority had 453 while the BSc (Hons) Counter Fraud Students had 169 counter fraud specialists. In total, the four databases had 1403 counter fraud specialists, with detailed account and methods of distribution (This is described in Chapter 3, Section 3.2.1 and Table 3.1). The semi-structured interviews involved using stratified sampling. The rationale for using stratified sampling approach was that the semi-structured interviews were conducted with specialists (Counter Fraud Specialists, Fraud Managers, Managing Directors and Chief Executives) occupying different positions within the respective organisations. This has the benefit of gaining insights into how specialists in different positions across the relevant organisations perceive counter fraud profession as well as recommendations for the future.

As illustrated in Figure 3.1, survey questionnaire and interviews are instances of key research tools or instruments for gaining information on the object of study. However, their effectiveness in meeting the research goals depends on the design of the questionnaires relating to the survey. As discussed in Robson (2011), it is essential that researchers established a link between the research question and the designed questionnaire for soliciting information from respondents. In addition to this, researchers need to consider factors such as the theoretical framework for the study, method of administering or distributing the survey, method of data analysis together with respondents' technical knowledge and understanding of the concepts on the questionnaire (De Vaus, 2002).

As noted in the earlier discussions (Chapter 1, Section 1.3 and Chapter 2, Section 2.6),

this study sought to answer two questions, with the main question essentially concerned with whether counter fraud specialism is a profession or not, while the second question related to how to develop a profession of Counter Fraud Specialists. Answering those questions involved using functionalists' theoretical framework of professions and professionalisation to inform the study. Those theories were elaborated in the literature review (Chapter 2, Section 2.3 and Summarised in Table 2.2). Consequently, the survey research questions were developed with the theoretical framework in mind to produce the questionnaire (Appendix 1B). One of the key decisions made by the researcher when designing the questionnaire was to ensure questions were clearly written and simple to understand by providing easy to follow instructions. As well as this, the researcher also avoided the use of 'jargons'. Furthermore, the researcher gave consideration to criteria for distributing the questionnaire to a gain relatively high response rate within the resource and time constraints for the project. The benefits of making such a decision were two fold. Firstly, to help respondents devote time to answering the questionnaire. The second reason was to help the researcher save time and resources involved in the design and analysis of those responses. Nonetheless, the survey questionnaire contained a mixture of formulated questions involving open-ended and closed questions that would yield both quantitative and qualitative data for the study.

However, it is good practice in research to evaluate the designed questionnaire before final distribution to survey respondents. De Vaus (2002) described the process of evaluating the questionnaire before final distribution as the "pilot testing or pretesting" (p.114). Three reasons account for the rationale to pretest or pilot survey questionnaire. Firstly is to ensure the survey questions conform to the standards of a good survey design. Secondly is about receiving advance warning on the pitfalls in the questionnaire. Thirdly, piloting allows the researcher to assess the feasibility of the study, the appropriateness of the proposed research instruments and improved questionnaire reliability (Van Teijlingen & Hundley, 2001). Despite those advantages in piloting, there is the potential for some problems not to become obvious until the implementation stage (Van Teijlingen & Hundley, 2001), but researchers have to learn from that.

In the context of this study, piloting the survey questionnaire involves three stages with the aim of following standards of good survey design discussed in De Vaus (2002) and Van

Teijlingen and Hundley (2001). Stage one involved piloting on distance learning students enrolled on BSc (Hons) Counter Fraud Degree Course. Secondly, the researcher had in the past worked as a research assistant in partnership with the NHS Counter Fraud and Security Management Service research team. Therefore, the researcher had established a good working relationship with them. Consequently, a copy of the survey questionnaire was sent to the research team in London who provided very useful feedback. The third stage of the piloting process involved sending copies to supervisors and work colleagues for feedback. All these consultations provided valuable feedback for the final versions used for the study. In relation to the semi-structured (follow up) interviews, the questionnaire for that study was piloted on colleagues and some experienced counter fraud professionals. Robson (2011) suggests focus groups as an alternative form of piloting because they (focus groups) provide opportunity to meet people from the same occupational background to meet and express their views on the study. However, it was impossible to use focus group approach because of time and resource constraints on the project.

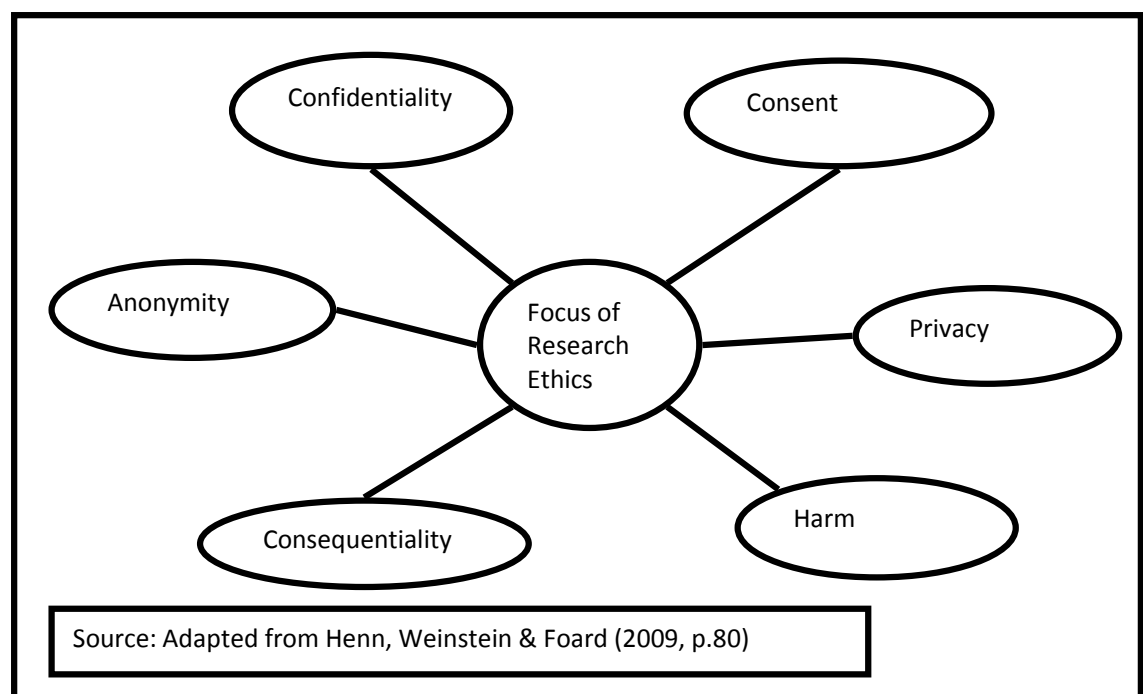
Accessing Counter Fraud Specialists and Ethical Consideration

As well as paying attention to sampling population, questionnaire design and piloting, considering how one gains entry into the community, or the social world of the respective research participants together with the necessarily ethical implications play a central role in research. As May (2001, p. 157) puts it “to become part of a social scene and participate in it requires that the researcher is accepted to some degree”. As Accredited Counter Fraud Specialist who had attended various counter fraud related meetings and presented research findings to the counter fraud community including the accreditation body (CFPAB), gaining access to counter fraud specialists was less difficult. In addition, the researcher had developed a network of contacts with a number of specialists through conference attendance, meetings as well as previous employment as a researcher. Those network of contacts and acceptance in the counter fraud community provided what Lofland (1971, p. 95) described as a “pre-existing relations of trust” as an entry into the community. In addition, the already established contacts acted as “gate keepers” at the data collection stage.

In spite of those contacts and gatekeepers, one cannot begin to collect data without following the norms. Drawing on institutional theory, community exists as part of society with norms and values that define and shape actors behaviour (Thornton & Ocasio, 1999;

Scott, 2008). Therefore, researchers seeking entry into the community need to follow the ethical values and norms of the community. Robson (2002, p.65) described those ethics as “the rules of conduct, typically to conformity to a code or set of principles”. The importance of ethics in research has also been emphasised in Kent (2000). From Kent’s perspective, “social science research covers a very wide field of studies, and those who engage in it will find themselves in all kinds of different situations” (p. 59). Henn, Weinstein and Foard (2009) discussions on those ethical situations that social researchers tend to encounter are briefly illustrated in Figure 3.2.

Figure 3.2 : Broad Issues on Research Ethics



In order to ensure compliance with the Data Protection Act 1998 as well as anonymity and confidentiality, all individual responses from the survey were treated with strictest confidence. Any information with the potential to identifying research participants were anonymised using pseudonyms. In order to maintain respondents’ confidentiality, the researcher took measures to create identification (ID) numbers for survey returns before coding them onto electronic files. The reason for this was to avoid keeping any record of the respondents name on the electronic file. Similarly, those electronic files acting as the database for survey returns were encrypted using a secure password. Following this, the hard copy versions were kept safely in a cupboard with a security lock in line with

recommendations from De Vaus (2002).

In relation to harm reduction and consequentiality, the researcher collected data by first seeking consent of the counter fraud specialists and willingness to participate in the project. In addition, research participants were informed of the research purpose, intended outcome, confidentiality and data protection issues (Appendix 1A, 1A2 and 1A2B). Furthermore, given the sensitive nature of the study, copies of interview transcripts (transcribed semi-structured interviews) were sent to the relevant research participants to confirm and highlight any information that might identify or harm them in various ways. The questionnaire was dealt with by NHS staff who sought ethical approval from Senior Management. It was distributed by NHS CFSMS who made assurance that all ethical approval had been complied with.

Thus far, the previous section discussed the groundwork for the inquiry (Chapter 3, Section 3.0). This section by contrast (Chapter 3, Section 3.1), explored the strategy for designing the research inquiry and rationale for the choice of strategy. In addition, the section also discussed the sampling process for the study, questionnaire design and piloting. As well as this, the mechanisms for gaining access to counter fraud specialists together with the relevant ethical issues were discussed. Besides this, researchers need to realise they inevitably form part of the studies they conduct as a result of their interactions with the research participants. This interaction affects the study outcomes and researchers need to account for their positions in relation to the research participants to help reduce bias in the study (Roulston, 2010). The next section considers those issues.

The Role of the Researcher (Researcher's Reflectivity)

Robson (2002) described research reflectivity as "...an awareness of the ways in which the researcher as an individual with a particular social identity and background has an impact on the research process" (p.22). The researcher's background as an Accredited Counter Fraud Specialist was revealed earlier in Chapter 1. In addition, the researcher was a member of the Institute of Counter Fraud Specialists (ICFS). At the time of conducting this study, the author was employed in counter fraud related research role within an academic institution. Given this multiple roles, the researcher occupied 'hybrid' position in the study. McGhee, Marland and Atkinson (2007) explained 'hybrid' position in relation to research

reflexivity as “a researcher who undertakes research into the practice of other practitioners and is familiar with that research area” (p.6). With the above concepts in consideration, the researcher made his professional qualification as an Accredited Counter Fraud Specialist (ACFS) status known. This position was clearly stated on the covering letter inviting research participant’s willingness to participate in the study. In addition, the researcher explicitly declared his membership of the counter fraud specialists’ professional association (The Institute of Counter Fraud Specialists -ICFS) together with his role as a researcher in counter fraud related issues in an academic institution. Declaration of the researcher’s position had the synergetic effect on the study in terms of gaining access and support from counter fraud community as well as increasing the response rate.

Reynolds (2003) suggests various reasons behind individuals, organisations and professional bodies that act as ‘gatekeepers’ in research study. An example of those reasons involved ensuring that members’ voices are heard and represented in the best possible ways. Furthermore, proponents of institutional theory and logics (Scott, 1987; Thornton & Ocasio 1999; 2008) argue that institutions in society have multiple logics and pursue diverse interests in their wider environments. Renzetti and Raymond (1993) however assert that researchers need to maintain objective and detached perspective in their study. With those reasons in consideration, the researcher ensured that the study was not used as a political agenda to further the interest of those organisations. Hence, the fact that ICFS and NHS acted as gatekeepers in the study had no impact whatsoever on the researcher’s analysis and interpretation of survey data. Nonetheless, the researcher acknowledges the potential issues associated with the quality of responses from respondents, given that the researcher made his position (Accredited Counter Fraud Specialist) known to respondents. Therefore, the position of the researcher, coupled with the sensitive nature of the study, may have created the danger on respondents not to reveal too much information having the potential of working against them in the future.

The issue of unequal power relations between the researcher and research participants has gained increased attention in research studies. Where this was present in research study, the researcher has to provide reflexive account of it in their study. Reynolds (2003) provides two dimensions of the unequal power relations between the research participants and the researcher. According to Reynolds (2003) the research participants have the power

and ability to “select the information they will make available to the researcher during interviews” (p.303). This often limits the amount of information available to the researcher and often prompts them to seek alternative sources of information. Equally, the researcher has power in terms of control over the “selection, interpretation and analysis of the information provided” (p.303).

Three main areas of research participants’ power that was encountered in relation to data access for the study were as follows. Firstly, was the CFPAB denial to grant permission to the researcher to use their database to circulate survey questionnaire. As indicated earlier, the CFPAB database is the biggest database with more than 8000 counter fraud specialists registered (see Button et al, 2007b) to it, as at March 2007 (the time this survey started). Given the access denial, the researcher had no choice but to seek alternative sources of information for the study. Those sources have been represented in Table 3.1. Similarly, the CFPAB denied the researcher’s request for copies of the Board’s archived minutes. This request was made under the Freedom of Information Act, yet again; the CFPAB refused it citing reasons of sensitivity. Secondly, one of the research participants withdrew his support for the study because he was displeased with the researcher’s transfer of the research study from the University of Portsmouth to Nottingham Trent University. Illustrated below is the comment from this particular research participant:

I did give you the interview because I understand that you were pursuing your studies at Portsmouth and I’m not really content for it to be quoted for research pursued elsewhere (Respondent X, personal communication, September 24, 2010).

Ethically, research participants have the right to withdraw from the study at anytime. While this was understandable, the researcher had no choice but to respect the wishes of this particular research participant by withdrawing his interview transcript from the study.

In addition to the CFPAB and the other research participant’s use of power to limit the researcher’s access to information, the third issue of unequal power relations encountered involved gender. As indicated earlier, while there was near gender balance for respondents

in the survey questionnaire (Chapter 4, Figure 4.1), the participants for the semi- structured interviews were largely male. The researcher attempted to increase the number of female research participants willing to be interviewed but this was not possible except one person. Unfortunately, following poor recording quality the researcher had to remove her transcript from the study. This affected the holistic nature of the semi-structured interview results as they represented the ‘voices’ of male respondents. Nonetheless, the selection of interview participants based on stratified sampling provided multiple ‘voices’ and multiple realities based on respondents position (Finlay, 2002) as opposed to one ‘voice’. The researcher however did not confront any unequal power relations in terms of race; because more than 90 per cent of respondents in the overall study were predominantly white origin (Chapter 4, Section 4.1). The researcher admits the interview analysis may be susceptible to the risks of bias and ambiguity in meanings. This is due to the fact that the emergent themes are meanings that have been socially constructed by the researcher using the human mind akin to interpretivist perspectives (Crotty, 1998; Robson, 2002). The next section however considers the data collection methods and sources of primary (survey questionnaire and interviews) and secondary (document analysis) data for the study.

3.2. Data Collection Methods

One of the fundamental bases of any research is data. Hayden, Shawyer and Creaton (2009) defined data as the “information collected in the process of conducting research and may include statistics as well as written information” (p.17). Methods on the other hand, are the “specific tools for conducting the exploration” (Marshall & Rossman, 1995, p.40) or the “techniques and procedures to collate and analyse data” (Grix, 2002, p.182). The sources of the data may be primary or secondary (see Figure 3.1 for data collection methods and sources). The research study employed a combination of primary and secondary sources of data. However, primary data would be described first, followed by data from secondary sources.

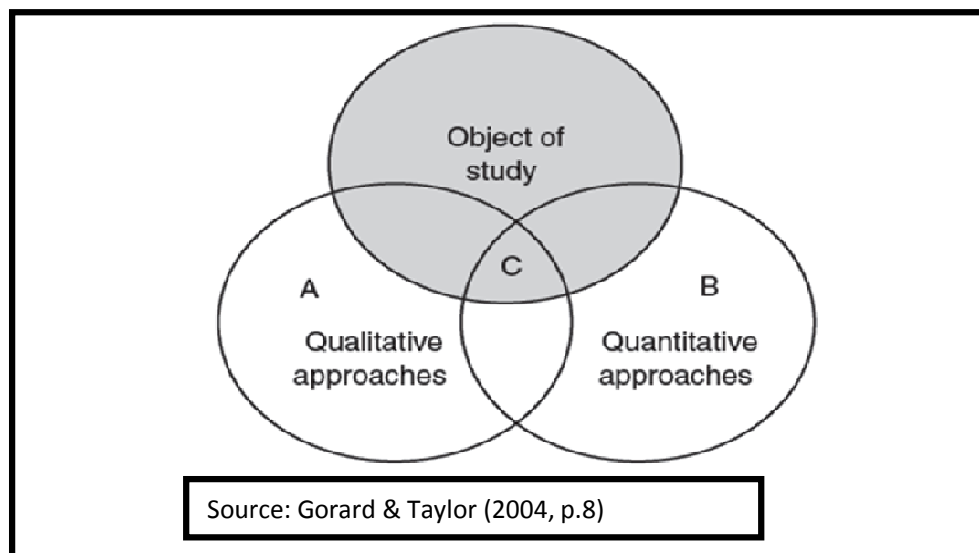
3.2.1. Primary Data

Survey Questionnaire and Response Rate

Generally, primary data is a form of data that the researcher is involved in the process of

collection and analysis. This study employed two types of primary data. Those involved survey questionnaire and semi-structured interviews (Chapter 3, Figure 3.1). Primary data is relevant in research because their findings often have the benefits of influencing future research, as well contributing to the body of knowledge on the respective academic discipline. The researcher ensured that respondents held the minimum qualification of an Accredited Counter Fraud Specialist (ACFS) or Accredited Counter Fraud Officer (ACFO). In order to conform to issues of research ethics and consideration as indicated earlier, a letter was attached to the questionnaire (Appendix 1A and 1B), with the aim of seeking consent of specialists willing to participate in the project including a description of research purpose and intended outcome. In order to increase the response rate, reminder letters were sent closer to the survey return deadline (Appendix 1A3). The design of the survey questionnaire included a combination of open-ended and closed questions. Gorard and Taylor (2004, p.8) suggest that combining responses from both qualitative data (open – ended responses) and quantitative data (closed question responses) help to increase the valuable amount of evidence available to the researcher (see Figure 3.3).

Figure 3.3: Combination of Approaches to the Object of Study



Following the completion of the questionnaire design, it was piloted on counter fraud specialists. In addition, my academic supervisors received copies and provided feedback as discussed in the previous section (Chapter 3, Section 3.1) before circulating to respondents. The survey questionnaire provided a useful method of collecting self-report data on

counter fraud specialists and has the following benefits. Firstly, the approach allowed respondents to provide answers about their beliefs, perceptions and attitude on the occupation as a counter fraud specialist. Secondly, the use of open-ended questions allowed the researcher to capture qualitative data written in respondent's own words. Thirdly, the addition of closed questions and rating scales helped the researcher to obtain more quantitative data to measure respondents' views and perceptions. Lastly, it is relatively low cost for the researcher as well as convenient for the respondents to complete in their own natural environment. Plumb and Spyridakis (1992) however identified a number of limitations in using survey questionnaire. Those involved the researcher lacking control over respondents as well as the researcher's inability to seek clarification or elaboration of responses. In addition, it is difficult to verify the accuracy of responses. Nonetheless, the integration of open and closed ended questions in the survey questionnaire revealed interesting results on counter fraud specialists, with detailed discussion provided in the next three chapters (Chapters five, six and seven).

Traditionally, survey questionnaire had been mostly administered using methods involving postal mail, focus groups, face-to-face and telephone interviews (De Vaus, 2002; David & Sutton, 2004). However, the increasing growth in modern telecommunication technologies have created new survey administration methods (Selwyn & Robson, 1998; Babbie, 2001; Graham & Harvey, 2002), in the form of fax, electronic mail (e-mail) and web-based technologies (survey monkeys). Consequently, contemporary researchers are now presented with wide ranging methods and techniques for survey administration. In spite of this, researchers need to consider the cost-benefit analysis of the methods chosen for survey administration.

In this research project, administering the survey questionnaire involved the use of two mechanisms – the traditional postal survey and electronic communication (e-mail). As noted in the previous section (Chapter 3, Section 3.1), the study used convenience sampling techniques (a form of non – probability sampling method) to select research participants for the survey. The survey questionnaire administration involved four stages over three-month period (from the 22nd March 2007 to 29th June 2007) as illustrated in Chapter 3, Table 3.1. In order to increase response rate and encourage participants (counter fraud specialists) contribution to the study, the researcher sent reminder letters at each

stage of the cut off date. Furthermore, a note was attached to the questionnaire at each stage of distribution for participants not to complete, and return the questionnaire if they had already done so. The purpose was to avoid a situation where the same respondent completed and returned a questionnaire twice (double counting).

The first stage (Survey 1) involved using the Institute of Counter Fraud Studies (ICFS) updated e-mail distribution list to contact counter fraud specialists affiliated to the organisation. The list had 307 counter fraud specialists with e-mail addresses as of 22nd March 2007. Respondents had the option of returning the completed questionnaire either by post or by e-mail. Therefore, the first stage of the study involved distribution of 307 questionnaires by e-mail. Of this, 33 completed questionnaires were returned (23 by e-mail and 10 by post), giving a response rate of 10.7%. The second stage (Survey 2) involved sending out questionnaires to 474 NHSCFSMS counter fraud specialists using NHSCFSMS e-mail distribution list with 474 e-mail addresses. Of the 474 questionnaires distributed, 49 completed questionnaires were returned (e-mail 36, post 13), yielding a response rate of 10.3% for the NHSCFSMS.

The third stage (Survey 3) involved sending out 453 questionnaires by post to various fraud investigating teams across Local Authorities in the United Kingdom. For stage three, 184 completed questionnaires were returned resulting in a response rate of 40.6%. The last stage (Survey 4) involved using the Institute of Criminal Justice Studies (ICJS) e-mail distribution list to contact students on the distance learning BSc (Hons) Counter Fraud Programme. This list contained 169 e-mail addresses for Counter Fraud Students as of 17th May 2007 (date of e-mailing questionnaires). In total, 169 questionnaires were e-mailed to 169 respondents in the last stage of the survey (Survey 4). Of the 169 questionnaires sent out, 30 questionnaires were undelivered (bounced back), while 55 completed questionnaires were returned (E-mail 49, post 6) giving a response rate of 32.5%. In all, the survey resulted in a total distribution of 1403 questionnaires to counter fraud specialists, with 321 completed questionnaires returned, thus giving a response rate of 22.9% as illustrated in Table 3.1.

Table 3.1: Table response by sector

Stages	Sectors	Methodology	Total sent out	Received		Total Received
				<i>E-Mail</i>	<i>Post</i>	
Survey 1	ICFS	E-Mail	307	23	10	33
Survey 2	NHS CFSMS ²	E-Mail	474	36	13	49
Survey 3	Local Authorities	Post	453	0	184	184
Survey 4	Counter Fraud Students	E-Mail	169	49	6	55
	Total		1403	108	213	321

Mehta and Sivadas (1995) research study compared postal mail and e-mail questionnaires. They concluded that surveys using postal mail had higher response rate (45%) compared to e-mail (40%). Although the current study used both mechanisms and received a total response rate of around 23 percent ($321/1403 \times 100$), comparing the total response rate by e-mail 7.69% ($108/1403 \times 100$), to that of postal mail of 15.18% ($213/1403 \times 100$) reveals similar result as found in Mehta and Sivadas (1995).

Five possible reasons may account for the least number of counter fraud specialists responding by e-mail compared to postal mail. The first reason may probably be due to the higher number of undelivered / bounced e-mails (about 150 in total). Secondly, there is the probability that counter fraud students who changed e-mail address may not have informed the Institute of Criminal Justice Studies. Thirdly, unlike postal mail, respondents may have not taken the initiative to open the survey questionnaire and considered it as one of those unsolicited mails (Selwyn & Robson, 1998; Babbie, 2001; Mehta & Sivadas, 1995). Another issue for the low response rate from the e-mail was probably due to guarantee of complete anonymity. As Selwyn and Robson (1998, p. 4) argues, “it is virtually impossible to guarantee the respondent anonymity as their name (or at least their e-mail address) is automatically included in their reply” . However, in the context of this survey, the researcher attempted to increase anonymity by guaranteeing respondents confidentiality.

² This figure includes response from NHSCFSMS Scotland

The use of survey questionnaire to gather information about counter fraud specialists and their profession encountered some limitations. Ideally, all counter fraud specialists should have been contacted using the CFPAB database. However, this was not possible in reality given the reasons discussed earlier in Chapter 3, Section 3.1. The researcher had to rely on other mechanisms in the form of databases, e-mails and postal questionnaire to solicit information from counter fraud specialists. Those limitations affected the response rate, particularly the use of e-mails and impact on anonymity. Ideally, a third party company or research agency would have been a better option to administer the e-mail questionnaire. Using a third party ensures that the survey responses are anonymous (Graham & Harvey, 2002). However, given the financial, time limitation and resource constraints for this study, it was impossible to do so. Furthermore, the use of e-mail to distribute questionnaires meant that ICFS members and counter fraud students without e-mail addresses were unable to participate in the study. Similarly, the undelivered e-mail had an impact on the study as it affected the response rate for the study.

In spite of the adopted approach generating more data for analysis and their respective limitations, it was felt that three key alternative approaches could have been used for distributing the survey questionnaire to increase the sample size and response rate. The first was the use of Counter Fraud Professional Accreditation Board (CFPAB) database. It had more than 8000 Accredited Counter Fraud Specialists registered to it (Button et al, 2007b) as of March 2007 (This was the period this survey started). Using the CFPAB database would have had the potential of increasing response rate and sample representativeness. However, the CFPAB declined to give consent when approached by citing reasons of sensitivity of the database. The inability to use the CFPAB database therefore affected the representativeness of the survey. The second alternative method involved personally handing out survey questionnaires to respondents (counter fraud specialists') at their various workplaces. However, this was not feasible because of geographical location of respondents, cost and time involved (De Vaus, 2002; Babbie, 2001). Thirdly was the use of fax or web-based technologies (Graham & Harvey, 2002; Babbie, 2001; David & Sutton, 2004). This approach too was not feasible, because the researcher did not have access to fax numbers and e-mail addresses of all respondents. As a result, the researcher had to find other methods of contacting counter fraud specialists for the study as Table 3.1 illustrates.

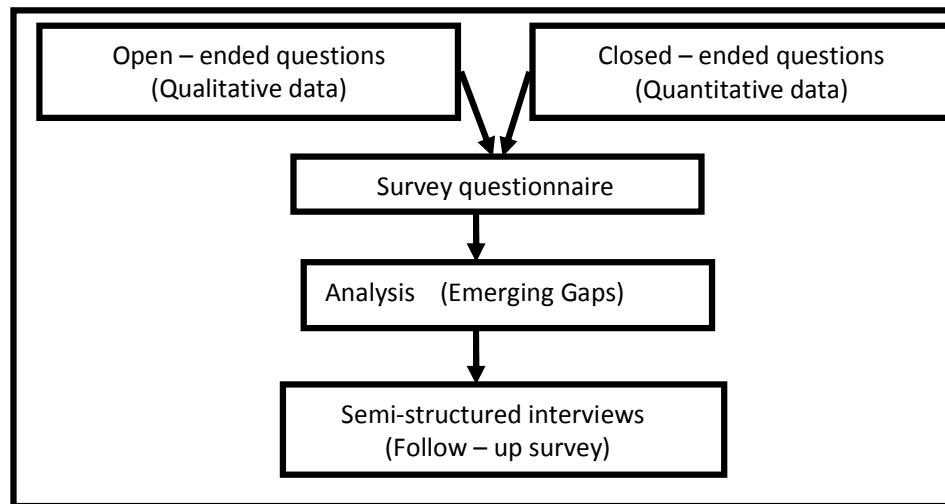
Primary Data – Semi-Structured Interviews and Response Rate

Robson (1993, p.227) suggests that “an important category of enquiry method is by asking people questions, obtaining responses and concurrently recoding those responses”. Thus an interview involves an interaction between the researcher and the researched in a process whereby the researcher asked the researched a series of questions (Tashakkori & Teddlie, 2009). Interactionists would argue that by undertaking semi-structured interviews with the respondents in their workplace, the researcher is interacting with the respondents in their natural or own environment. Having employed a survey questionnaire in the first stage of the study to gain primary data about counter fraud specialists, the next stage of gaining primary data involved the use of semi-structured interviews (see Figure 3.4 – which summarises the stages of primary data collection for the study). Robson (1993) described semi-structured interview as a type of interview with,

predetermined questions, but the order can be modified based on interviewer’s perception of what seems most appropriate. Question wording can be changed and explanations given; particular questions, which seem inappropriate with a particular interviewee can be omitted, or additional ones included (p.270).

In this study, those interviews involved undertaking sixteen (16) semi – structured interviews (face-to-face) interviews with key individuals in the field of counter fraud in the UK. The sixteen key players consisted of counter fraud specialists, fraud managers, current and past managing directors including chief executives with experience in countering fraud across the three key government departments (Local Authority, NHS CFSMS and DWP).

Figure 3.4: Summary of the Stages of Data Collection



The rationale for choosing to undertake semi-structured interviews involved the following. Firstly, it allowed the researcher to engage with interviewees as well as modify the line of enquiry, unlike questionnaires where there is no face-to-face interaction with the respondent. Secondly, it allowed the researcher to probe for answers and clarify areas in the study where other methods such as questionnaire had failed (Robson, 1993; Neuman, 2000). Thus, the semi-structured interviews allowed the researcher to gain answers to supplement identified gaps arising from the results of the survey questionnaire. The topics for the semi-structured interview questions were developed by taking into consideration the emergent themes in Chapter 4 (see also Chapter Summary in Section 4.11) from the survey questionnaire and relationship to professionalisation theories discussed in the literature review (Chapter 2). Exemplifying those emergent themes involved issues such as counter fraud specialists' body of knowledge, training and accreditation, rewards disparity, education, entry criteria, occupational publication and body of knowledge, code of conduct, professional association and membership and CPD. Others involved prestige, autonomy, and perception of counter fraud profession, resourcing and satisfaction levels. Chapter 5 discussed the themes that emerged from the follow – up survey (Semi-structured interviews).

The semi-structured interviews with research participants to gain insights on the above emergent themes lasted for a maximum of ninety minutes (90 minutes). All the interviews took place from March 2009 to the end of July 2009. One of the key ethical principles in conduct of research is not harming the research participants either psychologically, physically or professionally (Henn, Weinstein & Foard, 2009; Refer also to Figure 3.2). The impact of Zimbardo's 1973 prison experiment also reminds researchers about their obligation to research participants (Haydon, Shawyer & Creaton, 2009). With those ethical principles in mind, the researcher asked interviewees to declare their informed consent for participation in the study (Appendix 1A2B). In addition, the researcher sent copies of the interview transcripts to the respective individual participants for validation and confirmation. In addition, the interviewer asked respondents (interviewees) to highlight any information they would not like to appear in the public domain. Equally important in research ethics is the voluntary participation and right to withdraw from research. The study complied with ethical requirements at the University of Portsmouth and Nottingham Trent University.

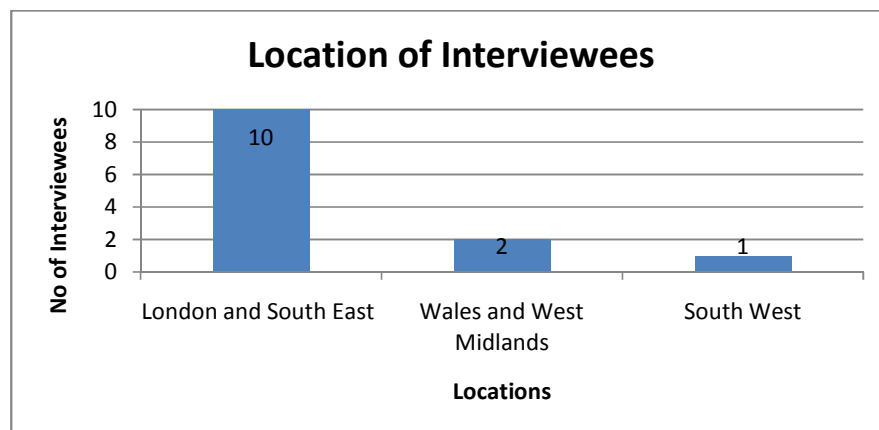
Two interviewees who participated in the semi-structured interviews withdrew their consent to participate in the project, while the other interview had poor quality recording making the tape inaudible for recording. Therefore, only thirteen interviews were analysed for the study. The emerging findings from those interviews are discussed in Chapter 5. The inclusion criteria for selecting participants for the semi-structured interviews involved the following:

- Firstly, the participant must be a trained and qualified counter fraud specialists accredited through the Counter Fraud Professional Accreditation Board (CFPAB).
- Secondly, the participant had experience of practical fraud investigation using the skills and knowledge acquired from the accreditation training.
- Thirdly, the participant had either remained as a Counter Fraud Specialist, Fraud Manager or progressed to Chief Executive /Managing Director level (Senior Manager) following the accreditation process.

The selection of different people with wide ranging skills and experience across the sector ensured reduction in bias from responses. Interview participants were consulted in advance

on their willingness to participate using the University headed paper. Having received their confirmation, a meeting was scheduled with them for the interviews that were digitally recorded. At the beginning of the interview, participants were informed not to comment on issues conflicting with their personal and professional responsibilities. Due to time constraints, a recognised transcription company transcribed all the sixteen-taped interviews. The transcribed interviews including the tapes were all password protected to ensure data security and preventing any unauthorised access. In order to ensure authenticity of the transcribed interviews, the researcher listened to all the digital tapes and double-checked all the interview transcripts. The concepts of gender, particularly women oppression and involvement in professions and other occupational decisions are noted in Witz (1995). In order to ensure fair representation of views from both sexes (Male and Female) in the interviews, the researcher attempted to gain consent from a number of female counter fraud specialists. This was however, a challenge as most female counter fraud specialists were reluctant to do so. Only one female research participant consented for involvement in the semi-structured interviews. However, the poor recording quality of the interview tape resulted in the elimination. Therefore, the participants from the semi-structured interviews were all male, with most of them working in South East England (see Figure 3.5).

Figure 3.5: Location of Interviewees



Two main reasons account for the imbalance in terms of the location of research participants. The first reason is due to the location of regional headquarters for the respective organisations. The second reason relates to easier access to the researcher. On reflection, the researcher thought that it would have been useful to include participants

from the different regions. However, this was not possible given the resource and time constraints on the project.

Figure 3.6: Background of Fraud Investigation Career

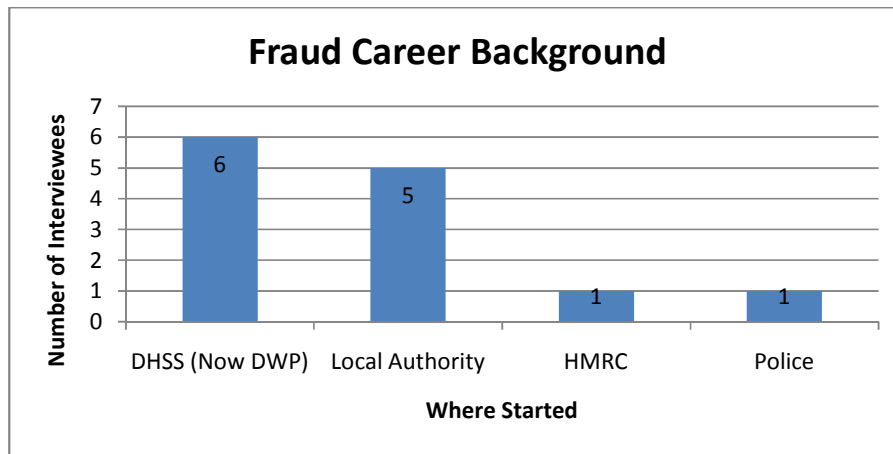


Figure 3.6 revealed that most of the thirteen interviewees started their anti fraud career within Department for Health and Social Security (now DWP) and the Local Authority (5), with the remaining in the Police and HMRC. They had either stayed within the same organisation or progressed to other organisations but remained in the counter fraud arena. Two striking findings emerged from the analysis of the career background of research interviewees. Firstly, was the tendency for counter fraud specialists to move in and out of their careers, but tend to stay within the fraud environment. The second reason was the career mobility of counter fraud specialists. This probably illustrates the existence of a career structure for counter fraud specialists. In spite of the emerging findings, the data collection process for the semi-structured interviews encountered the following two main problems. The first problem related to the time and resource constraints on the project, which made it impossible to interview every counter fraud specialist, except those selected. The second challenge involved learning to use the Qualitative Data Analysis Tool - NVIVO 8 software. The researcher had to rely on the support of fellow PhD students with experience in using the software. The NVIVO 8 was used because it is specialist software for analysing qualitative data. It enabled the researcher to identify emerging themes from the interview (followed up survey). Thus, the primary data collection from the semi-structured interviews provided additional information to support findings from the survey questionnaire. This was relevant because it generated other previously unknown occupational information about counter fraud specialists.

3.2.2. Secondary Data and Document Analysis

Having established the primary data for the study (survey questionnaire and interviews) together with sources and methods of data collection in the previous section (Chapter 3, Section 3.2.1), the researcher decided to explore secondary sources of information in the form of document analysis to generate secondary data. Generally, secondary documents are information or other materials produced for other purposes by institutions and individuals in course of their activities, but their contents could be analysed by researchers to generate data to support a particular study (Glaser, 1963; Robson, 1993; Bryman, 2008; Macdonald, 2008).

Broadly speaking, the sources of those documents are many and varied (Macdonald, 2008). Exemplifying those sources are documents in the public domain such as corporate policies, reports and conference presentations, academic publications, minutes of meetings, job advertisements and newspapers available through the internet. Others include private sources such as corporate intranets, personal diaries and even photographs. The analysis of those documents provide avenues for adding new dimensions to existing ones, with the potential of uncovering unexamined subjects (Macdonald, 2008) relating to the object of study. Nonetheless, Macdonald cautioned for their selection and interpretation due to issues with authenticity, credibility, representativeness and meaning, for there is the tendency for researchers to collect information having little to do with research objectives.

Table 3.2: Secondary Data Sources and Document Analysis

Document	Sources
Generic Fraud Job Advertisement	General Fraud Recruitment Agencies Websites: <ul style="list-style-type: none"> http://www.investigator-recruitment.co.uk/ http://www.lgcareers.com/
LA Job Advertisement	LA Jobs Website : http://www.opportunities.co.uk/jobs/
DWP Job Advertisement	DWP Job Website : http://www.dwp.gov.uk/
NHS Job Advertisement	NHS CFSMS Website : http://www.nhsbsa.nhs.uk/CounterFraud/2364.aspx
CFPAB Minutes	CFPAB Secretariat , University of Portsmouth
Information on ICFS	Institute of Counter Fraud Specialists (ICFS) website
Counter Fraud Specialists Powers	DWP, NHS CFSMS and Local Authority websites; Journal Publications

Given these cautions, the contents of documents relating to counter fraud specialists job descriptions, terms and conditions together with necessary information supporting the study were accessed from those sources listed in Table 3.2. This generated various themes such as the entry requirements; minimum educational attainment, main duties and the working environment of counter fraud specialists (Chapter 1, Table 1.2). The document analysis found variations in job descriptions across the sector, but mainly related to the minimum educational attainment and professional qualification of entry. For instance, whereas accreditation to PINS (Accredited Counter Fraud Specialists) standard was a pre-requisite for counter fraud positions within the NHS, this was not so within the DWP. Similarly, documentary analysis on the established professions such as Medicine, Law and Accountancy revealed the existence of various professional infrastructures within those occupations as described earlier in the literature review (Chapter 2, Table 2.3). There are two reasons behind using data from secondary sources for the study. Firstly, that information is freely available and accessible. Secondly, the analysis of such data did not involve any financial cost to the researcher thereby saving time and money. The main drawback encountered in using the secondary data sources were the tediousness of the process involving data assembling and understanding the nature of the data. Ideally, the researcher had wanted to use archived minutes of meetings from the Counter Fraud Professional Accreditation Board (CFPAB) as indicated in Table 3.2. Such minutes had the potential benefit for uncovering further information on counter fraud specialists. In practice, the researcher's requests for copies of those minutes were denied. Despite making a number of official requests to the Secretariat for copies of CFPAB minutes under the Freedom of Information Act 2000, the researcher was still denied access based on reason of sensitivity.

3.3. Data Analysis and Instruments

Research of this nature involving survey questionnaire, interviews and other secondary sources generate large amount of data. This creates the need for analysis and interpretation (Robson, 1993) using various data analytical tools. Thus, basically, data analysis is “the process of bringing order, structure and meaning to the mass of collected data” (Marshall & Rossman, 1995, p.111). Three different analytical tools or computer programmes used for the data analysis consisted of Statistical Package for Social Sciences Version 15 (SPSS 15), Microsoft Office Excel and Word 2007 and NVIVO 8 qualitative data analysis. Given the large volume of data generated at the data collection stage, the researcher followed the

following three guiding principles of data analysis suggested by Marshall and Rossman (1995):

- Organising the data through reading and familiarisation, cleaning up and coding using the relevant computer programmes
- Generating categories, themes and patterns to construct meanings about the social life and beliefs held by counter fraud specialists and their social world
- Evaluation of emergent results against the literature (Chapter 2) and the relevant conceptual framework informing the study, while considering ethical research principles (Chapter 3, Figure 3.2).

The analysis of the survey questionnaire involved two stages. Firstly, all the survey responses were given identification numbers (ID) by creating an SPSS data file and coding the responses from the closed-ended questions (the quantitative data) onto SPSS 15. The rationale was to provide anonymity to survey respondents. The second stage involved entering the open-ended questions (the qualitative data) onto Microsoft Office Excel 2007 Spreadsheet, thereafter creating codes for the emerging themes for later conversion into SPSS to form quantitative data. It is also worth noting that, this study used the NHS regional classifications as the basis for coding towns and cities where respondents worked. The researcher chose the approach because it is practical for coding the towns and cities where survey respondents worked. In addition, previous study on counter fraud specialists has also used the same approach for coding towns and cities for survey respondents (see Button et al, 2007a). Having created an electronic file for the survey data in SPSS and populated it with survey responses, the researcher checked the data for errors before analysis. This was to ensure data integrity. Following this, the researcher employed various descriptive statistics involving the use of Frequencies and Descriptives to explore the data, which generated various graphs, tables and pie charts display for the analysis. Descriptive statistics essentially describes the characteristics of the sample (research participants) and helps readers to understand the study (Brace, Kemp & Snelgar, 2009; Pallant, 2007).

In addition to descriptive statistics, the study employed non-parametric tests (distribution free tests). Non-parametric tests are statistical tests performed to test for differences between groups or conditions. The techniques are used where the survey questionnaire has data measured on nominal (categorical – as in Appendix 1B, Question 1) and ordinal

(ranked – as in Appendix 1B, Question 4.1 or 4.9). Non-parametric tests are useful techniques because they do not have stringent conditions and do not make assumptions about the underlying population distribution, unlike parametric tests. Despite those advantages, the techniques have a disadvantage of being less sensitive and “may fail to detect differences between groups that actually exist” (Pallant, 2007, p.210). Nonetheless, the use of descriptive and non-parametric statistics (such as chi-square, kruskal wallis test) to analyse the survey questionnaire revealed a mix of quantitative and qualitative data, with some of the qualitative extracts used to illustrate the views of respondents.

Data analysis of the semi-structured involved a series of processes. As indicated earlier, all the sixteen (16) semi-structured interviews were digitally recorded with participants consent. The transcription of the taped recorded interviews onto Microsoft Office Word 2007 software produced the qualitative data for analysis. However, the researcher analysed only thirteen (13) semi- structured interviews for the study because two of the sixteen interviews had poor recording and transcription quality. In addition, one of the interviewees withdrew his consent for research participation following the circulation of interview transcripts to research participants for validation and confirmation. The right of research participants to withdraw from research project at any time conforms to ethical research principles (Robson, 2002). In total, thirteen (13) interview transcripts were analysed and involved three Counter Fraud Specialists, three Fraud Managers and three Senior Managers from each of the three groups of employers. The remaining four participants were other experienced practitioners within the counter fraud community.

The researcher played back all the audio tapes, while reading the respective interview transcripts to ensure quality checks. Following this, the researcher imported the interview data into NVIVO 8 software and performed content analysis to generate emerging themes to support the results from the survey questionnaire (Chapter 4). The researcher developed those themes by taking into consideration the theories of professions and professionalisation discussed in the literature review (Chapter 2 and Table 2.2). However, due to the problems encountered in learning the software coupled with the lack of technical support, the researcher decided to export the casebook data onto Microsoft Excel spreadsheet for analysis. In spite of the problems encountered, the semi-structured interviews generated various themes, patterns and interesting insights into the social world

of counter fraud specialists and the extent of professionalisation as broadly discussed in Chapters 6 and 7.

3.4. Summary

The previous chapter provided the literature review and explored the theoretical framework informing the study. This chapter (Chapter 3) has discussed the research (framework) process for the project (Chapter 3, Figure 3.1). It started by outlining the ontological and epistemological philosophies guiding the inquiry as well as the theoretical framework before proceeding to discuss the research strategy and rationale for choosing mixed-methods approach for the study. In addition, the chapter also examined the relevant criteria for selecting participants for the study including the broader ethical and access issues, piloting and accounting for the position of the researcher in relation to research participants in the study. Following this was a discussion on the methods of data collection in the form of survey questionnaire, interviews and documents as well as the relevant data analytical instruments for analysing the data. Chapter 4 (the next chapter) provides detailed results on the survey questionnaire distributed to counter fraud specialists. This is followed by Chapter 5 which examines the emerging themes from the follow-up interviews. Chapter 6 Following draws together the emerging themes from the overall study with findings and recommendations.

Chapter 4: Data Analysis and Survey Results

4.0. Introduction

It was proposed in Chapter 1 of this thesis and the literature review (Chapter 2) that theoretical models of a profession and professionalisation would be used to assess the extent of professionalising counter fraud specialists in relation to established professions (Chapter 2, Table 2.2). In addition, it would act as a benchmark for assessing the extent to which counter fraud specialists meet more or less of those elements (Chapter 2, Table 2.2) in relation to established professions. The survey results were based on a questionnaire distributed to counter fraud specialists across the National Health Service (NHS), Local Authorities, Department for Works and Pension (DWP). However, given the stages of distributing the survey questionnaire (Chapter 3, Table 3.1), the researcher received responses from other agencies. In spite of this, the number of responses from those agencies was very small (Chapter 4, Table 4.1). Given the responses from those agencies, it will be inappropriate to make detailed comparisons between those groups. Consequently, this chapter will be limited to the analysis and comparison of responses among the three sub-groups of local authorities, NHS CFSMS and DWP. Therefore, the main aim of this chapter (Chapter 4) is to provide detailed results emerging from the analysis of survey questionnaire that was distributed to counter fraud specialists in the study. The chapter is structured into eleven main sections, beginning with revelations on the general profile of respondents (Section 4.1), remuneration (salary) and education (Section 4.2), training and accreditation (Section 4.3), professional cultures and association (Section 4.4), as well as the body of knowledge for counter fraud specialists (Section 4.5). Following this are discussions on the results emerging from professional and ethical code of conduct (Section 4.6), continuous professional development (Section 4.7), policy involvement and management interference in investigations (Section 4.8) as well as management support and resourcing issues (Section 4.9). In addition, the chapter examines the results on the counter fraud specialists satisfaction levels and perception of counter fraud occupation in relation to others (Section 4.10). The chapter concludes with chapter summary together with areas for further exploration using semi-structured interview (Section 4.11). Themes emerging from the semi-structured interview (follow up survey) are discussed in Chapter 5.

4.1. General Profile of Respondents

The study provides the general overview of the personal characteristics of respondents in relation to employers, gender, age and ethnicity, length of time as accredited counter fraud specialist / officer (ACFO/S), region worked and current job titles. In addition, it generates insights into the previous occupation of respondents as well as the motivation for respondents applying to work as a counter fraud specialist. These are discussed as follows. Beginning with the type of organisations where respondents currently worked, Table 4.1 illustrates the three biggest groups of responding organisations involved, the local authorities (63.2%), the National Health Service Counter Fraud and Security Management Service (NHS CFSMS) (20.2%) and the Department for Work and Pensions (DWP) with 8.1%. In addition, there was a wide range of responses received from other organisations including the United Kingdom Border and Immigration Service and Ministry of Defence (MoD). As previously suggested (Chapter 4, Section 4.0), the small numbers of those responses made it inappropriate for detailed comparisons between those groups. Hence, analysis and comparison of responses was limited to Local Authority, NHS CFSMS and DWP.

Table 4.1: Respondents by Current Employers

Respondents by group		
	N	%
Local Authority	203	63.2
NHS CFSMS ³	65	20.2
Others ⁴	27	8.4
DWP	26	8.1
Total	321	100.0

Gender, Age, Ethnicity and Length of Time

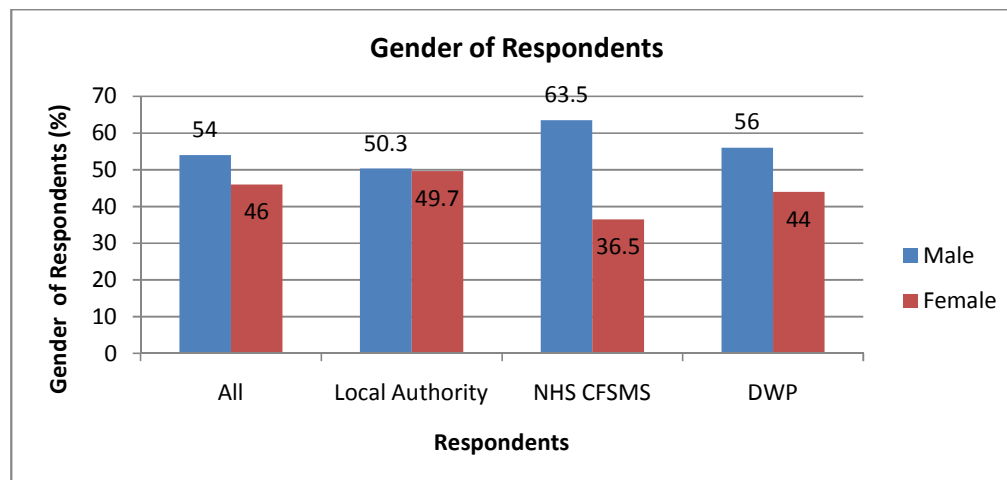
As well as providing information on where respondents were currently employed, the study reveals the gender, age and ethnicity of respondents. For the gender, Figure 4.1 illustrates that for all respondents in the survey (309), there were a near gender balance with 54% male and 46% female, while 12 respondents did not provide any information on

³ Includes Audit & LCFS /NHS Consortium; Other NHS Body; NHS CFS Scotland; General Medical Council

⁴ Others include other groups such as the UK Border & Immigration Agency; Ministry of Defence; HMRC; United Kingdom Identity & Passport Service.

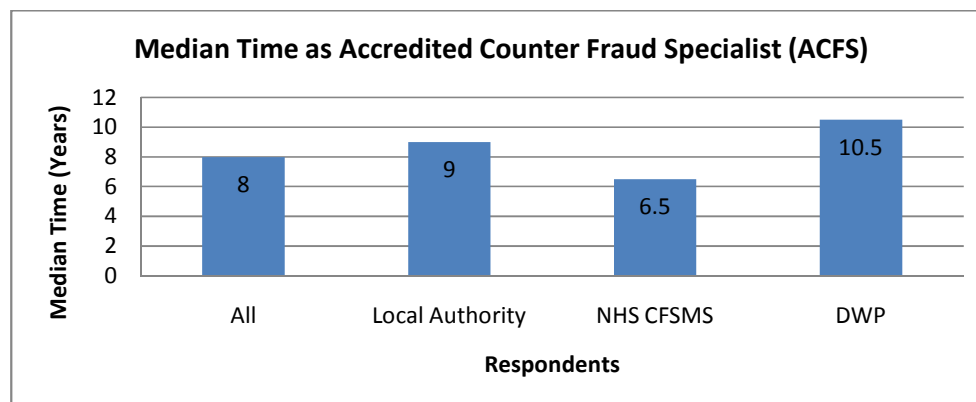
their gender. The commonest age ranges for all respondents were the 35-44 (40.3%) and 45-54 (30.5%) age groups. While a total of 315 respondents indicated the age range, six did not (see Appendix for Chapter 4 – Age range of respondents).

Figure 4.1. Gender Balance of Respondents



All (320) but one respondent did not indicate ethnic origin. Of those that did, this was predominantly white, with 97.8% (see Appendix for Chapter 4 – Ethnicity of respondents). These profiles were similar across the three subgroups. The median length of time that respondents have worked as a counter fraud specialist was 8 years for all, but longest in the DWP (10.5 years), compared to local authority (9 years) and NHS CFSMS with 6.5 years (see Figure 4.2). There was no significant difference in the length of time worked as a counter fraud specialist for male and female respondents ($p = 0.31$, Mann-Whitney U Test⁵).

Figure 4.2: Length of Time as Accredited Counter Fraud Specialist

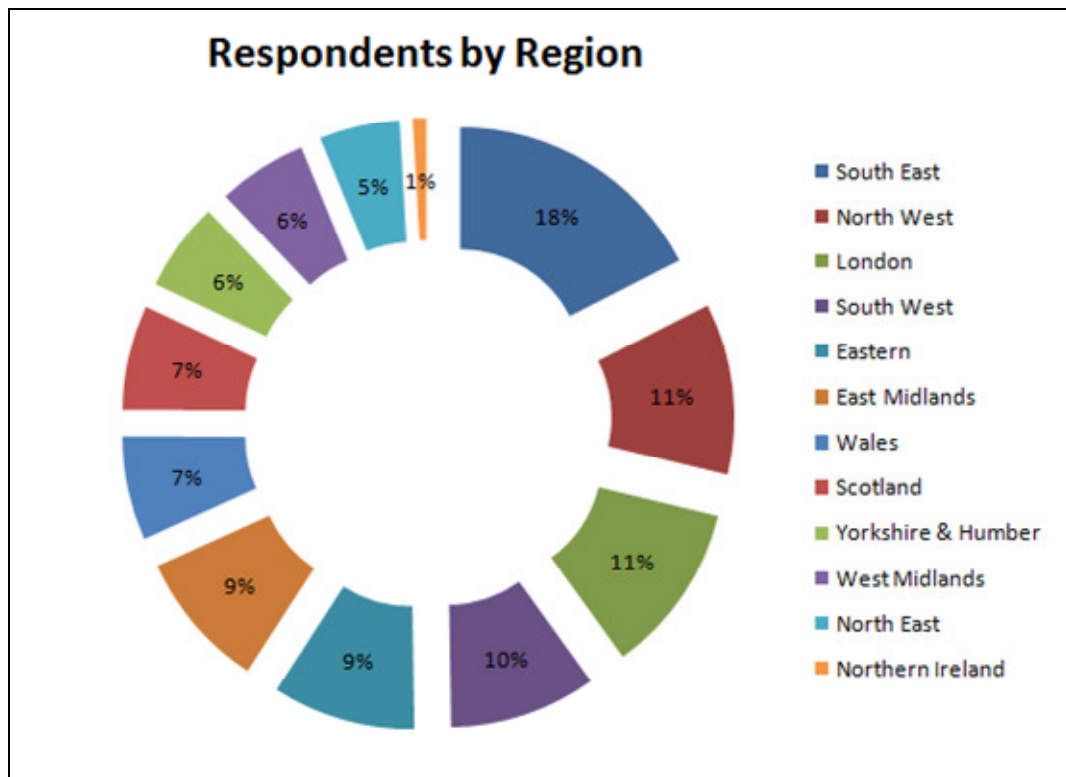


⁵ Mann-Whitney U Test probability value (p), is not less than or equal to 0.05. Hence the result is not significant

Region Worked, Job Title, Previous Occupation and Motivation

In addition to current employer, gender, age, ethnicity and length of time as ACFO, the study further revealed regions where respondents worked as well as job titles held. Out of the 321 counter fraud specialists that responded to the survey, only one did not indicate the region worked (see Appendix for Chapter 4 – Region where respondent worked). As Figure 4.3 illustrates, the three biggest groups of respondents worked in the South East (17.5%), North West (11.3%) and London (11.3%), with Northern Ireland having the least number of respondents (0.9%). A breakdown of the whole sample into sub-groups shows that a highest response rate for the local authorities came from the South East (18.3%), Eastern (11.4%) as well as the North West (11.4%). For the NHS CFSMS, there was a higher response rate from London (20.0%) and the South East (16.9%). The highest response rate for the DWP came from the South East (19.2%).

Figure 4.3: Regions Where Survey Respondents Worked



The survey revealed a wide range of job titles currently held by respondents. Out of the 321 respondents, 316 indicated their job titles while 5 did not. Most respondents held the job title 'Fraud Manager' (29.4%), followed by 'Investigation Officer' (16.8%) and 'Fraud

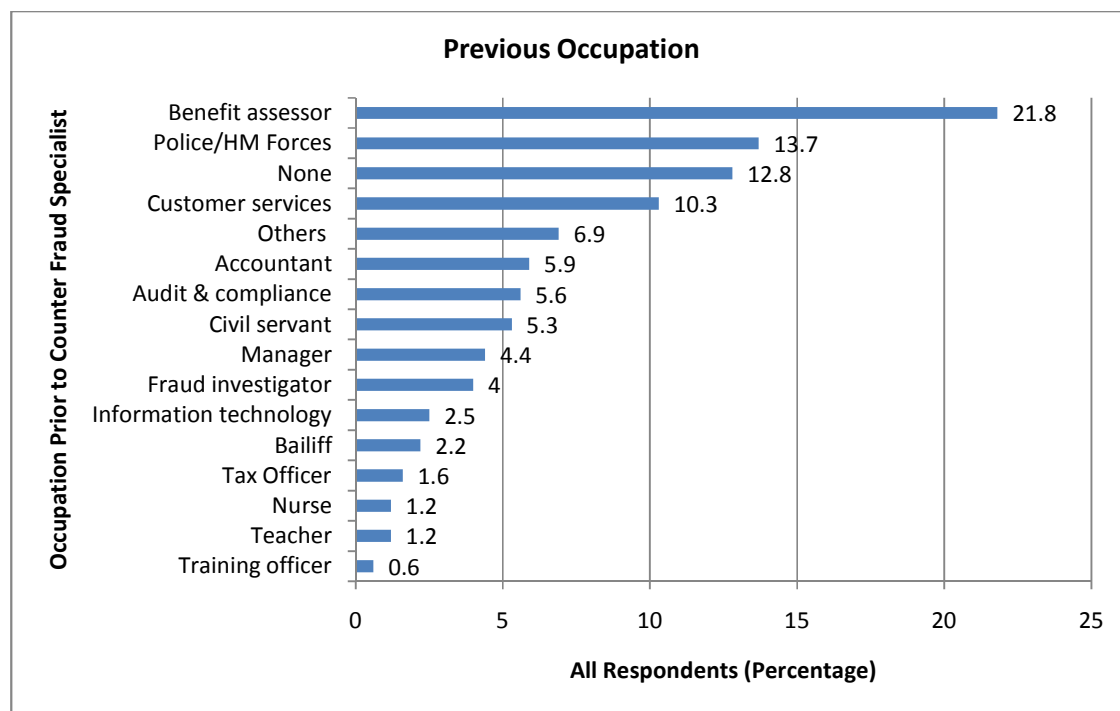
Investigator’ (16.8%). Other job titles included ‘Team Leader’ and ‘Counter Fraud Specialist’. A breakdown of the job titles into the three sub-groups however revealed the most common job title for the local authority as ‘Fraud Manager’ (36.9%). In the NHS CFSMS, this was ‘Local Counter Fraud Specialists’ with 38.5%. For the DWP, this was ‘Fraud Investigator’ with 61.5%. The existence of different job titles across the sectors, despite staff performing comparable jobs probably illustrate cultural issues within the respective organisations.

In order to establish the career trajectory of counter fraud specialists, respondents were asked to state their occupation prior to applying for the position as a counter fraud specialist as well as the best reason for applying for the position as a counter fraud specialist. Figure 4.4 indicates that counter fraud specialists had a wide range of backgrounds. While fewer than 13.0% of the respondents across the sample responded none to previous occupation, the three main areas where respondents worked prior to becoming counter fraud specialist related to roles in benefit assessment (21.8%), followed by Police /HM Forces (13.7%) and Customer Services (10.3%). A breakdown into the three sub-groups revealed three key factors. Firstly, while nearly two – thirds (61.7%) of respondents within the DWP (34.6%) and local authority (27.1%) previously worked in benefit assessment roles; this was significantly less so for those within the NHS CFSMS (7.7%). The difference is due to the fact that whereas knowledge and experience of the social security benefits system was a prerequisite to counter fraud related positions within both the DWP and Local Authority, this was not so within the NHS CFSMS as revealed in the documentary analysis (Chapter 1, Table 1.2).

Secondly, just over a quarter (27.1%) of respondents within the local authority had backgrounds in either the Police/HM Forces (15.8%) or Customer Service related roles (11.3%), compared to a percentage minority in the NHS CFSMS (18.5%) and DWP (11.5%). It is probable that people with law enforcement experience (Police/HM Forces) are attracted to counter fraud positions because of their personality and crime fighting skills (Page & King, 2008; Albrecht et al, 2009), yet they still need to be trained and accredited. Thirdly, for the NHS CFSMS, there were a higher number of respondents with Audit and Compliance as well as Fraud Investigation background with 18.5% and 15.4% respectively. This survey illustrates two key issues. Firstly, counter fraud specialists come

from a wide variety of occupational backgrounds before training as specialists. Secondly, it illustrates a culture within the local authority and the DWP where employees progress from benefit assessment roles to fraud investigation.

Figure 4.4. Occupation Prior to Becoming a Counter Fraud Specialist

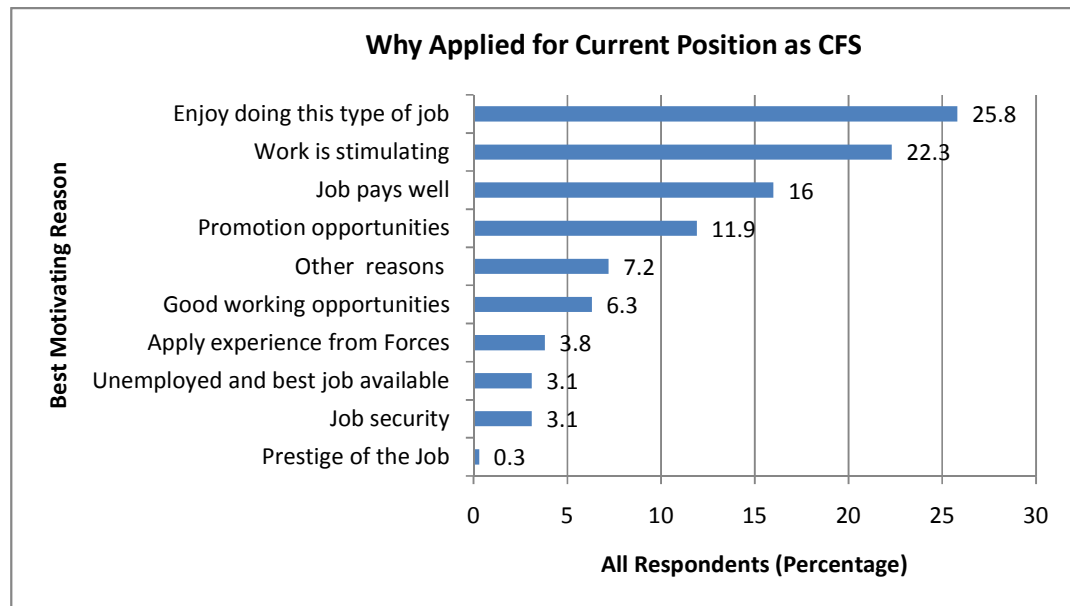


Besides revealing occupation prior to becoming a counter fraud specialist, the survey also revealed wide ranging responses on motivations for applying for the position as a counter fraud specialist. Figure 4.5 revealed the three most popular and least responses from respondents across the sample. The most popular response for all respondents indicated by a quarter of the sample (25.8%), was that they “enjoyed doing this type of job”, followed by “work is stimulating” (22.3%) and “Job pays too well” (16%). A breakdown of the responses revealed a rather interesting picture. Whereas for the NHS CFSMS, “job pays well” was the most popular reason (26.2%), for their counterparts within the Local Authorities this was “enjoy doing this type of job” (27.5%). The least popular response indicated by all respondents was the “prestige of the job” (0.3%).

While individuals in society have different levels of motivation as suggested by Maslow theory (Mullins, 2005;2007), ‘prestige of the job’ being the least motivated factor to applying for the position as a counter fraud specialist opposes the very tenet of cultural

school theory (Chapter 2, Table 2.1) and relationship to professions. For cultural school theorists, professions have prestige and are used by the practitioners to achieve social mobility or the ‘American Dream’ (Bledstein, 1976), although Dzuback (1993) asserts that professions are not equal in prestige. Similarly, it deviates from functionalist perspectives of professions as having ‘prestige’ (Chapter 2, Table 2.2).

Figure 4.5: Best Reason for Applying for Position as Counter Fraud Specialist

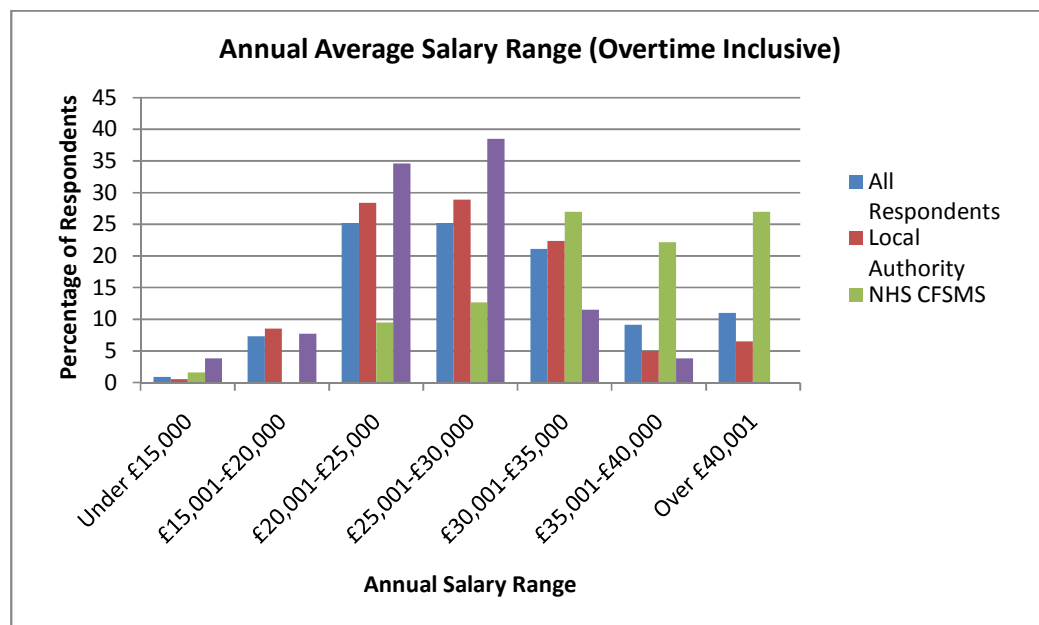


While Figure 4.5 illustrates a wide range of motivational factors for respondents, future research should examine those motivational factors enabling specialists to ‘enjoy doing this type of job’ as opposed to ‘prestige of the job’. The results from exploring those issues using semi-structured interview are discussed in Chapter 5, Section 5.6. To this end, the section has revealed the personal profile of respondents in terms of employer, gender, age and ethnic origin as well as length of time in an accredited position. It has also yielded insights into various regions where survey respondents worked, the diversity of job titles across the sector and motivations for the position as a counter fraud specialist. The next section (Chapter 4, Section 4.2) discusses those monetary rewards for counter fraud specialists.

4.2. Remuneration /Salary and Education

Generally, professional occupations receive higher financial rewards to compensate for time spent in acquiring those specialised skills as demonstrated in accountancy, legal and medical professions (Langland Report, 2005; Law Society, 2008). The literature review (Chapter 2 and Table 2.2) also noted higher monetary rewards (remuneration) constitute one of the key elements of a profession. As well as this, research studies on inequity in financial rewards also revealed how most respondents felt they would be angered, if they found themselves paid less in relation to others doing the same or similar job in different organisation (Nash, 1972, cited in Romanoff et al, 1986, p.21). The survey sought information on respondents' annual average salary inclusive of overtime. While previous study on counter fraud specialists revealed NHS CFSMS were best paid compared to their counter parts working for the local authority and DWP (Button et al, 2007a), the current study found similar result (Figure 4.6). As Figure 4.6 revealed, counter fraud specialists working for the NHS CFSMS were best paid, compared to their counter parts within the local authorities. In contrast, DWP respondents were the least paid and none earned more than £40,001. For the current study, the most common salary for all respondents ranged from £20,001 to £30,000 (50.4 %) of respondents (Figure 4.6).

Figure 4.6 : Counter Fraud Specialists Average Annual Salary Range



For the local authority, this was the most common salary range with just over half (57.3%) of respondents yearly earnings falling within this range. For the DWP, nearly three quarters (73.1%) of respondents' earnings fell within £20,001 to £30,000 salary bracket, compared to NHS CFSMS where only 22.5% earned that amount. For the NHS CFSMS, the most common salary ranged from £35,001 to over £40,001, with almost half of NHS CFSMS respondents (49.2%) earnings within that salary bracket. A chi-square test for independence indicated the proportion of annual average salary earned by female counter fraud specialists was not significantly different from their male counterparts [$\chi^2(1, n=305) = 11.08, p=0.86, \text{Cramer's } V^6=0.19$]. Therefore, there is no association between gender and annual average salary earnings. Similarly, Chi-square test found minimal association between highest educational achievement and counter fraud specialists annual average salary earnings.

Interesting about the average annual earnings of counter fraud specialists in the survey was the disparity in earnings across the respective employers, despite performing comparable jobs. The disparities in remuneration across the sectors oppose functionalist perspectives on professions as supplying services for higher rewards (Carr-Saunders, 1966; Simonsen 1996; Neal & Morgan, 2000), which is determined by the person's length of training and education into the profession as discussed in the literature review (Chapter 2, Table 2.2). For instance, while research study on professions revealed higher earnings associated with professionals such as Accountants, General Practitioners (GPs) and Solicitors (Langland Report, 2005; Law Society Report, 2008), it raises the question on whether counter fraud specialists could be classified as one of those professions associated with higher earnings. It also raises the additional question on the existence of disparity in remuneration for counter fraud specialists in those three organisations, despite the initiative to professionalise the UK public sector counter fraud specialists in those organisations. Further exploration of those issues using semi-structured (follow up) interview, revealed the perspectives in Chapter 5, Section 5.1.

⁶ Cramer's V is a way of calculating correlation in tables, which have more than 2x2 rows and columns. It is used as post-test to determine strengths of association after chi-square has determined significance.

As well as seeking information on remuneration, the survey also sought information on respondents' highest level of educational achievement. In addition, the study together asked questions involving respondents' intentions for Advanced Level counter fraud study (CCFS) and the importance of completing relevant University Degree or Masters. As discussed in the literature review (Chapter 2, Section 2.3), education helps to develop skill of aspirants and members belonging to a professional organisation with the necessary academic concepts and theoretical debates underlying the discipline. Similarly, the level of education acts as a springboard for further personal and professional development. Out of the 321 respondents, 315 indicated their level of highest educational attainment with the remaining six not indicating (Table 4.2). Previous studies on counter fraud specialists revealed more than three quarters of the sample (84%) were educated to either 16 or 18 (Button et al, 2007a). The current study found similar results with more than half (56.5%) of counter fraud specialists educated to 16 or 18 years of age (23.5% and 33% respectively) as illustrated in Table 4.2. Similarly, just over a third of the sample (35%) was educated either to HND equivalent or graduate level (19.0% and 16.5%). In addition, a minority were educated to postgraduate level (7.9%).

Table 4.2: Highest Education Achievement

Highest Educational Achievement	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Educated to 16	74	23.5	56	28.0	9	14.3	6	23.1
Educated to 18	104	33.0	68	34.0	17	27.0	9	34.6
HND Equivalent	60	19.0	35	17.5	16	25.4	4	15.4
Graduate	52	16.5	31	15.5	10	15.9	6	23.1
Postgraduate	25	7.9	10	5.0	11	17.5	1	3.8
Total	315	100.0	200	100.0	63	100.0	26	100.0

However, breaking down the responses indicated the level of education differed across the sub-groups. For the local authority, a third were educated either to an HND equivalent or graduate level (17.5% and 15.5 %). In the NHS CFSMS, this was under a half (25.4% and 15.9%), while in the DWP it was just over a third (15.4% and 23.1%). Further analysis using Chi-square test for independence indicated minimal association between highest educational achievement and annual average salary earnings [χ^2 (1, n=311) = 35.32, $p=0.64$, Cramer's $V = 0.17$].

Three key findings emerged from the question on educational achievement. These were:

- Firstly NHS CFSMS had the highest number of respondents educated to postgraduate level (17.5%).
- Secondly, the growth in the number of respondents progressing to the HND equivalent or graduate level education is attributed to the government agenda on professionalising counter fraud specialists. This finding sets the debate for taking this professionalization agenda to the next level.
- Thirdly, there is the need for debate and future research into the highest number of respondents (40.3%) aged 35-44, but educated to 18 (33% of the sample) at the time of applying for position as a counter fraud specialist. Those raise issues for professions and professionalisation, given that the literature on professions and professionalisation had not addressed the age limit for entering professions.

Intentions for Advanced Level Study (CCFS) and Masters Degree

In addition to asking respondents their highest level of educational attainment, the study also solicited information on respondents' intentions to study for Advanced Level counter fraud study (CCFS). Of the 321 counter fraud specialists responding to the survey, 316 indicated their responses to this question while 5 did not answer. Table 4.3 reveals those responses with only a minority of the sample (6.6%) intending to pursue the Advanced Level Study leading to dual qualification - the academic qualification of Certificate of Higher Education in Counter Fraud (CertHe), and professional award of Certified Counter Fraud Specialist (CCFS) status. A majority of around two-thirds did not intend to do ('No' (44.6%) or 'Don't Know' (24.1%)). For those not intending to do, this was highest in the local authority (53.3%), compared to NHS CFSMS (41.5%) and DWP with 15.4%.

Table 4.3 Intention to Study the Advanced level (CertHe)

Advanced level (CertHe) Studies	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
No	141	44.6	106	53.3	27	41.5	4	15.4
Don't Know	76	24.1	57	28.6	14	21.5	2	7.7
Done it	45	14.2	15	7.5	14	21.5	11	42.3
Currently studying for it	33	10.4	9	4.5	6	9.2	6	23.1
Yes	21	6.6	12	6.0	4	6.2	3	11.5
Total	316	100.0	199	100.0	65	100.0	26	100.0

Respondents cited nine reasons for not intending to pursue the advanced level study. Despite a minority of (11.3%) of the sample responding 'none', a quarter of the sample (26.2%) cited time and commitment as the key reason behind intention. Following this was irrelevance of the qualification including not being a job requirement (14.2%), lack of enthusiasm for the course (10.6%) and aging (9.9%). Other reasons cited by respondents included lack of employer support and funding (7.1%), poor career prospects (6.4%), currently pursuing more advanced qualification (5.7%), fraud work not forming full time job in current role (2.8%) and others (5.7%). The qualitative extracts below further illustrate some of the views of respondents for not intending to pursue the advanced level study:

I do not need the qualification. My knowledge has been obtained through practical experience of investigating since 1988, and adopting a "hands on approach" to management (CFSP304 – Fraud Manager, Local Authority)

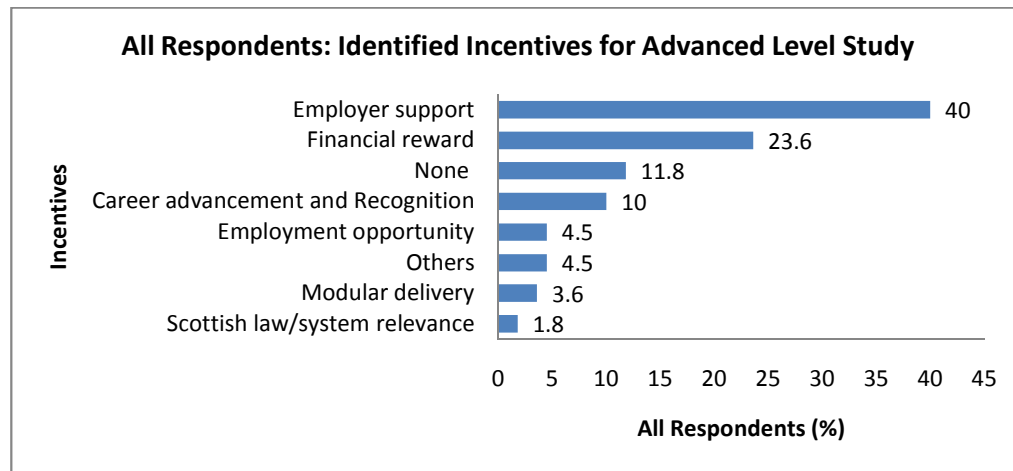
Counter fraud is part of my job and is not an area that i wish to specialise in. Training received to date is inadequate in terms of the work I currently undertake (CFSP 7 – Internal Auditor, NHS CFSMS)

Too time consuming and will not benefit from it regarding job prospects or salary if achieved (CFSP 276, Fraud Investigator – DWP)

The above qualitative extracts together with emerging perspectives on counter fraud specialists' rationale for not intending to pursue Advanced Level counter fraud study have potential implications on the overall initiatives of professionalising counter fraud occupation.

Nonetheless, when the survey asked those same respondents with no desire (meaning those who indicated 'No' in Table 4.3), whether any incentives would encourage them, nearly half (46.8%) responded affirmatively by identifying wide ranging incentives. As Figure 4.7 illustrates, over a third of the sample (40%) favoured employer support, followed by financial reward on completion, career advancement and recognition, employment opportunity, modular delivery of the course and inclusion of Scottish Law in the module.

Figure 4.7. Incentives Encouraging Further Study

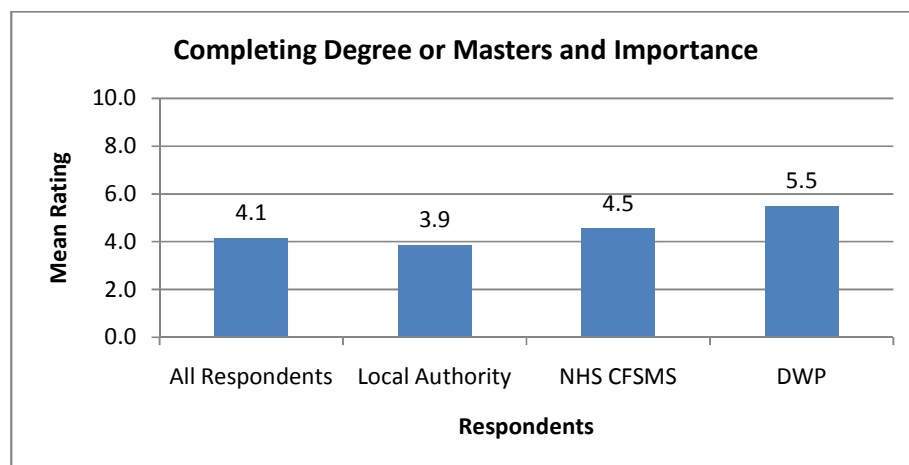


Notwithstanding the need for incentives, the minority of respondent that responded ‘yes’ to the desire for pursuing the Advanced Level studies in counter fraud (Table 4.3) cited the expansion of knowledge, increasing employment opportunities, gaining further qualification and personal development as well as career progression as the motivation for intending to pursue the advanced level study. Motivational factors therefore play important roles in encouraging individuals to pursue the academic routes to further qualifications, yet the literature on professions and professionalisation had failed to account for this. Besides the intention for pursuing advanced level study was the extent of importance attached to completing relevant University Degree or Masters to improving work performance using a scale of 0 – 10 (where 0 is not very important and 10 is very important). Figure 4.8 revealed that generally, this was less important (mean score = 4.1) for all counter fraud specialists. For the subgroups, this was least important within the local authorities (mean score = 3.8) compared to NHS CFSMS and DWP.

Thus, generally, the fewer number of respondents with higher educational attainment, counter fraud specialists reluctance to advance their levels of education beyond the initial accreditation training (ACFS), coupled with the least importance attached to completing relevant University Degree or Masters to improving working performance are dissimilar to Mackinnon (1984) and Harries-Jenkins (1970); Simonsen (1996) view of professions and professionalisation (Chapter 2, Table 2.2). For Mackinnon (1984) and Simonsen (1996),

qualifying entry examination into professions is normally generalist. However, once a person gains admission into a profession, there exists various academic routes in the specialised fields that could be pursued to improve career advancement. Similarly, the importance and relevance of pursuing higher education by members within occupational groups is illustrated in Harries-Jenkins evolutionary theory of professions (Chapter 2, Section 2.2, see also Chapter 2, Table 2.2). For Harries-Jenkins, occupational groups with members educated to graduate level tend to have graduate entry. As a result, those occupational groups (such as medicine) have achieved a high level of professionalisation compared to those accepting non-graduate entrants.

Figure 4.8 : Importance for CFS Completing Degree or Masters



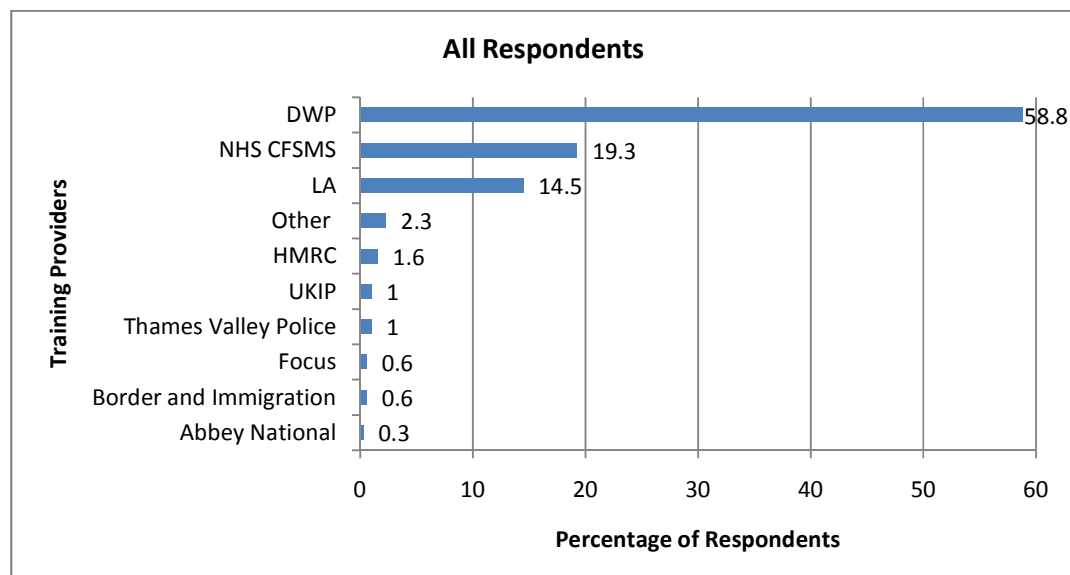
In terms of highest educational achievement and the levels of importance for completing a masters degree, there was a statistically significant difference ($p= 0.03$, Kluskal – Wallis Test) across the different educational achievement groups. Counter fraud specialists educated to HND equivalent reported a higher importance (median score $Md=36$) of completing a University degree or Masters than those educated to 16 and 18, with both recording median values of 32.

4.3. Counter Fraud Specialists Training and Accreditation

The literature review in Chapter 2 discussed training, accreditation, and their relevance to professionalising occupations (Chapter 2, Table 2.2). As well as this, Chapter 1 also outlined the modules of the foundation level training required for completion to gain entry into counter fraud occupation (Chapter 1, Figure 1.2). Similarly, institutional theories also emphasised how training and accreditation act as one of those symbolic pillars of professionalising occupations (Friedland & Alford, 1991; Scott, 2008). Professional accreditation is defined as the action of a professional body or registration authority in approving practitioners, following the completion of some form of examination or assessment as fit or competent to practice (Lester, 2000, p.408). Given these, the questionnaire sought information from respondents on the foundation level training and accreditation, adequate preparation for role and suggestions for improvement as well as other counter fraud related qualifications possessed. There were several insights that emerged from those questions.

Firstly, was the array of training providers for the foundation level training course (Figure 4.9). Figure 4.9 revealed that the three biggest training providers for all respondents were the DWP, which trained more than half (58.8%) of all counter fraud specialists responding to the survey, followed by the NHS CFSMS with nearly a fifth (19.3%), and LA (14.5%).

Figure 4.9: Foundation Level Training Accreditation Providers



The existence of training providers approved by the Counter Fraud Professional Accreditation Board is one of the major developments in professionalising Counter Fraud Specialists. This finding confirms the models of professions and professionalisation proposed by Caplow, 1954; Greenwood, 1957, Millerson, 1964; Wilensky, 1964; Carr-Saunders, 1966; Harries-Jenkins, 1970; Simonsen, 1996; Neal & Morgan, 2000 (Chapter 2, Table 2.2). From the perspectives of those theorists, training and accreditation from recognised and accredited training providers or Universities distinguished the imposter from the qualified with specialised skills and knowledge gained through a considerable period of training.

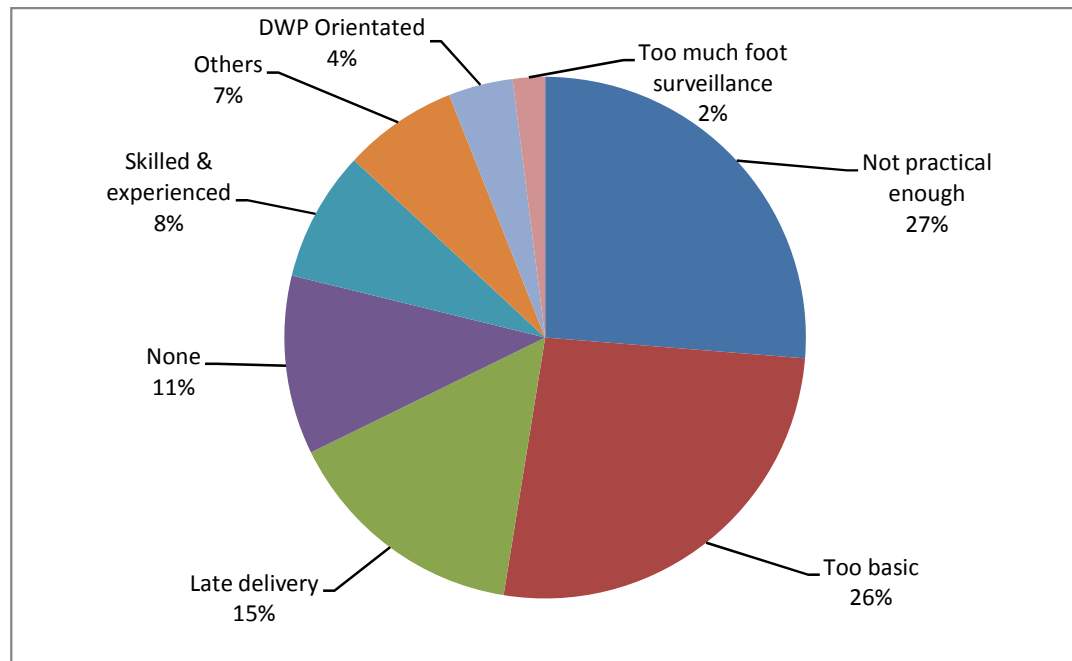
Secondly, was the quality of the foundation level training. The survey asked respondents to indicate whether the foundation level training adequately prepared them for the role as a counter fraud specialist (Table 4.4), and where not, provide reasons for the inadequacy (Figure 4.10). Of the 321 respondents, 311 indicated their answers while the remaining 10 did not. Of those that did, nearly two-thirds (64.0%) of the sample felt the foundation level adequately prepared them for the role. By contrast, nearly a third of the sample (31.8%) felt negative for adequate preparation for the role, while a minority of 3.5 percent did not know. One per cent did not offer any suggestion. The level of negativity to the foundation level training was highest within the NHS CFSMS (50.0%), compared to the local authority and DWP with around a quarter respectively.

Table 4.4. Foundation Level Training and Adequacy for Role

Adequacy of foundation training for role	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Yes	199	64.0	142	72.1	27	42.2	20	76.9
No	99	31.8	50	25.4	32	50.0	6	23.1
Don't Know	10	3.2	3	1.5	4	6.3	0	0.0
None	3	1.0	2	1.0	1	1.6	0	0.0
Total	311	100.0	197	100.0	64	100.0	26	100.0

Respondents expressing negativity to the adequacy of the foundation level training provided a number of reasons. They identified four key reasons with the commonest being ‘not practical enough’ (26.3%), followed by training being ‘too basic’ (26.3%), ‘late delivery of training’ (15.2%), followed by ‘already experienced and skilled’ (8.1%) before embarking on the training (Figure 4.10).

Figure 4.10: All Respondents - Why Inadequate Preparation for Role



The following comments further illustrate some of the respondents’ views on the training inadequacy:

Most of it was not practical enough, and I felt the training was there for the purposes of passing the tests at the end of the individual modules. It also did not have any post course material; therefore it is difficult to see whether I use any of the skills I gained during the course. Finally, there does not appear to be any checks after accreditation that requires me to maintain my skills (CFSP84 – LCFS, NHS CFSMS)

It was very much theory based. However, I had over 20 years previous investigative experience, although many others didn’t (CFSP 28 – LCFS, NHS CFSMS)

PINS is crap, everyone passes and the Trainers tell you to write down things that will be in the test (CFSP 181- Fraud Manager, Local Authority)

Performed the job for six years before i was sent on PINS (Foundation level training leading to the status of an Accredited Counter Fraud Specialist) (CFSP13, Fraud Manager, Local Authority)

I was already a fraud investigator when I did my PINS. It was mostly consolidation of existing skills (CFSP 8 – Fraud Investigator, DWP)

Respondents suggested a number of ideas for improving the adequacy of the training. The most popular reason suggested was making the training more practical (more than a third of the sample – 38%). Among other reasons suggested included:

- Making the training more challenging, comprehensive assessment and orientation to the local authorities (23.2%),
- Better organisation of the training and joint working (9.1%)
- Offering of post-accreditation support (4.0%)
- Mentoring and CPD programme (4.0%)
- Less emphasis on foot surveillance as it is rarely used (1.0%).

The emerging perspectives on the inadequacy of the foundation level training in preparation for the role as Counter Fraud Specialist weakens the quality of the accreditation certificate including the professionalisation agenda.

The third emerging perspectives besides the foundation level training and adequacy for role related to other counter fraud and related qualifications held by respondents. The rationale was to gain detailed information about counter fraud qualifications that public sector counter fraud professionals may have access to, as well as compete with the CFPAB qualifications. For this question, 312 out of the 321 respondents indicated their responses, with the remaining 9 not indicating. Table 4.5, revealed a wide range of qualifications most of which were accredited by the CFPAB, except the Association of Certified Fraud Examiners (ACFE). It is worth noting that ACFE is largely an American based counter

fraud qualification that has not yet been approved by the UK Counter Fraud Professional Accreditation Board (CFPAB). The survey revealed that more than a third of respondents (45.8%) possessed multiple CFPAB award qualifications. Under a third (26.3%) possessed ACFS, ACFO (13.1%), and ACFM (7.4%). The reason for the larger number of respondents holding multiple CFPAB awards reflects the increasing number of respondents progressing from the foundation level training (ACFS/O) to a higher award.

Table 4.5. Accredited Counter Fraud Qualifications Possessed

Counter fraud qualification	All Respondents	
	N	%
CFPAB Multiple ⁷	143	45.8
ACFS ⁸	82	26.3
ACFO ⁹	41	13.1
ACFM ¹⁰	23	7.4
AFI ¹¹	9	2.9
CCFS ¹²	5	1.6
GCFS ¹³	5	1.6
ACFE ¹⁴	4	1.3
Total	312	100.0

As well as revealing accredited counter fraud qualifications possessed by respondents (Table 4.5), the survey asked for further information on other counter fraud related qualification possessed by respondents. This revealed four other counter fraud related qualifications as illustrated in Figure 4.11.

⁷ Holders of any or a combination of ACFS, ACFO, ACFM, AFI, CCFS, GCFS;

⁸ Accredited Counter Fraud Specialist

⁹ Accredited Counter Fraud Officer

¹⁰ Accredited Counter Fraud Manager

¹¹ Accredited Fraud Investigator

¹² Certified Counter Fraud Specialist

¹³ Graduate Counter Fraud Specialist

¹⁴ Association of Certified Fraud Examiners

Figure 4.11: Other Counter Fraud Related Qualifications Possessed

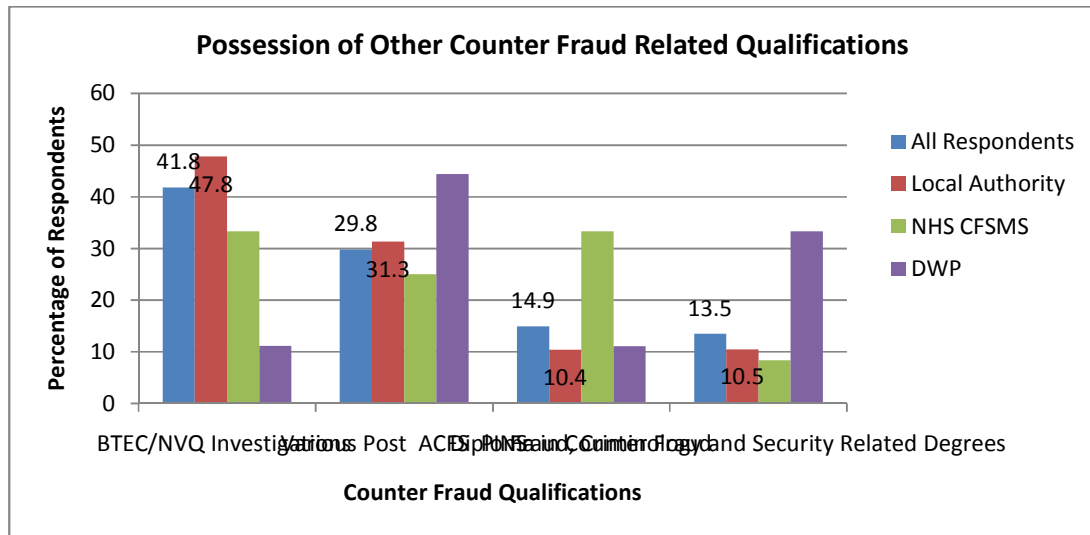


Figure 4.11 revealed that for all respondents, the most popular counter fraud related training qualification possessed BTEC/NVQ Investigations, with over a third of the sample (41.8%). While research shows that around 78% of accredited courses were paid for by the employer (Booth & Bryan, 2002), it is rather surprising to note the high proportion of local authority counter fraud specialists (47.8%) trained in courses outside the CFPAB framework, compared to the NHS CFSMS (33.3%) and DWP (11.2%). Despite the popularity of the BTEC/NVQ Investigations, it is not a qualification accredited by the Counter Fraud Professional Accreditation Board, yet holders of such qualifications investigate fraud. Whether this was one of the best ways to spend taxpayer's money, despite PINS training freely available to organisations signatory to the accreditation is a discussion outside the scope of this project. However, the ability for some employers to use those qualifications as a substitute for the CFPAB qualification illustrate weaknesses in one of the normative symbols acting as pillars for professionalising occupations (Scott, 2008).

This emerging perspective contradicts one of the fundamental criteria of professionalisation identified in Greenwood (1957), Wilensky (1964), Simonsen (1996), Evetts (1999), Neal and Morgan (2000). Generally, those proponents of theories of

professions and professionalisation (Chapter 2, Table 2.2) hold the view that qualifying entry examination and competency testing must be the norm for entering professions because it plays the multiples logic of controlling entry, public protection and professions interest. Clearly, this has been the norm for professionalising occupations since the latter part of the 19th Century, with aspirants into the Medical, Legal and Accountancy professions having to pass the relevant examination (Millerson, 1964) and apprenticeship (competency testing) before entry (Chapter 2, Table 2.3). However, for counter fraud specialists, the emerging perspectives on training, accreditation and entry reveals a clear departure from the norm (Chapter 2, Table 2.2).

Similarly, the survey sought the views of respondents in the introduction of compulsory entry qualification before practising and to suggest the required award. This resulted in positive response, with more than three quarters of the sample (79.7%) in favour of the idea. In relation to the name of the award qualification, most respondents (80% of the sample) identified the use of the existing minimum entry qualification (ACFS), with only a minority suggesting the HND equivalent (CCFS) or graduate entry (GCFS). The preference for using the existing minimum entry qualification was rather striking, given the responses on the inadequacy of the same training in preparation for the role as a counter fraud specialist (Table 4.4 and Figure 4.10). Nonetheless, the inadequacy of the existing minimum entry qualification is evident in the study (Figure 4.10) and this needed improving. Linked to this is the number of counter fraud specialists trained outside counter fraud qualifications not accredited by the CFPAB, yet allowed to practice departs from the functionalist theory of professions and professionalisation (Chapter 2, Table 2.2). Further exploration of the issues raised with follow up interview, revealed the responses in Chapter 5, Section 5.2.

4.4. Professional Cultures and Association

In addition to revealing the profile of counter fraud specialists, remuneration, education, training, accreditation and entry criteria, professionalising occupations have cultures (Chapter 2, Table 2.2). Institutional theorists broadly conceptualise those cultures to encompass the socio-cultural and cognitive symbols that emphasised indicators of common shared beliefs, social identities, professional networks, associations and socialisation of members (Scott, 2008; Thornton & Ocasio, 2008; Currie, Finn & Martin, 2009; Waring & Currie, 2009). The survey therefore solicited a series of views relating to professional

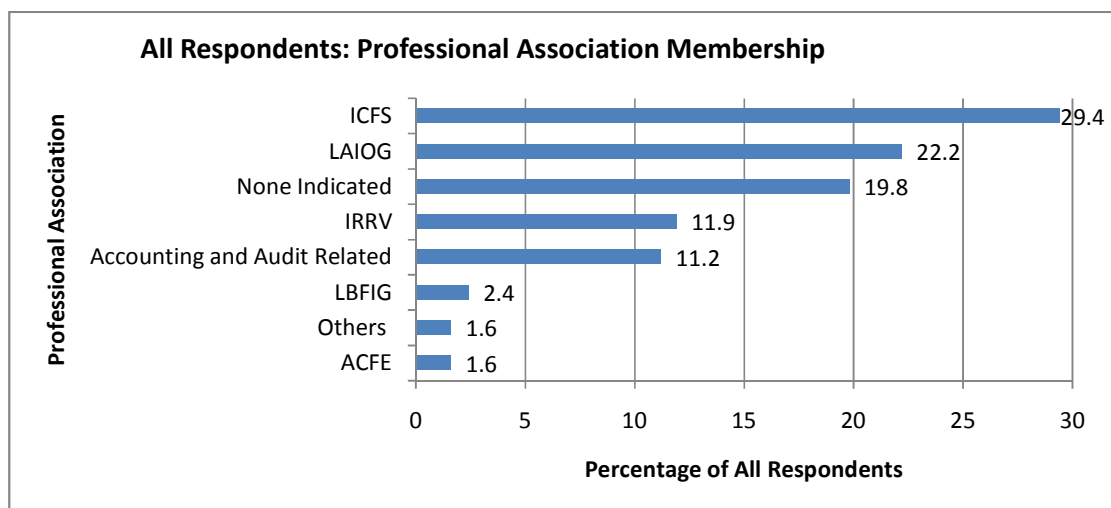
association, with emerging perspectives and insights revealed below.

Membership of Professional Association

Previous studies on counter fraud specialists found that three quarters of counter fraud specialists did not belong to a professional association (Button et al, 2007a). In addition, the same survey revealed this was worst within the DWP with nearly all (97.4%) the counter fraud specialists within that organisation not affiliated to a professional association. For the local authorities, this was nearly 72% compared to the NHS with non-membership rate of around 52.8% (Button et al (2007a). By contrast, the current study revealed that over half of counter fraud specialists (58.6%) did not belong to any professional association. Comparing the current study with the previous study in Button et al (2007a) shows a percentage minority (16.4%) drop in non-membership affiliation.

The current study further revealed that a minority of just over a third (39.5%) belonged to a professional association, while 1.9 percent indicated 'don't know'. Of those belonging to an association, this was highest for the NHS CFSMS (44.6%) compared to local authority (39.1%) and DWP (19.2%). As illustrated in Figure 4.12 below, respondents belonged to a wide range of professional associations.

Figure 4.12: All Respondents: List of Professional Associations



Interestingly, Institute of Counter Fraud Specialists (ICFS) and the Association of Certified Fraud Examiners (ACFE) were the only two recognised counter fraud professional associations. ICFS was the most popular counter fraud professional association with 29.4%

of the sample. A breakdown of the results revealed that ICFS had highest membership from within the NHS CFSMS (55.2%). This was not a surprise since it originated from the NHS. While the number of non-affiliation to professional associations has reduced in relative terms, the survey findings on poor attachment to association illustrate an additional weakness in the counter fraud specialists profession and professionalisation.

Professional Association Activities

Besides revealing membership of professional association, the study also generated insights on the activities undertaken by respondents belonging to professional association. 126 out of the 321 respondents indicated activities undertaken. Table 4.6 illustrates that by far, half (50.0%) did not undertake any activities related to the association, while the remaining half did so (50.0%). Of those that did, the activities related to annual meeting and conference attendance (22.2%), executive committee activities (7.9%), accountancy and internal auditing (5.6%), discussion forum participation (5.6%), continuous professional development (CPD) courses and training (5.6%), and others (3.2%). Similarly, the survey revealed that a significant number of respondents (92%) read the association's literature.

Table 4.6: Professional Association Activities Undertaken

Professional association activities	All Respondents	
	N	%
None	63	50.0
Attend annual meetings & conferences	28	22.2
Executive committee activities	10	7.9
Internal auditing & accountancy	7	5.6
Participation in discussion forum	7	5.6
CPD courses & training	7	5.6
Other ¹⁵	4	3.2
Total	126	100.0

The survey further examined respondents' commitment to professional association activities and sought information on the frequency of participation. Table 4.7 revealed that for all respondents, more than half (56.3%) did on a monthly to yearly basis. This however differed for the subgroups. While the level of participation in association activities was

¹⁵ I assist with the marketing of the association, undertakes photography, Liaison /Consultations etc.

similar within the local authority (58.3%) and NHS CFSMS (51.7%), this was less so for the DWP. A further research is needed to develop strategies encouraging specialists to participate in association activities. The less involvement in the professional association activities is detrimental to professionalising occupations. Equally, it has impact on socialisation and networking to enhancing the prestige and status of the profession.

Table 4.7: Frequency of Participation in Association Activities

Frequency of participation	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
None	12	9.5	9	11.4	0	0.0	1	20.0
Daily	8	6.3	4	5.1	4	13.8	0	0.0
Weekly	9	7.1	3	3.8	5	17.2	1	20.0
Monthly	42	33.3	27	34.2	9	31.0	2	40.0
Quarterly	7	5.6	7	8.9	0	0.0	0	0.0
Yearly	29	23.0	19	24.0	6	20.7	0	0.0
Never	19	15.1	10	12.6	5	17.2	1	20.0
Total	126	100.0	79	100.0	29	100.0	5	100.0

Why No to Professional Association Membership

As revealed in Table 4.8, a reasonable number of respondents in the study who answered the question were not affiliated to professional association (187 out of 321 respondents). Those respondents not affiliated to professional association cited a number of reasons for non-membership. Table 4.8 demonstrates that for all respondents, the top reason cited by over a quarter of the sample (29.4%) was simply ‘no specific reason’. Around a fifth of counter fraud specialists (21.4%) expressed being ‘unaware’ of counter fraud professional association:

Other than being accredited, I am unaware of any specific "bodies" or "associations" I would belong to (CFSP308 – Fraud Manager, Local Authority)

The lack of awareness illustrated the need for the existing associations to promote themselves about their existence to counter fraud organisations.

Around one in ten (10.7%) of respondents felt the existing associations lacked value for money. A similar proportion also cited that being a member of professional association

was irrelevant:

I was for a time a member of ICFS. However as it did not assist me in the practical application of my work I have not renewed my membership (CFSP61- LCFS, NHS CFSMS)

In addition, around a quarter of the sample (26%) cited apathy (8.5%), lack of time (8.0%), professional association membership not forming part of job-requirement (5.3%) and lack of recognition as well as awareness of existing counter fraud association (4.2%) as the reasons for non membership.

Not aware of any organisation and if there was, cost would be important as I would have to self fund (CFSP 274, Benefit Fraud Investigator, DWP)

Professional bodies are generally run in my experience by 'jobsworths' who like the sound of their own voices (CFSP 187 – Counter Fraud Specialist, Local Authority)

Not a requirement of the job role (CFSP3- Fraud Manager, DWP)

Because they are not officially recognised for some unknown reason (CFSP131 – Fraud Manager, Local Authority)

Nonetheless, a minority of respondents (2.7%) however cited the lack of faith and orientation in existing associations as explanations for non-membership. As one respondent commented:

If I am honest then it is because I don't feel that the NHS driven Institute of Counter Fraud Specialists would concentrate on anyone other than NHS fraud investigators. My opinion is that a professional body is a long way off but in aiming for it we need to have input from all sides. We need to have an entry level (ACFS), Intermediate level (CCFS) and a professional level (GCFS). Furthermore, we need a campaign to promote the profession to all bodies; a system of regulation including disciplinary and sanction procedures; accredited further training (CPD) and a governing body made up of stakeholders, independent members and lay persons (CFSP35- Investigating Officer, DWP)

Table 4.8: Reasons for Non-Membership

Why No to professional association	All Respondents	
	N	%
No specific reason	56	29.9
Unaware	40	21.4
Lacks value for money	20	10.7
Irrelevant	17	9.1
Apathy	16	8.5
Time	15	8.0
Not job requirement	10	5.3
Recognition	8	4.2
Faith & orientation issues	5	2.7
Total	187	100.0

Importance of Professional Association Membership

In order to examine the importance that counter fraud specialists attached to relevant professional association membership, the survey asked all respondents to indicate the level of importance of being a member of a relevant professional association on a rating scale of 0 -10 (where 0 is not very important at all and 10 is very important). The survey revealed that generally, respondents across the survey attached less importance to professional association membership (mean score for all respondents was 5.8). A breakdown into the subgroups revealed that this was equally less important for the local authority respondents (mean score 5.6) compared to NHS CFSMS (mean score 6.1). The higher level of importance that NHS CFSMS respondents attached to professional association membership demonstrates their stronger affiliation to ICFS, with membership affiliation of just over half of the sample (55.2%).

Thus, contextualising the emerging perspectives on counter fraud specialists in relation to professional cultures indicates two issues (positive and negative). On the positive side, it is evident that as a minimum, a key professional association has emerged for public sector counter fraud specialists in the form of ICFS (Chapter 4, Figure 4.12), given the number of respondents affiliation compared to the others. This provides credence to support the views of advocates of professionalisation theories (Chapter 2, Table 2.2), who argues that professional cultures are relevant because they provide bonds between members, shape behaviour as well as enhance status and prestige (Millerson, 1964; Greenwood, 1957; Neal & Morgan, 2000; Simonsen, 1996; Carr-Saunders and Wilson, 1964). Similarly, the

presence of professional association and related cultures lend support to the conceptual framework on the socio-cultural elements of professionalising occupations (see Goode, 1960; Wilensky, 1964; Greenwood, 1957; Roslender, 1992; Scott, 2008; Thornton & Ocasio, 2008). On the negative side, the number of respondents not affiliated to associations as well as the less importance attached to professional association membership, have implications on professionalising the UK public sector counter fraud specialists. Further exploration of the issues relating to the professional cultures of counter fraud specialists and professional association, using semi-structured interview provided the results in Chapter 5, Section 5.3.

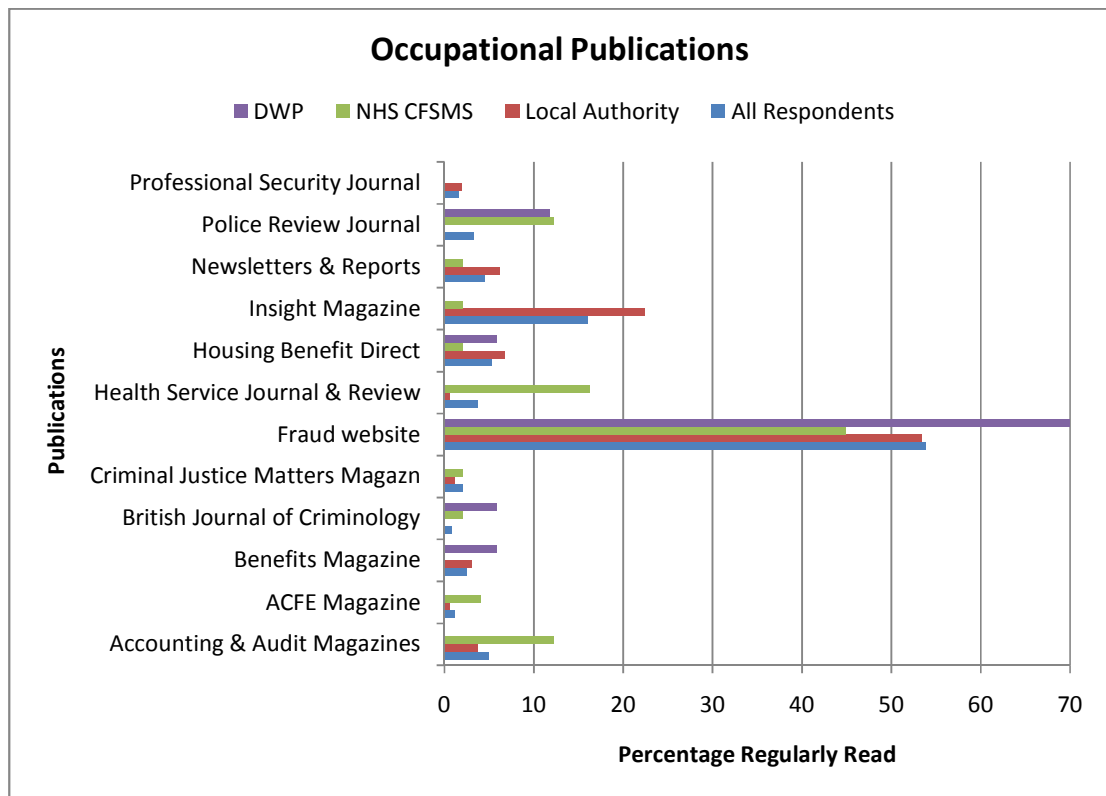
4.5. A Body of Knowledge

In addition to professional association and related activities discussed earlier, the existence of a body of knowledge is one of those normative (symbolic) pillars underpinning professions and professionalising occupations (Scott, 2008; Thornton & Ocasio, 2008). Instances of items that normally illustrate the body of knowledge exist in the form of academic textbooks, research centres and dedicated occupational publications in the field. Other evidence of emerging body of knowledge includes the establishment of academic routes for further education at University. Examples of the latter involved the Advanced Level Study (CertHe/CCFS/Diploma), Degree or Masters in counter fraud. In finding out more information on the body of knowledge in existence for counter fraud specialists, the survey sought a series of questions on relevant occupational publications read, frequency, and the importance of reading relevant occupational publications. Those results are provided in Figure 4.13 (Relevant occupational publication read), Frequency (Table 4.9), and the importance of reading relevant occupational publications (Figure 4.14).

The survey revealed that for all respondents, just over three – quarters (75.7%) affirmed reading publications relevant to their occupation. A minority of under a quarter (24.3%) however responded negatively for doing so. Of those that read occupational publications (Figure 4.13), the most popular form of publication read related to fraud websites (more than half of the sample - 54%). In-house magazines such as Insight Magazine and Housing Benefit Direct were the next popular publication, but largely read within the local authority with 22.5 per cent and 5.3 per cent respectively. In addition, respondents indicated reading various academic journals relating to criminology and law enforcement agencies but those

were less popular.

Figure 4.13: Relevant Occupational Publications Read



Although the responses demonstrate the existence of various in-house magazines and related publications, there seem to be more that needs to be done to increase the body of knowledge for counter fraud specialists. For instance, while professions such as Medicine, Accountancy and Law (see Chapter 2, Table 2.3) have dedicated/overarching occupational publication symbolising shared identities and body of knowledge, for counter fraud specialists this was non-existent. While the body of knowledge on counter fraud specialists is emerging with dedicated research centres at Nottingham Trent University (International Fraud Prevention Research Centre) and the Centre for Counter Fraud Studies (University of Portsmouth), the body of knowledge is relatively weak which departs from the views held by advocates on theories of professions and professionalisation (Chapter 2, Table 2.2), such as Greenwood (1957) and Simonsen (1996). They hold the view that a body of knowledge is essential because it provides the highest level of scholarship and intellectual publication to guide members. In addition, a body of knowledge helps to distinguish

professional occupations from those that are non-professional as discussed in the literature review (Chapter 2).

The existence of a dedicated professional publication, including readership by members is important for the development of a profession and keeping updated with developments in the field. In relation to the extent of reading occupational publications, only 126 out of the 321 respondents did reveal the type of occupational publications read with the rest not indicating. Of those answering, Table 4.9 illustrates that less than half (40.4%) read relevant occupational publication more frequently (weekly to monthly basis). By contrast, more than half of counter fraud specialists (53.2% of the sample) did so infrequently on a quarterly to yearly basis (28.6%) or never did (24.6%). The frequency of reading occupational publication did vary across the three subgroups. In the local authority, more than a third (35.4%) of respondents did so more frequently on a daily to weekly basis, compared to under a third in the NHS CFSMS (26.5%) and DWP (29.4%). Generally, the variation in the frequency of reading occupational publication probably reflects the lack of a dedicated journal for counter fraud specialist as indicated in Table 4.9. The findings also illustrate that there is more scope to increase readership of occupational publication amongst specialist, thereby expanding the knowledge base and disseminating the latest publication to enhance the profession.

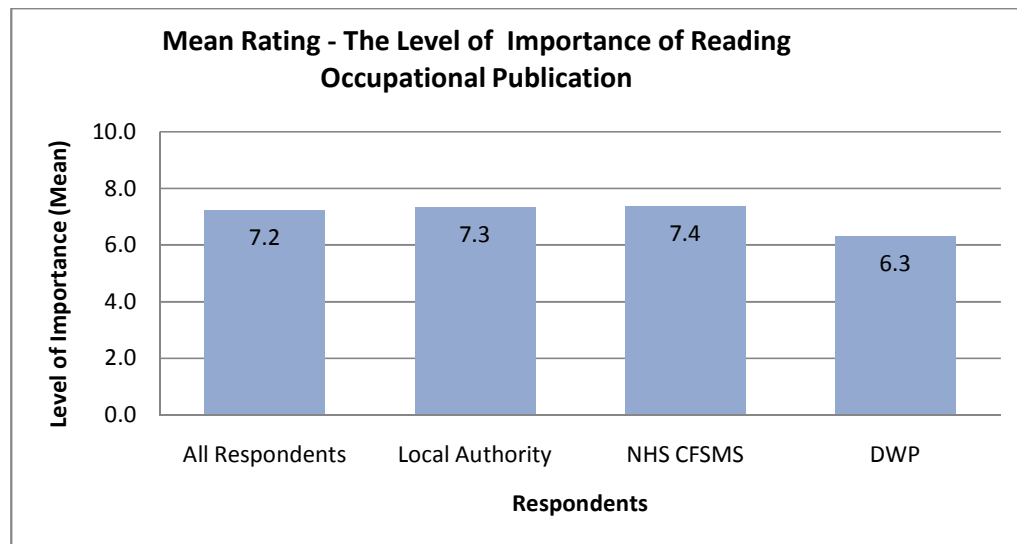
Table 4.9: Frequency of Reading Occupational Publication

Frequency of occupational publication	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Daily	8	6.3	3	1.9	0	0.0	0	0.0
Weekly	9	7.1	54	33.5	13	26.5	5	29.4
Monthly	42	33.3	69	42.9	27	55.1	9	52.9
Quarterly	7	5.6	0	0.0	0	0.0	0	0.0
Yearly	29	23.0	31	19.3	9	18.4	3	17.6
Never	31	24.6	4	2.5	0	0.0	0	0.0
Total	126	100.0	161	100.0	49	100.0	17	100.0

In addition to revealing the frequency at which counter fraud specialists read relevant occupational publications in their field, the survey revealed the extent of importance on reading occupational publication. This was measured using a rating scale of 0 to 10 (where

0 is not very important at all, and 10 very important). Figure 4.14 demonstrates that the mean score for all counter fraud specialists in the survey was under 10 (Mean rating = 7.2), illustrating that reading relevant occupational publications in the specialised field was more important to counter fraud specialists.

Figure 4.14: Importance of Reading Occupational Publication



A breakdown into the three subgroups revealed a variation in the level of importance. While it was more important for both the local authority (mean rating = 7.3) and NHS CFSMS (mean rating = 7.4), this was less so for the DWP (mean score = 6.3). The more importance attached to reading relevant occupational publication by local authority clearly demonstrates why more than a third (35.4%) of them did so more frequently on a daily to weekly basis (see Table 4.9). This finding provides evidence to illustrate that, reading an occupational publication is an important part of a profession and should be encouraged. It helps to build the knowledgebase for the professionals in the field, yet this was nonexistent for counter fraud specialists. However, there is the potential to achieve this, if there was a dedicated occupational publication for counter fraud specialists. The follow up (semi-structured) interview in Chapter 5, explored those issues with emerging views discussed in Chapter 5, Section 5.4.

4.6. Professional and Ethical Code of Conduct

As discussed in Chapter 1, one of the symbolic elements or pillars supporting professionalising occupations involves professional and ethical code of conduct. They are essential for most occupations striving for the status of a profession and usually developed at the early stages of the professionalisation process (Chapter 2, Table 2.2). Creating awareness of the code of conduct “help shape the behaviour of members of the profession as they familiarise themselves with the content of the code” (Wotruba, Chonko & Loe, 2001, p.61) and gain trust from clients. Institutional theorists also share similar perspectives as it provides the regulative pillars supporting the professionalising occupation (Scott, 2008; Friedland & Alford, 1991). In addition, it may lead to higher levels of organisational commitments by “increasing members belief that their profession/organisation has strong ethical values” (Valentine & Barnett, 2003, p.359).

In order to find out more about the professional and ethical codes for counter fraud specialists, the survey asked respondents to indicate the level of importance of awareness of any professional code of conduct governing their activities as counter fraud specialists. 313 out of the total 321 respondents indicated their responses for this question, while the remaining 8 did not answer (Table 4.10). As revealed in Table 4.10, respondents indicated positive responses with over two-thirds of the sample (70.6%) affirming the awareness of their professional code of conduct, compared to a minority of under a third (29.4%) responding either ‘no’ or ‘don’t know’.

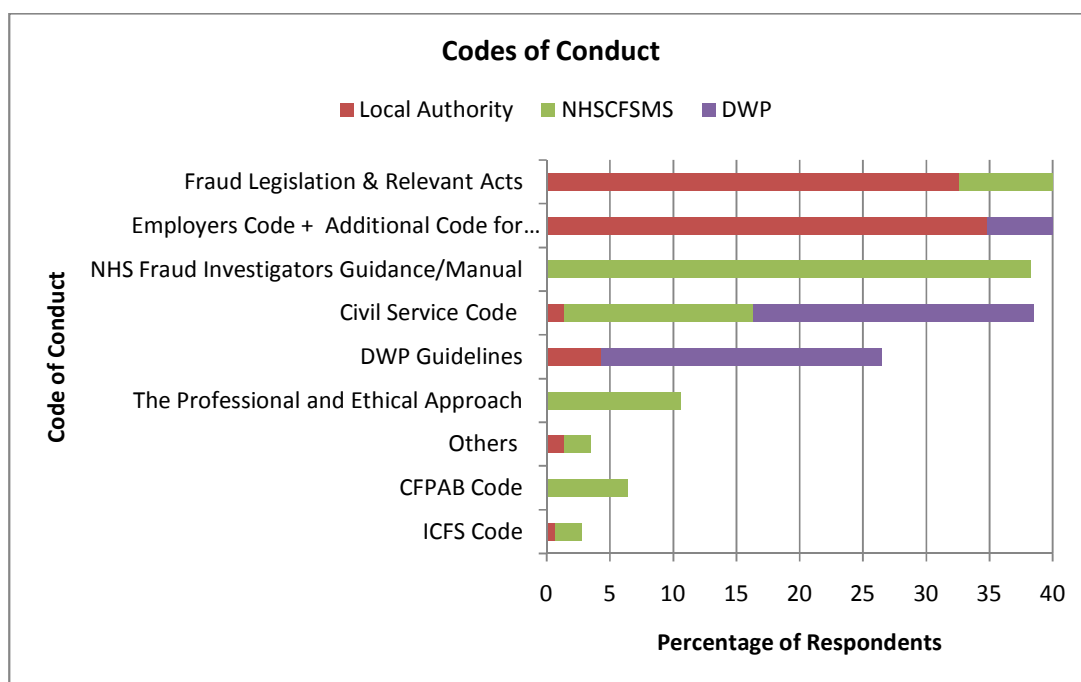
Table 4.10: Awareness of Professional Code of Conduct

Awareness of professional code of conduct	All Respondents	
	N	%
Yes	221	70.6
No	51	16.3
Don't Know	41	13.1
Total	313	100.0

Respondents answering ‘yes’ to awareness of their professional code of conduct were further asked to name them. This revealed fragmentation in codes of conduct guiding the activities of counter fraud specialists (see Figure 4.15), and could be generally classified into three main forms (employers’ code, professional association (ICFS) code, and that of the accreditation board (CFPAB). The employers’ codes of conduct ranged largely from

various fraud legislation and relevant acts to applying professional and ethical approach to investigations. Within the local authority for example, respondents indicated being guided largely by the employers' local code and additional code of conduct for investigators (34.8%).

Figure 4.15: If Yes, Name the Code of Conduct



Similarly, respondents from within the local authority and DWP were guided by DWP guidelines, since the local authorities investigate and prosecute fraud on behalf of the DWP (see the Welfare Reform Act 2007 which ended the controversial “Howell Opinion”; House of Commons Research Paper, 2006). By contrast, respondents from within the NHS CFSMS were largely guided by the NHS fraud investigators guide/manual (38.3%) as well as the professional and ethical approach (10.6%). As well as asking respondents to indicate the code of conduct guiding their activities, respondents were asked to indicate the importance of having a mandatory code of conduct governing activities of counter fraud specialists, using a scale of 0 to 10 (where 0=not important, 10 = very important). For all respondents across the sample, respondents indicated that it was more important doing so (mean score = 8.03) with a similar score for the subgroups.

Generally, while the survey demonstrated the existence of various codes of conduct

guiding the activities of counter fraud specialists, they raise issues for concern. Firstly is the extent of awareness of the CFPAB code and the resultant sanctions for breaching the code. What was rather striking was the limited number of counter fraud specialists aware of the CFPAB's code of conduct (Figure 4.15). Given this, it is arguable whether most respondents knew the implications of their actions on non-conformance to the CFPAB (accreditation board) code of conduct. While advocates of theories of profession such as Greenwood (1957; 1966) hold the view that professions and professionalising occupations need to have a regulatory body with the powers to enforce sanctions for non-conformity, the emerging perspectives raise issues on whether the CFPAB had a mechanism of reminding or educating respondents on code of conduct.

In addition, it raises further questions on the powers and ability of the CFPAB to act as a regulatory body for counter fraud specialists. While proponents of institutional theory have emphasised on the importance of regulative symbols /pillars for professions (Thornton & Ocasio, 2008; Scott, 2008), the limited number of respondents aware of the CFPAB code of conduct raise issues on the strength of the regulative pillars on professionalising counter fraud specialists occupation. Thus, to this end, it is evident from the survey that, there exists a code of conduct for counter fraud specialists. This is consistent with the views held by theorists of profession and professionalisation in the literature (Chapter 2, Table 2.2). Nonetheless, the limited number of counter fraud specialists that had awareness of the accreditation board's (CFPAB) code of conduct raises issues of concern. Further exploration on counter fraud specialists' code of conduct using semi-structured interview provided various perspectives as discussed in Chapter 5, Section 5.5.

4.7. Continuous Professional Development (CPD)

In addition to the personal profile of respondents, training, education and accreditation, remuneration, body of knowledge, professional cultures and association as well as code of conduct, the study sought information on continuous professional development and relevance to counter fraud specialists. As discussed in Chapter 2, CPD is about “maintenance and enhancement of the knowledge, expertise and competence of professionals throughout their careers according to a plan formulated with regard to the need of the professional, the employer, the profession and society” (Madden & Mitchell, 1993, cited in Lester 1999, p. 2). Staff development in the form of CPD was relatively new until at least the 1960s (Houle, 1980, cited in Lester 1999, p.2.). In addition, Neal and

Morgan (2000) point out that “there is no such thing as qualifying for life” (p.18). This means that CPD has become an essential element of professions (Chapter 2, Table 2.2).

In the context of counter fraud specialists and related occupations, pursuing a professional career in the twenty-first century requires professionals in the relevant fields to regularly update themselves. This is due to non-static nature of the institutional environment as a result of various pressures exerted on it (Millerson, 1964; DiMaggio & Powell, 1991; Thornton & Ocasio, 1999) such as changes in legislation. Therefore, practitioners have to update their skills through continuous professional development. In order to explore views from counter fraud specialists on the relevance of CPD for their profession, the survey asked a series of questions from counter fraud specialists on the importance of continuous professional development, the type of CPD undertaken over the last three years and views on introducing compulsory CPD to remain accredited and frequency of assessment. In relation to the importance of CPD to improving counter fraud specialists levels of performance, respondents were asked to indicate their level of importance on a scale of zero to ten (where 0 is not very important, and 10 very important).

Figure 4.16 Importance of CFS Completing CPD

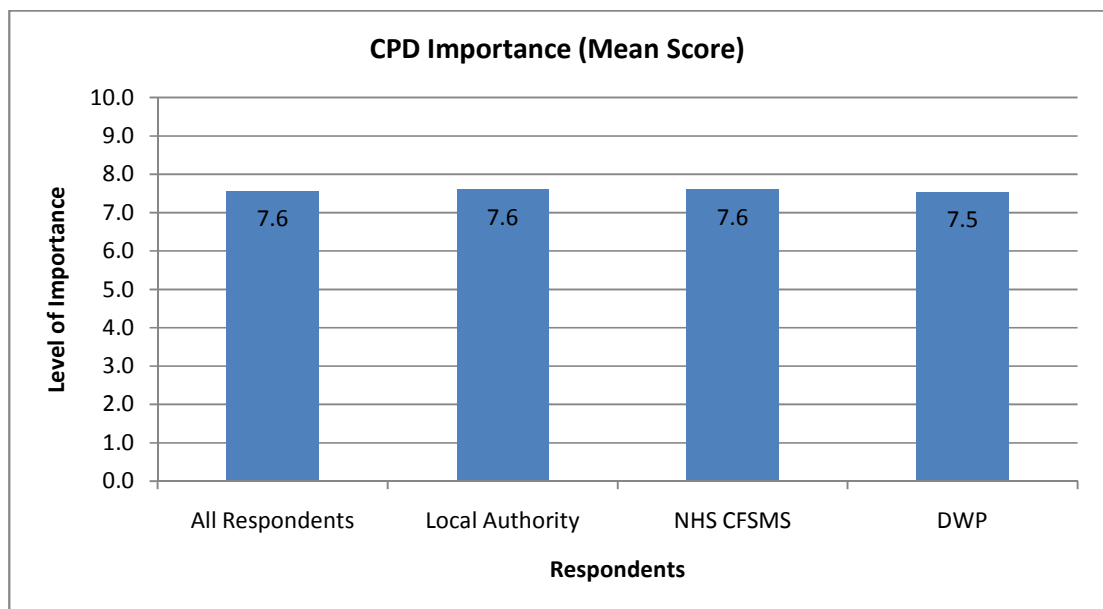
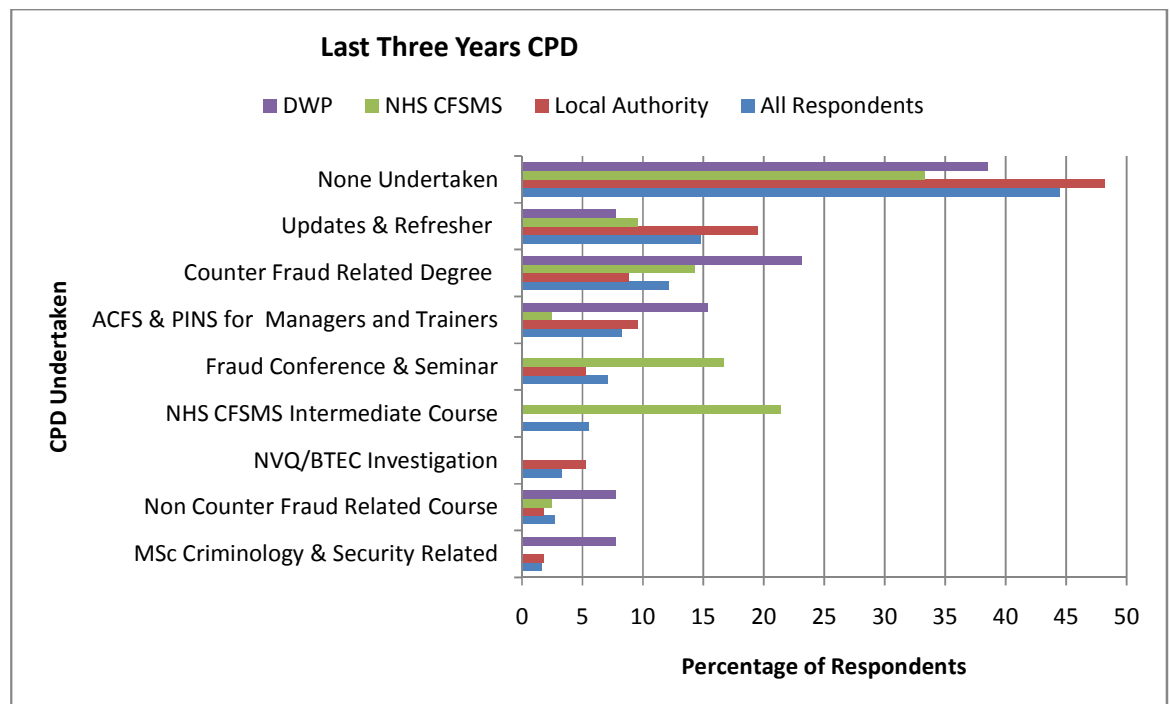


Figure 4.16 illustrates that for all respondents across the survey, this was important (mean score for all respondents = 7.6), with a similar pattern for the subgroups. Generally, the

importance respondents placed on CPD illustrate Neal and Morgan (2000) view on post qualifying training to update skills.

As well as revealing the importance of CPD, the survey further revealed that under half of all respondents (44.5% of the sample) had not undertaken any CPD over the last three years (Figure 4.17). Although Neal and Morgan's study did not provide specific time frame for undertaking CPD, given that anti-fraud work is one of the areas with regular changes in legislation, most respondents would have had yearly updates. However, in the context of counter fraud specialists' occupation, the emerging perspectives with 44.5% of the sample not undertaken any form of CPD over the last three years illustrates a departure from 21st Century professions (Chapter 2, Table 2.2). Breaking down the figures for those who have not had any CPD over the last three years revealed that, it was highest within the local authority (48.2%) compared to DWP and NHS CFSMS with 38.5% and 33.3% respectively.

Figure 4.17. CPD in the Last Three Years



Nonetheless, the survey also revealed some respondents who have had some form of CPD over the last three years, but were a minority. Of those that had, the two main CPD

undertaken were updates and refresher (12.6%) and counter fraud degree related courses (12.1%), but were mainly within the local authorities and NHS CFSMS. Respondents also revealed other CPD course undertaken, those included PINS training (8.2%), fraud conferences and seminar (7.1%), NHS CFSMS intermediate course (5.5%), NVQ /BTEC investigations (3.3%), Non Counter Fraud Specialists related course (2.7%) and Masters in Criminology, and Security related (1.6%).

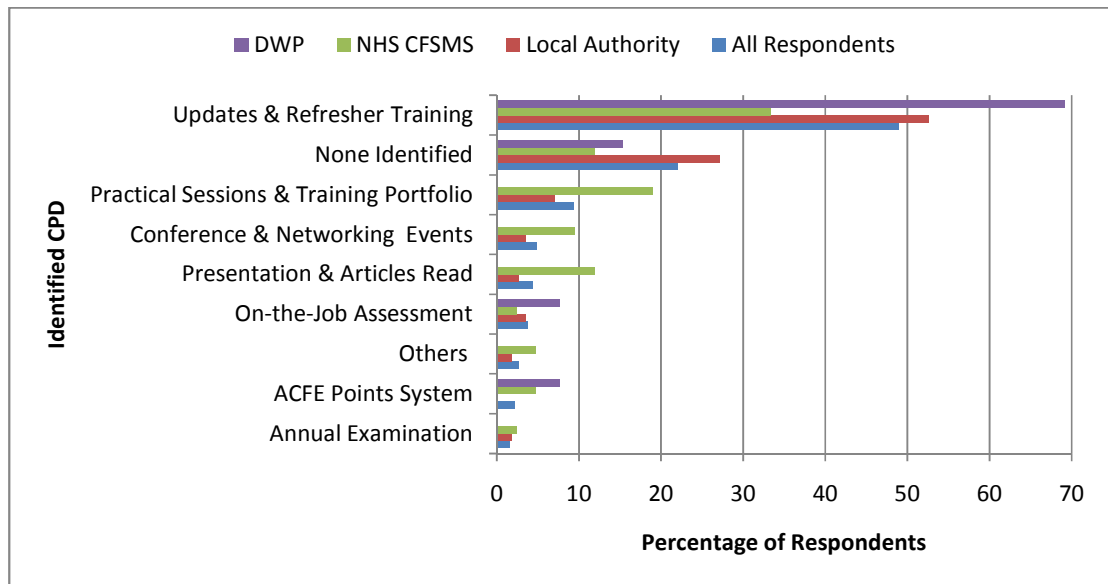
Furthermore, the survey solicited views from respondents on the introduction of compulsory continuous professional development for counter fraud specialists to remain accredited. Of the 321 respondents in the study, most respondents (318) indicated their responses while the remaining 3 did not (Table 4.11). Table 4.11 revealed that of the 318 that responded, more than half of all respondents (57.2% of the sample) indicated ‘yes to compulsory CPD. By contrast, less than half of the sample (42.8%) responded negatively. This was however highest within the local authority with more than a quarter of the sample doing so.

Table 4.11: Compulsory CPD and Accreditation

Compulsory CPD and accreditation	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Yes	182	57.2	114	56.7	42	65.6	13	50.0
No	75	23.6	55	27.4	6	9.4	6	23.1
Don't Know	61	19.2	32	15.9	16	25.0	7	26.9
Total	318	100.0	201	100.0	64	100.0	26	100.0

The survey further explored the views of those respondents who provided positive responses to the introduction of compulsory CPD (the 57.2% of the sample that responded yes in Table 4.11) to outline the form the CPD should take including frequency of assessment. Respondents indicated a wide range of CPDs’ (Figure 4.18). By far, the most common CPD was updates and refresher training (around half of the sample – 48.9%), while annual examination was the least suggested (1.6% of all respondents). Under a quarter (22%) of the sample were unable to identify any form of CPD.

Figure 4.18: If Yes, Recommended CPD



A breakdown of all responses into the three subgroups however revealed an interesting picture. For example, while respondents from within the local authority (7.0%) and NHS CFSMS (19.0%) placed emphasis on practical sessions and training portfolios, for the DWP, this was none. This probably reflects the inadequacy of the foundation level training in preparing NHSCFSMS staff particularly for role as counter fraud specialists (see discussion on section 5.3). Similarly, the NHSCFSMS placed emphasis on CPD related to presentation and articles read (11.9%) compared to local authority (2.6%) and none within the DWP. This probably demonstrates a strong anti-fraud culture within the NHS CFSMS where counter fraud specialists undertake regular fraud awareness to all staff working for the NHS.

Table 4.12: CPD Assessment Frequency

CPD assessment frequency	All Respondents	Local Authority	NHS CFSMS	DWP
Mean	1.68	1.81	1.49	1.90
Median	1.00	1.00	1.00	2.00
Mode	1.00	1.00	1.00	2.00

In terms of the frequency of undertaking CPD, the median time indicated by all respondents was yearly (Table 4.12). The frequency of assessment however differed across the subgroups. While it was yearly for the local authority and NHS CFSMS respondents, this was every other year for the DWP. The differences in the frequency probably demonstrate the difference in culture and attitude the three agencies had towards counter fraud and continuous professional development in general. To this end, the results from the survey questionnaire has revealed the lack of CPD as requirement for counter fraud specialists to remain accredited, as compared to professions such as Medicine, Accountancy and Law (Chapter 2, Table 2.3). Similarly, it was evident in the study that nearly half of counter fraud specialists in the study have not had any CPD in the last three years (Figure 4.17), despite attempts to professionalise counter fraud specialists. This finding deviates from Neal and Morgan (2000), view on professions and professionalising occupations. In addition, it has failed to support the theory of study (Chapter 2, Table 2.2). Given the emerging issues on CPD from the survey questionnaire, a follow-up interview was conducted to gain further perspectives on counter fraud specialists CPD and accreditation. Chapter 5, Section 5.5 discussed the results from the follow up study.

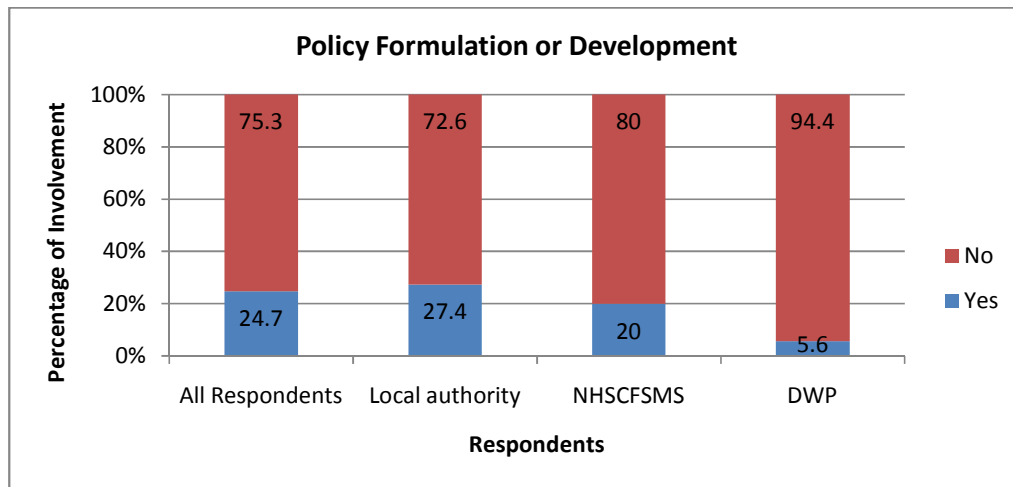
4.8. Policy Involvement and Interference in Professional Authority

Chapter 2 discussed the authority of counter fraud specialists. Kerson (1997) also highlights the need to involve professionals in every aspect of organisational and professional decision – making policies because of their experience and regular interaction with clients. In order to obtain information about those issues on counter fraud specialists' profession, the survey asked respondents on various questions relating to policy involvement and investigations interference.

In relation to counter involvement in the development of counter fraud policy, previous research found that less than a quarter (21%) was involved in the formulation and development of counter fraud policy and was highest within the local authority, with 28.9% (Button et al, 2005). The current study however revealed an improvement with around a quarter (24.7%) of the sample indicating 50 per cent or more of their role involved formulation or development of counter fraud policy (Figure 4.19). Of those that were involved, this was highest within the local authority and had more than a quarter (27.4%) of counter fraud specialists involved in such activities. This finding is similar to

Button et al (2005) earlier research.

Figure 4.19: Involvement in Counter Fraud Policy Development

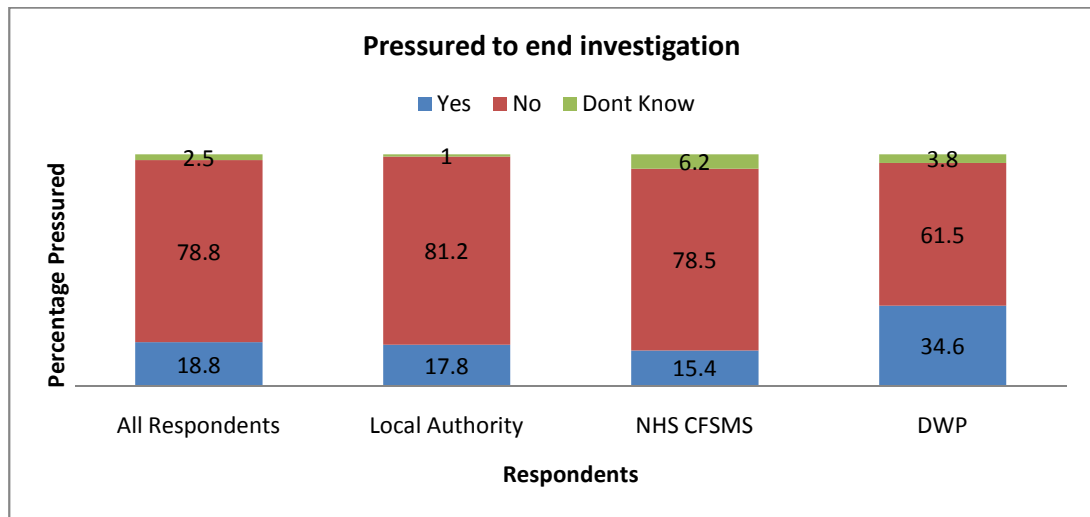


By contrast, counter fraud specialists from within the NHS CFSMS and DWP were less likely to be involved in counter fraud policy formulation and development. Those have implications on the work autonomy of counter fraud specialists and need further research. The more involvement of counter fraud specialists within the local authority in policy formulation and development reflects a higher number of respondents from that sector with job titles as fraud managers (Chapter 4, Section 4.1). Indeed, a chi-square test for independence indicated a significant difference between respondents' current job title and involvement in the formulation or development of counter fraud policy [χ^2 (1, n=274) = 25.61, $p = 0.001$, Cramer's $V = 0.31$]. Therefore, there is an association between respondents' current job title and involvement in counter fraud policy formulation or development.

As well as asking questions on involvement in policy development, the study solicited information on experience regarding investigations interference, frequency and rationale for senior management pressure to interfere with the investigations before reaching a concluding stage. In relation to experience with investigations interference, the study revealed that 18.8% of all respondents had experienced pressure to end investigations (Figure 4.20a). This finding is consistent with previous study (Button et al, 2005) which found similar results of 18.8% who had experienced pressure from their senior

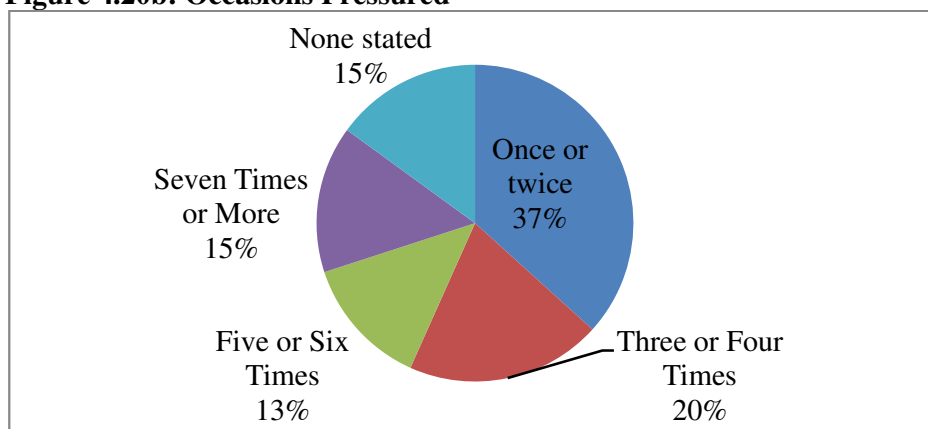
management to end investigation into suspected fraud or corruption cases before concluding the case.

Figure 4.20a. Experience of Pressure to End investigation



In relation to the frequency of occurrence, Figure 4.20b shows a third of the sample (36.7%) had experienced it once or twice. Similarly, around a fifth of the sample (20.0%) has had it on three or four occasions.

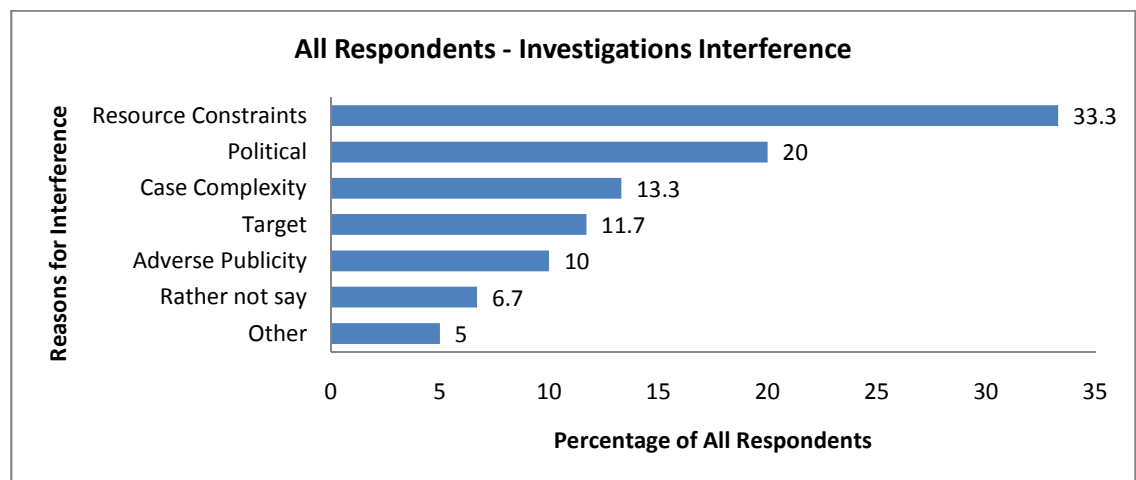
Figure 4.20b: Occasions Pressured



Management interference with investigations illustrates a culture whereby counter fraud specialists were limited in the exercise of autonomy and professional authority. This

finding from the survey questionnaire has failed to support the theory of study (Chapter 2, Table 2.2), as it opposes the view of proponents such as Greenwood (1957; 1966); Friedson (1984) who believed extensive training in the relevant area of work gives professionals monopoly of judgement over their clients when performing their tasks. It also departs from Hall (1968), Waring and Currie (2009) who perceived professionals had the autonomy including freedom to exercise professional judgement without pressures from clients or the employing organisation, yet, the introduction of New Public Management policies in contemporary professions had led to the loss of autonomy. Although the numbers of respondents that had experienced pressure to end investigations were just under a fifth (18.8%) of the sample, it sets out the debate for future research. Similarly, respondents provided wide-ranging responses for the reasons behind the pressure. Previous studies on policing including fraud and white collar crime investigators identified various reasons behind ending investigations (Doig, 1995; Fraud Review, 2006b; Doig & Macaulay, 2008). As Figure 4.21 illustrates, the key reason indicated by a third of counter fraud specialists (33.3% of the sample) was attributed to resource constraints (Frimpong & Baker, 2007; Ganon & Doig, 2010).

Figure 4.21: Reasons to End Investigation



Illustrated below were some of the comments from counter fraud specialists highlighting resource constraints:

Lack of finance, fear of failure, risk of negative outcome to court action, dislike of the time taken to progress criminal / civil cases (CFSP48 – Counter Fraud

Specialist, NHS CFSMS)

Many cases are not interviewed as they are not deemed to be serious however the fraud can still amount to several hundred pounds. There is a pressure to close the case if it is perceived to have gone on for a long time. There are investigations that have not been started due to a shortage of staff. These cases are then closed as the information is deemed to be too old to be worthwhile investigating (CFSP101- Fraud Investigator, DWP)

A fifth of the sample (20.0%) expressed 'politics' as the second reason. Respondents felt that sometimes the offence involved investigations into local Councillors. Where such cases ended up in court, it may look bad on the Council. In addition, senior management may put pressure on counter fraud staff to end investigations where they had concern on public interest over customer service:

Political as the case involved council employees. (CFSP166 – Fraud Investigator, Local Authority)

The investigation was into local Councillors (CFSP 247 – Counter Fraud Team Leader, Local Authority)

Around a quarter of the sample (25.0%) attributed the reasons for dropping the investigation to the complex nature of the case including the difficulty of achieving a successful prosecution (13.3%), as well as pressure to achieving targets (11.7%) by concentrating on easier cases. Sometimes, the impact of adverse publicity associated with the case as cited by 10.0% of the sample, played crucial role too as illustrated by the following quotes:

My manager sometimes think we go too far with the amount of evidence gathered and is looking at cutting down the length of time an investigation is ongoing (CFSP233 – Fraud Manager, Local Authority)

To meet target – take on cases that would provide a result within specified time slot. Targets drive perverse behaviour (CFSP319 – Fraud Investigator, DWP).

The Council was more concerned about potential publicity issues and support was withdrawn (CFSP 265 – Audit and Investigations Manager, Local Authority).

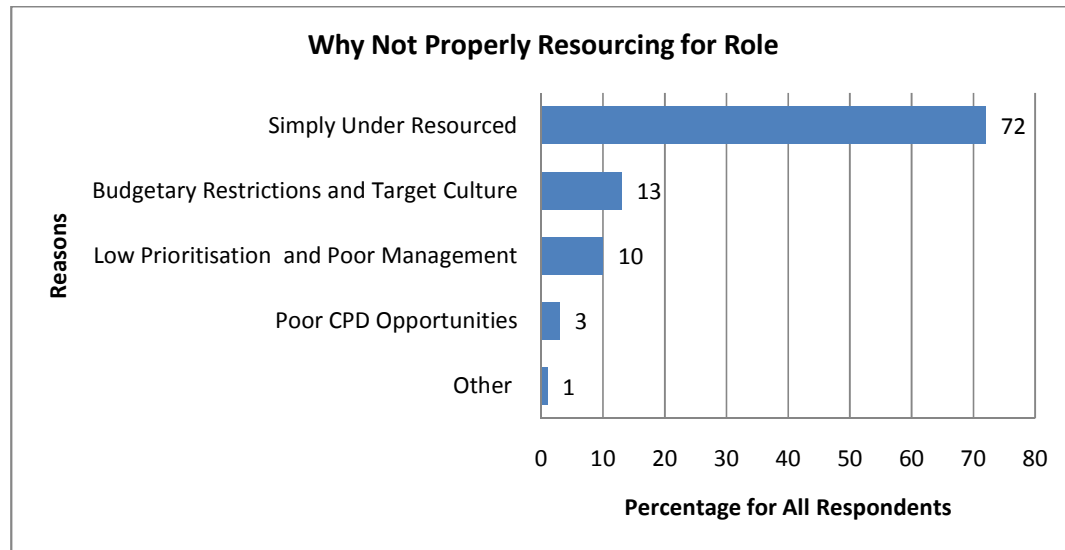
Respondents also indicated other reasons such as the position of the claimant or suspects made it impossible to pursue the investigations. By contrast, some respondents indicated ‘rather not commenting’ on the reasons for interference but this was a minority. Further exploration on management interference with fraud investigations using semi-structured interviews provided additional insight (Chapter 5, Section 5.6).

4.9. Management Support and Resourcing for Role

As discussed in Chapter 2, institutional theorists suggests that in addition to those symbolic elements acting as pillars for professionalisation, professionalising occupations need to strive for resources to survive in their environment and to remain socially acceptable (Friedland & Alford, 1991; Scott, 2008; Currie & Suhomlinova, 2006). The Scampton Report (2000, Section 7.8 – 7.11) on Social Security anti-fraud recommended the appointment of motivated and trained managers with experience of investigation for at least some part of their career, and managerial competence or potential for it to support and manage counter fraud specialists. Management support and resourcing counter fraud specialists role is therefore an important factor in the delivery of quality service by professionals and increase professionalism.

In order to find out more information on management and support, the survey sought information from counter fraud specialists on resource availability including senior management support for the role and recommendations for improvement. In relation to resource availability for the role, the study revealed that more than half of the sample (52.5%) expressed under resourcing for counter fraud work. Previous studies on counter fraud specialists also found similar results with 52.4% (Frimpong & Baker, 2007). The level of under resourcing was however highest within the NHS CFSMS and DWP with around 50 per cent each. While the Fraud Review Team (2006b) report found that public sector fraud investigation agencies such as DWP and NHS are well resourced, the emerging findings from the Frimpong and Baker (2007) and current study found otherwise. Respondents citing under resourcing for role in the current study provided four key reasons to support their views. Those views are illustrated diagrammatically in Figure 4.22.

Figure 4.22: Reasons for not Resourcing CFS Role



By far, the main reason cited by over two thirds (72%) of all respondents was ‘simply under resourced’ in various forms including under –staffing and equipped. Respondents comments illustrate the under resourced nature for anti-fraud work:

Counter fraud is generally seen by management as a ‘necessary evil’ and a bit ‘micky mouse’ to which resources are very limited (CFSP53 – Fraud Manager, NHS CFSMS)

The above comment on management seeing fraud as a ‘necessary evil’ and a bit ‘micky mouse’ echoes a similar feeling on corporate security management (Kovacich & Halibozek, 2003; Molinsky & Margolis, 2005). Respondents cited ‘budgetary restrictions and target culture’ (13%) as the next reason. In addition to this, 10 per cent of the sample cited ‘low prioritisation of fraud and poor managerial direction’ from fraud managers as a further reason for not being properly resourced for the role. The rise of performance monitoring culture and emphasis on targets in the UK Public Services in the latter part of the 21st Century (Bird et al, 2005; Prowle, 2010; Currie & Suhomlinova, 2006), coupled with poor prioritisation of fraud resources (Doig, 1995; Gannon & Doig, 2010) has affected professionals working in bureaucratic organisations (Dent & Whitehead, 2002; Currie & Suhomlinova, 2006) including counter fraud specialists. These lead to conflicts

thereby making it difficult to display professionalism in their work due to the management emphasis on chasing targets as opposed to the quality of the investigation:

Managers in DWP are only interested in hitting performance targets. There is no wider concept of the fraud "profession" as we are managed within Jobcentreplus which has a different culture at its core (CFSP 8 – Fraud Manager, DWP)

Within the LA its all about chasing statistics. This results in more cases being given to investigators that can be reasonably managed. It does not allow for full and proper investigations to be carried out (CFSP27 – Investigation Officer, Local Authority)

Continuous professional development enhances the professionalism (Neal & Morgan, 2000; VanZandt, 1990). For some respondents, this was less so and the lack of proper resourcing for role to undertake anti-fraud work had affected their continuous professional development (3% of the sample):

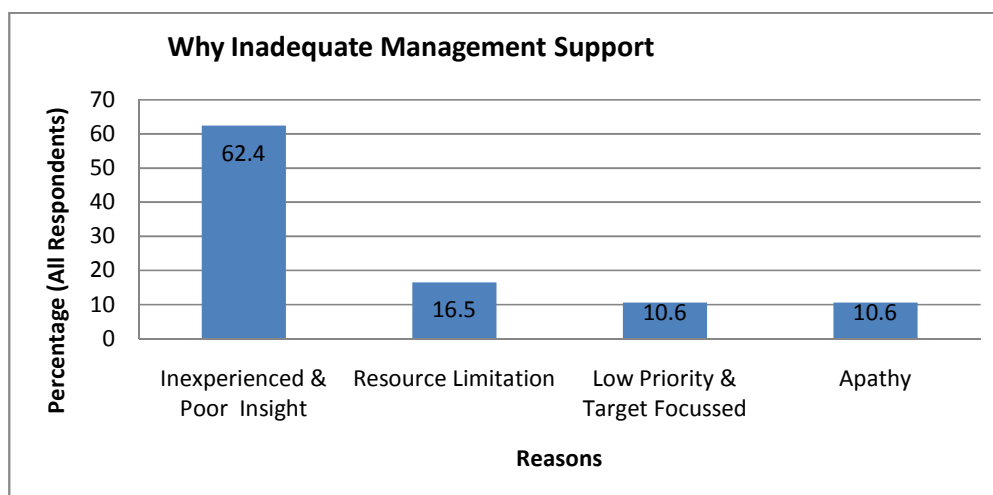
I am a trainer, it is my role to train the ... , as such you would expect that we would be given the opportunity to continually develop the course content and ourselves so that we could pass on continued learning to those who need and want it! Unfortunately, this is not the case, there is very little if any personal development, no organised way to keep up to date with the changing best practice and no opportunity to deliver refresher training to those who want it as we are so under staffed, we barely have the resources to deliver our core function (CFSP60 – Counter Fraud Training Officer, DWP)

As well as revealing insights into resourcing for the role, the study also provides information on management support for the role as a counter fraud specialist (Table 4.13). Table 4.13 revealed that, for the 321 respondents in the study, 317 respondents provided answers to the question on support from management. The rest (4) did not indicate their responses. Table 4.13 also revealed a majority of around two thirds (63.4% of the sample) responded positively, compared to just under a third (31.3%) that responded negatively. This probably, reflects the higher number of respondents in managerial roles that responded to the survey (see Chapter 4, Section 4.1 – General Profile of Respondents).

Table 4.13: Senior Management Support for Role

Adequate support from senior management	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Yes	201	63.4	132	65.7	40	62.5	15	57.7
No	99	31.2	63	31.3	19	29.7	9	34.6
Don't Know	17	5.4	6	3.0	5	7.8	2	7.7
Total	317	100.0	201	100.0	64	100.0	26	100.0

The questionnaire further sought information from those counter fraud specialists that responded negatively (Table 4.13) to adequate support from senior management to provide reasons for their responses. Figure 4.23 revealed the major reason indicated by about two thirds (64.4% of the sample), for the inadequate senior management support was the ‘lack of experience and fraud insight’ by their senior managers. Such managers may not have had an anti-fraud experience and may have different priorities’ outside fraud. Again, this clearly departs from the earlier discussion on Scampton Report (2000) recommendation on the appointment of fraud managers to manage fraud teams. Clearly, the management and resourcing of counter fraud specialists have potential impact on staff motivation, professional development and the overall initiatives to professionalising counter fraud specialists.

Figure 4.23: Reasons for Inadequate Management Support for Role

The following extracts illustrate some comments from respondents on senior management inexperience including poor fraud insight:

Many of the managers do not come from an investigative background. They got promotion and were placed in the investigative branch and do not have an investigators mindset. This can be very frustrating as they do not understand many of the issues or laws that govern our work (CFSP101 – Fraud Investigator, DWP)

For too long my organisation has had senior managers who pursued alternative agendas. When I and colleagues have had real concerns about the conduct of others there has not been a route by which those concerns could be raised sensitively because of the fear of retribution from an organisation that has been, and remains to a large extent, paranoid (CFSP102 – Counter Fraud Specialist, NHS CFSMS)

They have no understanding of fraud or the processes and procedures, they let me get on with it, which is a bonus, and is however frustrating at times (CFSP114 – Fraud Investigation Team Leader, Local Authority)

Respondents cited ‘resource limitation’ (16.5% of the sample) as the reason for not receiving adequate support from senior management. Respondents revealed that they had to work to strict budgets with little time for in-depth research. In addition, there was a culture of senior management frequently diverting resources to assessment teams as opposed to counter fraud work. Less than a quarter of the sample (21.2%) cited ‘apathetic attitude’ (10.6%), a ‘target driven culture’ and fraud being a ‘low priority’ (10.6%) for senior management:

Too much pressure from above on targets (CFSP 321 – Fraud Investigator, DWP)

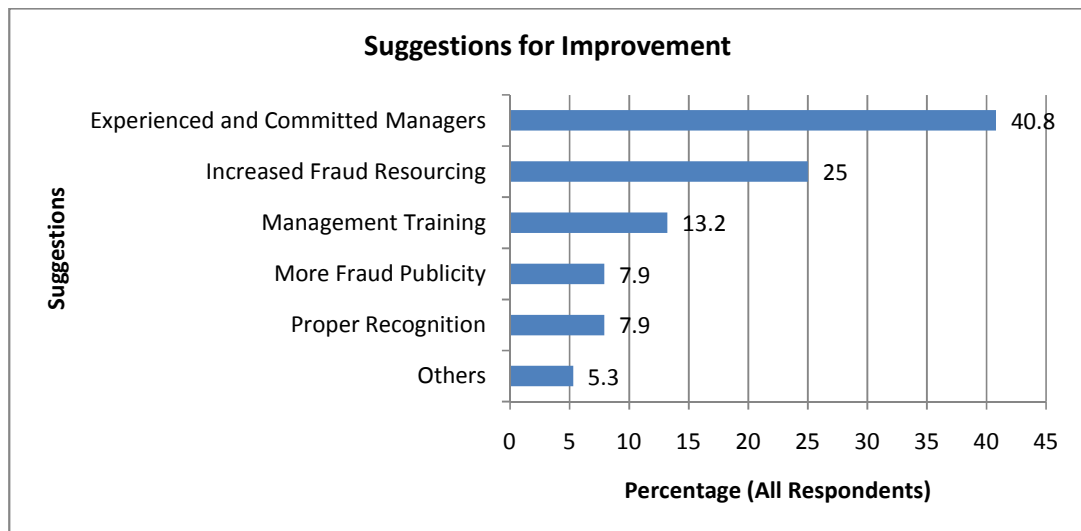
I do not feel they are interested and it's just another 'must do' task (CFSP93 – Fraud Manager, NHS CFSMS)

They have little understanding or interest of what we do. Sadly, I can't remember the last time a senior manager has spoken to me or my colleagues about our work or performance etc. (CFSP 135 – Counter Fraud Team Leader, Local Authority)

Figure 4.24 illustrated suggestions from respondents for improving support received from

senior management.

Figure 4.24: Suggestions for Improving Management Support



By far, the most common suggestion from more than a third of the sample (40.8%) was the employment of ‘experienced and committed managers’ with fraud background. The employment of experienced managers would have the benefit of supporting counter fraud specialists in the field in a wide range of counter fraud related issues. The quotes below illustrate some of the responses on the need to employ experienced and committed managers to enhancing professionalism:

Appoint managers who have actually performed the role of Counter Fraud Specialist. Many do not have the basic experience to comprehend what the work involves, not having been at the 'coal face' themselves (CFSP127 – Counter Fraud Specialist, NHS CFSMS)

A quarter of the sample (25%) suggested ‘increased resources’ for counter fraud work, followed by training senior management (13.2%) in fraud awareness. A breakdown of the latter revealed more expression of the latter within the local authority (15.2%), compared to NHS CFSMS (13.2%). A minority of respondents however suggested ‘more fraud publicity’ (7.9%) and proper recognition of counter fraud staff (7.9%):

A greater understanding of the intricacies involved in rooting out fraud. Also a

fundamental shift in management perceptions that auditors are fraud investigators (CFSP 86 – Fraud Manager, Local Authority)

More senior level support, more CFSMS support to those in the field across a broad spectrum (not just investigations), (CFSP 48 – Counter Fraud Specialist, NHS CFSMS)

More publicity from the Council stating fraud is unacceptable by the Council and provide enough staff to do a better job (CFSP156 – Counter Fraud Team Leader, Local Authority)

Thus, the emerging perspectives on resourcing and senior management support for investigations clearly illustrate gaps on the professionalising counter fraud specialists. This calls for future research on measures to improving resourcing and management of counter fraud specialists to enable survival in the wider professional and organisational environments. Section 4.10 (The next section) however examines responses on the general extent of counter fraud specialists' satisfaction levels with job, salary, promotion opportunities, workload, quality of management and training as well as how they perceived their own occupation in relation to others.

4.10. Satisfaction Levels and Perception of Professions

Job satisfaction is defined as “a pleasurable or positive emotional state, resulting from the appraisal of one’s job or job experiences” (Locke, 1976, cited in Gruneberg, 1979, p.3). Despite this, there is no one agreed definition (Gruneberg, 1979; Smither, 1994) due to the complex nature of the phenomena. The complexity is due to different aspects of the job coming together to influence a person’s level of satisfaction with the job. Those included aspects such as attitude towards salary, working conditions, career prospects, supervision, the work itself and other intrinsic rewards (Arnold et al, 2010). The employee satisfaction or dissatisfaction with any of those variables has negative or positive impact on attitude to work and the profession in general. As highlighted in the previous section (Section 4.9), the survey explored six different aspects relating to counter fraud specialists levels of satisfaction or dissatisfaction. Those aspects involved the job itself, salary, promotion opportunities, workload, quality of management and quality of training.

Job Satisfaction Level

Firstly, the survey examined the level of satisfaction that counter fraud specialists had towards the job itself. 319 out of the 321 respondents answered this question, while the remaining two did not. Table 4.14 revealed the extent of satisfaction with the job. It identified which that more than half (55.8% of all respondents) indicated ‘satisfied’ with the job, compared to ‘very dissatisfied’ minority (1.9%). Only a fifth (19.7%) of the sample indicated ‘very satisfied’ with the job. A breakdown of the latter into subgroups revealed a variation in the level of job satisfaction, with NHS CFSMS counter fraud specialists very satisfied with the job (17.2%) compared to DWP (15.4%) and local authority (2.0%). By contrast, respondents expressing ‘very dissatisfied’ with their job was highest amongst local authority (20.3%), compared to the NHSCFSMS (1.6%).

Table 4.14: Job Satisfaction Level

Job satisfaction level	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Very satisfied	63	19.7	4	2.0	11	17.2	4	15.4
Satisfied	178	55.8	122	60.4	26	40.6	17	65.4
Neither satisfied nor dissatisfied	54	16.9	28	13.9	16	25.0	4	15.4
Dissatisfied	18	5.6	7	3.5	10	15.6	1	3.8
Very dissatisfied	6	1.9	41	20.3	1	1.6	0	0.0
Total	319	100.0	202	100.0	64	100.0	26	100.0

The earlier discussion in the literature review (Chapter 2, Section 2.3) examined the importance of salary to professions. In addition, Chapter 4 (Section 4.2) revealed disparity in remunerations across the counter fraud community with NHS CFSMS best paid. To find out more on the extent of satisfaction with salary across the sector, 319 out of the 321 respondents indicated how they felt with their salaries (Table 4.15). Two respondents did not indicate. As shown in Table 4.15, of the 319 that did, over a third of all respondents (36.1%) expressed ‘satisfied’ with salary. A percentage minority of 9.4% ‘very satisfied’ and just over a fifth (21.6%) ‘Dissatisfied’. Generally, the level of salary satisfaction was highest within the NHS with more than half (56.9%) expressing ‘very satisfied or satisfied’, when compared with DWP expressing highest levels of salary dissatisfaction

(53.8%) across the sector.

Table 4.15: Salary Satisfaction Level

Salary satisfaction level	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Very Satisfied	30	9.4	19	9.5	8	12.3	0	0.0
Satisfied	115	36.1	74	36.8	29	44.6	2	7.7
Neither Satisfied nor Dissatisfied	88	27.6	54	26.9	19	29.2	10	38.5
Dissatisfied	69	21.6	44	21.9	9	13.8	9	34.6
Very Dissatisfied	17	5.3	10	5.0	0	0.0	5	19.2
Total	319	100.0	201	100.0	65	100.0	26	100.0

In addition to job and salary satisfaction, promotion opportunities were the third satisfaction level asked in the study. For this question, 318 out of the 321 respondents for the survey indicated their responses while the remaining 3 did not. As Table 4.16 shows, most respondents for the survey (39.6%) were neither satisfied nor dissatisfied with promotion opportunities. Breaking down the responses into the subgroups however reveals variations with more than three-quarters of respondents within the DWP (76.9%) either ‘dissatisfied or very dissatisfied’ with promotion opportunities. Despite the poor promotion opportunities, it was the organisation with the longest serving counter fraud specialists (Chapter 4, Figure 4.2). This probably indicates that there may be other factors for staying longer, despite the poor promotion opportunities (Arnold et al, 2010). In contrast, Local Authority respondents expressed the highest level of satisfaction with 24.5% and 2.0% indicating either ‘satisfied or very satisfied’.

Table 4.16: Promotion Opportunities Satisfaction Level

Promotion opportunities satisfaction level	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Very Satisfied	6	1.9	4	2.0	1	1.5	0	0.0
Satisfied	69	21.7	49	24.5	10	15.4	1	3.8
Neither Satisfied nor Dissatisfied	126	39.6	82	41.0	32	49.2	5	19.2
Dissatisfied	86	27.0	48	24.0	15	23.1	15	57.7
Very Dissatisfied	31	9.7	17	8.5	7	10.8	5	19.2
Total	318	100.0	200	100.0	65	100.0	26	100.0

Next were workload satisfaction and dissatisfaction levels as illustrated in Table 4.17. Table 4.17 revealed that, of the 321 respondents in the study, only one did not answer the question on workload satisfaction. Of those that did (320), more than a third (41.0%) expressed satisfaction, compared to under a third (30.0%) who expressed either ‘dissatisfied or very dissatisfied’ with their workload levels. Generally, the level of workload satisfaction was highest within the DWP (50%) and Local Authority (42.1%). In contrast, the highest level of workload dissatisfaction was expressed within the NHS CFSMS (34.1%).

Table 4.17: Workload Satisfaction Level

Workload satisfaction level	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Very Satisfied	15	4.7	9	4.5	4	6.2	0	0.0
Satisfied	116	36.3	76	37.6	17	26.2	13	50.0
Neither Satisfied nor Dissatisfied	93	29.1	56	27.7	22	33.8	8	30.8
Dissatisfied	69	21.6	45	22.3	17	26.2	3	11.5
Very Dissatisfied	27	8.4	16	7.9	5	7.7	2	7.7
Total	320	100.0	202	100.0	65	100.0	26	100.0

Fifthly were the levels of satisfaction and dissatisfaction with the quality of management Table 4.18. Only one respondent did not answer this question, while majority (320) did. Table 4.18 revealed that half of the sample (50.3%) expressed satisfaction with quality of management. This was however highest within the local authority (56.4%). Nonetheless, only a minority of less than a quarter of the sample (23.1%) expressed dissatisfaction with quality of management. Of those expressing dissatisfaction, this was highest within the DWP (38.4%), compared to the NHS (29.2%).

Table 4.18: Quality of Management Satisfaction Level

Quality management satisfaction level	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Very Satisfied	30	9.4	23	11.4	3	4.6	3	11.5
Satisfied	131	40.9	91	45.0	24	36.9	7	26.9
Neither Satisfied nor Dissatisfied	85	26.6	55	27.2	19	29.2	6	23.1
Dissatisfied	49	15.3	25	12.4	10	15.4	7	26.9
Very Dissatisfied	25	7.8	8	4.0	9	13.8	3	11.5
Total	320	100.0	202	100.0	65	100.0	26	100.0

Lastly, the survey solicited information from respondents on the level of satisfaction with the quality of training (Table 4.19). Only 4 respondents in the study did not indicate their responses to this question, while majority did indicate their responses (317). Of those that did so, Table 4.19 revealed that over a third (40.7%) expressed ‘satisfied’ with the quality of training. By contrast, 13.9% expressed ‘dissatisfied’. A breakdown into subgroups revealed a variation in the level of dissatisfaction, with quality of training and highest within the NHS CFSMS (29.2%) followed by those within Local Authority (15.4%). This clearly highlights the inadequacy of the foundation level training for the role of a counter fraud specialist, especially for the NHS CFSMS.

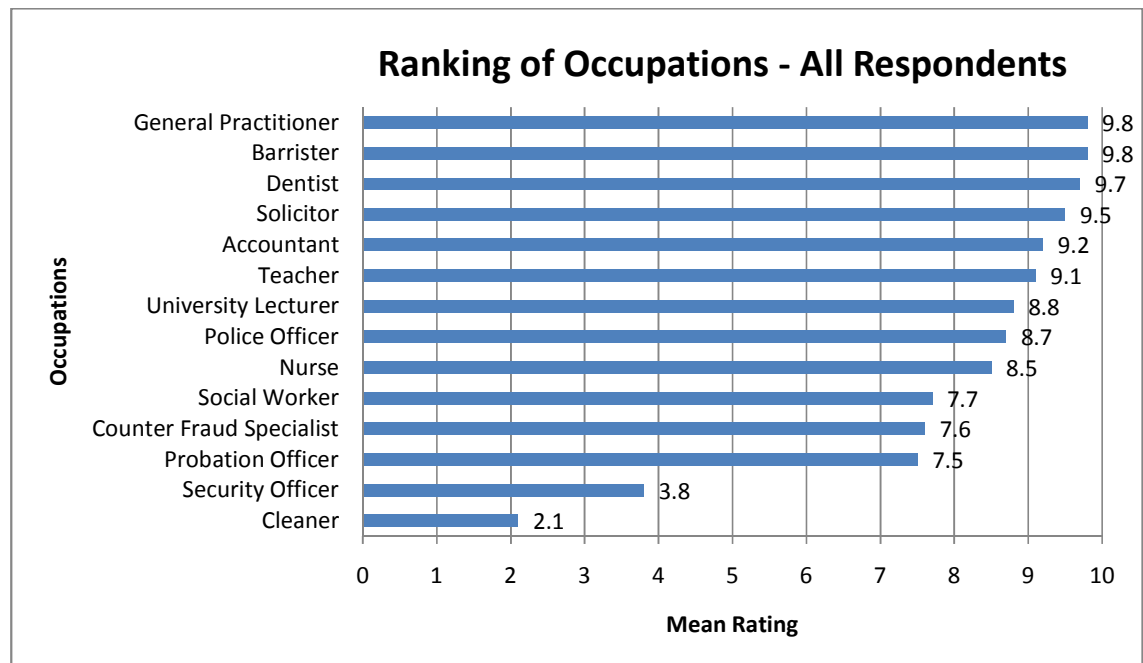
Table 4.19: Quality of Training Satisfaction Level

Quality of training satisfaction level	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Very Satisfied	22	6.9	17	8.4	2	3.1	1	3.8
Satisfied	129	40.7	94	46.5	17	26.2	12	46.2
Neither Satisfied nor Dissatisfied	104	32.8	60	29.7	27	41.5	10	38.5
Dissatisfied	44	13.9	23	11.4	13	20.0	3	11.5
Very Dissatisfied	18	5.7	8	4.0	6	9.2	0	0.0
Total	317	100.0	202	100.0	65	100.0	26	100.0

General Perception of Counter Fraud Specialists Occupation

Another area explored by the study in addition to the levels of satisfaction was the general perception of counter fraud occupation as a profession compared to others (Figure 4.25). Studies in professionalisation and professions have investigated the perceptions of occupations (Greenwood, 1957; Wilensky, 1964; Hall, 1968; Etzioni, 1969; Snizek, 1972). Measuring the extent to which counter fraud specialists perceived their own occupation as a profession in relation to others involved the use of rating scales (where 0 is not a profession and 10 is a complete profession). The survey revealed polarity of professions across the sample, with respondents scoring a number of occupations as more or less of a complete profession. Figure 4.25 revealed that at the top end of the scale were a collection of well –recognised and undisputed professions, rated highest and more to a complete profession. Those included established professions such as General Practitioner and Barrister with mean ratings of 9.8 each. On the opposite end of the scale were a collection of the least skilled and least prestigious occupations rated closer to not being a profession with examples including Security Officer (mean rating 3.8) and Cleaner (2.1).

Figure 4.25: General Perception about Occupations as Compared to Counter Fraud Specialists (Mean Rankings)

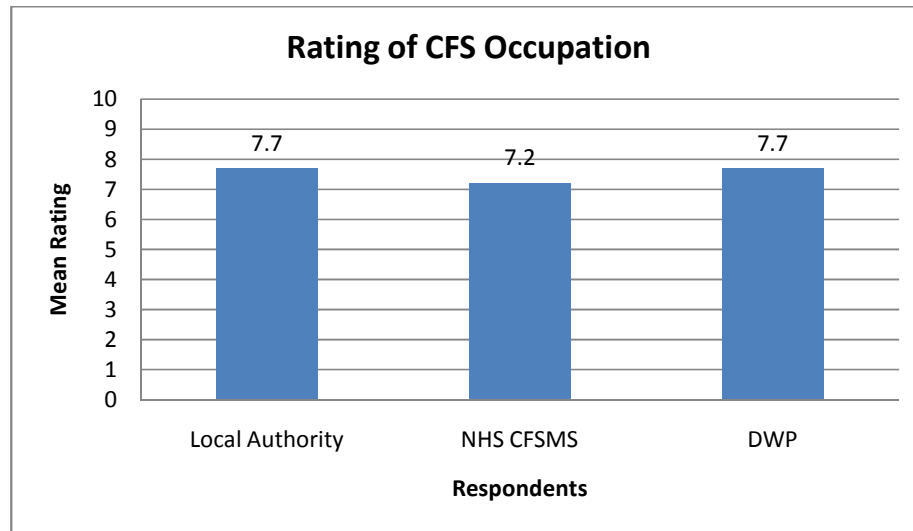


Distributed between the two professional poles (in the middle region) of the scale were a collection of occupations including Counter Fraud Specialists (mean rating score = 7.6).

Interestingly, counter fraud specialists occupation had a higher mean rating than Probation Officer (mean rating =7.5), despite the latter's existence over a considerable length of time than the former. Evaluating the statistical data from Figure 4.25 by comparing counter fraud specialists occupation to the well recognised and least recognised occupations reveal striking findings. For instance, counter fraud specialists are just over two points away from GP and Barrister, while it is just over a point away from Accountants. Compared to the least recognised and attractive occupations, it is nearly four points above security officer and six points above cleaner.

Clearly, the survey results provide two key emerging perspectives in relation to the literature review (Chapter 2 and Table 2.2). Firstly, the findings are similar to that of Greenwood (1957;1964) - whose study concluded that occupations in society distribute themselves along a continuum, with the well recognised and established occupations located at one end, while the other end of the scale contains the least recognised and skilled occupations (Chapter 2, Table 2.2). Using Greenwood's perspective to compare the ranking of counter fraud specialists occupation on the continuum (mean rating scale of 7.6) to other occupations situated on the other end of the pole (for example General Practitioner with mean ranking of 9.8 and Cleaner with ranking of 2.1), it could be argued that counter fraud specialists is one of those occupations situated in the middle of the pole. Given the relatively newness of counter fraud specialists occupation when compared to the others such as Social Work and Probation, it is fair to argue that counter fraud specialists occupation has made some progress towards a profession based on the rankings (see Figure 4.25), but has not yet reached the status of a complete profession in relation to the well-recognised professions such as General Practitioner, Barrister, Dentist, Solicitor or even Accountant. The second striking issue is the variation in the extent to which respondents in the survey (who are counter fraud specialists themselves) generally perceived counter fraud occupation as a profession following categorisation of the data by subgroups or employers (see Figure 4.26).

Figure 4.26: CFS Rating of Own Occupation by Employers



For instance, within the local authority, the mean ranking of Counter Fraud Specialists' occupation as more or less of a complete profession was higher within both the local authority and DWP (each with mean score of 7.7) compared to NHS CFSMS (7.2). Chapter 5, Section 5.7 provides detailed perspectives on those differences in perceptions, while Chapter 6, provides possible suggestions and recommendations for moving forward the occupation to a complete profession.

4.11. Summary

As suggested in the previous chapter (Chapter 3), this chapter has discussed the survey results on counter fraud specialists and their profession using the relevant theories of professions and professionalisation elaborated in Chapter 2 and Table 2.2. The chapter focused on analysing the results of the survey conducted on counter fraud specialists' profession. The results revealed various insights on the personal profile of counter fraud specialists together with rationale for applying for entering counter fraud specialists' occupation, salary remunerations, education, training and accreditation, professional cultures and association, body of knowledge and code of conduct. As well as this, the study explored CPD issues, the extent of involving counter fraud specialists in organisational policy development, investigations interference in exercising professional authority, management support and resourcing for the role, satisfaction levels and the extent to which

counter fraud specialists perceived their own occupation in relation to others. Generally, the study revealed wide-ranging gaps and issues for further research in relation to professionalising counter fraud specialists. Those issues were identified as follows.

First is the personal profile of respondents such as the highest educational attainment at the time of applying for the position raises issues. As was revealed in the survey, more than half (56.5%) of the sample had been educated to either 16 or 18 when entering the counter fraud occupation. This raises the issue on raising the minimum educational achievement for entering counter fraud occupation as professions such as Medicine, Accountancy and Law. The second area in relation to the personal profile is the motivations behind the Police officers and people with background in the HM Forces (13.7% of the sample) entering the counter fraud occupation. Thirdly is the length of time that respondents had worked as a counter fraud specialist, which was longest within the DWP compared to local authority and NHS CFSMS (see Table 4.3).

In addition to the personal profile of respondents, another issue worth researching is the disparity in salary remuneration across the sector despite performing comparable jobs. For instance, the annual average salary range (overtime inclusive) for all respondents (25.2%) was £25, 000 - £30,000. More than a third (38.5%) of respondents within the DWP earned that amount. For the local authority, 28.9% of respondents fell within this salary range compared to the NHS CFSMS with 12.7% only. The survey also revealed an interesting finding on the best reason why respondents applied for the current position as counter fraud specialists. Whereas most respondents to this question (25.8% of the sample) indicated the top reason as 'enjoyed doing this type of job', the least number of respondents indicating 'prestige associated with the occupation' departs from the cultural school theorists perspective of professions as having prestige (Bledstein, 1976).

Training and accreditation is another further area of concern. While a significant number of respondents had gained accreditation through the Counter Fraud Professional Accreditation Board (CFPAB), it was rather surprising to see a number of respondents that held counter fraud training qualifications outside CFPAB accredited framework and allowed to practise in the counter fraud arena. For instance, almost a quarter (21.6% of the sample) held other

counter fraud qualification in the form of BTEC /NVQ Investigations, but was largely within the local authority. Linked to this is the number of local authority respondents that had been trained by the DWP and the quality of the foundation level training in general. While respondents suggested a number of ideas for improvement, the identified issues on training and accreditation illustrate some of the weaknesses in social closure strategy for professionalising counter fraud specialists.

As well as issues with salary, training and accreditation, the study revealed only a minority of counter fraud specialists had the desire to pursuing Advanced Level (Certified Counter Fraud Specialist – CCFS) study in counter fraud unless incentivised illustrates another barrier for developing a profession. For those not intending to do so, this was highest for the local authority (53.3% - over half of respondents), compared to the NHS CFSMS (41.5%) and DWP with 15.4 per cent. Linked to the lack of desire was the less importance counter fraud specialists generally attached to completing relevant University degree or Masters to improving standards of performance and career advancement. Similarly, the study found weaknesses in entry barriers to counter fraud occupation and raise further questions on the relevance of the current entry qualification before practising as a specialist, given the number of respondents with qualifications held outside the CFPAB framework, yet allowed practising. Currently, a number of local authorities use NVQ /BTEC Investigations as substitute for ACFS. The existence of such cultures undermines the professionalisation agenda and the counter fraud profession. Furthermore, the level at which respondents perceived their own occupation (counter fraud specialists' occupation) in relation to others has to be explored. The reason being that the level at which counter fraud specialists rated their own occupation in relation to the others was indication that, there is more to be done for it to reach the status of those established professions.

Besides identifying issues, the desire to pursue further education, entry barriers and the level at which respondents perceived their own occupation in relation to others, the study further revealed weakness in counter fraud specialists' body of knowledge. Reading relevant occupational publication plays a crucial role in a profession as this form part in keeping professionals abreast with the latest research and developments in the profession. Interestingly, the study noted around three quarters (75.7%) of specialists read relevant occupational publications, with less than half (40.4%) doing so regularly. While this was

good, there were around also around a quarter of respondents not doing so. Linked to this was the intellectual content of the type of publication read, which were largely fraud websites and the fewer number of respondents that read a more academic journals or publications. The study also noted the absence of any dedicated academic journal acting as symbolic pillar for counter fraud specialists, when compared to the professions such as Medicine, Accountancy, Law and even Probation. The absence of dedicated occupational publication or academic journal for all counter fraud specialists, sets the debate on whether to have a journal dedicated solely for counter fraud specialists

Professional cultures and association is one of the symbolic pillars of professionalising occupations (Scott, 2008; Thornton & Ocasio, 2008). While the study revealed the existence of professional association, mainly ICFS, it was rather surprising noting the significant number of counter fraud specialists not affiliated to any association. Linked to this, were the (50.0%) affiliated to the association but not performing any activities relevant it. Similarly, while a significant number (92.1%) affiliated to an association read the associations literature, just over half (57.9%) of respondents attended association meeting, with under half (49.2%) attending annual conferences. Only a significant minority of respondents affiliated to professional association held an office within it. There were however variation in the frequency of participation in the professional association activities. For the local authority, this was less frequent with a third doing so on a quarterly to yearly basis, compared to the NHS CFSMS (20.7%) and DWP with none.

Another area of concern in addition to the professional cultures and association is the awareness of the regulative pillar in the form of code of conduct that shape the behaviour of accredited counter fraud specialists. While the study noted counter fraud specialists attached greater importance to code of conduct (mean score = 8.03 or 8/10), only a significant minority of less than 7% indicated awareness of the accreditation and awarding body's (CFPAB) code of conduct. This raise concerns on the effectiveness of the CFPAB as a regulatory body with the powers and ability to shape members behaviour by enforcing sanctions. Similarly, it also raises issues on the CFPAB's ability to communicate with agencies signatory to the accreditation board as well as having a new overarching and mandatory code of conduct.

Similar emerging issue in the study also relates to continuous professional development. The survey revealed rather disturbing findings on CPD for counter fraud specialists. Just under half (44.5%) of the sample had not undertaken any CDP in the last three years, in spite of more importance respondents (mean score for all = 8 or 8/10) attached to completing CPD to improving standard of performance. Added to this is the higher number of respondents (57.2% of the sample) favouring compulsory CPD in the form of updates and refresher training (48.9% of the sample) for counter fraud specialists to remain accredited. Furthermore, the study identified under resourced nature of the role with nearly two thirds of the sample (64.2%) expressing this concern and impact on performance. Added to this was the lack of inadequate support from senior management (31.2% of the sample) irrespective of Scampton Report (2000) recommendations. Besides CPD, inadequate management support and under resourcing for the role, the study brings to light issues on the professional authority and autonomy of counter fraud professionals relating to senior management interferences with investigations together with rationale and occasions pressured. Although the number of specialists pressured was not largely significant with around a fifth (18.8%) of the sample, it still raises issues needing consideration, especially within the local authorities and the DWP where such practices were more common.

Finally, respondents were largely satisfied with their jobs and salary. However, the study revealed some concerns relating to highest dissatisfaction levels with the job by local authority respondents (20.3%). In contrast, the DWP respondents expressed highest dissatisfaction levels with salary (53.8%). In addition, the DWP respondents expressed highest dissatisfaction level with promotion opportunities with more than three quarters (76.9%) indicating so, despite being the organisation having the longest serving counter fraud specialists. Furthermore, respondents generally expressed satisfaction with workload (41% of the sample), but the level of dissatisfaction was highest within the NHS CFSMS (34.1%). In relation to the quality of management, respondents generally expressed satisfaction (56.4% of the sample). However, DWP respondents were highly dissatisfied with the quality of management (34.4%). Linked to this was the quality of training which respondents were largely satisfied with, except NHS CFSMS with just over a quarter of respondents (29.2%) and LA (15.4%) dissatisfied with the quality of training. As indicated in Chapter 3, the emerging themes in this chapter (Chapter 4), together with the theoretical and framework for the study provided the basis for the semi-structured interviews with key

personnel experienced in the investigation of fraud. The next chapter (Chapter 5) provided results of those follow-up (semi-structured) interviews on emerging issues in Chapter 4.

CHAPTER 5: INTERVIEW (FOLLOW-UP SURVEY) ANALYSIS AND RESULTS

5.0. Introduction

Chapter 4 described the emerging results from the survey questionnaire on counter fraud specialists' profession. In addition, Chapter 3 (Section 3.2) outlined the data collection methods for the semi-structured interviews. The researcher developed the topic areas for the interviews by considering emerging themes discussed Chapter 4, and relationship to theories of professions and professionalisation that were explored in the literature review (Chapter 2). Chapter 5 (this chapter) therefore aimed to explore the views from interviewees by using semi-structured (follow-up) interviews conducted with the selected participants. Following this is Chapter 6 (Section 6.2), which draws together evidence from the survey (questionnaire and interview) results and discusses them in relation to the literature review (Chapter 2 and Table 2.2). The researcher used semi-structured interviews for the study because it has the advantage of exploring areas survey questionnaire has failed to explore. However, given the nervousness involved in interviewing, particularly research study involving sensitive topics, the researcher used ice-breaking strategy to relax both the interviewer and interviewee. This was done by first asking a question on the developments enhancing the status of counter fraud specialists, before moving on to the main topics. In relation to developments enhancing the status of counter fraud specialists, respondents identified four symbolic elements to illustrate the developments. Those involved the:

- Creation of the foundation level entry qualification (PINS) leading to the award of ACFS,
- Accreditation body that awards the certificates (CFPAB),
- Professional association (ICFS) and the
- Establishment of academic routes for counter fraud specialists to pursue higher education degrees to graduate and postgraduate level, with specialism in counter fraud at Universities such as Portsmouth, Teeside and Nottingham Trent.

Respondents also mentioned various media publicity campaigns targeting fraudsters. This finding is consistent with Department for Works and Pension, 1998; Button et al 2007a;

Button et al 2007b; Frimpong & Baker, 2007. Following this, the researcher started asking questions relating to the topic areas in the study, with results discussed and organised under the following themes:

- Remuneration (Salary) disparity and education
- Training, accreditation and entry barriers
- Professional cultures and association membership
- Body of knowledge
- Professional and ethical code of conduct (Regulating CFS)
- Continuous professional development
- Professional Authority and investigations interference
- Why varying perceptions in CFS profession

In addition, the study sought views on various dissatisfaction issues and the future of counter fraud profession before concluding the chapter.

5.1. Remuneration (Salary) Disparity and Education

Various proponents of professionalisation theories have discussed the relevance of high financial rewards to professions in return for the services supplied (Simonsen, 1996; Carr-Saunders, 1966; Wilensky, 1964) as revealed in the literature review (Chapter 2, Table 2.2). Nonetheless, the survey data (Chapter 4, Section 4.2) revealed disparity in financial remuneration for counter fraud specialists. Several studies have attempted to find out the reasons for salary disparity on employees performing the same job or similar roles within the same profession. They all concluded that although salary inequity was a difficult concept, there were many different factors that come together to influence pay inequity within occupational groups, with examples including the job itself, age, education, work experience and geographical location (Romanoff et al, 1986; Truman & Baroudi, 1994; Income Data Services, 2008; Kyrillidou, 2000). Given this, the semi-structured interviews sought views from respondents on the rationale for the existence of salary disparity across the sectors (see Chapter 4, Figure 4.6), despite performing similar roles within the same profession.

Remuneration disparity:

Listed below and discussed thereafter were the three key themes emerging on the differences in salary across the three counter fraud organisations (DWP, LA and NHS):

- The existence of different pay structures and pension arrangements,
- Geographical location and;
- Differences in national policies, guidance, job descriptions and skills for the roles across the three counter fraud organisations.

Different pay structures and pension arrangements:

Different pay structures and pension arrangements existed across the sector. The existence of such differences affects annual salary of respondents across the three organisations. For instance, interviewees mentioned that whereas the Civil Service Pension Scheme covered counter fraud specialists within the DWP that were least paid (Chapter 4, Figure 4.6), it was less so for their counterparts within the Local Authority and NHS. Counter fraud specialists within the latter two organisations had to pay part on their monthly salary into an occupational pension scheme. Therefore, counter fraud specialists within the DWP were not financially disadvantaged when compared to their NHS and LA counterparts in the end.

Geographical location:

Geographical location was the second reason mentioned by interviewees, where fraud specialists working in London area received London weighting as part of their salary. This probably had an influence on the salary of respondents in the survey; given the region with the second highest number of respondents (11.3%) in the study was London (Chapter 4, Figure 4.3). Similarly, the follow –up interviews also had most respondents (10 out of 13) located in the London and South East Region (Chapter 3, Figure 3.5). Thus, geographical location of counter fraud specialists in the study was probably one of the reasons for the salary inequity as has been suggested in earlier research studies (Income Data Services, 2008; Kyrillidou, 2000; Romanoff et al, 1986; Truman & Baroudi, 1994).

Different national policies, guidance, job description and skills for the role:

As well as differences in pension arrangements and geographical factors, the third theme that emerged in relation to salary differences was the existence of different national policies, guidance, job description and skills required for the role across the DWP, NHS and LA. Illustrating the different national policies and guidance across the three organisations is the legally binding nature of the Secretary of State's for Health Directions on every NHS Trust in UK to employ a Local Counter Fraud Specialist (LCFS) trained and accredited to PINS standard (Button et al, 2007a). Compared to the other organisations such as the DWP and LA, Button et al (2007a) argued that "there is no equivalent legal requirement, something which explains the different levels of commitment amongst CFPAB members to the professionalisation agenda" (p.204). Linked to this is the variation in job description and skills for the role as evidenced in Chapter 1, Table 1.2.

Education:

In addition to salary disparities, the study explored the views of interviewees' on counter fraud specialists' education. As discussed in the literature review (Chapter 2), educating professionals to higher University qualifications enhance professionals' academic knowledge in the specialised field. In addition, it increases the potential for career mobility and professional growth (Neal & Morgan, 2000; Mackinnon, 1984). Bledstein (1976) has also argued on the relevance of credentials from higher education and how it provided professionals with authority and status in the relevant field. However, Chapter 4, Table 4.2 revealed disparity in educational attainment with a fewer number of counter fraud specialists (less than a quarter of the sample – 24.4%) educated to degree or postgraduate level. In addition, less than half of the sample (44.6%) in the study had no desire for pursuing the Advanced level counter fraud qualification (Chapter 4, Table 4.3). Furthermore, counter fraud specialists in the study attached least importance to completing University Degree or Masters to improving performance at work (mean score = 4/10).

Listed below and discussed thereafter were the three main themes revealed in the survey on counter fraud specialists' education:

- Polarity in management attitude and perception of counter fraud specialists,
- Divergence between "university degree" and "practical training" for the job; as

well as

- University education not forming part of the “job requirement” and “Commitments”.

Polarity in management attitude: “Specialists” vrs “Generalists / Investigators”

Firstly, the survey revealed polarity in management attitude and perception of counter fraud specialists across the three main public sector counter fraud organisations in the study. For instance, whereas management within the NHS perceived their anti-fraud staff as ‘specialists’ with emphasis on training and education, this was the opposite within the DWP. For the anti-fraud staff within the DWP, their management (Jobcentre Plus) perceived them as ‘generalists’. In addition, they had job titles as ‘Investigators’ as opposed to ‘Specialists’, despite attending accredited counter fraud training course approved by the CFPAB in line with the professionalisation agenda. Related to the polarity in management attitude was the relative ‘newness’ of NHS CFSMS as an organisation where management expected more from their anti-fraud staff, as opposed to the DWP and LA. Indeed, the documentary analysis of counter fraud specialists’ job advertisement (Chapter 1, Table 1.2) revealed marked differences in terms of the minimum educational requirements amongst DWP, LA and NHS. For the NHS, the minimum educational requirement was ‘A’ Level or Higher, but less so for the DWP and LA. Furthermore, the latter two organisations (DWP and LA) had been investigating fraud long before the professionalisation agenda in 1998. This probably reflected why survey respondents from both DWP and LA had remained longest with their employer as compared to the NHS CFSMS (see Chapter 4, Figure 4.2). Prior to that, fraud investigators in both DWP and LA had the ‘Investigator’ job title. The polarity of management perception of counter fraud specialists across the DWP, NHS and LA could be argued to illustrate problems with shared identity, integration (Durkheim, 1966) and the extent to which those organisations had embraced the concept of professionalisation (Goode, 1969).

Divergence between “University degree” and “Practical training” for the job:

In addition to polarity in management attitude, divergence between the skills gained from ‘University degree’ and ‘practical training’ for the job emerged as the second theme for not pursuing education beyond graduate and postgraduate level. Generally, respondents felt

that undertaking “university degree” was not the same as acquiring the “daily practical training or skills” for the job. They felt that “practical training” provided the necessary practical skills needed for the day-to-day job, and those skills are acquired through experience. By contrast, interviewees felt that University degree provided the academic and theoretical knowledge, which did not equate practical training. Therefore, the daily practical training skills and experience needed for the job was more relevant than having an academic qualification. As well as this, the survey revealed that, placing more emphasis on academic qualification posed the “danger of neglecting a large number of people” with the necessary skills to perform the role very well, despite not having a University degree. The fallacy with the less desire to pursue further education was that, it appears counter fraud specialists have not realised that aspiring professionals within professionalising occupations needed both to strengthen the basis of knowledge

The emerging perspectives illustrate the divergence between practical training and academic knowledge. While Harris-Jenkins (1970) evolutionary model of professionalisation held the view that professions developed by starting as apprenticeship, and then supplemented by examination followed by formal training at University (Chapter 2, Table 2.2; see also discussion in Chapter 2, Section 2.3), the views from counter fraud specialists in the survey had failed to support this theory. For counter fraud specialists, it was evident in the survey that they preferred holding on to training courses that would provide them with the practical (vocational) training skills needed daily in the workplace to University education.

“Non-job requirement” and “commitments”

The third emerging theme on counter fraud specialists’ education related to the view that possession of a University degree did not form part of the job requirement for the role. Indeed, the results from the documentary analysis on counter fraud specialists job description and requirements (Chapter 1, Table 1.2), revealed only NHS CFSMS implied this. This probably explained the highest educational achievement in the NHS CFSMS to graduate level and beyond (33.4%), compared to the Local Authority (20.5%) and DWP (26.9%) as revealed in Chapter 4, Table 4.2. Interviewees also mentioned personal and family commitments as other reasons for not pursuing University education beyond the minimum entry requirements for the post of a counter fraud specialist (the minimum entry

requirement is currently ACFS level).

While the functionalist theory of profession and professionalisation expressed the need for professions to have academic routes to pursue further qualifications in the specialised field at University level to enhance career prospects, professional growth and increased body of knowledge (Table 2.2, and Chapter 2, Section 2.3), this study has found otherwise. Nonetheless, interviewees revealed other views relating to training and accreditation. Those are explored in the next section (Section 5.2).

5.2. Entry Barriers – Training, Accreditation and Suggestions

The relevance of training and accreditation was discussed in Chapter 2, Section 3 as part of the literature review. Proponents of institutional theory also highlighted how training and accreditation provide one of the symbolic pillars for professionalising occupations (Scott, 2008; Thornton & Ocasio, 2008). While investment in work-related training is a key to human capital (Booth & Bryan, 2002), the discussion of the survey questionnaire on training and accreditation (Chapter 4, Section 4.3), revealed weaknesses in those symbolic pillars because of some local authorities training anti-fraud staff outside the CFPAB framework. The three main themes emerging on entry barriers (training and accreditation) were the:

- Perception of central government initiatives and quality,
- Differences in policy and management,
- Lack of standard inspectorate / regulatory body for counter fraud specialists

In addition, the study also sought views from respondents on mechanisms for improving the entry barriers on training and accreditation. This provided a fourth theme with the heading “*improved training modules leading to the accreditation*”. The emerging themes on entry barriers (training, accreditation and suggestion) are discussed as follows:

Perception of central government initiative and quality issues

The first theme related to the negative perception and quality issues associated with most central government initiatives. Respondents expressed that generally, there was the perception that initiatives often introduced by the central government were considered to

be less quality. Interestingly, PINS training was a central government initiative to combat the growing fraud. Given the quality issues associated with central government initiatives, some local authorities have not embraced the PINS style of training as they lacked faith in it, despite being freely available to them. Therefore, those local authorities would be prepared to contract an external agency to train their anti-fraud staff. Research comparing client-based (in-house) or corporate qualifications such as the NVQ/BTEC to open qualification programmes found the former to be more superior for employees in many respects (Brown, 1999; Simpson et al, 1994). While both programmes had their strengths and weaknesses, majority of the research participants (99%) agreed the client-based programme was more relevant in context and content than open accredited courses. In addition, it provided delegates with the opportunities for team-building, promotion of cultural change within the organisation, easier monitoring of performance, application of learning, and better support for students and quality learning. A further benefit was the ability to ensure training fitted organisational needs. These clearly reflect employers' reluctance to commit to the accredited counter fraud-training programme.

Policy and Management Issues

As well as mentioning quality issues associated with central government initiatives and a culture of not embracing PINS training, policy and management issues emerged as the second theme. The latter was attributed to differences in policy across the three organisations in the survey. For instance, while the NHS and DWP had made it a policy for training their counter fraud staff in PINS (NHS Professionals Special Health Authority, 2005; DWP, 2010), this was less so within the local authorities because local Councillors manage local authorities differently. Therefore, depending on the political orientation of the respective Councillors and their attitude towards fraud against the Council, they would prefer a particular training for their anti fraud staff irrespective of CFPAB accreditation. This clearly illustrates a further divergence between managerial and professional logics.

Lack of Standard Inspectorate Body/Regulatory Framework

In addition to central government initiatives and quality, policy and management issues, the third theme that emerged from the survey was related to the lack of standard inspectorate body / regulatory framework capable of regulating the minimum skills

required for entering the counter fraud profession. The absence of such a body had led to a situation whereby anyone could set up a business to train counter fraud specialists, without necessarily being subjected to checks or regulatory standard. Currently, there exists the CFPAB as the regulatory body to oversee the delivery of training courses, accreditation and promoting professional training courses with organisations having common interest in the development of professional training courses for counter fraud specialists (Rosenbloom, 2010). Comparing CFPAB role with interviewees comments clearly demonstrate CFPAB failure in its role in ‘maintaining social closure’ (Macdonald, 1995), which weakens one of the normative pillars of professionalising occupations.

Improved training modules leading to initial accreditation

The fourth theme that emerged was to improve the existing training modules leading to the initial accreditation given the inadequacy of the current foundation level training for the role (see Chapter 4, Table 4.4), together with the highest dissatisfaction levels with the quality of training (see Chapter 4, Table 4.19). Linked to this was the culture of local authorities training counter fraud specialists outside the CFPAB framework. The main theme that emerged from the follow up survey on resolving the training inadequacy in the existing entry qualification was to improve the training modules leading to the initial accreditation (currently ACFS), by incorporating more elements of vocational training (such as BTEC/NVQ), and rebranding it as CCFS/Diploma in Counter Fraud. The use of the latter (CCFS) as the new entry qualification was supported by most interview respondents (11 out of 13 favoured this). Only two interviewees preferred maintain the existing entry qualification (ACFS). Most interviewees felt that using CCFS as opposed to ACFS would have the potential to strengthen the normative pillars of entry into counter fraud occupation. Nonetheless, the two respondents that expressed negativity towards the potential new entry qualification (CCFS), felt it would not make any difference, given the management of local authorities by various Councillors with different political orientation and attitude towards anti-fraud work.

5.3. Professional Cultures and Association

Chapter 1, Section 1.1 provided the background information on the UK agencies involved in the investigation of fraud and classified counter fraud specialists as one of those agencies involved in ‘hybrid-policing’ because of the activities that they perform (Button et al, 2007a; Button, 2002, Johnston, 1992). Similarly, Chapter 1 also discussed those activities performed by counter fraud specialists and the relevant powers available to them. As well as this, the literature review (Chapter 2) also examined professional cultures and emphasised how those element provide one of the cultural-cognitive elements of professionalising occupations. While the literature to date on professional cultures of law enforcement agencies had concentrated on agencies such as the Police and Probation officers (Reiner, 2000; Chan, 1997; Newburn, 2007; Ellis & Boden, n.d), there were none for Counter Fraud Specialists. For instance, Chan (1997) described police culture as those “values, norms, perspectives and craft rules informing police conduct” (p.43). Those cultures involved a sense of mission about police work, orientation towards action / mission, cynicism or pessimism, constant suspicion of others, social isolation and strong solidarity with other police officers, conservatism, racial prejudice, machismo, and categorisation of the public into rough and the respectable. Despite attempts to professionalise police work, it is argued that the “occupational culture within the police condoned such practices” (Chan, 1997, p.44).

The survey results in the previous chapter (Chapter 4, Section 4.4) raised issues on professional cultures and association membership of counter fraud specialists. Finding out the professional cultures of counter fraud specialists’ occupation revealed differences and similarities in professional cultures across the DWP, NHS and LA. The survey results identified seven main themes (three main differences and four similarities) in relation to the professional cultures for counter fraud specialists across the three agencies. Those themes have been summarised in (Table 5.1), with the respective themes discussed under the headings:

- Cultural differences and
- Cultural similarities.

As well as this, the study also revealed three main themes on poor attachment to professional association, but the themes on professional cultures illustrating ‘cultural

differences’ are discussed first. This is followed by those on ‘cultural similarities’ before the three themes on ‘poor attachment to professional association membership’.

Cultural differences:

“Them” and “Us” culture

For the differences, the first main theme that emerged was the existence of a “Them” and “Us” culture across the NHS counter fraud community, compared to the DWP and the Local Authority (see Table 5.1). The existence of this type of culture within the NHS counter fraud community was attributed to Health Bodies directly employing very few LCFSs’ working for the NHS, while the various NHS Service Providers and Audit Consortium such as Bentley Jennison and ParkHill employed a large number. As one NHS Counter Fraud Specialist illustrated it:

I think CFSMS do not have an overview of what goes on in the field which is an issue (Interviewee 1).

The existence of a “Them” and “Us” culture partly reflects the UK government policy on contracting out services to the private sector (Dent & Whitehead, 2002). The introduction of internal market into the delivery of services across the NHS has brought about competition for resources including counter fraud service. In their study on management of knowledge around clinical risks within the UK medical profession, Waring and Currie (2009) found a similar culture (“them” and “us”), between Hospital Clinicians and Hospital Risk Management Department. While the objective of management introduction of risk reporting and learning system was to improve patient safety and service quality, the Clinicians by contrast, had reservations about management intentions due to concerns of using reported risks as a form of surveillance on their practices. This led to Clinicians circumventing the system and developing their own departmental system of knowledge sharing with the Hospital management and retained their autonomy.

Clearly, there is the divergence between managerial and professional logics (Thornton & Ocasio, 2008; Currie & Suhomlinova, 2006; Waring & Currie, 2009). Relating the

emerging theme on the existence of a “them” and “us” culture within the NHS counter fraud community to the literature review (see Chapter 2, Table 2.2) depicts that, counter fraud specialists have departed from the ‘shared bonds’ and ‘shared identity’ (Carr-Saunders and Wilson, 1964; Greenwood, 1957) supposed to exist between practitioners. The lack of shared bonds and shared identity have also created competition and rivalry within the NHS counter fraud community, thereby acting as one of the obstacles to professionalisation (Millerson, 1964; Goode, 1960). Given the existence of “them” and “us” culture within the NHS counter fraud community and the growing fraud problem given the time of austerity measures in the UK public sector, the question that needs asking is, has the NHS reached a stage where the NHS CFSMS has to employ all counter fraud specialists working for the NHS as opposed to using the services of outside contractors with different professional logics?

Table 5.1: CFS Professional Cultures

Culture	NHS	Local Authority	DWP
“Them” and “Us”	√		
Networking, equal treatment and opportunity		√	
Target driven		√	√
Remaining in the fraud environment	√	√	√
Challenging environment, strong personality, intelligence sharing and joint working	√	√	√
Frustration, Cynicism and Bureaucracy	√	√	√
Insular and poor integration	√	√	√

Strong networking and equality of opportunity

In addition to the existence of “them” and “us” culture within the NHS counter fraud community, the second theme that emerged was the existence of a culture of “strong networking and equality of opportunity” within the local authority counter fraud community (see Table 5.1). In addition, the local authorities have a strong policy on equality of opportunity. Therefore, there was no need to underestimate people based on their gender or racial background because the person may have a good record of accomplishing successful prosecutions. Possible explanations for the development of those cultures within the Local Authority included the fact that, the Local Authority has had a long history of Local Government Association (LGA) and Local Authority Fraud

Investigation Officers Group (LAIOG). The latter, have a strong culture of annual conferences to discuss local authority fraud related issues. In addition, the gender balance between male (50.3%) and female (49.7%) within the Local Authority, compared to the NHS and DWP may explain the equality of opportunity (Chapter 4 Figure 4.1).

Targeted culture

The third theme on the differences in professional culture of counter fraud specialists related to the existence of a “target driven” culture, but was within the DWP and LA only (Table 5.1). For example, a DWP interviewee mentioned that management within the DWP Jobcentre Plus did not care about how an investigator arrived at the results and all that they were interested in was chasing targets. This clearly echoed fraud investigators culture before the professionalisation agenda started (DWP, 1998). Arguably, the drive towards targets also reflected government policies on efficiency and cost cutting (Evetts, 2003; Currie & Suhomlinova, 2006; Davenport & Dellaportas, 2009). Despite, the target driven culture within the DWP and LA, both placed emphasis on professionalism and customer orientation when dealing with potential fraudsters. As highlighted in Chapter 2, the extent of reconciling target driven culture with professionalism and customer orientation within DWP and Local Authority was however arguable, given the New Public Management policies on contracting out services, cost cutting , targets and efficiency drive were all market logics ideologies as opposed to service and public protection logics of functionalist ideologies of professions. The transformations from service logics to market logics create conflict among professionals within bureaucratic organisations (Currie & Suhomlinova, 2006; Thornton & Ocasio, 2008; Hall, 1968; Davenport & Dellaportas, 2009).

Cultural similarities:

Remaining in the fraud environment

In relation to cultural similarities, it emerged that there was the tendency for counter fraud specialists to remain in the “fraud arena” (see Table 5.1), by either remaining within the same organisation or seek employment elsewhere but within the fraud environment (Chapter 3, Figure 3.6). Of those with the tendency to remain with the same employer, this was particular within the DWP where counter fraud specialists were reluctant to leave the

fraud arena because they perceived the job role as one of the “better jobs” within the DWP. This probably explained why DWP respondents had the longest period of service (10.5 years) across the sector compared to the local authority (9 years) and NHS CFSMS (6.5 years) as revealed in Chapter 4, Figure 4.2. By contrast, those with the tendency of seeking employment elsewhere, tends to work for the LA or NHS because of better employment prospects and experience from previous fraud investigation.

Challenging environment, intelligence sharing and strong personality

The second similarity related to the culture of “working in a challenging environment, intelligence sharing and joined up working” across the sector (see Table 5.1). In addition, counter fraud specialists had a strong personality (Albrecht et al, 2009; Page & King, 2008), with the ability to deal with a different kind of people at different levels (Gourley, 1950) ranging from cleaners to Hospital consultants. The ability to work in challenging environments is consistent with Button et al’s (2007b) study, which revealed the challenging nature of counter fraud specialists working environments. The analysis of documents on counter fraud specialists’ job descriptions (see Chapter 1, Table 1.2) also revealed similar evidence on the challenging nature of counter fraud specialists working environments. The ability for counter fraud specialists to work in challenging environments, have a strong personality and operate in an environment of intelligence sharing is akin to Chan (1997) and Reiner (2000) study on the professional cultures of law enforcement agencies.

Cynicism, frustration and bureaucracy

The interviews also revealed a culture of cynicism, frustration and bureaucratic environments as the third emerging theme on the similarities in professional cultures of counter fraud specialists across the DWP, NHS and the Local Authority (Table 5.1). Respondents attribute the existence of those cultures to poor accountability and organisational culture. Respondents cited two main reasons to support their views on cynicism, frustration and bureaucracy. Firstly, despite counter fraud specialists going to great length to prove the occurrence of fraud, the investigation could fall apart because either a manager had perpetuated that or procedures were not in place. It could also be that a line manager saw the fraud and did not do anything about it, thus creating frustration and

cynicism for anti-fraud specialists on the whole anti-fraud culture ‘mantra’ of countering fraud.

Those cultures clearly reflect the tensions between managerial and professional logics and the pursuit of diverse interest (Currie & Suhomlinova, 2006; Thornton & Ocasio, 2008; Scott, 2008, Waring & Currie, 2009). Those factors undermined professionalism of counter fraud specialists and the profession itself. Respondents also attributed the second area of cynicism to facts obtained from suspected fraudsters. There was a culture of not taking the first answer from the interrogation of suspected fraudsters, unless crosschecked. The existence of cynicism and the culture of suspicion within the counter fraud community echoed those characteristics of police cultures identified by Reiner (2000) and Chan (1997). Interviewees attributed the frustration and bureaucracy to organisational culture itself such as the NHS, characterised by layers of managers, bureaucracy and autocratic management style with poor accountability makes it difficult for counter fraud specialists to break those barriers. In relation to bureaucracy, the study revealed the existence of rules and restrictions binding counter fraud professionals working activities, and relying on other organisations for intelligence sharing. This was often problematic, particularly when the Local Authorities and NHS requested information for the detection and investigation of fraud from DWP under Section 29(3) of Data Protection Act. The existence of cynical cultures despite the initiatives to professionalise counter fraud specialists undermines the professionalisation agenda and professionalism amongst counter fraud specialists.

Insular and poor integration

The fourth counter fraud specialists professional cultures that emerged was the existence of insular culture. Interviewees revealed the existence of a culture of social isolation based on the nature of anti-fraud work itself, which normally took place in covert circumstances and made the anti-fraud staff rarely seen within the respective organisational departments. In addition, everything anti-fraud staff did, particularly those involving investigations normally focussed on criminal outcomes thereby making it difficult to integrate into other aspects of the business/organisation. Similarly, each investigator had his or her caseload and quietly got on with it, until the investigation reaches a final stage where it became teamwork.

Professional association membership and poor attachment

Linked to the emerging themes on the differences and similarities on the professional cultures of counter fraud specialists, were views from interviewees on poor attachment to professional association membership. This was highlighted at the beginning of this section (Section 5.3). Although membership of professional association is voluntary in nature (Bennett, 1995), the literature review (Chapter 2) revealed that it helps to socialise new entrants (Waugaman, 2000) on acceptable behaviours, shared identity and act as a source of a single voice (Greenwood, 1957; Millerson, 1964, Scott, 2008, Currie & Suhomlinova, 2006; Currie, Finn & Martin, 2009). Yet, the survey results in Chapter 4 (Section 4.4) identified poor attachment to professional association with just over a third (39.5% of the sample) affiliated to an association. Linked to this was the generally less importance attached to professional association membership (5.8/10). Three main themes emerging for poor attachment to professional association membership were:

- Differences in senior management attitude, subscription cost and benefits
- Lack of common shared identity and Sceptism
- Cultural and historical factors

Those themes are discussed as follows:

Differences in senior management attitude, subscription cost and benefits

Differences in senior management attitude towards counter fraud specialists across the DWP, NHS and LA, yet again, emerged as the main barrier (6 out of 13 respondents) to the importance that counter fraud specialists placed on professional association membership. For instance, respondents mentioned that within the NHS, there was a culture of senior management promoting and supporting counter fraud specialists. In addition, they perceived their anti-fraud staff as “specialists”. Compared to DWP Jobcentre Plus, this was less so because Jobcentre Plus management perceived their anti-fraud professionals as Civil Servants working within different aspects of the organisation. Hence, Jobcentre Plus management did not see the need for a profession. Illustrating this view was a quote from a Senior Manager from DWP:

We should not have a profession because JCP investigators are civil servants. In DWP, there are no professions. They become professional in what they do but they are not members of a profession (Interviewee 13)

The cultural differences and management attitudes probably explains the reason for higher number of NHS CFSMS respondents (44.6%) affiliated to professional association compared to DWP (19.2%) and LA (39.1%) as discussed in Chapter 4, Section 4.4. Additionally, interviewees cited issues such as subscription cost and associated benefits and poor publicity particularly within the DWP acted as barriers to association membership. This finding is consistent with the survey results on the reasons for non-membership to professional association (Chapter 4, Table 4.8). Given that membership of professional association is voluntary in nature (Bennett, 1995), there is the need for existing counter fraud association (ICFS), if possible, to develop policies to encourage membership affiliation.

Common shared identity and sceptism

Linked to differences in management attitude, subscription cost and benefits was the problem of “common shared identity and sceptism”. The lack of common shared identity was related to the poorly embraced nature of the concept of professionalisation by counter fraud specialists. This was due to the mentality held by some counter fraud specialists on focussing more on the workload, rather than indulging in the cultural and ritual aspects of the profession. Illustrating the latter was the quote below from a Local Authority Counter Fraud Specialist:

... What mattered to individual counter fraud specialist was obtaining the initial accreditation but nothing to do with professional association. (Interviewee 10).

The expression of “scepticism” also related to perception of the political and disjointed nature of existing counter fraud specialists association such as the Institute of Counter Fraud Specialists. Respondents felt ICFS was too political and run by people with a different agenda. Added to this was the fact that membership of a professional association did not form part of the job requirements for counter fraud specialists. Indeed, the documentary analysis of job requirements for counter fraud specialists did not find any

evidence of association membership as a requirement for counter specialist (see Chapter 1, Table 1.2). As an NHS Senior Manager puts it:

The existing arrangements are disjointed and people cannot attach themselves to what is not there (Interviewee 4)

Cultural and historical issues

As well as problems with shared identity and sceptism, “cultural and historical issues” emerged as a further theme for the less importance that counter fraud specialists attached to professional association membership. Culturally, the concept of professionalisation is relatively new to people involved in the investigation of fraud. Until the introduction of the initiatives to professionalise anti-fraud work, most people worked as ‘investigators’ as opposed to ‘Counter fraud specialists’ (DWP, 1998). While Caplow (1954) have noted that changing name was one of the processes associated with professionalising occupations (see Chapter 2, Table 2.2), the views from the semi-structured interviews seemed to suggest that, in spite of the professionalisation initiatives, there were people who continue to perceive themselves primarily as “Investigators as opposed to “Counter Fraud Specialists”. Those people have not really embraced the idea that there was something beyond investigation. The historical issues by contrast, related to the origin of existing counter fraud association –ICFS, which originated from the NHS. Therefore, when non-NHS counter fraud specialists looked at the historical origin of ICFS, there was the perception that it was aligned to the NHS, which made them reluctant to join. Thus, the least importance and affiliation to professional association is caused by multiple factors involving differences in management attitude, membership fee and associated benefits, sceptism and politics, cultural and historical issues as well as the impact of New Public Management policies emphasising market logics (see Currie & Suhomlinova, 2006). Combinations of those factors have an impact on developing strong cultural bonds, shared identity and associated professional cultures for professionalising counter fraud specialists.

Given the various reasons identified for variations in professional association attachment, the survey-explored participants’ views on having a single recognised counter fraud association representing all counter fraud professionals. Seven out of the thirteen interviewees commented while the remaining six did not. Of those interviewees that did comment, most (5) favoured the idea. Participants favouring the latter expressed that it

would have the benefit of uniting counter fraud professionals provided such an association had the necessarily infrastructure, proper leadership and representatives from different organisations.

Only a minority of respondents (2 interviewees) from DWP expressed negativity towards the idea. They mentioned that given the DWP Civil Service culture, it [DWP] would have to gain approval from the Cabinet Office to allow it to join, otherwise it would be dangerous for any department to go on their own. In addition, there were issues with current CFS training where certain organisations such as the HMRC were not on board with CFS training. Further issues mentioned were the different policies across the local authorities coupled with the DWP culture of not embracing the concept of professionalisation. One respondent however indicated the existing arrangement with a common standard of accreditation for investigator across the three groups of employers was credible enough. Therefore, there was no need for a profession. As one interviewee summarised it:

I don't believe in profession, I believe in professionalism (Interviewee 13)

The views from respondents illustrate that while there was the potential for having a single counter fraud specialists association that would contribute to enhancing the professionalisation agenda, potential obstacles existed as well (Wilensky, 1964), and those barriers needed overcoming. Recommendations for overcoming those barriers are discussed in the last chapter (Chapter 6, Section 6.4).

5.4. Body of Knowledge

In addition to salary rewards, training, education, accreditation and entry barriers together with professional cultures and association issues discussed in the previous section (Chapter 5, Section 5.1 – 5.3), professionalising occupations need a pool of knowledge that has been systematically organised to provide the theoretical base for the occupation (Greenwood, 1957). The literature review (Chapter 2 and Table 2.2), also revealed how having a dedicated occupational publication formed part of a profession's body of knowledge. Linked to this was the medico-legal and accountancy model (Chapter 2, Table 2.3), which

illustrated the existence of those elements for medical, legal and accountancy occupations. Yet, for counter fraud specialists, this was however nonexistent as revealed in the previous chapter (Chapter 4, Section 4.5). Given this, the semi-structured interview asked research participants on their views for having a dedicated occupational publication for counter fraud specialists. The main theme that emerged was that of enhanced image and credibility as discussed below:

Enhanced Image and Credibility

Interestingly, a majority of respondents (10 out of 13) thought that it would be useful having dedicated occupational publication for counter fraud specialists. By contrast, two respondents felt it was irrelevant given the limited number of counter fraud specialists in the field, while one interviewee was unable to provide any comment. Nonetheless, the majority that responded felt it would benefit counter fraud specialists in two main areas. Firstly, it would act as a source of job advertisement as well as keep counter fraud specialists knowledge updated on a number of developments such as changes in the Criminal Justice System and legislation, case studies illustrating good practices and comments from Judges on investigative practices. Secondly, it would enhance the image and credibility of the profession (Bledstein, 1976), as well as provide better insights into the world of counter fraud. As one interviewee, a senior fraud manager working for a particular local authority explained:

It is true that Local Authority have their own (HB Direct and Opportunities) and so are the NHS and DWP, but there isn't one solely dedicated to all counter fraud specialists. (Interviewee 3)

This extract contributes to providing a clear illustration of one of the weaknesses in those cultural symbols of professionalising occupation (Scott, 2008; Millerson, 1964), such as counter fraud occupation. Thus, given that most interviewees expressed the potential benefits of the dedicated occupation publication, having such publication would contribute to developing the body of knowledge available to counter fraud specialists. The next section (Section 5.5) explores the views on regulative pillars (Code of conduct and CPD) from interviewees, while the next chapter (Chapter 6, Section 6.2) draws together emerging findings from the survey and relates them to the literature review for the study (Chapter 2).

5.5. Regulative Pillars - Code of Conduct and CPD

Code of Conduct:

The literature review (Chapter 2 and Table 2.2) discussed the roles of ethical and professional code of conduct together with the importance. It also revealed how proponents of institutional and professionalisation theories (Scott, 2008; Millerson, 1964; Friedland & Alford, 1991) emphasised the relevance of regulative pillars in shaping members behaviour. As well as revealing the extent of importance placed on code of conduct and their diversity (Chapter 4, Section 4.6), the study also identified a major weakness in the regulative pillars of counter fraud specialists' occupation involving the fewer number that had awareness of the accreditation board's (CFPAB) code of conduct (Chapter 4, Table 4.10). The study sought the views of interviewees on whether to have a new code of conduct for counter fraud specialists, but interviewees felt it “unnecessary and irrelevant” as discussed below:

New code unnecessary and irrelevant

Most interviewees (7 out of 13) in the study felt that having a new code of conduct for counter fraud specialists was unnecessary and irrelevant, because the existing CFPAB code of conduct was binding on all accredited counter fraud specialists as indicated in Rosenbloom (2010) and CFPAB News (2004). Thus, most interviewees felt the existing CFPAB code of conduct was enough to regulate and discipline counter fraud specialists for misconduct. Rather, the problem with the minority having an awareness was probably due to lack of enforcement. As one interviewee puts it:

I think a national code that people sign up to would be a good idea but how could it be enforced? Until counter fraud specialists have an organisation or a professional body which dismisses its members for a breach of the code there is not really a lot of point in having a code of conduct (Interviewee 14)

The non – enforcement of regulative code of conduct supposed to shape members within an organisation or professional body is one of the major obstacles of professionalisation. Indeed, research studies by Millerson (1964), Nitsch et al (2005) found that while

organisations and professional associations may have elaborate codes of conduct, reporting and sanctioning violations were rarely enforced, which leads to cynicism, anger and frustration among members who witnessed such acts. Nitsch et al (2005) attributed the reasons for not reporting breach of code of conduct to the seriousness of the offence, the position of the offender, the degree of certainty that an offence has been committed, the likelihood that an action would be taken as well as possibility of retribution from the offender. In addition to the reasons for not reporting, Millerson (1964) also suggested that “continuous revelations of unethical practice might cause a loss in confidence outside the association [or organisation] and even lead to fall in morale within the organisation” (p.175). Therefore, in order for codes of conduct to make a positive contribution to the profession, they must be enforced. In addition, the code of conduct has to be communicated to counter fraud specialists using reminders such as conferences and presentations to drawing members’ attention to their existence.

Continuous Professional Development (CPD):

As well as professional and ethical code of conduct, an emerging perspective of regulating professionals is CPD. The latter is now mandatory for professions such as medicine, law and accountancy (Chapter 2, Table 2.3). Similarly, the literature review (Chapter 2 and Table 2.2) discussed the dynamic nature of knowledge (Millerson, 1964; Evetts, 1999; Neal & Morgan, 2000) and how professionals could remain competent in their respective fields using CPDs’ to update their skills. As revealed in the previous chapter (Chapter 4, Figure 4.16), counter fraud specialists placed a high importance on continuous professional development. Yet, it was evident that nearly half of the sample (45.5%) had not undertaken any form of CPD over the last three years (Chapter 4, Figure 4.17). Given this, the follow up survey (semi-structured interviews) sought views from interviewees on the introduction of compulsory CPD for counter fraud specialists to remain accredited, as other occupations had done. Most interviewees (8 out of 13) who favoured the idea felt it would help them to update their skills. In relation to the literature, this finding confirms Neal and Morgan (2000) view on the relevance of CPD (Chapter 2, Table 2.2). By contrast, there were a minority (4 out of 13) of respondents (mostly from within the DWP) who had reservation about compulsory CPD for counter fraud specialists. One interviewee was unable to provide any comment. Of those having reservations about compulsory CPD, the main theme emerging from their concern related to issues with “human resources issues and career ‘drift’ ” as discussed below.

Human Resource (HR) issues and career 'drift'

The DWP respondents expressed reservations about the introduction of compulsory CPD by citing the following two reasons. Firstly, was the lack of a single career line in counter fraud within the DWP, where the organisational culture was such that people moved in and out of anti- fraud work. The 'drift' in anti-fraud career probably illustrate why their management perceived them as 'generalists' as opposed to 'specialists' (see themes on education in Chapter 5, Section 5.1) The lack of a single career line in counter fraud within the DWP probably explains the highest dissatisfaction level with promotion opportunities (Chapter 4, Table 4.16). The lack of a single career line in counter fraud work within DWP meant the introduction of compulsory CPD to remain accredited would affect those on career break from anti-fraud work. Where this was the case, then having a compulsory CPD for counter fraud professionals ought to have consideration for equity, fairness and human resource issues, given the negative impact. The policy implications for this, together with recommendations are discussed in the next chapter (Chapter 6).

5.6. Professional Autonomy (Investigations Interference) and Prestige

Besides revealing various perspectives on salary disparity, training and accreditation, body of knowledge, professional cultures and regulatory issues, interviewees provided further perspectives on interference with professional autonomy. In addition, interview respondents provided further insight on why they "enjoyed doing this type of job" (countering fraud) as opposed to the "prestige" of the job.

Professional autonomy

In relation to professional autonomy Chapter 1 discussed the powers available to counter fraud specialists for the detection and investigation of fraud. In addition, the literature review (Chapter 2 and Table 2.2) also noted how professionals' derived authority from the specific areas of training and academic discipline needed to perform tasks as salaried employees. Chapter 4 (Figure 4.20a) revealed around a fifth of counter fraud specialists had experienced senior management pressure to end investigations. Further exploration of the latter using semi-structured interview revealed the theme "balancing investigation resources against cost" as discussed below.

Balancing investigative resources, cost and insufficient evidence

Generally, management interference in counter fraud investigations is arguably interference in professional authority, as interference prevents the professional from applying the training skills to the specialised area. Nonetheless, it emerged that management interfered because investigations consumed the already limited fraud investigation resources of the respective organisation. Where a particular investigation has continued for a considerable period of time without any success, it made sense for management to balance cost and resources and ask the counter fraud specialist to end the case. In addition, management may end cases on the basis of insufficient evidence. Arguably, counter fraud specialists may perceive this as interference in professional authority, but management may have a different view. Therefore, managerial prerogative took priority over professional prerogative... As one senior manager with fraud investigation experience indicated:

I think, what happens to anyone who manages large numbers of operational staff is to step in at a point and ask where it's going, particularly on large or complex investigations. If investigators were left to their own devices, investigations will run and spread and become endless, but it should be noted that these have impact on resources and that is where management have to step in (Interviewee HoF1)

The difference in perspectives between professionals and managerial prerogative, coupled with budget restrictions leads to conflict resulting from pursuing different logic (Currie & Suhomlinova, 2006; Thornton & Ocasio, 2008; Scott, 2008). This departs from the Weberian approach to professions with emphasis on power, authority and dominance (Johnson, 1972). Similarly, it limits the professional freedom in exercising those skills, knowledge and autonomy in professional judgement (Greenwood, 1957; Waring & Currie, 2009). Furthermore, where management end cases because of their complexity as implied above, then, it is questionable whether the ideology for the professionalisation initiatives was really worth it as it effectively lead to a two-tier system or differential approaches to prosecuting fraud - "rich law, poor law" (Cook, 1989).

‘Prestige’ vrs ‘Enjoyed doing this type of job’

In addition to investigation interference, cultural school theorists such as Bledstein (1976) have argued that one of the key elements associated with professions is prestige (Chapter 2, Table 2.1). However, the discussion in Chapter 4, Figure 4.5 revealed otherwise, given responses on the best reason for applying for counter fraud specialists’ role. As revealed in Chapter 4, Figure 4.5, the best reason for applying for the role was ‘enjoyed doing this type of job’ (25.8%) as opposed to ‘prestige of the job’ (0.3%). Further exploration of the two perspectives using interviews found similar results, with all interviewees expressing the lack of prestige associated with counter fraud specialists’ occupation. Thus, confirming the earlier results in Chapter 4, Figure 4.5. Arguably, the lack of prestige associated with counter fraud specialists profession departs from the view held by Bledstein (1976) that profession have prestige. Generally, interviewees felt the occupation lacked prestige because it is ‘rarely known outside the counter fraud community’, compared to well-recognised occupations such as medicine, law and accountancy (Millerson, 1964; Greenwood, 1957). As one interviewee summarised it:

It is not a glory job ... it is not the best job to publicise about ... and we don’t need uniform for counter fraud specialists because there is no prestige in having someone sitting out there crying their eyes out ! (Interviewee 3).

By contrast, interviewees revealed three key reasons for ‘enjoying this type of job’ – job as a counter fraud specialist. Those involved:

- Protecting the public purse and seeing to societal good
- Being the ‘local bobby’ and opportunity to share ideas, knowledge, skills and drawing people’s attention to fraud within the organisation
- The satisfaction from using skills and determination to obtain successful prosecution for fraud, despite not having police powers or involvement of the police in the case.

Generally, the desire to ‘protect the public purse’ as opposed to the ‘prestige’ of the job, the tendency to remain in the fraud arena (Chapter 3, Figure 3.6), could be argued to illustrate the altruistic orientation and preference for service logic. Secondly, it also illustrates different orientation and motivation towards work. Generally, some people are motivated

to work because of the expected extrinsic (such as security, pay and working conditions) and intrinsic (such as opportunities for advancement, achievement and recognition) variables (Wrzesniewski, 2003). For others, work can be a source of pain, boredom, a source of joy, energy and fulfilment or a mixture of those complex elements (Wrzesniewski, 2003).

5.7. Perspectives on Counter Fraud Occupation

As well as the areas discussed in the previous sections, the survey sought views from interviewees on the perceptions of counter fraud specialists' profession. Occupational researchers described the perception of occupation as "how people form concepts about the occupational world, how they interrelate these concepts, and how they manipulate and evaluate them when making vocationally relevant decisions" (Coxon & Jones, 1978, p.3). Despite the relevance of occupational research to policy makers, critics however questioned the process of combining different kinds of evidence to form an impression about an occupation. In addition, occupational images differed, not only at individual level but also at group level (Coxon & Jones, 1978, p.193). Nonetheless, the earlier discussions (Chapter 4, Section 4.10) identified the general perception of counter fraud professionals on their own occupation in relation to others (see Chapter 4, Figure 4.25). To gain more insights on the differences in perceptions amongst counter fraud specialists across the sectors, a follow up interview was undertaken to explore the rationale for those differences.

Generally, it emerged interviewees across the sector had divergent views on the occupation as a counter fraud specialist in relation to others such as medicine, law or accountancy. Most interviewees (5 out of 9) did not view the occupation of a counter fraud specialist as a profession in comparison to medicine, law or accountancy. The remaining four did not provide any comment. Of those that responded, only five interviewees perceived the occupation of a counter fraud specialist as a profession, while four did not. For simplicity and easier understanding, the perspectives from respondents are classified with respect to emerging theme(s) and respondent's hierarchical /structural position occupied within the respective sectors as discussed below. This has also been summarised on the next page as Table 5.2.

Table 5.2. Perspectives on Counter Fraud Occupation

	Counter Fraud Specialists	Fraud Managers	Senior Managers
DWP	X	X	✓
NHS	✓	X	✓
LA	✓	X	✓
Key : X = Not a Profession ✓ = Profession			

Counter Fraud Specialists: *'normative pillars' vrs 'shared identity'*

Out of the three counter fraud specialists interviewed, only two respondents (those within the NHS and Local Authority) perceived the occupation as a profession compared to the DWP respondent (Table 5.2). For the two that did, they expressed that in spite of the variations in the tasks performed by counter fraud specialists, the role required a level of training and to meet the minimum entry requirement by the Counter Fraud Professional Accreditation Board. This view was consistent with the professionalisation initiatives (see DWP, 1998) together with the theoretical framework of professions and professionalisation identified by writers such as Carr-Saunders (1966), Wilensky (1964) and Simonsen (1996) as well as Neal and Morgan (2000). Those theorists hold the view that one of the normative criteria to enter a profession is the existence of minimum entry qualification or competency testing that distinguishes the qualified from the unqualified (Chapter 2, Table 2.2). By contrast, the interviewee from the DWP did not consider it as a profession; given the DWP senior management within JobCentre Plus had negative attitude and commitment to profession. In addition, DWP senior management perceived their own counter fraud specialists as 'Civil Servants' and not allowed to use the title 'counter fraud specialists' but 'investigators', despite successfully completing the CFPAB foundation training. The different perspectives on profession by counter fraud specialists across the sector illustrate the lack of shared identity and incompatibility between professional and managerial logics (Currie & Suhomlinova, 2006; Thornton & Ocasio, 2008, Scott, 2008; Waring & Currie, 2009).

Fraud Managers: *'poor recognition' and 'shared identity'*

Responses from the fraud managers however, provided a different result to those expressed by the two NHS and LA interviewees (Table 5.2). Surprisingly, none of the three fraud managers across the sector did regard the occupation of a counter fraud specialist as a profession in relation to medicine, law or accountancy. They felt counter fraud specialists' occupation lacked recognition because of the following three reasons:

- Firstly, counter fraud specialists begun just over a decade ago (relatively new compared to medicine, law and accountancy). Added to the relatively new nature of the concept 'counter fraud specialist' was the diverse nature of the occupational background of people entering the occupation, with examples including Auditors and Retired Police Officers (see Chapter 4, Figure 4.4). Those people (such as Auditors and Retired Police Officers) who enter counter fraud occupation perceived themselves as Auditors or Ex-Police Officers first, rather than being strongly identified as counter fraud specialists.
- Secondly, it had a shorter training period (average of three weeks) with non - graduate entry requirement in comparison to medical, legal and accountancy profession (see Chapter 2, Table 2.3).
- Thirdly, there was the perception that the role of countering fraud formed part of another role. For instance, Auditors and Accountants may sometimes perform fraud investigation and detection activities as part of their role compared to those agencies having fraud investigation and detection as their main role (Treasury Report, 2012).

As one fraud manager described it:

I don't regard counter fraud as a profession in relation to Doctors, ... because most counter fraud practitioners have not had a higher level of educational achievement compared to Medical Doctors (Interviewee 14).

Senior Managers:

It was interesting to note that the senior managers (all three interviewees) across the sector, unlike the fraud managers regarded the job and role of a counter fraud specialist as a profession (Table 5.2). The managers felt that it has a minimum entry criteria required by the Counter Fraud Professional Accreditation Board. However, they cautioned that counter fraud specialists profession had certainly not reached that stage where it equated to the Medical, Legal or Accountancy profession. This was because the counter fraud profession did not have the necessary infrastructure in place. In addition, it had a shorter period of training. Chapter 6, Section 6.2 discussed this finding in relation to the literature (Chapter 2) and implication for counter fraud specialists' profession.

5.8. CFS Dissatisfaction Levels and Anticipation of Profession

Lastly, interviewees were asked for their views on the possible reasons for dissatisfaction levels with the quality of management, career structure and promotion opportunities for counter fraud specialists (see Chapter 4, Table 4.17 and 4.19) as well as interviewees overall views on the reality of a counter fraud specialists' profession in the future. In relation to the dissatisfaction levels with promotion opportunities and career structure, six interviewees out of the thirteen commented. The six that did, revealed polarisation in views for the career structure and promotion opportunities. While those respondents from the NHS CFMS and local authority (3 interviewees), expressed the existence of a vertical career structure and promotion opportunities within their organisations, those within the DWP Jobcentre Plus (3 interviewees) expressed the virtual lack of it within the DWP Jobcentre Plus. The latter attributed the virtual lack of a career structure and promotion opportunities for counter fraud specialists within the organisation to the organisational culture of:

- Perceiving anti fraud staff as 'generalists' as opposed to 'specialists'.
- Appointing 'Civil Servants' who did not necessary have fraud background, knowledge, experience and understanding of fraud to manage fraud investigation teams, despite the Scampton Report (2000) recommendations
- Chasing targets and fear within the organisation. This affects the quality of managing counter fraud specialists, thereby creating tensions and conflicts for professionals within the organisation (Hall, 1968; Currie & Suhomlinova, 2006;

As one DWP interviewee briefly summarised the quality of management within the DWP:

I think there is a culture of fear amongst managers. Therefore, many of the parameters are bend to achieving targets and chasing the easier cases (Interviewee 8).

Thus, a combination of the above factors may probably explain the higher level of promotion opportunities dissatisfaction and quality of management within the DWP as indicated in the previous chapter (Chapter 4, Table 4.17 and 4.19). Similarly, while the documentary analysis on counter fraud specialists revealed the existence of career opportunities for counter fraud specialists within the NHS and Local Authority, this was none for the DWP (Chapter 1, Table 1.2). The lack of promotion and career opportunities within the DWP may also highlight the reasons for the reluctance to join professional association, given that career mobility was one of the reasons why people joined associations (Greenwood, 1957; Scott, 2008, Millerson, 1964).

As well as providing perspectives on the dissatisfaction levels, interviewees also expressed their views on whether there would be a counter fraud specialists' profession in the future. Generally, most interviewees (7 out of 13) expressed less optimism, compared to a minority (6 out of 13) that were more optimistic. The three main reasons cited in support of their views of less optimism were as follows:

- Firstly, was the feeling that, it was irrelevant to over-complicate the role of a counter fraud specialist by justifying it as a proper profession and rewarding it with higher pay as well as prestige.
- Secondly, were the issues of inequity in financial rewards (Chapter 4, Figure 4.6), the educational attainment of counter fraud specialists across the sector (less than a quarter educated to graduate level and above – Chapter 4, Table 4.2).
- Thirdly, the level of academic qualification needed to work for the DWP Jobcentre plus in relation to the NHS and LA (Chapter 1, Table 1.2; Button et al, 2007a), illustrate a further difficulty for expressing optimism for counter fraud profession

Thus, the above reasons clearly illustrate the difficulty in turning idealism to reality. Those issues were very difficult to resolve given the differences in organisational culture, management attitude towards fraud and perceptions towards counter fraud specialists. Interviewees also mentioned the problem of getting all the counter fraud specialists together, let alone manage them. As one respondent puts it:

I think that there is always talk of bringing together all fraud investigators across government into one body. I think that is cloud-cuckoo- land because the tasks are different if you brought all investigators under one banner, as a single profession, you would find enormous problems in managing their outputs to meet the requirement of their employment organisations (Interviewee 13)

The fourth reason cited by interviewees involved the weaknesses in the existing professional infrastructure for counter fraud specialists. As one interview participant pointed out:

I don't think the position was convincingly made at the beginning as to why a profession was needed – and that is compounded by it not having been already there (Interviewee 5a)

Interviewees expressed that resolving the weaknesses would involve setting up those basic infrastructures with the legislative authority and ensuring that it was functioning as it should. In order to involve the government, there would need to be a parliamentary champion to propose private members bills to get the subject on to the political agenda. If this led to government support for the idea and enabling legislation, there would then need to be a body set up for implementation. Therefore, the process of developing support for the idea and making this much progress to set up a profession with legislative authority would take a number of years.

By contrast, the interviews also revealed responses from interviewees expressing more optimism (6 out of 13). Generally, those interviewees felt that progress had been made so far in terms of the creation of the accreditation board and other infrastructures (Button et

al, 2007a; Frimpong & Baker, 2007), but this had lost some momentum and needed someone to energise it. Therefore, the potential was there subject to radical changes in the whole of the counter fraud set up. This involved getting all the counter fraud agencies signatory to the accreditation Board to work together, putting out a message for a profession, having a single consistent way of doing things and encouraging counter fraud professionals to join professional association (Durkheim, 1966).

In addition, they felt that perhaps, the creation of the National Fraud Strategic Authority (now NFA) could assist in the professionalisation debate by bringing some of those issues discussed on the counter fraud profession together (Button et al, 2007a; Fraud Review Team, 2006b) and promote better working practices within the counter fraud environment. In spite of the NFA having the potential to influence the professionalisation agenda, interviewees largely expressed cynicism about the role of the NFA given the 2006 Fraud Review recommendation and what they were actually doing now even made the recommendation open for debate. As one interviewee summarised the view on NFA:

I think it's interesting to compare what the government review of fraud says the NFSA's job and priorities should be and what the NFA says it is going to do. I think things have changed and maybe that inevitable. Some people would say that they have changed for the better, I don't know. I think that the name change is unfortunate (Interviewee 5a).

Thus, generally, the existing weaknesses in the institutional framework (normative, regulative and socio-cognitive pillars) discussed earlier, together with internal dynamics as well as various organisational politics on professionalising counter fraud specialists, present challenges for the future.

5.9. Chapter Summary

Chapter 4 revealed the initial findings of the survey questionnaire on counter fraud specialists. Chapter 5 examined the follow-up interview results with a selected number of counter fraud professionals on key themes outlined at the beginning of this chapter (Chapter 5, Section 5.0). The application of mixed-methods (multi-strategy) approaches identified earlier (Chapter 3) enabled the researcher to gain holistic knowledge, perspectives and voices from different institutional actors (Counter fraud specialists, Fraud Managers and Senior Managers) on the extent of counter fraud specialists profession and professionalisation. As revealed in the study, the follow-up survey in Chapter 5 identified a number of important themes with implications for policy makers on professionalising counter fraud specialists. Generally, the study revealed a number of developments that have emerged to enhance the status of counter fraud specialists in response to the professionalization agenda (Chapter 5, Section 5.0). Those developments provided evidence to support the emerging symbols of professionalisation that were discussed in the literature review (Chapter 2). In spite of developments, the study revealed weaknesses too.

Nonetheless, the chapter revealed various themes on the rationale for differential remuneration for counter fraud professionals across the DWP, NHS and Local Authority, despite those professionals performing similar or comparable roles within the same occupation. As well as this, it also revealed themes on differential educational attainment for counter fraud professionals in the study and reluctance to pursue graduate and postgraduate education in the field (Chapter 5, Section 5.1). This was followed by themes on entry barriers relating to training and accreditation that had acted as problem for strengthening ‘social closure’ (Scott, 2008; Macdonald, 1995; Greenwood, 1957; Currie, Finn & Martin, 2009) into counter fraud occupation and suggestions for improvements. Nonetheless, the study revealed mixed views on using CCFS as the new entry qualification, given the management of local authorities by elected Councillors with different political orientation and attitude towards fraud (Chapter 5, Section 5.2).

Linked to the themes on differential remuneration, educational attainment and entry barriers on training and accreditation was the strong support for increasing the body of knowledge in the field of counter fraud, by creating a dedicated occupational publication

for counter fraud specialists. This would have an additional benefit of increasing the ‘image and credibility’ (Thorntorn & Ocasio, 2008; Scott, 2008) of the profession (Chapter 5, Section 5.4). Given professional cultures and association formed essential elements of professions and professionalising occupations (Chapter 2), the semi-structured interviews revealed seven main themes on counter fraud specialists culture (see Chapter 5, Table 5.1). Some of the ‘traits’ of counter fraud specialists cultures revealed in Chapter 5, Table 5.1, had resemblance to that of the police (see Gourley, 1950; Chan, 1997; Hall, 1968) professional cultures. As well as this, the chapter revealed three main themes to illustrate counter fraud specialists poor attachment to professional associations (see Chapter 5, Section 5.3).

In addition to the cultural-cognitive symbols, professions and professionalising occupations have regulating code of conduct. The study revealed that while a minority of counter fraud specialists had an awareness of the professional accreditation board’s (CFPAB) code of conduct, most interviewees felt it unnecessary to introduce a new code, given the inability of the CFPAB to enforce sanction or discipline counter fraud specialists from the existing code (Chapter 5, Section 5.5). Furthermore, while (Chapter 4, Table 4.11 revealed strong support for the introduction of compulsory CPD to remain accredited, the interview data (Chapter 5, Section 5.5) also found similar support (8 out of 13 interviewees supported it). Only a minority of interviewees were less supportive as they found it incompatible with their organisational culture because it raised issues for consideration on those organisations whose counter fraud specialists ‘drifted’ in and out of fraud work. One of the striking themes emerging for the study was the opposing views between counter fraud specialist and managers on investigations interference. For managers, the main reason for ending investigations was consideration of cost benefits analysis (Chapter 5, Section 5.6). Thus, from management perspective, it did not constitute interference in the professional authority or autonomy of the counter fraud professionals. By contrast, counter fraud specialists felt this constituted interference in exercising their professional authority.

It was also evident in the study that counter fraud specialists occupation lacked prestige despite counter fraud specialists expressing the ‘altruistic orientation ‘ of ‘protecting public money’ as the main reason for applying for the position. As well as this, it emerged from the study that counter fraud professionals had different perceptions of the occupation as a

profession (see Chapter 5, Table 5.2) , but most perceived it as a ‘semi’, ‘emerging’ or ‘marginal’ profession because it had not reached the stage of a complete profession, given the weaknesses in the institutional framework supporting the professionalisation initiatives or transformation process. It was also evident that, unless the existing institutional frameworks were strengthened, most interviewees had less optimism for seeing a counter fraud profession. The next chapter (Chapter 6) discusses and draws together the emerging themes from the study and how those related to the literature review (Chapter 2), together with their wider implications on counter fraud specialists profession. As well as this, the chapter discusses the study’s contribution to knowledge and recommendations.

Chapter 6: Discussion, Recommendations and Future Research

6.0. Introduction

The previous chapters explored and examined the outcomes of the survey questionnaire (Chapter 4) and the semi-structured (follow-up) interviews (Chapter 5). This chapter (Chapter 6) aimed to discuss and draw together the emerging themes from the study. It begins by providing an overview of the study as a whole (Section 6.1). Following this are key themes emerging from the study and how they relate to the literature (Section 6.2). As well as this, it also examines their wider implications for counter fraud specialists profession and professionalisation (Section 6.2.1). It then discusses the study's contribution to knowledge (Section 6.3). Finally, the chapter discusses the limitations of the study and provides recommendations and areas for future research (Section 6.4).

6.1. Overview of the study

This thesis aimed to examine and explore the extent of professionalising counter fraud specialists in the UK Public Sector (DWP, NHS & Local Authority). Therefore, this project excluded counter fraud specialists or anti-fraud specialists working in the UK private sector as highlighted earlier (see Chapter 1). Fraud is a growing problem in the UK which affects society as a whole, and much more than would be assumed by anyone suggesting it to be a victimless crime (Fraud Review, 2006a; 2006b). Addressing those costs to society and the economy as a whole involved the need to transform those UK public sector organisations involved in countering fraud through professionalisation. As discussed in Chapter 1, the initiatives to professionalise anti-fraud work arose from Parliamentarians concern for the growing fraud problem, the questionable investigative practices together with the lack of appropriate mechanism for evaluating the training for fraud investigators.

Added to this were the growing concern for cases of miscarriages of justice within the criminal justice system, and the need for better training for investigators in obtaining evidence (Smith, 1985; Cook, 1991; DSS, 1998; Scampton Report, 2000; Prenzler & King, 2002). As well as this, there have been developments in the UK public sector with

emphasis on accountability, the need to spend public money wisely and safeguarding it against fraud (Treasury Report, 2012; Currie & Suhomlinova, 2006; Prowle, 2010). Furthermore, the UK public sector is going through a period of austerity measures which exposes public money to high vulnerability of fraud. Linked to this, is the lack of expectation for internal auditors to have anti-fraud “expertise equivalent to a person whose primary role is the detection and investigation of fraud” (Treasury Report, 2012, p.7).

In the context of this study, people with such roles are counter fraud specialists. Yet, the literature review on fraud and professionalisation evidences failure to address the extent of professionalisation on counter fraud specialists’ profession. The handful of literature existing on the subject has not supported their studies with detailed interviews from the counter fraud professionals themselves. In line with the research aims and objectives (Chapter 1, Section 1.3), this research has contributed to knowledge in the area because the literature on fraud and professionalisation on counter fraud specialists have failed to address this. Therefore, this study was the first major academic research providing both quantitative and qualitative study on counter fraud specialists’ profession and the extent of professionalisation.

The study began by introducing a general overview to the study and the recent Coalition government policies on fraud (Chapter 1). As well as this, the Chapter (Chapter 1) also explored the investigatory architecture for fraud and classified counter fraud specialists under the umbrella of agencies involved in ‘hybrid policing’, in spite of counter fraud specialists not having available constabulary powers of arrest (Button et al, 2002; 2007b; Johnston, 1992). Linked to this was a brief outline on the activities performed by counter fraud specialists together with the relevant legislative tools and strategies for fighting fraud. As well as providing the general overview, the study also attempted to review the literature in the area of professions and professionalisation. The literature revealed the fragmented nature of the theoretical framework for the determinants of professions and professionalisation (Chapter 2), thereafter providing a classification forming key attributes of a profession and professionalisation (Chapter 2, Table 2.2). This classification was used for the study to explore the extent of counter fraud specialists profession and professionalisation. Thus, the study attempted to use functionalists/”traits” theory of professions and professionalisation to inform the aims and objectives of the research study.

Those theories were used because of their history as outline in the classical literature (see Chapter 1, Section 1.2) as benchmarks for assessing professions and professionalisation. Even recently, it has been applied to study foster care profession and professionalisation within a local authority in England (De Lona Martin, 2006). The study adopted a more interpretative approach to gain knowledge on the extent of professionalising counter fraud specialists. The research tools for the study consisted of mixed methods (Chapter 3). Chapter 4 revealed the results from the survey questionnaire on counter fraud specialists, while Chapter 5 discussed the emerging themes from the follow up (semi-structured) interview. Although the professionalisation agenda began just over a decade ago, emerging themes from the study as whole provided evidence from counter fraud practitioners to support developments in the field. Nonetheless, the strength of the quality of developments remained arguable given identified weaknesses and perceptions from counter fraud professionals in the study. The next section (Section 6.2) discussed the key emerging themes from the study, how they related to existing research studies, theories and their wider implications on counter fraud specialists profession and professionalisation.

6.2. Key Findings

The overall study revealed wide ranging perspectives on professionalising counter fraud specialists. As discussed in Chapter 1, the initiatives to professionalise anti-fraud work started over a decade ago in response to various critical reports, notably the DSS(1998) ‘Green Paper’; Scampton Report (2000) on ‘organised benefit fraud’ and Lord Grabiner Report (2000) on the ‘Informal economy’. Yet the literature on fraud and professionalisation on counter fraud specialists have failed to address the extent of progress in relation to the professionalisation initiatives. This study therefore adds to the body of knowledge in the area. The key findings emerging from the survey and links to the literature review (Chapter 2, Table 2.2) have been summarised as follows:

Higher Salary Remuneration:

Chapter 5, Section 5.1 provided emerging themes on professions and higher salary remuneration. It was noted in the literature review (Chapter 2, Section 2.3 and Table 2.2) that members of a profession received higher remuneration for their services. However, comparing the survey results (Chapter 5, Section 5.1) to the theory of study (Chapter 2,

Table 2.2), this study has found otherwise. For instance, the study revealed the existence of inequity in salary for counter fraud specialists across the DWP, NHS and LA in spite of performing the same job or equivalent roles within the same occupation with common training and accreditation standard. The inequity in salary was due to the multiple factors outlined in Chapter 5, Section 5.1. Thus, this study has revealed that it was not all counter fraud specialists who received higher salary remuneration as compared to the theory of study (Chapter 2, Table 2.2). Therefore, this study has failed to meet the professionalisation criteria in respect of salary remuneration elaborated in Chapter 2. This is considered a weakness in the professionalisation agenda with implications discussed in Section 6.2.1.

Education:

Linked to the higher salary remuneration was counter fraud specialists education. Chapter 5, Section 5.1 also revealed further emerging themes for the study on counter fraud specialists' education. While the literature review (see Chapter 2, Table 2.2) expressed the need for professions to have academic routes to pursue further qualifications in the specialised field at University level to enhance career prospects, professional growth and increased body of knowledge, this study has found otherwise. Thus, in this study, comparing the survey results on counter fraud specialists education (see Chapter 5, Section 5.1), to the literature review (see Chapter 2, Table 2.2) revealed weaknesses in counter fraud specialists education, given their less desire to take advantage of academic routes to further qualifications in the field. Therefore, this study has failed to meet the professionalisation criteria in respect of education as elaborated in Chapter 2. The current study failed to meet the professionalisation criteria on education due to factors such as 'polarity in management attitude – "generalists" vrs "specialists"', 'non-job requirement' and 'preference for practical skills' as opposed to 'theoretical academic knowledge' (see Chapter 5, Section 5.1). This has implications for developing a strong body of knowledge as well as achieving the desired status of a complete profession (Section 6.2.1).

Entry Barriers – Training and Accreditation:

Generally, while it was evident from the results in the survey questionnaire that at least, there existed training and accreditation for counter fraud specialists profession (see

Chapter 4, Figure 4.9), comparing the emerging results in the survey on training and accreditation (see Chapter 5, Section 5.2), to the literature on professions and professionalisation (Chapter 2, Table 2.2), provided a clear evidence of a departure from the theory of profession and professionalisation (Chapter 2, Table 2.2). While the professionalisation criteria outlined in the literature review (Chapter 2, Table 2.2) advocated the existence of entry barriers into a profession as well as regulatory body, this study has failed to meet the professionalisation requirements in respect of entry barriers as elaborated in Chapter 2. Thus, the study found evidence of weaknesses existing in those entry barriers (see Chapter 5, Section 5.2). Given the weaknesses in those barriers, the question that needed asking is that, has counter fraud specialists occupation reached a stage of re-assessing the CFPAB's 'fitness for purpose'? Answering this question required the need for debate and future research (Section 6.4). In addition, the implications of those weaknesses on barriers of entry are discussed as part of 'normative perspective' in Section 6.2.1.

Professional cultures and association:

Chapter 5, Section 5.3 revealed key results from the survey on counter fraud specialists professional cultures and membership association. In relation to professional cultures, it was evident from the survey results that, counter fraud specialists occupation has developed a number of professional cultures (see Chapter 5, Section 5.3 and Table 5.1), similar to those found in law enforcement agencies such as the Police (see Chan, 1997; Reiner, 2000). While the study revealed the emergence of professional association, comparing evidence from the survey results (see Chapter 4, Section 4.4 and Chapter 5, Section 5.3) to the literature review (see Chapter 2, Table 2.2) found evidence of weaknesses in respect of issues with professional cultures and association. Therefore, this study has failed to meet professionalisation criteria in respect of professional cultures and association as elaborated in Chapter 2, given reasons cited for poor membership affiliation and participation in cultural activities (Chapter 5, Table 5.1). Evidently, the emerging themes clearly illustrate further weaknesses in the counter fraud specialists profession and professionalisation. The implications of those weaknesses are discussed as part of the 'cultural – cognitive perspectives' on professions and professionalising occupations (see Section 6.2.1.), with recommendations provided in Chapter 6, Section 6.4.

Body of knowledge

Chapter 2 discussed the relevance of a body of knowledge to professions and professionalising occupations, while the survey results (see Chapter 5, Section 5.0) revealed the existence of some of the infrastructure for developing a body of knowledge in the form of graduate and postgraduate degree courses. Also evident in the survey was the high importance counter fraud specialists placed on reading relevant occupational publication in the field (Chapter 4, Figure 4.14). Yet, it also raised concern about the academic and intellectual quality of publications read by most counter fraud specialists (Chapter 4, Figure 4.13), the least desire to pursuing Advanced Level counter fraud qualification (Chapter 4, Table 4.3) together with the least importance on completing relevant higher academic qualifications to graduate and postgraduate level (Chapter 4, Figure 4.8). Linked to this was the lack of any occupational publication dedicated to counter fraud specialists, despite having strong desire for it (see Chapter 5, Section 5.4). Comparing the emerging survey results on counter fraud specialists body of knowledge to the literature review (Chapter 2, Table 2.2), found otherwise. Evidently, this study has failed to meet professionalisation criteria in respect of a body of knowledge as elaborated in the literature review (Chapter 2). This was due to the identified weaknesses in the survey on the body of knowledge, currently existing for counter fraud specialists. Section 6.2.1 discussed the implications on the weaknesses in counter fraud specialists body of knowledge as part of the ‘normative perspective’, with recommendations provided in Section 6.4.

Regulative code of conduct

The literature review in Chapter 2 discussed the relevance of code of conduct as one of the symbolic elements of a profession and professionalising occupations. The survey results (see Chapter 4, Figure 4.15 and Chapter 5, Section 5.5) established evidence on the existence of a code of conduct for counter fraud specialists. However, the study raised issues of concern such as the non-enforcement of the existing code as well as fewer numbers that had awareness of the code of conduct of the counter fraud certificate awarding body (CFPAB), is arguably another weakness in professionalising counter fraud. Thus, while the study revealed the existence of code of conduct, the extent to which the awarding body’s code of conduct was enforced, with sanctions applied for breach and communicated to the relevant organisations signatory to the CFPAB was less evident in the

study (see Chapter 5, Section 5.5). Thus, the fewer numbers that had awareness coupled with the issue of non-enforcement of the code for breach, illustrate a further failure of the study to meet the professionalisation criteria in respect of a regulative code of conduct as elaborated in Chapter 2. Therefore, the extent to which the CFPAB applied sanctions and communicated to the relevant organisations and counter fraud specialists is a subject for future research (see Section 6.4). Nonetheless, the lack of awareness of the CFPAB code of conduct and implications for developing a profession are discussed as part of the ‘regulative perspective’ in Section 6.2.1.

CPD

In addition to Chapter 5, Section 5.5 revealing survey results on code of conduct; it also revealed CPD issues on counter fraud specialists. The literature review discussed the necessity of continuous professional development for professions and professionalising occupations (Chapter 2, Table 2.5). The study revealed the high importance counter fraud specialists placed on CPD (see, Chapter 4, Figure 4.16 and Chapter 5, Section 5.5). In spite of this, the study found evidence that over a third of counter fraud specialists have not had any form of CPD in the last three years (Chapter 4, Figure 4.17), yet allowed to practise without any sanctions from the certificate awarding body (CFPAB). Given the regular changes in legislation in counter fraud arena and the criminal justice system, there is the need for anti-fraud specialists to maintain skills update. Nonetheless, this study has failed to find evidence that counter fraud meets what the literature says is a hallmark of a profession in respect of CPD as elaborated in the theoretical framework in Chapter 2. The wider implications of CPD on professionalising counter fraud specialists are discussed in Section 6.2.1.

Professional authority and Prestige

Chapter 5, Section 5.6 also identified findings on professional authority of counter fraud specialists. Generally, the study found evidence of limitations in the extent to which counter fraud specialists exercised professional authority. Those constraints were attributed to management interference in investigations (Chapter 5, Section 5.6) and incompatibility between managerial and professional logics (see Thornton & Ocasio, 2008; Currie & Suhomlinova, 2006; Hall, 1968). Linked to this was the lack of ‘prestige’ associated with

counter fraud specialists occupation because it was ‘rarely known’ outside the counter fraud community (Chapter 5, Section 5.6). While the theoretical framework elaborated in Chapter 2 suggested that professional authority and prestige are part of the essential ‘traits’ of a profession, the emerging findings from the study found otherwise. Therefore, this study has failed to find evidence that counter fraud meets what the literature says is a hallmark of a profession.

Generally, this research study revealed some developments in professionalising the counter fraud specialists and even beyond as illustrated in Table 6.1. Nonetheless, there are areas of weaknesses that need to be strengthened given the key findings from the study. Table 6.1 provide a summary of those proposed government initiatives to professionalise counter fraud specialists in relation to emerging findings in the study and related comments.

Table 6.1: Developments in Professionalisation Initiatives since 1998

Professionalisation agenda – Six Developments Proposed	Survey Findings on Developments	Comments
Creation of common syllabus with common Skill Standards	Yes	N/A
Common core foundation level training in PINS and progressing to more Advanced Level and refresher courses	Yes	Some agencies still training anti-fraud staff outside CFPAB Framework. CFS Reluctance to Pursue Higher Education at University Level
Common accreditation by CFPAB	Yes	But some agencies still training anti-fraud staff outside CFPAB Framework
Development of common Principles of Good Practice (Ethical Code of Conduct)	Yes	But Issues with Enforcing Sanctions on Breach
Common approach to tackling fraud across public and private sector	Yes	Issues with Information exchange in relation to Data Protection Act S 29 (3).
Continuous professional development	Yes	Issues with CPD and regulatory body
N/A	Professional association – Institute of Counter Fraud Specialists (ICFS)	Issues with membership size - reluctance to Join due to organisational, political and cultural issues
N/A	Media Publicity promoting anti-fraud work and professional approach to investigation (Professionalism)	N/A

For instance, in spite of professional association not considered part of those initiatives,

counter fraud specialists have at least, attempted to organise themselves by creating their own professional association, mainly ICFS (see Chapter 4, Figure 4.12). Similar developments also involved a culture of intelligence sharing in relation to the detection and investigation of fraud crime. However, this was identified as problematic and challenging because organisations such as the DWP were reluctant to exchange information requested under Section 29 (3) of the Data Protection Act. As discussed in Chapter 2, this section of the Data Protection Act (Section 29 (3)) is an exemption clause allowing law enforcement agencies including counter fraud specialists to share information with the relevant agencies for the detection, investigation and prosecution of crime including fraud. As well as this, there are increasing media publicity campaigns promoting anti-fraud work such as ‘BBC on the Fiddle’ series and DWP ‘Targeting Fraud’ publicity campaigns (Chapter 5, Section 5.0). Yet, critics such as Grover (2005) and Cook (2006) argued that those anti-fraud campaigns are just myths and publicity stunt as most welfare fraud is undetected. In addition, Connor (2007) also emphasised how the UK government uses such campaigns as symbols and material practices to shape public perception of welfare fraud, rather than emphasising the amount of welfare fund lost through counter fraud specialists’ errors and measures of reforming the system (Connor, 2007).

6.2.1. Implications of the Findings

The implications of the findings arising from the overall study are considered in four broad thematic headings (normative, regulative, cultural-cognitive pillars and others) as discussed below:

Normative implications

Chapter 2 discussed the relevance of normative elements such as higher salary rewards, entry criteria (training and accreditation) as well as education to professionalising occupations. Evidence from the study (see Section 6.2; see also Table 6.1) however, illustrate those findings only partially supported the theoretical framework (functionalist theory) of professions and professionalisation. The reason for this was due to the study’s failure to meet the professionalisation criteria in respect of salary inequity, entry criteria and education as discussed in Chapter 2. Clearly, the emerging findings in the study on the normative elements illustrate a deviation from the theoretical framework of professionalising occupations. This has wider implications on professionalising counter

fraud specialists.

Those challenges are fourfold. Firstly is the ability to achieving ‘social closure’ (Goode, 1960; Macdonald, 1985; Collins, 1990), with regards to weaknesses in the entry criteria and the lack of the CFPAB to enforce sanctions and monitor compliance. Linked to this is the Local Authorities preference for training providing ‘practical skills for the job’ rather than ‘academic knowledge’. While critics would argue professionalising occupations need to blend academic or theoretical knowledge and practical training skills (see Chapter 2, Table 2.2), this study have revealed otherwise. Therefore, the preference for training with more ‘practical skills’ for the job without developing the theoretical knowledge have the danger of creating a ‘semi-profession’ (see Etzioni, 1969; Verhoef et al, 2006), as opposed to developing a counter fraud profession with a better social closure and stronger institutional framework. Thirdly, counter fraud specialists reluctance together with the least importance placed on pursuing higher education to degree level and beyond, coupled with the lack of dedicated occupational publication read have negative impacts on increasing the body of knowledge and experts in the specialised field. Fourthly, the disparities in financial rewards as revealed in the study have potential implications on attracting well educated workforce, motivation, performance (see Nash 1972) and the extent of perceiving counter fraud occupation in relation to others. The recommendations for those implications have been outlined in Section 6.3.

Cultural-cognitive implications

Another important implications emerging from the study in addition to the earlier discussion relate to professional cultures and association. Sociologically, developing formal professional associations contribute to creating a new form of social integration in the workplace (Durkheim, 1966). The theoretical framework discussed in Chapter 2 elaborated the importance of professional cultures and association to professionalising occupations, despite the DSS (1998) professionalisation initiatives not including professional association as part of those proposals. In spite of this, the study revealed evidence that professional association for counter fraud specialists has emerged (see discussion in Section 6.2), but with weak membership affiliation and participation in the socio-cultural activities as a result of various organisational, political and cultural reasons (see Table 6.1; also Chapter 4, Table 4.8; Chapter 5, Section 5.3).

Clearly, the existence of those cultures has wider implications on professionalising counter fraud specialists because they act as barriers preventing counter fraud specialists to unite and gain more powerful and influential voice in government policies as well as decision making. Similarly, the existence of professional cultures involving ‘cynicism’, ‘them and us’, ‘target driven’, ‘bureaucracy and weak social and organisation integration’ amongst others (see Chapter 5, Table 5.1) have broader implications on professionalisation. Those cultures create problems of socialisation (Waugaman, 2000), integration and collective identity as well as shared values and norms (Durkheim, 1966; Scott, 2008; Thornton & Ocasio, 1999; Greenwood, 1957; Currie & Suhomlinova, 2006; Waring & Currie, 2009) for the broader counter fraud professionalisation. Section 6.3 outlines recommendations for those implications.

Regulative implications

As well as the normative and cultural-cognitive implications, the study revealed further findings regulative elements such as code of conduct and continuous professional developments (see Section 6.2) which have with wider implications on professionalising occupations, given their failure in meeting the professionalisation criteria elaborated in the theoretical framework in Chapter 2. Illustrating those implications were the extent to which counter fraud specialists felt accountable for their actions and behaviour, given the fewer number that had awareness of the CFPAB’s code of conduct (see Chapter 4, Figure 4.15). Arguably, introducing a new code of conduct would have been an ideal given the challenging environments and sensitive nature of counter fraud activities (see Chapter 1), coupled with dealing with knowledgeable, litigious and increasingly questionable clients (Evetts, 2003) in an environment with limited resources. Interestingly, evidence from the survey revealed less support for introducing new code of conduct as respondents felt the existing CFPAB code was adequate if properly enforced (see Chapter 5, Section 5.5). Clearly, the emerging findings on code of conduct have implications on communication, accountability, non-enforcement of sanctions for violation or lack of appropriate reporting mechanism as indicated in research studies by Millerson (1964), Valentine and Barnett (2003).

As noted in Chapter 1 and the theoretical framework in Chapter 2, organisational environments are increasingly becoming dynamic because of the various pressures exerted on them such as the dynamic nature of knowledge, skills and the need for mechanisms to respond to those changes in the form of CPD. While professions such as Medicine, Law and Accountancy have mandatory CPD on yearly basis to remain accredited (see Chapter 2, Table 2.3), it was evident in the study that CPD for counter fraud specialists was patchy with no mandatory period despite exposure of the area to regular changes in legislation (see Section 6.2). The shortfalls in the CPD have the following wider implications on professionalisation. Firstly, it calls for the need to have a debate on introducing compulsory CPD for counter fraud specialists, possibly with a suitable regulatory body to oversee compliance, given the ineffectiveness as well as the ambiguity in CFPAB role and the lack of a clear mechanism for enforcing sanctions. However, the study revealed potential problematic areas associated with introducing mandatory CPD such as gaining consensus with the relevant agencies, given different organisational cultures and management styles particularly within the DWP where anti-fraud staff ‘drifted’ in and out of anti-fraud work (Chapter 5, Section 5.5).

A further implication thought to be quite dangerous is the perception that making CPD compulsory leads to the loss of management control as counter fraud professionals become answerable to an outside body as opposed to their employers – thus a departure from the Weberian approach which emphasised on control and supervision as opposed to accountability (Dingwall, 1983; Johnson, 1972; Larson, 1977; Currie, Finn & Martin, 2009). Similarly, the differences in policies and management of local authorities by Councillors and elected members with different political agenda creates another hurdle, given their culture of not doing anything unless it formed part of Audit Commission’s yearly Comprehensive Area Assessment (CAA) inspection. Interestingly, the new coalition government (Cabinet Office, 2010, p.12) has disbanded the Uses of Resource Assessment and Comprehensive Area Assessment¹⁶ (CAA) inspection and has proposed to disband the Audit Commission by 2013 as part of the cost efficiency drive and localisation (Kaffash,

¹⁶ It provides an independent assessment of how well people are being served by their local public services including councils, health bodies, police forces and fire and rescue services, working in partnership to tackle the challenges facing their communities.

2010, para 1-3). Therefore, there is the potential for the combination of factors discussed to creating obstacles, conflicts and derisions for professionalisation (Birkett & Evans, 2005; Goode, 1960), unless debated.

6.2.2. Perspectives on Profession

The previous section (Chapter 6, Section 6.2) highlighted the survey results on the general perception of counter fraud occupation. As well as revealing important findings on the normative, cultural-cognitive and regulative implications, the study also generated interesting findings on the extent to which counter fraud professionals perceived their own occupation in relation to others. The literature review in Chapter 2 also provided broader perspectives on classification of occupations and the extent to which occupations in society distributed themselves along a continuum. Broadly, the study revealed that counter fraud occupation has made some progress but has not reached the stage of a complete profession (see Chapter 4, Figure 4.25 and Chapter 5, Table 5.2). Similarly, given the level at which respondents ranked counter fraud occupation in comparison to others (see Chapter 4, Figure 5.25), counter fraud occupation could be classified as a semi-profession (Etzioni, 1969) or what Wilensky (1964) described as “marginal or emerging” profession, when compared to the literature review in Chapter 2. Generally, the study revealed that counter fraud professionals did not perceive counter fraud occupation as a profession that could be equated to the established professions such as Medicine, Law and Accountancy (see Chapter 5, Section 5.7). The difference being that counter fraud occupation had a short training period (about 4 weeks), lacked recognition, common shared identity as well as some of the necessary infrastructure of a profession when compared to the established profession. Indeed, the established professions such as Medicine, Law and Accountancy have the necessary infrastructures in place as well as longer training period, required degree entry and a period of apprenticeship (see Chapter 2, Table 2.3).

Another striking finding emerging from the study was the extent to which ones structure within society or position within an organisation shaped one’s perception and reality of a profession. As revealed in Chapter 5 (Section 5.7), whereas the fraud managers did not perceive the occupation of a counter fraud specialist as a profession, the senior managers did (Chapter 5, Table 5.2). As well as this, the study also revealed counter fraud specialists occupation lacked prestige because it is rarely known outside the counter fraud community. Thus, generally, the implications of the findings on counter fraud specialists’

profession illustrate the need to develop policies that would enhance the status of counter fraud specialists as well as strengthen the existing institutional framework or pillars for professionalising occupations. Furthermore, it does illustrate that in spite of the logics pursued by the government as part of the professionalisation initiatives in changing the negative images associated with counter fraud occupation (DSS, 1998), the study revealed that those stereotypical negative images still exist. This calls for the need to revisit the professionalisation initiatives.

In addition to findings on counter fraud specialists' perception of their own occupation and prestige, the study revealed other issues in relation to resource limitations, quality of management and general promotion opportunities and career structure within counter fraud agencies in the study. Chapter 5, Section 5.8 revealed that while career structure existed for counter fraud specialists within the NHS and local authority, this was less so for anti-fraud staff that had remained within the DWP for their entire career. In relation to resource limitations and interference in investigations, it was evident in the survey results that management needed to 'balance investigative resources against cost' (see Chapter 5, Section 5.6). This finding on resource limitation is consistent with previous studies on policing and anti-fraud resourcing (Frimpong & Baker, 2007; Ganon & Doig, 2010; Fraud Review, 2006b). Thus, generally, the existence of those organisational cultures and structural problems within the DWP, as well as issues with broader resourcing for the role due to the increasing managerial emphasis on rationalisation, market logics and associated tensions with professionals (Thornton & Ocasio, 1999; Currie & Suhomlinova, 2006; Davenport & Dellaportas, 2009), has wider implications on developing a highly skilled anti-fraud profession capable of tackling the increasing fraud problem to the UK economy and society as a whole.

6.3. Contribution to knowledge

Using various research tools to examine the social world, the researcher was able to get closer to reality. As indicated in Chapter 1, this study sought to answer the following two research questions with the main question: "*Is counter fraud specialism a profession or not ?*", while the second question was "*If we want to develop a profession of counter fraud specialists, how do we do it?*" Thus, the latter question related to how to develop a profession of counter fraud specialists. The main contribution of this study is that, I have attempted to show how to develop a profession for counter fraud specialists in the UK

public sector. The literature on fraud and professionalisation on counter fraud specialists have failed to address this and this is my contribution to knowledge. This study has therefore extended knowledge on the UK public sector counter fraud specialists profession and professionalisation. It has identified weaknesses in the counter fraud specialist's professionalisation initiatives and outlined recommendations for institutional framework to enhance the initiatives. As well as this, the study has provided areas for future research. As such, the study has contributed to the body of knowledge in the area and raised issues to inform policy and debate on counter fraud specialists profession and professionalisation. The main contribution to knowledge in the study has been classified under three main themes and discussed under the following headings: Profession, Professionalisation and Application of the Research.

Profession

The research has also extended the knowledge on the perception of professions in relation to counter fraud specialists. Although studies have been conducted on counter fraud specialists notably (Button et al, 2007a; 2007b; Frimpong & Baker, 2007), this research is the first of its kind to use a combination of empirical data and interviews with counter fraud specialist professionals to explore counter fraud profession and professionalisation and the way forward (see Recommendations in Chapter 6, Section 6.4). In addition, the study is the first of its kind to apply sociological models of professions and professionalisation to study counter fraud specialists. The semi-structured interviews with counter fraud specialists professionals across the sector has shown that generally, most counter fraud professionals do not regard counter fraud occupation to have equal standing as the established professions such as Medicine, Law or Accountancy (see Chapter 4, Table 4.2). Hence, the probable reasons for ranking counter fraud profession differently in comparison to other professions indicated in the table (Chapter 4, Table 4.25).

Despite most counter fraud professionals having altruistic motive and commitment to “protecting the public purse” or taxpayers’ money from fraudsters (see Chapter 5, Section 5.6 and Chapter 6, Section 6.2), the study has demonstrated the less prestigious nature of counter fraud specialists’ profession. This is due to the shorter training period, less autonomy and the ability for some people to practice despite possessing unaccredited qualifications outside the CFPAB framework. Comparing those ‘traits’ to established and well -recognised professions illustrate that counter fraud specialists occupation bore some

of those “semi-professions” occupational ‘traits’ (Goode, 1969; Etzioni, 1969). The empirical analysis has also confirmed the “polarity” of professions (Greenwood, 1957). From the analysis, counter fraud specialists profession could be categorised as “Marginal Profession” (Wilensky, 1964), given respondents general perception (Chapter 4, Figure 4.25).

Professionalisation

As indicated in Wilensky (1964), occupations attempting to professionalise pass through a series of stages before attaining the status of a complete profession. In addition, the order of occurrence of those stages depends on the particular society and culture. This study has provided evidence to support some of the stages passed through by counter fraud specialists’ occupation as part of the professionalisation process (Chapter 6, Table 6.1). Similarly, the study also provides insights on the conceptual framework necessary for institutional transformation and links with various interest pursued by the respective individual actors in the environment (Chapter 2, Figure 2.3). Despite the perspectives offered by functionalist theorists, the thesis has revealed the government initiatives to professionalise counter fraud specialists occupation (see DSS, 1998) falls short of functionalist theories of professions and professionalisation (Chapter 2, Table 2.2). In addition, comparing the achievements on the stages of professionalisation of established professions such as those in Chapter 2, Table 2.3 to counter fraud specialists revealed weaknesses in some of the necessary infrastructures for professionalising the occupation. The contribution to knowledge of the findings is that measures have to be put in place to develop the necessary professionalisation infrastructure for moving counter fraud specialists to the desired status.

Application of the Research

One of the key strengths of this study has been the application of the functionalist theories of professions to study counter fraud specialists profession using mixed methods approach (Chapter 1 and Chapter 3). The findings from the study have provided insights into the essential professional infrastructures for occupations attempting to professionalise. Although theories of professions have limitations, the emerging models from the study of counter fraud specialists (Table 6.1) could act as a roadmap for policy makers involved in professionalisation issues. Furthermore, those models (Chapter 6, Table 6.1) could be replicated for other occupations within and outside UK that are attempting to

professionalise subject to cultural adaptation of those institutions.

6.4. Limitations of the Study, Recommendations and Future Research

The study encountered three main limitations involving the study approach and data limitations. The study approach and sources of information yielded a mixture of qualitative and quantitative data providing valuable insights into counter fraud specialists profession and professionalisation as discussed in the thesis. Notwithstanding these, the study approach including sources of data has the following limitations:

- Firstly, the DWP declined to give consent for using the CFPAB database, which had the potential for the researcher to reach more than the 11,000 trained and accredited counter fraud specialists. This affected the sample size for the study. Research shows that a study on counter fraud specialists (see Button et al, 2007a) encountered a similar problem from the CFPAB.
- Secondly, part of the supposed research methodology for the study involved examining minutes of the CFPAB as part of the document analysis. Although, the researcher asked for archived copies of the CFPAB minutes under the Freedom of Information Act, the Chair of the CFPAB declined to give permission for release of this the information. Despite reminding the Chair of the CFPAB a number of times, those requests were still ignored. This meant that the researcher had to rely on open source information. Similarly, withdrawal of three interview tapes from the study due to poor transcription quality (2 interview tapes) as well as withdrawal of consent for participation in the study by an interview participant, had limitation on the interview findings. In terms of the survey questionnaire, the researcher overcame it using a number of gatekeepers and contacts.
- The third limitation involved the concentration of the study on the three major UK public sector organisations (DWP, NHS, and LA) involved in countering public sector fraud, rather than including those within the private sector and other public sectors in UK. Therefore, the results in this study could not be generalised, as it did not cover all UK public sector organisations involved in countering fraud. In addition, there exist a wide range of knowledgeable and experienced people out

there in the field of counter fraud, but given the time and resource constraints on the project, it was not possible for the researcher to interview everyone. Nonetheless, the researcher was able to operate within the available resources and time to generate the emerging findings in this study to contribute to knowledge on counter fraud specialists profession and professionalisation. Therefore, it has provided future research opportunity on replicating theories of profession and professionalisation for private sector counter fraud specialists.

- Fourthly, while the author acknowledges that besides the three key public sector organisations focussed on the study (NHS, DWP and LA), there exists counter fraud specialists in other public sector agencies including the HMRC (see Chapter 1, Figure 1.5), resource constraints and time constraints on the project made it impossible for the author to include counter fraud specialists working in those organisations as part of the study. Therefore, research on counter fraud specialists working for those organisations such as the HMRC has been recommended as part of the areas for future research in Chapter 6.

In spite of encountering limitations and challenges, the findings from the study has provided the first academic and major study on counter fraud specialists involving the combination of survey questionnaire and semi-structured interviews with counter fraud professionals to examine their profession and extent of professionalisation. This is what the literature on fraud and professionalisation on counter fraud specialists had failed to address, despite developments in the UK public sector accountability and the need to protect the public purse against fraud. Surprisingly, policy-makers had not realised the need to revisit the professionalisation agenda, given the time of austerity measures in the UK public sector, the high degree of vulnerability of public money to fraud risks and various motivations to commit fraud (weak internal controls, financial pressure and various rationalisation techniques) as discussed in Chapter 1.

Recommendations

Based on the emerging issues in the study, the author has proposed the following ten recommendations as follows:

1. There is the need to develop policies to resolve inequity in financial rewards. Equity theorists argued that people doing a comparable job deserve equal pay

(Romanoff et al, 1986; Truman & Baroudi, 1994). In the context of this study, the government publication and the associated recommendations for professionalising counter fraud specialists falls short on equity. Therefore, there should be a debate on having a single spine salary for public sector counter fraud specialist professionals. This would help resolve the differential annual salary, given that counter fraud specialist professionals across the sector undertake common foundation training accredited by the CFPAB and perform similar tasks of protecting the public purse.

2. Strengthen the social closure strategy on counter fraud specialists' profession by means of re-evaluation of the initial minimum entry qualification training and accreditation. Possible options involve amalgamating some of the elements of the BTEC (NVQ) including mode of delivery into the current PINS training to make it more practical. This would have the benefits of increasing confidence in the PINS qualification, while acting as a disincentive to those local authorities training their anti-fraud staff outside the CFPAB framework. A further option is to downgrade the CCFS qualification and combine it with both the ACFS and some core NVQ modules and use it as the new minimum entry qualification into counter fraud profession.
3. Attaining effective social closure however depends on the existence of a proper and recognised regulatory body with the powers to award accreditation and have a standard process for de-accrediting as well as disciplining counter fraud specialists. Nonetheless, the position of CFPAB in relation to the latter was less clear. This study therefore recommends the need to re-assess the CFPAB role and its regulatory powers including fitness for purpose. The establishment of the National Fraud Authority (now NFA), also creates a further opportunity that could be used to enhance the social closure for counter fraud specialists. Indeed, the 2006 fraud review recommended the NFSA (now NFA) to establish a nationwide system for accrediting fraud investigators based on CFPAB training and certification programme (Fraud Review Team, 2006b, pp. 152-156).
4. The less importance counter fraud specialists professionals attached to pursuing higher education to a University degree or masters level, coupled with the associated resource and support implications means that employing organisations

need to work in conjunction with higher educational institutions or training centres to develop more practical training or vocational courses for counter fraud specialists, as opposed to graduate and postgraduate courses. However, the main danger of emphasising less on the latter is that, it affects the development of counter fraud specialists body of knowledge (knowledgebase)

5. Organisations employing counter fraud specialist professionals should develop strategies to enhance the image and status of counter fraud specialists. Perhaps, more emphasis should be placed on increasing professionalism given identified investigative cultures still prevalent within the counter fraud community.
6. Explore the opportunities, strategies and potential for creating a dedicated occupational publication /magazine for “cementing” the identity of counter fraud specialists as well as increase the body of knowledge as done by other professions.
7. The need to engage senior managers within counter fraud specialists employing organisations and the CFPAB on the relevance of creating a unified and more recognised counter fraud specialists professional association. Doing so would enhance the profession and do away with existing conflicts and internal politics. Furthermore, strategies should be developed to promote and encourage association membership, increase membership affiliation, participation in related association activities, meeting attendance, retention rates and relationship building (Gruen et al, 2000).
8. The CFPAB and relevant stakeholders need to strengthen their partnership work by communicating and educating counter fraud specialists on their professional code of conduct and consequences for breach. In addition, the CFPAB should ensure that systems are in place for the relevant stakeholders including professional standards units to report counter fraud specialists misconduct to the accreditation board as done in the established and most emerging professions.
9. There should be a debate about mandatory CPDs and refresher courses for counter fraud specialists. Perhaps, once the relevant regulatory body has been examined, such a body should work in partnership with the relevant stakeholders to oversee CPD. In addition, anti-fraud work should be properly resourced by employing managers with the relevant experience to lead fraud teams. As well as this, counter

fraud policy makers need to consider human resource implications on the introduction of compulsory CPD in those counter fraud agencies such as DWP, whose anti-fraud staff ‘drift’ in and out of anti-fraud work.

10. Management should put measures in place to develop organisational cultures allowing professionals to exercise their authority. Perhaps, there should be a mechanism in place across public sector fraud investigation organisations to report management interference in investigations. In addition, managers should reflect on their management styles and encourage the involvement of anti-fraud professionals at different levels of the organisation in policy related issues affecting their profession.

Future Research

This thesis has attempted to apply functionalists /‘traits’ theories of profession and professionalisation to examine and explore the UK public sector counter fraud specialists profession. The application of the concepts and methodology has revealed a number of striking findings as discussed. Furthermore, it also provided insights into counter fraud specialists profession and recommendations to policy-makers. Nonetheless, the study also identified areas for further research including:

- Replicate the study for private sector counter fraud specialists.
- Explore the regulation of counter fraud specialists in both the UK public and private sector including the opportunities for a single regulatory body.
- Motivational factors encouraging DWP counter fraud specialists to stay longest with their employers despite high dissatisfaction levels with promotion opportunities and salary remuneration.
- Explore the arrangements in place between the relevant counter fraud agencies and the CFPAB for dealing with counter fraud specialists who breach the accreditation board’s code of conduct or their employers’ code of conduct.
- Explore private sector approaches to countering fraud

- Undertaking comparative study on fraud resourcing between the DWP and HMRC on counter fraud related activities and tax evasion
- Framework for developing courses that provide the relevant practical skills needed by counter fraud specialists.
- Explore the potential for standardising or raising the minimum educational achievement needed to enter counter fraud occupation as done in accountancy, legal and medical professions.
- Study should be conducted on the overall assessment of the effectiveness of counter fraud activities to the UK public sector as a result of the professionalisation agenda (see Chapter 1)
- The need for future research to attempt to obtain views about counter fraud specialists from other stakeholders.
- The need to undertake quantitative study or research to assess the effectiveness of counter fraud activities across UK public sector agencies involved in countering fraud since the introduction of the professionalisation agenda. At the moment, the only agency that had undertaken quantitative study to measure the effectiveness of counter fraud activities had been the NHS CFSMS (see discussion in Chapter 1, page 6).

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APPENDICES

Appendix 1A. Letter of consent attached to survey questionnaire



Institute of Criminal Justice Studies
University of Portsmouth
Ravelin House
Ravelin Park
Museum Road
Portsmouth
PO1 2QQ

T: +44 (0)23 9284 3933
F: +44 (0)23 9284 3939

12/05/2007

Dear Counter Fraud Specialists

I am writing to seek your help in a research project on counter fraud profession as part of my PhD. I am currently working as a research assistant in counter fraud at the Institute of Criminal Justice Studies, University of Portsmouth, and have been studying towards a PhD on counter fraud profession. I am also an Accredited Counter Fraud Specialist and a member of the Institute of Counter Fraud Specialists (ICFS). For this stage of the research, I am sending the attached questions to organisations in the public sector which may employ investigative counter fraud staff. As you may be aware, there is very little research on the subject of counter fraud profession and this project is aimed at widening the base of knowledge in this area. In addition, any information provided will be kept anonymous.

I do understand that you have considerable demands on your time but hope that you might

be able to help me in this research by answering the questions attached and returning it by the 31st June 2007 to **Kwabena Frimpong, Research Assistant, St Georges Building, 5th Floor, Room 5.03, University of Portsmouth, Portsmouth PO1 2HY** marking the envelope, 'Counter Fraud Profession Research', or by E-Mail to kwabena.frimpong@port.ac.uk. I hope this research will also provide information for reforms that help enhance the professionalisation of counter fraud profession and when complete would be happy to send you copies of my findings.

Yours sincerely

Kwabena Frimpong

Appendix 1A2 : Invitation to Participate in Interviews (Follow-Up Study)



Institute of Criminal Justice Studies
University of Portsmouth
Ravelin House
Ravelin Park
Museum Road
Portsmouth
PO1 2QQ

T: +44 (0)23 9284 3933
F: +44 (0)23 9284 3939

20/02/2009

Dear Mr XX

Invitation to Participate in CFS Semi-Structured Interviews

I am writing to seek your help in a research project on counter fraud profession. I am a research staff as well as a PhD student at the Institute of Criminal Justice Studies, University of Portsmouth, and have researched on counter fraud strategies in both the UK public and private sectors. I recently completed a survey on the counter fraud profession and distributed a total of 1403 questionnaires with 321 returned, giving a response rate of 22.9%. The initial analysis produced a number of interesting findings and gaps. The next stage of the project is to undertake semi-structured interviews lasting between 60 – 90 minutes and wondered if you will be willing to help. I hope that findings from this project will provide information for reforms and help to enhance the counter fraud profession.

If this is acceptable to you, perhaps you could either contact me on 02392 843978 or at kwabena.frimpong@port.ac.uk and we can arrange a mutually convenient date. I look forward to hearing from you.

Yours sincerely

Kwabena Frimpong

(Insert Appendix 1A2B Here) Consent Form

Appendix 1A3:



Institute of Criminal Justice Studies
University of Portsmouth
Ravelin House
Ravelin Park
Museum Road
Portsmouth
PO1 2QQ

T: +44 (0)23 9284 3933
F: +44 (0)23 9284 3939

06 June 2007

Dear Counter Fraud Specialists

Reminder: Survey Questionnaire

You may recall that I wrote to you on the 17th May 2007 about research project on counter fraud profession being undertaking as part of my PhD. In that letter I gave some information about the research and asked if you would be willing to complete a short questionnaire. (The original letter and questionnaire are attached).

I am writing again in the hope that I can encourage the participation of those who have not completed one (Please disregard this letter/mail if you have already done so). I do understand that you have considerable demands on your time but hope that you might be able to help me in this research by answering the questions on the attached questionnaire and returning to me by the 29th June 2007.

Yours sincerely

Kwabena Frimpong

Appendix 1B : Counter Fraud Specialist Profession Survey Questionnaire

Section 1: Background / General Data

1 Sex ☐ Male ☐ Female

1.2 Age ☐ 18 – 24 ☐ 25 – 34 ☐ 35 – 44

☐ 45 – 54 ☐ 55 – 64 ☐ 65+

1.3 Ethnic origin:

☐ White ☐ Black ☐ Mixed ☐ Indian

☐ Pakistani ☐ Bangladeshi ☐ Chinese

☐ Other, please state

1.4 Please state the main town or city where you work:

1.5 Please state your current job title:

1.6 What type of organisation are you employed by?

☐ DWP ☐ Local Authority (LA) ☐ NHS CFSMS

☐ Other NHS body ☐ Other – Please specify:

1.7 Please select your annual average salary range including any over time from the list below:

☐ Less than £15,000 ☐ £15,001-£20,000 ☐ £20,001-£25,000

☐ £25,001-£30,000 ☐ £30,001-£35,000 ☐ £35,001-£40,000

☐ Over £40,001

Section 2: Qualification

2.1 What was your highest level of educational achievement at the time of applying for your current position?

☐ Educated to 16 ☐ Educated to 18 ☐ HNC/HND or Equivalent

☐ Graduate ☐ Postgraduate

2.2 Which of the following qualification(s) do you possess? (Please tick)

☐ Accredited Fraud Investigator

☐ Accredited Counter Fraud Specialist

☐ Accredited Counter Fraud Officer

☐ Certified Counter Fraud Specialist

- ☐ Accredited Counter Fraud Manager
- ☐ Graduate Counter Fraud Specialist
- ☐ Association of Certified Fraud Examiner

- 2.3 Could you please list any other counter fraud related qualifications that you possess?
- 2.4 How long have you worked as a counter fraud specialist?
- 2.5 Could you briefly outline – if applicable- the occupations you have undertaken before becoming a Counter Fraud Specialist?

Section 3: Training and Skills

- 3.1 Which organisation provided your Foundation Level Training (the training that leads to ACFS, e.g. PINS)?
- 3.2 Did the Foundation Level Training (PINS) adequately prepare you for your role as a counter fraud specialist?
- ☐ Yes ☐ No ☐ Don't Know
- 3.3 If you answered '**No**' please state why
- 3.4 In what ways do you feel the Foundation Level training could be improved?
- 3.5 Are there any other skills that you think should have been included in the Foundation Level training?
- 3.6 Do you intend to study for the Advanced Level – Advanced PINS (CertHE in

Counter Fraud and Criminal Justice Studies) counter fraud specialist qualification?

3.7

☐ Yes ☐ No ☐ Don't know

☐ Done it already ☐ Currently studying for it

(a). If you have completed the Advanced Level, please go to **Q.4.1**.

If you answered 'Yes' to question 3.6, please state the reason (s) for your answer:

(b). If your answer to question 3.6 was 'No', please explain why you don't intend to study for the Advanced Level counter fraud specialist qualification.

3.8 Are there any incentives that would encourage you to study for the Advanced Level counter fraud specialist qualification?

☐ Yes ☐ No ☐ Don't know ☐ Done it already

(a) If you answered 'Yes' what are they?

Section 4: Professionalism

4.1 On a scale of 0 to 10 where 0 is not a profession to 10 is a complete profession could you rate the following occupations? *Please tick.*

	Not a Profession	0	1	2	3	4	5	6	7	8	9	10	A Profession
Barrister	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Dentist	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Teacher	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Social Worker	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Probation Officer	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Accountant	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession

GP	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Cleaner	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Nurse	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Police Officer	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Solicitor	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
University Lecturer	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Security Officer	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession
Counter Fraud Specialist	Not a Profession	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A Profession

4.2 Do you think it should be compulsory to hold a relevant qualification before you can practice as a counter fraud specialist?

☐ Yes ☐ No ☐ Don't Know

4.3 If you answered 'Yes' could you identify which award you think should be used?

☐ ACFS/Equivalent ☐ CCFS ☐ GCFS

☐ Other (Please specify):

4.4 Could you briefly explain the rationale for your answer to question 4.2 and 4.3?

4.5 Do you belong to any professional association(s) relevant to your occupation?

☐ Yes ☐ No ☐ Don't Know

(a) If you answered **YES**, please state the name(s) of the association(s)

(b) If you answered '**NO**' to question 4.5, please state the reasons why and then go on to question 4.6

4.6 If you are a member of relevant professional association could you describe the

activities you undertake?

4.7. If you are a member of relevant professional association do you

- (a) Read association literature? ☐ Yes ☐ No
- (b) Attend association meetings? ☐ Yes ☐ No
- (c) Attend the annual conference? ☐ Yes ☐ No
- (d) Hold office in the association? ☐ Yes ☐ No
- (e) Other (Please specify :

4.8. How often do you participate in activities related to the above professional association? (*Please tick the appropriate answer*)

☐ Never ☐ Yearly ☐ Monthly ☐ Weekly ☐ Daily

4.9 On a scale of 1 to 10 where 10 is very important and 0 is not very important at all could you indicate how important you think it is to be a member of a relevant professional association?

	0	1	2	3	4	5	6	7	8	9	10	
Not Very Important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Very Important

4.10 Do you regularly read journals/magazines/websites relevant to your occupation?
☐ Yes ☐ No

4.11 If you answered **YES**, please list the titles of the journals/magazine/websites that you regularly read

4.12 How often do you read the journals /magazines/websites relevant to your occupation? (*Please circle the appropriate answer*)

☐ Never ☐ Daily ☐ Weekly ☐ Monthly ☐ Yearly

4.13 On a scale of 0 to 10 where 10 is very important and 0 is not very important at all, could you indicate how important you think it is to read relevant journals/magazines/websites relevant to your occupation?

	0	1	2	3	4	5	6	7	8	9	10	
Not Very Important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Very Important

- 4.14 On a Scale of 0-10 where 0 is not very important and 10 is very important how important do you think it is for a Counter Fraud Specialist to complete a relevant University degree or Masters to improve their standard of performance?

	0	1	2	3	4	5	6	7	8	9	10	
Not Very Important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Very Important

- 4.15 If you are currently enrolled on a University Course please state the name of the University and Course

- 4.16 On a Scale of 0-10 where 0 is not very important and 10 is very important how important do you think it is for a Counter Fraud Specialist to complete continuous professional development (CPD) to improve their standard of performance?

	0	1	2	3	4	5	6	7	8	9	10	
Not Very Important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Very Important

- 4.17 Do you think it should be compulsory to undertake CPD to remain accredited as a Counter Fraud Specialist?

☐ Yes ☐ No ☐ Don't Know

4.18 If you answered ‘Yes’ could you briefly outline what form the CPD should take and how regularly it should be assessed?

4.19 Could you describe the CPD you have undertaken in the last three years.

4.20 Are you aware of any professional codes of conduct that govern your work as a Counter Fraud Specialist?

☐ Yes ☐ No ☐ Don't Know

4.20 If ‘Yes’ could you name the code that governs your activities?

4.21 On a Scale of 0-10 where 0 is not very important and 10 is very important how important do you think it is for there to be a mandatory code of conduct that governs the activities of Counter Fraud Specialists?

	0	1	2	3	4	5	6	7	8	9	10	
Not Very Important	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Very Important

4.22 Which of the following statements **best describe** why you applied for your current position? (*Please select one*)

- Job pays well ☐
- Promotion opportunities ☐
- I was unemployed and it was the best job I could find ☐
- This job is a second to secure extra money ☐

- Good working opportunities ☐
- Work is stimulating ☐
- I wanted to apply my experience and knowledge from the Forces ☐
- For the prestige of the job ☐
- I enjoy doing this type of job ☐
- Job security ☐
- Other (Please specify):

Section 5: Resource and Support

- 5.1 Do you feel you are properly resourced to undertake counter fraud work?
☐ Yes ☐ No ☐ Don't Know
- 5.2 If you answered '**No**' please explain why.
- 5.3 Do you feel you receive an adequate level of support from your senior managers in your role as a counter fraud specialist?
☐ Yes ☐ No ☐ Don't Know
- 5.4 If you answered '**No**' please say why.
- 5.5 How could the level of support you receive be improved?
- 5.6 Have you ever felt pressured by your senior managers to end an investigation into suspected fraud or corruption before reaching a satisfactory conclusion?
☐ Yes ☐ No ☐ Don't Know
- 5.7 If '**Yes**', on how many occasions?
- 5.8 Why did you think you were pressured to end the investigation (s)?
- 5.9 Does **50%** or more of your job involve the formulation or development of counter fraud policy?

☐ Yes ☐ No

Section 6: Level of Satisfaction / Dissatisfaction

Could you please express your level of satisfaction/dissatisfaction with the following?
Where 1 = Very satisfied, 2 = Satisfied, 3 = Neither satisfied nor dissatisfied, 4=Dissatisfied and 5 = Very dissatisfied. *(Please tick the appropriate answers in the table)*

	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
	1	2	3	4	5
Your Job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your Salary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotion Opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your Workload	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THANK YOU FOR YOUR TIME

Appendix for Chapter 4

Sex of respondents

Sex	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Male	167	54.0	98	50.3	40	63.5	14	56.0
Female	142	46.0	97	49.7	23	36.5	11	44.0
Total	309	100.0	195	100.0	63	100.0	25	100.0

Age range of respondents

Age	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
18-24	7	2.2	4	2.0	0	0.0	0	0.0
25-34	56	17.8	38	19.1	10	15.6	2	7.7
35-44	127	40.3	77	38.7	24	37.5	13	50.0
45-54	96	30.5	58	29.1	25	39.1	10	38.5
55-54	29	9.2	22	11.1	5	7.8	1	3.8
Total	315	100.0	199	100.0	64	100.0	26	100.0

Ethnicity of respondents

Ethnicity	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
White	313	97.8	197	97.5	65	100.0	25	96.2
Mixed	1	0.3	1	0.5	0	0.0	0	0.0
Indian	1	0.3	0	0.0	0	0.0	1	3.8
Black	5	1.6	4	2.0	0	0.0	0	0.0
Total	320	100.0	202	100.0	65	100.0	26	100.0

Length of time as ACFO

Time as ACFS (Years)	All Respondents (Years)	Local Authority (Years)	NHS CFSMS (Years)	DWP (Years)
	N	N	N	N
Mean	8.92	9.50	7.88	10.04
Median	8.00	9.00	6.50	10.50
Mode	10.00	10.00	8.00	12.00

Annual average salary range (overtime inclusive)

Annual salary range	All Respondents		Local Authority		NHS CFSMS		DWP	
	N	%	N	%	N	%	N	%
Under £15,000	3	0.9	1	0.5	1	1.6	1	3.8
£15,001-£20,000	23	7.3	17	8.5	0	0.0	2	7.7
£20,001-£25,000	80	25.2	57	28.4	6	9.5	9	34.6
£25,001-£30,000	80	25.2	58	28.9	8	12.7	10	38.5
£30,001-£35,000	67	21.1	45	22.4	17	27.0	3	11.5
£35,001-£40,000	29	9.1	10	5.0	14	22.2	1	3.8
Over £40,001	35	11.0	13	6.5	17	27.0	0	0.0
Total	317	100.0	201	100.0	63	100.0	26	100.0