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New Technology and Crime Solving Competency: A Study of Selected Banks in Port Harcourt, Rivers State

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ABSTRACT

This study examines the adoption of new technology as a catalyst for enhancing the crime-solving competence of selected banks in Port Harcourt. With the increasing sophistication of financial crimes, banks have embraced innovative technological solutions such as artificial intelligence, biometric systems, data analytics, and digital surveillance tools to strengthen fraud detection and prevention mechanisms. The study aims to assess how these technological adoptions improve the ability of banks to identify, investigate, and resolve criminal activities efficiently. A descriptive survey design was adopted, and data were collected from staff of selected commercial banks within Port Harcourt using a structured questionnaire. The data were analyzed using descriptive and inferential statistical tools. Findings revealed that the integration of new technologies significantly enhances the capacity of banks to detect suspicious transactions, reduce response time to criminal incidents, and improve overall operational security. The study concludes that technology adoption plays a crucial role in reinforcing the crime-solving competence of banks, thereby promoting financial stability and customer trust. It recommends that banks should continually invest in modern technological infrastructure and provide regular training for staff to ensure optimal utilization of these tools in combating financial crimes effectively.

Keywords: *new technology, crime, crime solving competency*

INTRODUCTION

Technology, as a dynamic and evolving concept, encompasses the application of scientific knowledge for practical purposes in various human endeavors. According to Oke and Fernandes (2019), technology is not merely about gadgets or digital tools but involves a systematic approach to solving problems, improving efficiency, and enhancing human capacity. They defined it as a blend of tools, systems, and methods designed to perform specific functions in support of human objectives. Similarly, Adekunle and Okonkwo (2020) emphasized that technology forms the bedrock of socio-economic transformation in contemporary societies, playing a vital role in reshaping industries, communication, education, healthcare, and governance.

Nevertheless, technology is not a static phenomenon. It evolves constantly, driven by innovation and the ever-increasing demands of global interconnectivity. Onwuka and Eze (2021) observed that digital technologies, especially the Internet of Things (IoT), artificial intelligence (AI), and blockchain, have disrupted traditional modes of operation in both the public and private sectors. Consequently, organizations are increasingly adopting emerging technologies to enhance their service delivery and competitiveness. In the same vein, Chukwuma and Adeniran (2023) averred that the rise of digital platforms has redefined human interaction and business transactions, shifting the global economy toward data-driven decision-making and automation.

The concept of crime-solving competency refers to the capacity of an organization to detect, investigate, and resolve criminal incidents effectively and efficiently. In the context of banking institutions,

it includes timely fraud detection, secure data management, incident tracing, forensic investigation, and effective reporting systems (Onyeagba & Uzoegwu 2022). As crime in the financial sector becomes more technologically complex, it necessitates equally advanced solutions. The ability of banks to stay ahead of criminal threats increasingly depends on their willingness to adopt and integrate innovative technologies into their security and operational systems (KPMG Nigeria, 2020).

In recent years, the Nigerian banking sector has witnessed an unprecedented rise in technologically driven crimes, particularly in commercial hubs like Port Harcourt, Rivers State. This development poses serious challenges to institutional security, customer trust, and the overall stability of the financial system. As cybercriminals adopt more sophisticated methods such as phishing, hacking, identity theft, and ATM skimming banks are under increasing pressure to deploy equally advanced technological solutions for crime detection and resolution. However, despite the adoption of various security technologies, the problem of inadequate crime-solving competency persists in many banks. This study, therefore, seeks to address the critical problem of the ineffective use of new technology in enhancing crime-solving competency among selected banks in Port Harcourt.

The problem is not a new discovery; rather, it is an ongoing issue that has intensified over time due to rapid digitalization without corresponding improvements in staff capacity, infrastructural upgrades, and policy implementation. As early as the 2010s, scholars and industry analysts had already flagged concerns about Nigerian banks' vulnerabilities to technologically driven crimes and the inadequacies of their response strategies (; Olaniyi, 2022). In Rivers State, the problem is especially acute, given its status as a commercial hub with high financial activity and exposure to fraud. In recent times, incidents of internal collusion, unauthorized electronic transfers, and slow incident response times have plagued financial institutions in the state, resulting in financial losses and reputational damage.

LITERATURE REVIEW

New technology, in contemporary discourse, is widely recognized as a catalyst for operational transformation, particularly in sectors such as finance, security, healthcare, and communication. According to Adebayo and Ogunlade (2019), new technology refers to emerging tools, systems, or processes often digitally based that significantly improve the efficiency, speed, and scope of operations in various industries. These technologies include, but are not limited to, artificial intelligence (AI), biometric systems, blockchain, robotics, data analytics, machine learning, and advanced cybersecurity mechanisms. Similarly, Mohammed and Azeez (2021) emphasized that new technology is not limited to devices or hardware but extends to the software and networks that support intelligent decision-making, automation, and secure data management. They averred that in the banking sector, for instance, innovations like AI-driven fraud detection systems, real-time transaction monitoring platforms, and biometric authentication tools have become instrumental in combating financial crimes and improving customer trust.

In the same vein, Olatunji and Umeogu (2022) noted that new technology has reshaped how organizations collect, process, and utilize data. This digital transformation has enabled institutions to predict, prevent, and respond to potential threats more effectively than ever before. Nevertheless, they observed that the implementation of such technologies often requires significant investment in infrastructure and human capacity, which can pose challenges in developing economies. Consequently, the adoption of new technology is increasingly viewed not just as an operational upgrade but as a strategic imperative. Okafor et al. (2020) asserted that institutions that lag in technological integration risk becoming vulnerable to both external attacks and internal inefficiencies.

Concept of Crime

Crime, as a concept, has been the subject of extensive scholarly inquiry, especially in contemporary times where its forms and consequences have evolved considerably. According to

Adebanjo (2017), crime refers to any act or omission that violates the laws established by a political authority and is punishable by sanctions such as fines, imprisonment, or community service. It is not merely a legal infraction but also a social phenomenon that reflects the cultural, economic, and political dimensions of society. In the same vein, Eze (2020) defined crime as a deliberate conduct that breaches legal statutes and social norms, thereby disrupting the social equilibrium and threatening public safety. Similarly, Oyekanmi (2019) emphasized that crime includes not only violent acts like robbery and murder but also non-violent transgressions such as cyber fraud and embezzlement, indicating its multifaceted nature in the modern world. Nevertheless, it is important to recognize that crime is not universally defined or experienced the same way across societies. Okorie (2018) noted that cultural relativism plays a crucial role in determining what is considered criminal in a particular context. For instance, what may be deemed a serious offense in one country could be viewed as a minor violation or even acceptable behavior in another. Consequently, definitions of crime are often inf luenced by prevailing power structures, moral codes, and societal values, making the concept fluid and context-dependent (Akinyemi, 2021).

However, the root causes of crime have remained a contentious issue among scholars. Some argue that poverty and unemployment are major drivers. Nwachukwu (2016) observed that economic deprivation creates fertile grounds for criminal behavior, particularly in urban slums where opportunities are scarce and social services are inadequate. In the same vein, Musa and Ibrahim (2022) concurred that socio-economic inequalities lead to feelings of resentment and alienation, which can manifest in criminal activities. Nevertheless, others have shifted the focus to psychological and biological factors. For example, Olatunji (2019) asserted that certain individuals may be predisposed to criminal behavior due to genetic or mental health conditions, although he acknowledged that environmental triggers also play a role. Moreover, crime has profound implications for both individuals and the larger society. According to Johnson (2017), the direct victims of crime often suffer physical harm, psychological trauma, and financial loss, while society at large bears the cost of law enforcement, judicial proceedings, and correctional services. In the same vein, Obasi (2021) emphasized that rampant crime erodes public trust in institutions, discourages investment, and impairs national development. Notwithstanding these consequences, responses to crime must be nuanced and informed by empirical evidence.

Concept of Competency

Competency, as a multidimensional construct, plays a pivotal role in both individual and organizational performance. According to Boyatzis (2018), competency can be defined as an underlying characteristic of an individual that is causally related to effective or superior performance in a job. This perspective emphasizes the interplay between knowledge, skills, and personal attributes. Similarly, Spencer and Spencer (2016) stated that competencies go beyond technical know-how to include behavioral attributes such as initiative, teamwork, and leadership. These dimensions make competencies not only measurable but also observable in practice. In the same vein, Campion et al. (2017) noted that competencies serve as critical frameworks for talent management systems including recruitment, training, performance appraisal, and succession planning. Consequently, organizations that integrate competency models into their strategic processes often experience greater alignment between employee performance and organizational goals. Nevertheless, the interpretation of competency remains context-dependent, as different sectors may emphasize varying components—while healthcare might stress communication and empathy, the IT sector might prioritize problem-solving and technical knowledge.

However, not all scholars concur on a universal definition. While McClelland (2019) averred that competency should be evaluated based on actual job performance rather than academic qualifications, others like Mulder (2020) emphasized that competencies must incorporate the ability to apply knowledge in real-life settings. Observed that the evolving nature of work due to digital transformation demands continuous competency development, Brown and Choi (2021) opined that future workforce success

hinges on agility, learning orientation, and digital literacy. Notwithstanding, there is a growing consensus that competencies are essential not only for job performance but also for career development and employability. Emphasized that competency-based education and training equip learners with practical and adaptable skills, Johnson and Levine (2022) asserted that this approach bridges the gap between academia and industry. In this regard, competency frameworks such as the European e-Competence Framework and Nigeria's National Skills Qualification Framework provide standardized measures for assessing and enhancing competencies across professions.

Concept of Crime Solving Competence

Crime solving competency is a multidimensional concept that encapsulates the capacity of individuals and institutions, particularly law enforcement agencies, to detect, investigate, analyze, and resolve criminal activities effectively. According to Adeyemi (2016), crime solving competency entails the combination of investigative skills, technological proficiency, analytical thinking, and procedural adherence necessary to uncover criminal elements and bring perpetrators to justice. It is not merely about apprehending suspects but ensuring that investigations are conducted with precision, legality, and ethical consideration.

Olaoye and Adebanjo (2018) defined crime solving competency as the ability of security personnel to efficiently interpret evidence, apply forensic techniques, and collaborate with relevant stakeholders in the justice system to secure lawful convictions. Similarly, Eze and Onuoha (2021) emphasized that competence in crime resolution is closely tied to an officer's knowledge of criminal law, capacity to gather and preserve evidence, and skill in interrogating suspects without violating human rights. In the same vein, the role of continuous training and exposure to current investigative tools was stressed by Ibekwe (2020), who noted that the dynamic nature of crime today, particularly cybercrime, necessitates an adaptive and technologically sound approach to crime solving.

Types of New Technologies Employed by Banks for Crime Detection and Prevention

Banks in recent years have significantly upgraded their technological arsenal in the fight against crime, especially with the rapid evolution of digital threats. New technologies employed for crime detection and prevention have become an indispensable part of modern banking operations. According to Adepoju and Obasaju (2021), the integration of artificial intelligence (AI), machine learning (ML), and biometrics into banking systems is revolutionizing the detection and prevention of financial crimes. These technologies provide banks with proactive rather than reactive approaches to threats, enabling them to forecast, identify, and neutralize risks even before they occur. Artificial Intelligence has been one of the most transformative tools in banking security. It is defined as the simulation of human intelligence processes by machines, especially computer systems, and is used extensively in fraud detection due to its ability to process vast amounts of data in real time (Ahmed & Salisu, 2020). Similarly, machine learning a subset of AI—learns from data patterns and improves its accuracy over time without explicit programming. In the same vein, Olaoye et al. (2019) emphasized that banks use ML algorithms to detect suspicious transaction patterns, anomalies in account behavior, and potential fraud. These tools offer higher detection rates and reduce false positives compared to traditional rule-based systems.

Types of Crime Experience Banks that must the Prevented

Banks operate in an environment increasingly characterized by sophisticated criminal threats, making the prevention of various types of crime essential for operational continuity and stakeholder trust. According to Nwakanma (2018), financial institutions are primary targets of both internal and external criminal activities due to their central role in handling large sums of money, sensitive data, and facilitating high-value transactions. One of the most pervasive crimes experienced by banks is cybercrime, which

encompasses phishing, malware attacks, identity theft, and unauthorized access to digital financial systems. Ogbu and Eze (2020) defined cybercrime as any criminal activity that involves a computer, networked device, or network, emphasizing that banks remain particularly vulnerable due to their growing dependence on digital platforms for service delivery. Similarly, Adebayo et al. (2022) noted that the digitization of banking services, while enhancing convenience, has expanded the threat surface for potential cyber attackers.

Nevertheless, cybercrime is not the only threat banks contend with. Internal fraud, which includes embezzlement, collusion, forgery, and unauthorized transfers by staff, remains a persistent concern. According to Eze and Okoye (2019), internal fraud is particularly dangerous because it is perpetrated by trusted insiders who exploit systemic weaknesses, thereby compromising the integrity of operations. In the same vein, Uche and Abiola (2021) asserted that employee-related fraud can cripple banking institutions if internal controls are weak or non-existent. Consequently, banks must adopt stringent recruitment procedures, regular audits, and robust whistleblower mechanisms to mitigate such threats. Another form of crime that must be prevented is money laundering. This involves disguising the origins of illegally obtained money so it appears to come from legitimate sources. According to Olajide and Ibrahim (2017), money laundering not only taints the bank's reputation but also exposes it to severe regulatory penalties and loss of customer confidence. Observed that regulatory frameworks such as the Financial Action Task Force (FATF) and Nigeria's Money Laundering (Prohibition) Act impose strict compliance obligations on financial institutions, requiring them to report suspicious transactions and conduct thorough due diligence on clients. Emphasized that failure to comply may subject the bank to sanctions and even revocation of operating licenses (Nwokoro & Afolabi, 2023).

Effectiveness of NEW technologies in Improving Crime-Solving Competence within the Banking Sector

The effectiveness of new technologies in improving crime-solving competence within the banking sector has become an increasingly critical subject in light of the rising sophistication of financial crimes. According to Olayemi (2021), crime-solving competence in banks is the ability to identify, analyze, and mitigate criminal activities through a combination of human expertise and technological support. The advent of digital innovations has revolutionized this process, allowing financial institutions to move from reactive to proactive crime prevention frameworks. Akinola (2020) defined new technologies as automated and data-driven systems that enhance surveillance, prediction, and response capabilities within operational environments. In the same vein, crime-solving competence is no longer dependent solely on the intuition and experience of security personnel but now heavily relies on the integration of advanced systems such as artificial intelligence (AI), biometric verification, blockchain, and machine learning (ML).

Artificial Intelligence, for instance, has transformed the crime detection process by analyzing large volumes of data in real time to detect anomalies. Adebayo and Nwankwo (2019) asserted that AI systems improve fraud detection accuracy by evaluating transactional behaviors, flagging irregular patterns, and reducing false positives. Similarly, biometric technologies such as facial recognition, fingerprint scans, and iris identification have enhanced authentication protocols, thereby limiting unauthorized access to banking systems. Musa and Idowu (2022) observed that biometric systems reduce impersonation and identity theft, which were previously rampant in conventional banking settings.

Empirical Review

Adebayo (2018) investigated the relationship between technology adoption and fraud detection capability in Nigerian commercial banks. Using a mixed-method approach involving surveys of 120 bank employees across Lagos and Port Harcourt, the study revealed that the deployment of digital surveillance tools, transaction monitoring systems, and biometric authentication significantly reduced internal and

external fraud. The author noted that technological adoption improved not only the speed of crime detection but also the accuracy of investigative outcomes. The study concluded that banks that actively embrace modern technology, such as artificial intelligence and data analytics, record a notable improvement in operational integrity and fraud response efficiency.

Okonkwo (2019) conducted a study on the impact of information and communication technology (ICT) on financial crime prevention in Nigerian banks. Using regression analysis on data gathered from five major commercial banks, the research found a positive correlation between ICT tools such as CCTV, fraud alert systems, and database integration with the overall crime-solving capacity of banks. The study emphasized that the ability to track, analyze, and predict fraudulent behaviors through data analytics systems enhanced the decision-making processes of internal security departments. Okonkwo further highlighted that banks that lag in adopting ICT innovations are more vulnerable to sophisticated financial crimes, suggesting that technology serves as both a deterrent and an investigative tool.

Statement of the Problem

The rapid evolution of technology has transformed the operational landscape of the banking industry, providing institutions with innovative tools to improve efficiency, customer satisfaction, and security. However, as banks increasingly adopt advanced technologies such as artificial intelligence, data analytics, and digital surveillance systems, the threat of sophisticated financial crimes has also escalated. Fraudsters continually exploit technological loopholes, creating a complex environment where the very innovations meant to protect institutions can be manipulated to perpetrate crimes. In Port Harcourt, several banks have invested in new technologies to strengthen their security frameworks, yet incidents of cyber fraud, identity theft, and insider collusion continue to challenge their crime-solving capabilities.

Despite the availability of advanced technological solutions, many banks still struggle to fully harness these tools to detect, investigate, and prevent criminal activities. The extent to which technology adoption has translated into tangible improvements in crime-solving competence remains unclear. Issues such as inadequate staff training, limited integration of systems, poor data management, and the high cost of implementation may undermine the effectiveness of technological interventions. Moreover, the lack of empirical studies assessing how specific technologies contribute to the crime-solving performance of banks in the Port Harcourt metropolis creates a critical research gap.

Purpose of the Study

1. identify the types of new technologies employed by selected banks in Port Harcourt for crime detection and prevention.
2. ascertain the types of crime experience by selected banks in Port Harcourt that must the prevented.
3. evaluate the effectiveness of new technologies in improving crime-solving competence within the banking sector in Port Harcourt, Rivers State

Research Questions

1. What the types of new technologies employed by selected banks in Port Harcourt for crime solving competency?
2. Are there different types of crime experience by selected banks in Port Harcourt that must the prevented?
3. How effective are the new technologies in improving crime-solving competence within the banking sector in Port Harcourt?

RESEARCH METHOD

The study adopted a correlational design. Kothari (2004) noted that the application of the correlational design in research, allows for a more detailed and suitable investigation of two or more

variables The design is therefore appropriate for this study because it allows for the efficient collection of data on adoption of new technology enhances the crime-solving competence of selected banks in Port Harcourt., the target population for this study consists 1083 employees. Sampling is a procedure, process or technique of choosing a sub-group from a population to participate in the study (Ogula, 2021). It is the process of selecting a number of individuals for a study in such a way the individuals selected represent the large group from which they were selected. This study applied both probability and non-probability sampling procedures to obtain the respondent for questionnaires and interviews. Mugenda and Magenta (2003) defines sampling as the process of selecting a number of individuals for a study, in such a way that the individuals selected represent the large group from which were selected. According to Mugenda (1999), validity is the accuracy and meaningfulness of inferences, which are based on the research results. It is the degree to which results obtained from the analysis of the data actually represent the variables of the study (Nachimas, 2013).

Two research assistants were employed by the researcher for the collection of the questionnaires. The respondents were given time to respond and the researcher return on agreed date for retrieval. This system helped the researcher achieve a very high response rate as 1083 of the questionnaires were filled appropriately. Data collected will be analyzed with descriptive statistics. It helps to describe what the data look like, where their center is, how broadly they are spread in terms of one aspect to the other aspect of the same data (Leedy, 2016). Data collected from interview will be interpreted qualitatively. Tables, percentages and Weighted Mean Scores on a four point Likert Scale will be used for data analysis.

RESULTS AND DISCUSSION

Distribution of Age Amongst Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	45	16.9	16.9	16.9
	36-45 Years	144	53.9	53.9	70.8
	46 – 55 Years	49	18.4	18.4	89.1
	55 Years and above	29	10.9	10.9	100.0
	Total	267	100.0	100.0	

Source: Research survey/SPSS Output, 2025

The data presented showed the Distribution of Age Amongst Respondents shows the age composition of the 267 individuals who participated in the study. The largest proportion of respondents - 144 individuals, representing 53.9% - fall within the 36–45 years' age bracket, indicating that the majority of participants are middle-aged and likely in active professional or managerial roles. The 46-55 years' age group follows with 49 respondents (18.4%), suggesting a significant number of experienced professionals also participated. The 18–25 years' category includes 45 respondents (16.9%), representing younger individuals who may be early in their careers. Lastly, 29 respondents (10.9%) are aged 55 years and above, likely contributing perspectives from more senior or leadership positions.

:Distribution of Marital Status Amongst Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	101	37.8	37.8	37.8
	Married	114	42.7	42.7	80.5
	Separated	21	7.9	7.9	88.4
	Divorced	26	9.7	9.7	98.1
	Widow/Widower	5	1.9	1.9	100.0
	Total	267	100.0	100.0	

Source: Research survey/SPSS Output, 2025

The result presented showed the Distribution of Marital Status Amongst Respondents reveals that the majority of the 267 respondents are married, accounting for 114 individuals or 42.7% of the sample. This is followed closely by single respondents, who make up 101 individuals (37.8%). Together, these two categories constitute 80.5% of the total population, indicating that most participants are either currently in marital relationships or have never been married. Other marital statuses are less represented: divorced individuals make up 9.7% (26 respondents), while those who are separated constitute 7.9% (21 respondents). The widow/widower group forms the smallest segment, with 5 respondents (1.9%). The distribution reflects a predominantly married and single population, with a moderate presence of individuals who have experienced marital dissolution or loss, offering a reasonably diverse range of perspectives for the study.

Discussion of Findings

The findings of the study in research question one revealed that there are types of new technologies employed by selected banks in Port Harcourt for crime solving competency, this study or finding is in line with the view of Adebayo (2018) investigated the relationship between technology adoption and fraud detection capability in Nigerian commercial banks. Using a mixed-method approach involving surveys of 120 bank employees across Lagos and Port Harcourt, the study revealed that the deployment of digital surveillance tools, transaction monitoring systems, and biometric authentication significantly reduced internal and external fraud. The author noted that technological adoption improved not only the speed of crime detection but also the accuracy of investigative outcomes. The study concluded that banks that actively embrace modern technology, such as artificial intelligence and data analytics, record a notable improvement in operational integrity and fraud response efficiency.

The findings of the research question two indicated that there are different types of crime experience by selected banks in Port Harcourt that must the prevented. This study or finding is in the same view with Okonkwo (2019) conducted a study on the impact of information and communication technology (ICT) on financial crime prevention in Nigerian banks. Using regression analysis on data gathered from five major commercial banks, the research found a positive correlation between ICT tools such as CCTV, fraud alert systems, and database integration with the overall crime-solving capacity of banks. The study emphasized that the ability to track, analyze, and predict fraudulent behaviors through data analytics systems enhanced the decision-making processes of internal security departments. Okonkwo further highlighted that banks that lag in adopting ICT innovations are more vulnerable to sophisticated financial crimes, suggesting that technology serves as both a deterrent and an investigative tool.

CONCLUSION

The findings from the study revealed that the adoption of new technological tools such as artificial intelligence (AI)-based fraud detection systems, biometric verification, digital surveillance networks, blockchain-enabled transactions, and data analytics has significantly improved the ability of banks to combat crimes such as cyber fraud, identity theft, internal collusion, and money laundering. It was established that banks that actively integrate these modern technologies into their operational processes demonstrate higher efficiency in monitoring transactions, identifying anomalies in real time, and ensuring compliance with regulatory and security standards. The study further found that technology enhances not only the speed and accuracy of crime detection but also the capacity of financial institutions to anticipate and prevent potential risks before they escalate into full-blown security breaches. This predictive capability, supported by big data analytics and machine learning algorithms, enables banks in Port Harcourt to build robust security frameworks and develop proactive strategies for risk mitigation.

RECOMMENDATIONS

1. Banks in Port Harcourt should continue investing in advanced technologies like biometrics, AI, and blockchain to strengthen fraud detection and prevention capabilities.
2. To counter rising threats, institutions must enhance cybersecurity, establish internal audit units, and work closely with law enforcement to address both digital and physical crimes.
3. Regular performance evaluations and full integration of technologies are essential to maximize their effectiveness in crime-solving.

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