

Online Public Response to Dutch News About Money Laundering

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Abstract In this paper we analyze how Dutch Public Prosecution’s press releases about money laundering and underground banking are received by producers and consumers of online news reports. First we take a closer look at how journalists (re)framed six official press releases in 75 news reports. It turns out that journalists do not regularly adopt the success frame that the Public Prosecution uses in its press releases. Furthermore, the role of the Public Prosecution Service or the police is downplayed. The moral message that “crime should not pay” receives no coverage in news reports. Second, we analyze how the news reports generated 276 online comments. We distinguish three ways in which online commenters respond to news reports; they (1) appreciate, (2) downplay or (3) condemn the authorities’ success. Commenters are particularly likely to downplay or condemn the police’s success. When a news report focuses on ‘underground bankers’, commenters often express a negative opinion about the effort to curb money laundering. It also appears that readers did not always understand the use of a term like underground banking.

Keywords Communication policy · Conversation analysis · Hawala · Money laundering · Underground banking

Introduction

The Public Prosecution Service’s main task is to prosecute offenders. In addition, the Public Prosecution Service in the Netherlands has a democratic duty to inform the general public about

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the criminal cases the government is prosecuting (Stevens 2010). It therefore publishes press releases about criminal cases on its website (www.om.nl). A further intention of these press releases is to present the Public Prosecution Service and the police in a positive way (Beunders and Muller 2005). This is an important aspect, since there is a significant correlation between the extent to which citizens perceive the police as a legitimate institution and citizens' willingness to cooperate with the police (Maus 2014). Furthermore, studies have shown that negative news coverage of the police leads to lower levels of satisfaction with the police (Miller, et al. 2003), while a positive image in the media leads to higher public support (Wu 2010).

This study focuses on a particular type of criminal offence: money laundering. Money laundering is nowadays an important focus for policy makers because it is thought as something that is closely connected to organised crime (Levi 2015). Money laundering investigations can also lead to confiscation of criminal assets. Kruisbergen et al. (2016) summarise a 'follow the money' approach as follows. First, it is thought that confiscating crime money deters crime by reducing its profitability. Second, taking away any criminal profits could prevent crime when offenders are unable to finance their future criminal activity. Third, it has a moral dimension because 'crime should not pay'. Fourth, it can compensate society for the adverse impacts of crime and the subsequent costs of fighting it.

In accordance with the Financial Action Task Force (FATF 2012) recommendations and European Union regulations,¹ a person can be prosecuted for money laundering in the Netherlands if s/he knowingly accepts, possesses, or uses money generated by criminal activity, or that s/he could reasonably have suspected to have resulted from criminal activities. Money laundering has been a criminal offence in the Netherlands since 2001, but the government's policy against money laundering has become more pronounced in recent years. For example, the government has introduced a yearly confiscation goal of over 115 million euros by 2018, almost twice as much as the target amount in 2013 (Rijksoverheid 2015: 22). Investigating money laundering is also one of the priorities of the Dutch police. Between 2008–2012, about 75 million euros were invested in improving the tackling of financial-economic crime (AR 2014). Figures for 2012 show that 2047 money laundering offenses were brought to court (AR 2014).

A particular method of money laundering is underground banking, also known as *hawala*. This is a method used in several migrant communities to remit money abroad without using official financial channels (Ballard 2003; Jost and Sandhu 2000; Maimbo 2003; Passas 1999). The lack of formal supervision of underground banking also makes it attractive for criminals who want to transfer their criminal proceeds to other jurisdictions (Kleemans et al. 2002; Van de Bunt 2008; Soudijn 2015). This has led to specific FATF recommendations to supervise this sector (FATF 2003; 2013). In line with these recommendations, the Dutch police has also intensified its focus on underground banking (Van der Knoop and Rollingswier 2015).

With an increased focus on confiscating assets and underground banking, it is important that citizens support the Public Prosecution Service's policy and that citizens are, for instance, willing to report an offence to the police. One possible way of achieving this might be for the Public Prosecution Service to issue press releases to report its major successes. However, the Public Prosecution Service cannot be sure that press releases will be picked up by the media, and if so, that the original press release will not be altered by journalists. Furthermore, it is by no means certain that the eventual readers of the news will absorb the intended positive message constructed by the Public Prosecution Communications Department in the press release. While the authors of press releases provide the initial framing of a news report, journalists can reframe a news event differently by highlighting particular aspects and making

¹ Article 1 of Council Directive 91/308 EC; Directive 2001/97/EC; and Directive 2005/60/EC.

other aspects less salient (Pander Maat and De Jong 2012). After all, press releases and news reports have different functions and are aimed at a different public (Pander Maat 2007, 2008). Press releases are primarily written to inform journalists, and they typically aim to present an institution—in this case the police—in a positive way. Journalists, on the other hand, write news reports for a public of laypeople and want to offer an objective and understandable description of a newsworthy event (Pander Maat 2007). Besides, even if journalists do adopt a jubilant tone about a confiscation in an investigation into hawala, for instance, it is unclear that it will strike the same chords with the intended audience.

One way to obtain more insight into laypeople's opinions about the Public Prosecution's news about money laundering is to look at readers' comments on online news reports. News websites often provide an online functionality where readers can post comments and start a discussion about a news report. According to Henrich and Holmes (2013: 1), these types of comments can be used as qualitative data "that reflect public opinions and provide insight into how decisions are made and beliefs formed". Research suggests that studying online comments is a fruitful way to uncover laypeople's opinions about, for instance, youngsters and the police (Van den Heerik and Van Charldorp 2015).

The current paper presents two interrelated studies based on 276 comments in response to 75 news reports written on the basis of six press releases about money laundering and underground banking. In the first study we investigate the differences in framing between the press releases published by the Public Prosecution Service and the ensuing news reports. In the second, more substantial, part of the study we examine how people responded to news reports based on these press releases. In this way, the study as a whole addresses the following questions: how do journalists frame (or reframe) the Public Prosecution Service's press releases about money laundering in their news reports, and how does public opinion in the Netherlands respond to these news reports? Based on the results we discuss how a communication policy intervention could create more support for the Dutch Public Prosecution Service and police in relation to money laundering.

In "[Data and Method](#)", we present the corpus of press releases, news reports and comments and explain the methodology used to investigate this corpus. In "[Results](#)" we discuss the results of the comparative analysis of the press releases and news reports about money laundering, and of the comments in response to these reports. In "[Conclusion and Discussion](#)", finally, we present an answer to the research question and discuss some theoretical and practical implications.

Data and Method

Data

The corpus for this study consists of six official press releases, 75 news reports, and 276 online reader comments.² These were obtained as follows.

The six press releases were selected from the Public Prosecution Service's website by using Dutch key words for money laundering (*witwassen*), hawala (*hawala*) and underground banking (*ondergronds bankieren*). All press releases describe cases in which the police

² We originally collected eight press releases, but two press releases did not result in articles that included online comments. These press releases (number 3 and 8) were removed from the corpus.

successfully arrested money launderers or confiscated criminal money, real estate, or goods. Three press releases focused on underground banking and three others on confiscations. Table 1 provides some further details on word count and date of publication. The press releases did not use any images.

The 75 news reports were found with Lexis Nexis and Google.³ We used key words that were included in the titles, leads and subheadings of the press releases.⁴ All news reports were carefully read in order to determine whether they described the same news events as the press releases on which we assumed them to be based.

After establishing a corpus of online news reports, we collected all related comments posted within the same online environment. All in all, we found 276 comments. These comments were collected between 29 May and 3 June 2015. Table 2 lists the number of news reports for each press release and the number of comments made on these news reports. All comments were anonymised in order to respect the privacy of the website users.

Method for Comparing Press Releases and News Reports

Our first study involved comparing press releases and news reports. We used Pander Maat's (2008) *transformation analysis*, one of the most convenient methods for investigating the transformation of press releases into news reports. This requires identifying sentences that contain similar content in both the press release and news report. For each sentence pair we identified whether a journalist left out, added or changed information according to Pander Maat's (2008) coding scheme.

In order to analyse changes beyond the sentence level, we also investigated changes in framing. The frame concept was introduced by Goffman (1974) and can be defined as a schema of interpretation that allows people "to locate, perceive, identify, and label" their experiences in everyday life and the world in general (Goffman 1974: 21). In news reports, a particular frame can emphasise certain information so that particular aspects of the news event are highlighted (Entman 1993). Framing is therefore primarily concerned with which aspects of a news event are highlighted, and which aspects are given less prominence. By looking beyond the sentence level at the titles, leads, subheadings and images or videos of the press releases and news reports, we tried to spot what types of frames were used in the press releases and whether and how the frames differed in the news reports. We found three major frames in the press releases and news reports. These frames are discussed in "Results".

Method for Analysing Comments

The main focus of our research was addressed in the second study. Here we used the 276 online comments to qualitatively discern the public opinion of Dutch citizens concerning money laundering. This comments can be considered authentic material that was spontaneously put forward by the Dutch people, without being asked. This is in contrast to survey research, where respondents are asked to formulate an opinion. Because we derived the

³ Lexis Nexis is a database of (online) news reports. We used Google to find articles based on the chosen press releases on more popular news websites and online forums.

⁴ For instance, if the title of the press release was "20 million euros confiscated in fight against underground bankers", we searched using the following keywords: '20 million', 'confiscated', 'underground bankers' and 'underground banking'.

Table 1 Descriptive information about the press releases

Press release number	Topic	Word count	Date of publication
1	Money laundering (confiscation of cash, bank accounts, and luxury goods)	284	April 24, 2015
2	Underground banking (verdict)	361	February 11, 2014
4	Underground banking (summary of national results in 2014)	381	February 10, 2015
5	Underground banking (summary of the results in Rotterdam in 2014)	368	January 5, 2015
6	Money laundering (confiscation of real estate)	258	May 26, 2015
7	Money laundering (confiscation of real estate, cash, and bank accounts)	450	May 16, 2014

material from the internet, we were not present as researchers. The participants therefore behaved as they normally would (Babbie 2013).

The discourse that commenters produced online gave us insight into how people responded to news events, how they accounted for their actions and opinions, and how and on what issues they agreed or disagreed with others. Since the online commenters were responding to either a news posting or another comment, we used insights from conversation analysis to interpret their interactions (also see Ten Have 2007; Heritage and Clayman 2010; Pomerantz and Fehr 1997).

Conversation analysis is an inductive and qualitative research method that aims to provide a rich description of what is going on during interactions rather than aiming to provide generalisations (Babbie 2013). A basic idea within conversation analysis is that speech acts are organised in sequences of turns (*adjacency pairs*), in which case the first turn in the conversation (e.g. a question) creates an opening for a particular second turn (e.g. an answer) (Schegloff and Sacks 1973).

Conversation analysis has proven to be successful for studying written interaction in online comments (e.g. Stommel 2009; Lamerichs 2003; Snejder and Te Molder 2004; Vayreda and Antaki 2009). Readers who post comments online perform different functions, and they also show understanding of the actions performed by other authors or commenters (Stommel 2009). Similar to spoken interaction, online messages also appear in sequences, in which the first message creates an opening for a particular second message (Vayreda and Antaki 2009). If a commenter directly responds to a news report, the news report can be considered the first turn

Table 2 The number of news reports and comments for each press release

Press release number	No. of news reports	No. of comments
1	14	84
2	8	11
4	10	76
5	20	65
6	9	34
7	14	6

and the comment can be considered the second turn. If a commenter responds to another commenter, comment 1 is the first turn and comment 2 is the second turn.

Besides this interactional perspective, insights from Membership Categorization Analysis (MCA) (Sacks 1992) also proved useful for our analysis of online comments. MCA involves analysing the categories and themes that language users use to make sense of the world. By examining patterns in the data, MCA focuses on how participants construct reality, identity and morality.

To put it simply, we first distinguished between comments that expressed a positive, neutral or a negative opinion about money laundering. Thereafter we made a detailed linguistic analysis of the comments within the online interaction. All analyses of the comments were conducted within the sequential environment of the posts. However, any excerpts used in this article are numbered in sequence for the sake of readability.

Results

In this section, we will first discuss the results of the comparison between press releases and news reports based on the transformation analysis and framing analysis (“[Comparing Press Releases to News Reports](#)”). In “[Online Comment Analysis](#)”, we present the analysis of the online comments.

Comparing Press Releases to News Reports

An analysis of the changes at the sentence level and in the titles, leads, subheadings and images or videos in the press releases and news reports indicates that three important frames are used: a success frame, a moral frame and an example frame. There are both similarities and differences between the press releases and news reports in terms of how these frames are constructed and emphasised.

Success Frame

The first frame adopted in the press releases is a success frame, in which the confiscation of money and possessions from money launderers, or the arrest of underground bankers, is presented as a successful achievement. This frame is particularly reflected in the large sums of money mentioned in some of the press releases and news reports, for example if the total amount of money confiscated is stated in the title. This emphasises the positive outcome of a case in which the Public Prosecution Service was successful. The success frame is also sometimes evoked by the images in the news reports. Several news reports include photos of large sums of money, which emphasises the police’s achievement.⁵

In most press releases, the news about an arrest or a confiscation is presented from the perspective of the police or the Public Prosecution Service. This is done by mentioning institutions in the titles and in the leads in which the Public Prosecution

⁵ The photos merely served as an illustration to the title but had no real bearing on the case. For instance, a report on money laundering would show the cliché image of euro bills on a clothes line.

Service or the police are presented as an actor (the subject of an active sentence). In the titles and leads of the news reports, by contrast, these institutions often remain unidentified.

Moral Frame

The second frame used in the press releases is a moral frame. This frame presents money laundering as a criminal activity which should be penalised. This frame is adopted in the press releases and in most news reports. For example, the press releases and most news reports describe an arrest or confiscation, refer to organisations within the Dutch judicial system, or provide information about the judicial consequences of the suspects' criminal activities. By mentioning this kind of information, the news reports emphasise that money laundering is against the law.

However, the news reports do not always make this moral frame explicit. This can be seen, for instance, in the news reports based upon press releases 1 and 7. The moral frame is made explicit in these press releases by the subheading "Crime must not pay", which emphasises that money laundering offends against the moral norm that people should not make money through criminal activities. This subheading is not used, however, in any of the news reports based on these two press releases.

Example Frame

The third frame used in the press releases is an example frame. This frame has to do with whether an author describes a large-scale investigation or focuses on a specific example. Our corpus includes three press releases that provide a summary of the positive outcomes of the police's fight against money laundering (e.g. the confiscation of criminal money), either over a one-year period (press releases 4 and 5), or in a large-scale investigation (press release 6). These press releases also provide one or several examples of money-laundering cases. Most news reports (35 of the 39 news reports for these press releases) also highlight the particular case or cases discussed in the press release, thus making the news more concrete and relevant.

Interim Conclusion About Frames

Although the success, moral and example frames used in the Public Prosecution Service's press releases are also adopted in most of the news reports, there are differences between the two text types in terms of how these frames are used. First, the news reports, unlike the underlying press releases, typically do not stress the involvement of the police or of the Public Prosecution Service in the fight against money laundering. Second, journalists typically do not make explicit the moral message that money laundering is a crime that needs to be penalised. Third, news reports sometimes focus on one individual example rather than a whole large-scale investigation. These decisions about the framing of news about money laundering might also influence how commenters respond to these news reports. This will be investigated more thoroughly in the next section.

Table 3 The number of approving, downplaying, condemning and neutral comments for each press release

	Approving comments frequency (%)	Downplaying comments frequency (%)	Condemning comments frequency (%)	Neutral comments frequency (%)	Total no. comments
Press release 1	8 (9.5 %)	8 (9.5 %)	17 (20.3 %)	51 (60.7 %)	84
Press release 2	1 (9.1 %)	6 (54.4 %)	1 (9.1 %)	3 (27.3 %)	11
Press release 4	3 (3.9 %)	29 (38.2 %)	17 (22.4 %)	27 (35.5 %)	76
Press release 5	3 (4.6 %)	8 (12.3 %)	25 (38.5 %)	29 (44.6 %)	65
Press release 6	6 (17.6 %)	1 (2.9 %)	11 (32.4 %)	16 (47.1 %)	34
Press release 7	1 (16.7 %)	0 (0.0 %)	1 (16.7 %)	4 (66.7 %)	6
Total	22 (8.0 %)	52 (18.8 %)	72 (26.1 %)	130 (47.1 %)	276

Online Comment Analysis

Based on the analysis of 276 comments, we found that commenters respond to news about money laundering in three different ways: by 1) expressing approval for the police's success in the fight against money laundering; 2) downplaying the police's success; or 3) condemning the police's success. In addition, there are also neutral comments in which commenters do not express a clear opinion about money laundering. Table 3 provides an overview of the number of approving, downplaying and condemning comments, as well as the number of neutral comments, sorted by the press release on which the news reports that received comments were based. This table also lists the total number of comments for each category⁶.

Table 3 indicates that 52.9 % of comments on news reports about money laundering express an opinion about the police's success in the fight against money laundering; 47.1 % of comments are neutral. The table also indicates that only 8.0 % of the commenters express approval of the police's success. Most commenters are less positive about the police's success in the fight against money laundering: 18.8 % of the commenters downplay the police's success, and an even larger percentage (26.1 %) condemn it.

The table also shows that there are differences between the press releases in terms of how frequently each type of comment occurs. For instance, press release 7, which focuses on the confiscation of laundered money and goods, received more than four times as many approving comments as press release 4, which focuses on underground banking. We therefore also analysed whether there was a difference between news reports about underground banking and news reports about money laundering (which prominently figured confiscations) with regard to the kinds of comments they received. Table 4 lists how many approving, downplaying, condemning and neutral comments were made on each kind of news report.

This table indicates that news reports about the confiscation of money or goods received relatively more approving comments (12.1 %) than news reports about underground banking (4.6 %). By contrast, news reports about underground banking received almost four times as many downplaying comments as news reports about the confiscation of money or goods (28.3 vs. 7.3 % respectively). Comments on news about the confiscation of laundered money or goods are also more likely to

⁶ These categories are not clearly distinct, but often overlap. Moreover, the categories comprise only those comments in which commenters give their opinions about money laundering, penalties, government institutions or the court system.

Table 4 The number of approving, downplaying, condemning and neutral comments for news reports about underground banking and news reports about money laundering confiscations

	Approving comments frequency (%)	Downplaying comments frequency (%)	Condemning comments frequency (%)	Neutral comments frequency (%)	Total no. comments
Confiscations ($N=124$)	15 (12.1 %)	10 (7.3 %)	29 (23.4 %)	71 (51.3 %)	124
Underground banking ($N=152$)	7 (4.6 %)	43 (28.3 %)	43 (28.3 %)	59 (38.8 %)	152

express a neutral sentiment than are comments on underground banking (51.3 versus 38.8 %). The three categories of comments are illustrated below in “[Expressing Approval of the Police’s Success](#)” (approving comments), “[Downplaying the Police’s Success](#)” (downplaying comments) and “[Condemning the Police’s Success](#)” (condemning comments) section.

Expressing Approval of the Police’s Success

In 8.0 % of the comments on news reports about money laundering, commenters show appreciation for the police’s success in the fight against money laundering. These commenters acknowledge that money laundering is a crime and support the fact that the police take measures against it. Some commenters who support the police’s success in fighting money laundering explicitly praise the police or another institution for their success, as can be seen in Excerpt 1. For this comment and for all others comments discussed throughout this article, the original comment in Dutch is provided in the left column and an English translation in the right column.⁷

Excerpt 1

(Press release 7: Omroep Brabant)

Goed werk van politie en FIOD. Dat mag ook wel eens gezegd worden. Mooi even >10 mln euro ‘balanscorrectie’ opgehaald.

Police and FIOD did a good job. It’s only fair to point it out now and then. Just achieved a neat little >10 million euros in ‘balance correction’.

This commenter takes the news report as a description of a successful action of the police and the tax authorities and shows appreciation for the work that they have done (“good job”). He⁸ also emphasises the need for commenters to show their appreciation of this kind of news (“It’s only fair to point it out now and then”). The commenter reinforces his positive evaluation of the news by referring to one of the positive consequences it has for the Dutch state, namely that the state can pay off 10 million euros of the national debt.

Excerpt 1 is one of two comments in our corpus in which commenters explicitly refer to the police in expressing their approval of an arrest or confiscation. The framing of the news reports to which commenters respond seems to influence whether commenters praise the police in showing their appreciation. In both news

⁷ All translations in this article are ours. In order to make the translations reflect the original Dutch comments as much as possible, we sometimes maintained grammatical or spelling mistakes in our translations.

⁸ For readability purposes, all commenters will be treated as males and will be referred to as ‘he’.

reports to which these comments respond, the police are presented as an actor, which emphasises the active role they played in the confiscation. If a news report does not allude to the role of the Dutch police in a successful arrest of or confiscation from money launderers, commenters typically do not praise the police or another institution for a successful arrest or confiscation.

Commenters who express approval for the police's success often give reasons why they consider the confiscation of laundered money or the arrest of money launderers a success, for instance by mentioning positive outcomes ("just achieved >10 million euros 'balance correction'"). In showing appreciation for such a success, commenters also acknowledge that money laundering is an offence that requires severe penalisation; in this way, they subscribe to the moral frame.

The comments in which commenters express their approval are often among the first comments on a news report. Once several negative comments have been made, it is less likely that a commenter will express approval of the police's success. This is consistent with Van den Heerik and Van Charldorp's (2015) finding that the first message in a thread usually influences subsequent messages. This is clear from Excerpt 2, for instance, which is the first positive comment on a news report in the wake of a long run of negative comments.

Excerpt 2

(Press release 4: Nu.nl)

*Na alle negatieve en zure reacties tijd voor een
positieve insteek: goed gedaan OM, ga zo door !!*

*After all the negative and sour comments it's time for a
positive approach: well done Public Prosecution
Service, keep up the good work !!*

This commenter first distances himself from the previous comments on the news report by evaluating these comments in a negative way ("negative and sour comments") and contrasting them with his own positive comment ("it's time for a positive approach"). Thus, this commenter first gives his reasons for making a positive comment before expressing his approval of the arrest of the money laundering suspects. Interactionally this requires more 'work' than simply agreeing with the previous commenter.

Downplaying the Police's Success

In 18.8 % of the comments, commenters respond to news reports by downplaying the police's success in combating money laundering. These commenters undermine the success value of the police arresting underground bankers or confiscating money or goods from money launderers. There are two different ways in which commenters downplay the police's success: 1) by arguing that it is merely 'the tip of the iceberg', or 2) by arguing that the penalties for money laundering are so low that an arrest or confiscation does not really deserve the name "success".

'Tip of the Iceberg' Comments Some commenters downplay the police's success by stressing the cases where the police have not been successful in repressing crime rather than focusing on the successful case(s) described in the news report. These commenters typically argue that the case(s) discussed are merely 'the tip of the iceberg'; they emphasise the criminals that have not yet been caught, or the large amounts of money still to be confiscated. For example, the commenter in Excerpt 3 undermines the police's success by suggesting that

the amount of money confiscated is just a drop in the ocean compared to the total sums involved in underground banking.

Excerpt 3

(Press release 1: PowNed)

En dan nog, honderdduizenden euro's, waar praat je over. Een echte crimineel rond af op miljoenen. *And even then, a few hundred thousand euros – no big deal. Any real criminal will round it up to the nearest million.*

This commenter downplays the police's success first by suggesting that the confiscation is not newsworthy ("no big deal") and subsequently by comparing the amount of money confiscated with the much larger sums criminals typically deal in ("millions"). The commenter thus emphasises that the money confiscated is insignificant in comparison with all the money made through criminal activities; this plays down the police's success. He also suggests that this is not just his own opinion, since his claim that "any real criminal will round it up to the nearest million" implies that criminals would not consider the sum confiscated of any importance either. It is interesting that this commenter also uses the modifier "real". In this way, he suggests the government may have its priorities wrong, arresting criminals who are engaged in minor offences rather than other, "real" criminals. This is another way of diminishing the police's success.

Commenters on news reports do not only respond to the content of the reports themselves; they also engage in discussions with other commenters. This is consistent with what Schuth et al. (2007) found for Dutch news websites in general. An analysis of sequences of comments shows that commenters sometimes disagree on whether a single confiscation or arrest is just 'the tip of the iceberg'. Particularly when people comment on news reports about underground banking, they downplay the police's success in a specific way, e.g. by suggesting that the police would do better to focus their efforts on a specific group of 'criminals': *legal* bankers. In this way, they accuse legal bankers of engaging in activities that are just as criminal as the activities of underground bankers, if not more so. This can be seen in Excerpt 4.

Excerpt 4

(Press release 5: Nu.nl)

Alle bankiers zijn over het algemeen malafide... underground of not, underground of erboven, één pot nat. *All bankers are dishonest, in general ... underground or not, it's six of one and half a dozen of the other.*

This commenter equates legal bankers with underground bankers by referring to both groups with the same noun, "bankers". He also reinforces this with the adverbial phrase "in general" and with the formulaic expression "it's six of one and half a dozen of the other". He then accounts for this equation by proposing that what underground and legal bankers have in common is that they are "dishonest", which reveals his negative opinion about both groups of bankers. At the same time, the term "dishonest" suggests the police should chase not only underground bankers, but also legal bankers. In this way, the commenter downplays the police's success in arresting criminals, suggesting that the underground bankers that the police are

chasing are only a small portion of “all” bankers involved in some kind of criminal offence.

Criticising the Judicial System Commenters downplay news about the police’s success in arresting money launderers by arguing that the police cannot be considered successful in repressing money laundering as long as money launderers do not receive severe penalties. The commenter in Excerpt 5, for instance, criticises the penalties for money laundering in the Netherlands as being too lenient.

Excerpt 5

(Press release 4: Nu.nl)

<i>“Een deel van het criminele geld wordt op die manier aan justitie betaald.”</i>	<i>“In this way a portion of the criminal money is paid to the judicial authorities.”</i>
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Dus eigenlijk laat onze overheid zich afkopen.

So in fact our authorities are letting themselves be bought off.

Ik had niet verwacht dat we hier ook Griekse toestanden hadden.

I wouldn’t have expected Greek goings on here too.

This commenter first quotes a sentence from the news report in order to subsequently criticise the effectiveness of the Public Prosecution Service’s money laundering policy. He focuses on this claim, because it implies that not all criminal money is paid to the judicial authorities, but only “a portion” of it. By so doing, he attacks the leniency of the penalties in the Netherlands and criticises the Dutch judicial system in general, suggesting that it is not effective. This commenter first expresses a negative evaluation of the fact that the judicial authorities require criminals to pay money as a penalty by referring to this as “letting themselves be bought off”. By comparing these lenient penalties to the situation in Greece, the commenter both reinforces his negative evaluation and suggests that the government is to blame, since Greece has recently been associated with multiple financial scandals. His expression “I wouldn’t have expected...” implies that he would expect a different stance from the Dutch government, thus also indicating his assumption that they must agree that their current policy should be changed.

Condemning the Police’s Success

There are also commenters who completely condemn the police’s success. We can distinguish three types of condemnation: 1) denying that the police have been successful at all, 2) criticising the government’s money laundering policy and 3) condemning the ‘condemner’ for having no right, or no legitimate motives, to arrest money launderers.

Denying the Police’s Success Some commenters condemn the police’s success by denying the fact that money laundering suspects have been caught or penalised for their criminal activities. These commenters suggest that criminals get away with money laundering, whereas the news reports to which they respond actually describe the successful arrest of these criminals or the successful confiscation of money and goods from them. The commenter in Excerpt 6, for example, denies the police’s success in combating money laundering by suggesting that the police do not do anything about it.

Excerpt 6

(Press release 1: Fok.nl)

Hier in de buurt ook zo: huurwoning, grote luxe Mercedes M-klasse AMG voor de deur (eerder nog de AMG uitvoering van een S-klasse) en inderdaad ook rolluiken voor de ramen van het huis. Kan natuurlijk niet, maar toch komen ze er mee weg...

It is the same here in this neighbourhood: rented house, big luxury Mercedes M-class AMG out front (or even more likely the AMG model of an S-class) and indeed shutters closed on the front windows too. Totally impossible, of course, but they still get away with it...

Rather than stating that the suspects in the news report got away with money laundering, this commenter suggests that money launderers in general get away with it and makes this more concrete by describing a specific example in his own neighbourhood. He cites neighbours with a luxurious lifestyle they could not possibly afford from their income.⁹ He presents this as an obvious example of money laundering, by positing that this is “impossible” and reinforcing his view with the adverbial phrase “of course”. The commenter subsequently expresses his frustration about this by contrasting the fact that this is an obvious example of money laundering with the fact that these people are not arrested (“they still manage to get away with it...”). The elipse (“...”) at the end of his comment suggests that he wants something to be done about this.

However, commenters who completely deny the police’s success do not occur very frequently in our corpus, and they are also not always accepted by other commenters. Sometimes other commenters respond to such comments by suggesting that they are unfounded. For instance, another commenter replied to the comment above with “Read it again”, thus accusing the commenter of not having interpreted the news correctly.

Criticising Government Policy A larger number of commenters condemn the police’s success by criticising government policy with regard to money laundering or with regard to crime in general. For instance, the commenter in Excerpt 7 argues that the authorities do not operate efficiently and condemns the police’s success in combating money laundering for this reason.

Excerpt 7

(Press release 4: Nu.nl)

heeft minstens 30 miljoen gekost deze actie

this operation cost at least 30 million

This commenter completely dismisses the police’s success in combating money laundering by suggesting that it costs the government more to achieve the confiscation (“at least 30 million”) than the total sum they had confiscated from the money launderers (20 million euros). The adverb “at least” even reinforces this, by suggesting that the confiscation may actually have cost even more.

Commenters who criticise government policy against money laundering also criticise this policy for reasons other than its cost-effectiveness. For instance, some commenters criticise the fact that it is possible for criminals to engage in money laundering in the first place. These commenters argue that the government should have detected the money launderers earlier on, in this way expressing their disregard for the government’s money laundering policy. What these comments have in common is that they all dismiss the successful arrests or confiscations

⁹ Although not explicitly stated, “rented house” (*huurwoning*) often refers to social housing.

and instead focus on in the shortcomings of the money laundering policy, e.g. its low cost-effectiveness or the lack of preventive measures.

Condemning the Condemner In 26.1 % of the comments, the focus has shifted away from the act of money laundering to the motives and behaviour of the government, the police or another institution that disapproves of money laundering. This is what Sykes and Matza (1957) call *condemnation of the condemners*. They consider it an effective strategy for suspects to present their deviant behaviour as valid (Sykes and Matza 1957: 666). The comments on news reports about money laundering suggest that this strategy is also used by readers of this news. These commenters typically acknowledge that money laundering is a crime, but argue that the authorities do not have the right to arrest criminals who engage in money laundering. These commenters either argue that the authorities have an illegitimate motive for repressing money laundering or accuse them of engaging in criminal activities themselves.

For instance, the commenter in Excerpt 8 expresses a positive opinion about money laundering and accuses the authorities of engaging in bad behaviour that stimulates people to engage in money laundering. In this way, this commenter condemns the authorities rather than the act of money laundering itself.

Excerpt 8

(Press release 5: PowNed)

Persoonlijk draag ik het illegaal bankieren een warm hart toe. Geld buiten het zicht van de overheid willen houden is een logisch gevolg van het handelen van de overheid en dat geldt ook voor het geld uit de klauwen van de echte crimineel bankiers houden; Zalm en consorten.

I myself sympathetic to illegal banking. The wish to hide money from the authorities is a logical consequence of the government's actions, and that also applies to the wish to keep money away from the real criminal bankers: Zalm and company.

Although this commenter does not deny that money laundering is a crime (i.e. he calls it “illegal”), he still legitimises it by suggesting that money launderers have legitimate reasons for making money in this way, namely the current government policy and the need to keep money away from “real criminal bankers”. This commenter justifies money laundering and even takes a positive view of it as a way to make money. He also suggests that it is more important to chase legal bankers rather than underground bankers, by referring to legal bankers, e.g. the ABN AMRO bank,¹⁰ “the real criminal bankers”. The adjective “real” suggests that the people caught by the government are actually not criminal at all or are not important. Just like in some of the ‘tip of the iceberg’ comments, this commenter thus equates legal bankers with the suspects discussed in the news report and actually goes a step further by suggesting that legal bankers are even more criminal than these suspects. In this way he suggests that the government does not have a legitimate reason for arresting money launderers and criticises the government’s policy in general.

¹⁰ Gerrit Zalm is the former Dutch Minister of Finance and now works as the CEO of the Dutch bank ABN AMRO.

Methodological Limitations Studying comments on news reports will not provide insight into how *all* readers perceive the money laundering cases discussed (Henrich and Holmes 2013). First of all, a considerable number of users are *lurkers*, i.e. people who read web content without leaving a message (Preece et al. 2004). The opinions of older Dutch readers, in particular, may be underrepresented because online news websites may attract or cater to a younger public. Second, even when readers leave a comment, this is not always to express their attitude about the news report, but may be on something off-topic. Third, the majority of news websites do not have a commenting facility. Besides, even if websites have a commenting facility, news reports do not always receive comments from readers, as was the case with the news reports based upon press releases 3 and 8 (Preece et al. 2004). Fourth, Van Charldorp and Van den Heerik (2013) found that online users typically make comments that are in line with the comments made by other users. It seems likely that people whose opinions differ from those of other commenters refrain from making comments. The comment in Excerpt 2 indicates that readers with a differing opinion may still express their opinions, but that this typically requires more interactional work.

Conclusion and Discussion

In this article we analysed the various ways in which readers respond to Dutch online news reports about money laundering. We analysed 276 online comments on 75 Dutch news reports about money laundering, which were based on six press releases issued by the Dutch Public Prosecution Service.

It turned out that almost half of these comments on news reports about money laundering were neutral or off-topic. Of the commenters that expressed a firm opinion, only 8 % responded in a positive way to news reports as successful achievements in the fight against money laundering. More often the commenters downplayed the police's success by suggesting that such confiscations are only "the tip of the iceberg" and that money launderers are not penalised severely enough for the government to be successful in preventing these crimes (18.8 % of comments). Some commenters even condemned the government's success outright (26.1 % of comments). Interestingly, the comments on news reports about money laundering were more often neutral or positive, whereas news reports about underground banking more frequently prompted a negative response.

Pander Maat (2007; 2008) and Pander Maat and De Jong (2012) found that news reports typically differ from the press releases upon which they are based. The current study confirms this. The way journalists reframe the information in their news reports can influence how readers comment. A frame in which the role of the Public Prosecution Service or the police is downplayed makes it less likely that readers of the news report will interpret the news as a success achieved by these institutions. However, the original framing of the press release still has some influence. A success or an example frame has a good chance of being adopted, at least to some extent, by the news reports. By contrast, an explicit moral frame (e.g. the message that crime should not pay) is typically not copied by the news reports.

If the majority of commenters do not understand news about money laundering as a successful achievement of the police, this suggests that merely publishing a large number of press releases may not be an effective way for the Public Prosecution Service to achieve a positive image of the police or the government's anti-money

laundering policy in the media. A positive image is important, since it partly determines whether Dutch citizens accept the need to prosecute money launderers. The effectiveness of the Public Prosecution Service's public relations policy is especially questionable because other commenters (and lurkers) are often influenced by the general mood of previous comments (Van Charldorp and Van den Heerik 2013; Henrich and Holmes 2013). Several comments in our corpus suggest that once negative comments have been posted regarding a news report, it requires more interactional effort to make a positive comment and show appreciation for the police's success. In this study, we have looked at framing rather superficially, but our analysis suggests that a more elaborate analysis of the framing of press releases and news reports would be a fruitful avenue for future research.

It is unclear why commenters leave neutral or negative comments. We know neither who the commenters are nor their attitudes to life, work and the government in general. It would be short-sighted to dismiss the negative element out of hand, however, as it does influence other readers. Furthermore, negative comments could also occur because a message is unclear. The comments on news reports about money laundering suggest there is a general lack of knowledge about money laundering and the measures taken against it. The Public Prosecution Service therefore could make more of an effort to explain their actions in order to increase public awareness of money laundering. Commenters also seem to have trouble differentiating between underground banking and regular banking. In order to avoid confusion, the Public Prosecution Service could consider replacing the term 'underground banking' with a different term like 'illegal money transfer'. This is a more apt description for 'underground banking' in any case, since the perpetrators in these cases only transferred money and did not undertake regular banking activities like lending or providing mortgages. Notice that Passas (1999, 2003) for the same reasons also avoided the term underground banking and introduced the concept of "Informal Value Transfer Systems" (IVTS). The average reader, however, is likely to be even more confused about this concept than underground banking.

A final word. The Public Prosecution Service could improve the reception of its message by turning to a solution adopted nowadays by many large companies: developing a presence on internet forums. However, we are hesitant about such a move. It would take a lot of skill to engage other commenters in a positive way. In our opinion, rather than trying to influence or steer the public on online forums, a better starting point for an intervention would be communication policy.

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