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## **Fraud: Potential Causes and Prevention**

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### **ABSTRACT**

There are many potential causes that encourage people to commit fraud. Although the world has differences in culture, race, traditions, customs, and religion, all cultures find fraud, bribery, and corruption as prohibited and unethical actions. The most well-known fraud elements are pressure, opportunity, rationalization, and capability, and these factors are significant and involved in most fraud cases. So, in this paper the causes and issues related to fraud occurrence is discussed or analyzed and to solve the issues that causes fraud or lower the occurrence of fraud there are several methods which are present and also many ways are discussed.

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Keywords: Fraud, employees, money, cases, actions, religion, diamond fraud and bribes

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### **1. Introduction**

Many people consider fraud as an unpredictable since there are no clear causes or solutions. Fraud diamond theory can provide the reasons that people commit fraud. The four fraud diamond elements are opportunity, pressure, rationalization, and capability. In fact, pressure negatively encourages an individual to take advantage of the opportunity, which will then be rationalized. Usually, fraud cases will meet at least one or more elements. Indeed, these factors may function differently from one situation to another. Sometimes misusing power can lead an individual to commit fraud. In the other situations, non-sharing problems can put an individual to be under pressure, which causes an employee to commit fraud. In some cases, if benefits are reduced for an individual, the employee will feel pressure from their family, which may cause him or her to rationalize fraud to improve the family's quality of life.

Greed is another motivator for fraud, and some employees may keep collecting money regardless of the way of obtaining it. Also, when employee feels they were not treated fairly, they will rationalize illegally taking money directly without the permission of the department. Professionals are capable employees who can correctly do their work efficiently and quickly. Because professionals are brilliant, they may misuse their knowledge to achieve their personal goals through fraud. Additionally, employees must try to satisfy those in higher positions, and sometimes professionals put younger or new employees under pressure, such as threatening to fire them, which will make younger and new employees to more likely to become involved in financial crimes. The diamond fraud theory can be used on any fraud case regardless of where or when the incident happened. Although education and technology are very advanced, there is no reliable method to tell the exact cause of fraud.

Living beyond one's means can play a massive role in motivating people to commit fraud. Busy lives can prevent people from thinking through their actions thoroughly, which can result in behavior they may later regret. For instance, many people who were involved in fraud say that their busy lives prevent them from thinking before taking action. Recently, people want to live the like others, regardless of their income. High, middle and low income cannot be easily distinguished through clothes, phones, cars, and homes because many people live beyond their means. Social media motivates people to

act the same as others. For example, high school students want cars and smart phones without looking at their parent's budget and ability. In such case, parents may take advantage of the opportunity to commit fraud to satisfy their family and rationalize their action by saying "we don't want our children look less than others." Satisfaction with what one owns is required for people to live without relying on illegal ways to obtain money. An awareness of the unfortunate result of living beyond one's means will help communities avoid committing fraud.

Moreover, the world contains many differences in culture, customs, traditions, race, and religion. The differences can be positive or negative, and some actions are acceptable in one place while they are prohibited in another area of the world. Some cultures, customs or lifestyles put pressure on an individual and drive him or her to commit fraud when given the opportunity. However, other customs forbid fraud. Holy books are considered a source of moral guidance for many people. Although the beliefs are varied, all the holy books state that fraud and bribery are forbidden. The holy books' regulations can guide peoples' actions positively. The holy book of the Quran and the Bible has the same perspectives about dealing with fraud and bribery. Religion and culture do not encourage people to commit fraud. Human nature and logic can assist in deciding right and wrong, regardless of one's religions' beliefs or ethnicity.

Fraud cases have different causes behind them that ultimately lead a person to rationalize the action by saying "life is hard" or "I had to do it" or "everyone does it" A potential cause is a need for money because individuals committing fraud cannot distinguish between their needs and their desires. Wants should not have any impact on an individual. This pressure motivates an individual to exploit the opportunity without thinking. When people lose their values and ethics to have money, they will not be ashamed to do wrong in their lives. Many rich people commit fraud, pay and receive bribes, and partake in corruption cases. People should raise their children with strong values that can assist and guide them when nobody sees them. Everyone has the wisdom to make wise choices, and if an individual makes a mistake, he or she should say "I somehow did this wrong, and how can I fix it?" Having a trustworthy person in one's life is important because it will keep the pressure away as one can share their issues with this person. In some fraud cases, those who commit fraud do not share their problem from the start when it is a small issue, so day after day negative pressure increases; which will make a person use the opportunity to commit fraud in order to survive. Continuing to commit fraud causes rationalization until one is caught.

Some poor people may avoid being a part of such actions and consider it illegal. Job position and family name do not necessarily mean that someone is virtuous. Recently, several well-known wealthy names have been involved in corruption and fraud cases. Furthermore, these cases did meet some elements of the diamond fraud theory. In fact, pressure creates the opportunity, and the capability of using the opportunity leads to rationalization. The theory of diamond fraud is truly accurate. All fraud cases are linked to fraud diamond elements. Indeed, values and ethics are significant factors that lead people to act positively regardless of the surrounding environment.

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## 2. Fraud Elements

Many studies find that fraud has many different unclear causes. However, these causes were mostly based on four major elements: pressure, capability, rationalization, and motivation. Fraud is a hard issue to deal with because it is considered an ethical issue. Globally, people have different values. It is possible that some actions in a specific culture are acceptable while in other cultures are not.

Moreover, the needs of people are varied, and communities have several socioeconomic classes. Many people will adapt to the way they have been raised since childhood. Most often, people adjust to what other people are doing, regardless of if the action is right or wrong. Most people who commit fraud are well educated and known as good people. The main reason for this research is to raise the knowledge of people who have not committed fraud, and to make them aware of how to avoid being "fraudulent." As mentioned, the most common elements, causes, and factors that lead people to commit fraud are pressure, capability, rationalization, and motivation.

A pressure is a tool that leads a person to commit fraud. Fraud happens if, "there is a weakness in the system that the right person could exploit. Fraud is possible" (Wolfe, Dana, 2004). The business work environment has many employees; some of them are wealthy and familiar with working with money. Also, there are types of employees who are middle or low class, and they have never seen large amounts of wealth in their life. Some people are greedy, while others are satisfied with their socioeconomic status. The ethical and need variations are the main reason behind the fraud. Some individuals avoid fraud, despite having the opportunity because they have no need or desire. People act differently based on their background, knowledge, and ethical principles. Moreover, pressure is an effective element that makes people act unexpectedly with the human nature. In fact, pressure can negatively change people's behaviors, principles, and ethics.

To commit a fraud, an employee must be a capable. Accordingly, "not every person who possessed motivation, opportunities, and realization may commit fraud due to the lack of the capability to carry it out or to conceal it" (Mackevicius, Giriunas, 2013). Intelligence and courage are required. Undoubtedly, using courage in fraud is negative, and it shows ignorance of the person. The ability to do something does not mean it is the right thing to do. Most cases of fraud involve intelligent employees in high positions. A mistake by a young, uneducated employee is sometimes forgiven when the employee is unaware. However, a small error from an employee with higher education is not acceptable because they are leaders and should know how to work covertly.

Rationalization is excusing oneself act a certain way despite whether it is right or wrong. Additionally, "rationalization allows the perpetrator to view illegal behavior as acceptable, thus preserving his self-image as a trustworthy person" (Jack, Arron, Mary, Richard, 2010). Generally, a person who commits fraud may hide behind good intentions. They may say, "I am only borrowing" or "The organization can afford it" or "I deserved a bonus or a raise but did not get one" or "Everyone's getting rich, so why shouldn't I?" or "It is not really a serious matter" (Ramamoorti, Zikmund, 2008). With the passage of the time, behavior can change positively or negatively. In daily life, it is common to hear, "all people do it" or "if I did not do it, who cares?" or

“if I did it, will it harm somebody or something?” Despite one’s rationalization, there is not a true reason to commit fraud. The mind is a tool that should be used peacefully and usefully to avoid being involved in financial crimes. Fraud takes place in a one’s mind “so it isn’t seen and, thus, is impossible to regulate. It’s perhaps for this reason that rationalization is also the least-researched element of the fraud triangle” (Boyle, Boyle, Mahoney, 2015). Since thinking is an internal process, it is tough to guess what others are thinking.

Motivation is another elements that contributes to fraud. Those who commit fraud have many different goals and motivations. Some examples show that personal problems, which is a pressure, motivate some to commit fraud to overcome the issue privately. On the other hand, some other employees commit fraud because they lived beyond their means and found it difficult to live as a regular person with a modest house and car. Living beyond one’s means causes a pressure where a person finds fraud is the safest exit to get out of the difficult situation. Additionally, some other employees are under pressure from other sources. Therefore, motivation is a field that stands directly behind committing fraud.

Some employees are easy to motivate to commit fraud, even if it is a prohibited action, while other employees have the values that can directly assist them to act justly, regardless of their needs and opportunities. Fraud can be avoided by providing positive motivation directly to their hard-working employees from the organization. For example, an employee who gets a high number of transactions should receive reward. By doing this, the employees will work hard for a bonus and positively help their organization.

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### 3. Living Beyond One’s Means Drives Fraud

A lifestyle is a way that people act daily. As people have similarities and differences in their lives, usually their lifestyles will be varied based on their personalities and positions. It is significant to show how living beyond one’s means can drive one to commit fraud. Generally, money is important to most people and is considered the happiness maker. Unfortunately, having less money than others may put some people under pressure, which could lead them to a fraud case.

How do you make money? From where do you bring this amount of money? How can you buy a new brand Audi? These questions are significant for every individual to track the right path to having money. Most fraud cases have simple beginnings. An individual who excuses him or herself for stealing one dollar will not have any problem taking a million dollars. Naturally, it is one’s principles and personal values that are involved in the actions.

Some people want to have the same as others. Surely, being optimistic and working hard to achieve goals is the correct method to make money. For example, many college students rely on their parents and do not make any effort to rely on themselves. But if the parents do not support them, the college students will get a credit card for unnecessary expenses. The reason that students quickly acquire a credit card is that they want to live beyond their means. This situation is common and acceptable with young people who are starting their financial lives. The students who used to rely on others, one day, will be the employee who works and leads an organization. How will they behave? Hopefully, if everyone has the full awareness when managing money and the desire to do so wisely, then the community will be free of fraud and credit card issues.

Today, it is widespread in every society to hear “I cannot live without...” Are the things that people cannot live without truly necessary? The result of these actions is “We are in a time of financial distress: approximately 18% of Americans with debt will not be able to repay it in their lifetimes. As of 2013, the 14 million American families with the lowest net worth owe debts equal to about 156% of their pretax incomes” (Chean 2016). People have more financial issues since they tend to live beyond their means. If everyone lives with what they have, there will be no need to obtain money illegally.

It is not about how much an individual earns, but how everyone manages the money, which requires people to distinguish between their “needs” and “wants.” Ten years ago, people started using a phone as a need to text and call. However, smartphones are entertainment for most of this generation, so most of this generation finds it difficult to use a phone just for calling or texting. The society is a powerful influence in that most people will go with what is most popular, regardless of if they are happy with the product or not. Most students around the world want to own an “iPhone” like their classmates regardless of their parent’s income. The parents face difficulty to pay for all their children’s wants. Additionally, “Employees with financial struggles – Those who are finding it hard to make ends meet financially have extra incentive to carry out a fraudulent scheme. Sometimes financial struggles occur because of unforeseen and unfortunate circumstances such as a spouse being laid off or sudden illness in the family” (Cheryl). Financial struggles can arise from either poor money management or unpredicted situations.

Many fraud cases involve employees in higher positions because they expect a certain quality of life, so they have to commit fraud, to steal money indirectly. The higher up employees usually have successful work and family lives, yet they still commit fraud. Professional people with higher positions have the power and authorization to make important decisions, and in fraud cases, these employees use their power wrongly and illegally.

Pressure creates motivation, and motivation leads an individual to rationalization. An employee who is used to living beyond their means will excuse taking the money and will not skip the chance to get money. Research has found that “the most common reason employees committed fraud had little to do with opportunity, but more with motivation—the more dissatisfied the employee, the more likely he or she was to engage in criminal behavior” (Wells 2001). Despite this, motivation is only one factor that drives one to commit fraud.

More accurately, the cause of fraud is living beyond one’s means, which leads one to be under pressure. Putting oneself under pressure will make a person rationalize. Furthermore, “Rationalization can come in multiple forms. Sometimes it’s a justification. An employee who hasn’t gotten a raise in 10 years may feel the company owes him or her, so the person commits fraud to try and get the money he or she feels is long overdue” (Burnoski 2018).

Behind all factors of fraud is living beyond one’s means, a problem with multiple solutions. If everyone is happy and comfortable with what they have, no one will complain about financial issues. The government should provide free courses to raise the awareness of controlling money. Also, living within

one's means or lower will make people more productive to save for their future. Besides, the organizations should also pay their employees based on their performance to motivate employees to work hard to get more money.

Sometimes, paying all employees the same amount makes employees not as active as if they were paid based on their productivity. A perfect way to avoid fraud is to pay decent salaries which will lead employees to take care of their organization and never think to steal (Scott 2000). Optimistically, people will have the values that let them care about their dignity and reputation before misbehaving and committing fraud for any reason.

#### 4. Religion and Culture Perspectives about Financial Crimes

Culture is significant to influence people's behaviors and actions. The New Mexico State University defines culture as "the customs, arts, social institutions, and achievements of a particular nation, people, or another social group." Fraud is an extensive topic and there are many causes that lead people to commit fraud. Culture creates common behavior for specific people that would they consider as acceptable. As culture varies among people, learning can be built from the various religious and customs. Possibly, some cultures may pressure an individual to commit fraud in indirect or direct ways. Moreover, fraud happens regardless of race, custom, religion, color, and culture. Some people may act unusually and do strange actions to reach their desires. Unfortunately, people's desires sometimes could drive them to fraud. Most fraud cases happen with awareness that fraud is a crime. However, people who commit fraud have a busy life and suddenly find themselves caught in a fraud case. Religion and customs' views on fraud and bribes will be discussed.

Islam finds that fraud is completely forbidden. The holy book of the Quran mentions that fraud and bribes are prohibited and whoever engages in them will be punished in their lives and after. For example, "Woe to those who deal in fraud, those who, when they have to receive by measure from men, exact full test, but when they have to give by measure or weight to Men give less than due. Do they not think that they will be called to account on a Mighty Day, a Day when (all) humanity will stand before the Lord of the Worlds?" (Al-Mutaffifin 83: 1-6). Prophet Muhammad forbids hiding the truth in business transactions. The fraudulent will receive a punishment from God based on the perspective of Islam. One wisdom of religion is to educate people on how they should act in their daily lives. Accordingly, Islam does not allow or give rights to anybody taking others' equities unless the owner allows them.

A narration, as reported by al-Hakim and al-Bayhaqi, that Prophet Muhammad said in his hadith (speech) was, "It is not permissible to sell an article without making everything (about it) clear, nor is it permissible for anyone who knows (about its defects) to refrain from mentioning them." Not telling the truth or not following the right action based on what is stated in the Quran is considered fraud in Islam. Additionally, bribery in Islam is forbidden. Prophet Muhammad said in his hadith as narrated by Ahmad al-Tibrani, "Allah has cursed one giving bribe and one receiving bribe as well as the go-between." A curse from God means no success will be achieved after engaging in such behaviors. Bribery is an offer given to someone to influence him or persuade him to do something unlawful in favor of the giver. It can also be understood as an incentive that is illegally given to someone in a position of authority to influence his sense of justice, due process, and discretion. More importantly, the practice of bribery is strongly condemned in Islam because it tends to encourage dishonest practices.

Christianity strongly prohibits fraud. In the holy book of the Bible, Leviticus 19:11 states "You shall not steal; you shall not deal falsely; you shall not lie to one another." Also, another verse from the Bible states, "the plans of the diligent lead to profit as surely as haste leads to poverty" (Proverbs 21:5-6). Christian faith profoundly rejects misbehaving and acting wrongly. Moreover, God mentions that in the Bible, people who ever are aware and willing to do illegal actions are weak and one day will be punished. Religious books are the message of God for people in how they can live peacefully and correctly.

Holy books are the guidance that people need to consider before they act. Also, the Bible mentions that bribery is a sin. Deuteronomy 27:25 states "Cursed is he who accepts a bribe to strike down an innocent person, and all the people shall say, 'Amen.'" A way to avoid taking a bribe is to remember that God is watching people and knows what they are doing. When God advises people to avoid something, there will be a wisdom of prohibition. Sometimes people love the money and as a result will not find the high quality method of getting the money. In fact, forbidden money has no blessing.

Sins have punishment which might affect someone's health aside from losing money. Obtaining money through wrong ways such as fraud and bribery is a sin, forbidden, and illegal. Why do people still fall on these methods? People are different in their values, and those who lack ethics are more likely to commit fraud. This research is based on Islamic and Christian beliefs; both religions have precisely the same point of view about fraud and bribe.

Moreover, both religions recommend people to avoid being a part of such actions. Truly, God knows people sometimes need money, have shortage, face emergency situations, and other life challenges. However, God did not allow people to collect money in fraud and bribes because life is a test. Furthermore, God promised to punish those who excuse themselves and keep committing frauds and accepting or offering bribes. Similarly, God promised to reward people who are using the right legal method of acquiring money, and those who distinguish between forbidden and unforbidden. Although God knows that people may face difficulties and live under pressure, all the holy books forbid financial crimes and are completely against them. It is great that people understand that fraud and bribes are a disaster. Dealing in fraud and bribes will reflect badly on both the person and society and will negatively harm society. Being ethical will lead people to act as human by their principles. In some parts of the world, people deal with bribes as a normal action. However, this lousy action causes employees to not work actively unless they get rewards. Dr. Carozza mentions that people should vigorously fight against fraud and keep it away from the societies (Carozza, 2014). Fortunately, education and faith teach people the methodologies they should use in their business actions. Culturally, people should not be tempted by fraud or bribes because most religions prohibit fraud and bribe and consider them as a sin. Religions are one of the sources that people should obtain their cultures from. Although people are varied in their color, race, ethnicity, gender,

culture, and religion, people have values that let them distinguish between right and wrong ways of getting money. It could be some cultures and religions force, encourage, or pressure one to commit fraud. However, the Islamic and Christian culture and religion forbid and highly prohibit to one from committing fraud or taking bribes.

The Solar air heater is one of the fundamental gadget via which sun power is transformed into thermal power. Solar air heater is a form of sun thermal machine wherein air is heated in a collector and both transferred at once to the indoors area or to a garage medium. A traditional sun air heater commonly includes an absorber plate, a rear plate, insulation underneath the rear plate, obvious cowl at the uncovered side, and the air flows among the soaking up plate and rear plate. The air receives heated up even as the absorber plate absorbs the heat. The warm air is drawn via the plates with a blower that is operated electrically. The fundamental packages of sun air heater are area heating, seasoning of timber, curing of commercial merchandise and those also can be successfully used for curing/drying of concrete/clay constructing components. The different packages of sun air heater are drying of agro and allied merchandise, meals gadgets including fruits, vegetables, chillies, tea-leaves, fish, salt, etc. The sun air heater may be used in lots of commercial activities (drying/heating) including chemical, pharmaceutical, restricted regions of textiles and hoseries, tannery, safe to eat oil, etc.

## 5. Fraud: Facts and Solutions

The paper discussed the point of view of the holy books, such as the Quran and the Bible, on fraud and bribery. Both perspectives strongly forbid such actions. This paper will continue researching to find the main reason behind committing fraud. Also, this paper will provide the potential causes that involve people in deception, corruption, and bribes. After that, I will examine the possible solutions that would prevent people from misbehaving financially. It is surprising that fraud and corruption happen everywhere, at any time, regardless of age, culture, and religion. Additionally, many fraud and corruption cases occurred in Islamic and Christian communities, which goes against the holy books that they should follow.

Saudi Arabia is officially a Muslim country, and “roughly 93% of them are Muslim, according to Pew Research Center data” (Dalia, 2018). Also, most of Saudi Arabia’s culture and customs are based on the Islamic religion. Almost all of the population is born and raised in the Islamic community. However, people still commit fraud, take bribes, and participate in corrupt activities, which is against their culture, customs, and religion. Moreover, Saudi Arabia is considered a wealthy country, and people have decent salaries. Despite the religion and wealth of the country, there are still cases of corruption in Saudi Arabia. In 2019, “Saudi authorities charged 126 local government employees across the country with corruption” (Tajana, 2019). If such cases happen in a religious and wealthy country, it will not be very surprising for it to happen in non-religious and developing countries. When an individual loses his or her values and ethics, undoubtedly any immoral actions can occur. Also, another factor that can sometimes lead people to participate in financial and ethical crimes is greed.

Saudi’s idiom says, “The wealth is the wealthiness-self,” which means wealth is not reflected in one’s bank balance, but it is an individual’s satisfaction with their morals. Furthermore, people should distinguish between right and wrong and use their minds wisely before considering immoral actions. In 2017, “Saudi Arabia announced the arrest on Saturday night of the prominent billionaire investor Prince Alwaleed bin Talal, plus at least ten other princes, four ministers and tens of former ministers” (David, 2017). When a person is greedy, nothing will stop him or her from collecting money, regardless of their entity, position, religion, culture, or customs. Another Saudi idiom says, “The blind is the heart blindness.” This means the wisdom of the brain and eyes is to use them as a guide and as assistance to act and be involved in the community in a positive way.

Similarly, the United States is a great country with a wealthy economy, and it is a country that values freedom of choice. America’s laws allow any actions that are not against laws or regulations. Since the United States has a large population from different races, cultures, customs, and lifestyles are varied based on the origin of each race. Every race in the United States has their own customs, culture, and religion, which may vary from what other Americans are familiar with. Although Americans mostly are well-educated and act positively through their profession regardless of their ethnicity, America’s history has recorded many cases of fraud, corruption, and bribes. The biggest fraud cases in the world happened in the United States, such as Enron, Madoff, Lehman Brothers, HealthSouth, and Fannie Mae. These cases negatively affected the US economy at that time.

On the other hand, many Americans carry good values, and they follow the rules and laws. Additionally, the most popular religion in the United States is Christianity, making up approximately 70% of the population. There are no religions that encourage people to act immorally, especially when it comes to taking others’ properties such as money. The holy book of Christianity, which is the Bible, always advises people to reflect on their actions through their beliefs. Many fraud cases that happened in the world were committed by holy books followers, regardless of if they were very religious or not. Controlling people’s behaviors and actions is difficult, and it gets even more complicated in the United States because the United States has multi-cultural communities.

According to Transparency international website, “the percentage of fighting corruption in the United States has increased.” The survey results show that the efforts of the US government to fight financial crime have increased to 90% in 2017. Even though the government has some mistakes, they know very well that corruption would destroy the country. Although the general public may not believe that the government is working against corruption, their efforts were only 70% in 2016.

People should have self-control that assists their actions. Awareness is a factor that more people need to understand how to live within their means and prevent greed. Anyone who belongs to any religion should show respect by following the beliefs of their religion. Some people who commit fraud, take bribes, or act in corrupt ways are selfish. Besides, religion and culture do not lead people to misbehave. The mind is a blessing that allows one to distinguish between positives and negatives, regardless of religious faith. Life is a school where people every day get a new lesson, and no one is free from mistakes. Learning from mistakes is a way of gaining knowledge and exploring the positive side of life. People may make errors, such as fraud, bribery, and corruption, and it is ordinary people who make the wrong decisions and actions in their lives. Society should forgive others, and people should forget immoral actions.

It is never too late to open a new chapter for those who make mistakes. Moreover, society has different classes, and people are varied in their desires and needs. In some parts of the world, some people do not have enough food. Additionally, these poor people may have stronger faith than someone who is a millionaire. The amount of money does not determine the religion that one believes in; the daily social actions do not show the values of an individual. The most useful motive that will drive humanity to avoid fraud, corruption, and bribery is being ethical. Ethics can be obtained by practicing, and it can also be natural or genetic. Ethical skills are internal and external, so that a moral person will act positively with people around and alone. Hopefully, one day the world will reach a significant level of ethics, which will lead societies to carry strong ethical values.

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## 6. Conclusion

In conclusion, there are many potential causes that encourages people to commit fraud. Although the world has differences in culture, race, traditions, customs, and religion, all cultures find fraud, bribery, and corruption as prohibited and unethical actions. The most well-known fraud elements are pressure, opportunity, rationalization, and capability, and these factors are significant and involved in most fraud cases. Several methods could lower the occurrence of fraud, bribery, and corruption. One idea is that the government should offer free public programs that increase awareness about the punishment of being involved in financial crimes. Also, every organization should provide bonuses for an excellent employee based on performance. Moreover, organizations should have an employee as “the hidden navigator,” which will help the company secretly to detect fraud, bribery, and corruption before it happens. With these three methods, people will be deterred from partaking in financial crimes.

Stopping individuals from living beyond their means is important and will have positive consequences in communities. Living beyond one’s means causes a pressure, which can lead people to commit fraud. People often want to have better lives and to have the same luxury items as others, but they should obtain these items legally and work hard to achieve wealth. In fact, pressure of living beyond one’s means creates the opportunity, and the capability of using the opportunity leads to rationalization. The theory of diamond fraud is truly accurate; all fraud cases are linked to fraud diamond elements. Several ways could effectively help individuals to stop living beyond their means. The government should participate in encouraging people to avoid credit cards and loans. Moreover, there should be lessons on how to avoid life pressures. Also, regulations on issuing credit cards and loans should prevent them from being offered to anyone.

In Saudi Arabia, banks offer “pre-paid credit cards,” which the consumer can transfer from their regular bank account to their “pre-paid credit card” account and use it as a credit card. A pre-paid credit card could lower the amount of credit card debt and the difficulty of repayment in the United States. Also, banks should provide free public programs about how a credit card can be used wisely and beneficially in a correct way. People carry different values and have different needs for taking loans. However, it should not be easy to receive unnecessary loans in order to save individuals from living beyond their means.

There is nothing more important than having values that can help people to participate positively in the community. Also, being ethical is a requirement that should assist and guide people to the right directions and paths. There are several methods to increase people’s values, which will allow them to distinguish between right and wrong. The home and parents are the first lesson for the child to obtain his or her values, which will be based on the family’s actions. Schools and teachers are very significant in building a child’s knowledge and values. Also, community and neighbors are necessary to raise the generation with strong values. Moreover, culture, traditions, customs, ethnicity, and religion should positively impact an individual, which will lead people to be ethical. By practicing the suggestions, solutions, and advice the communities could prevent fraud, bribery, and corruption cases.

An effective solution to avoid being a part of financial crimes is to have a trustworthy person in one’s life. Indeed, it is important because it will keep the pressure away as one can share their issues with this person. In most fraud cases, the fraudulent person does not share their problem from the start when it is a small issue, so day after day a negative pressure will increase, which will make a person use the opportunity to commit fraud in order to reach their goals. Continuing on the wrong path causes rationalization until one is caught.

Optimistically, the occurrence of financial crimes will decline, and people will take care of their organizations and make them sustainable. The world will coexist better if individuals forgive one another, managers look after their employees, individuals share advice with one another, teachers assist their students, parents watch their children, governments educate their people, and families taking care of their relatives. When everyone is sympathetic to one another, societies will be as one family that takes care of one another. There is no child born with knowledge, and life is difficult if no one helps, teaches, or assists one another. Many people benefit from their mistakes and learn from them. Moreover, people should never forget their difficulties in their youths and should excuse people if they make mistakes. Hopefully, one day people will share responsibility and live in the right way as one family without fraud, bribery, and corruption.

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