Bibliometric analysis of factors affecting financial fraud

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Abstract: The study analyses bibliometric data that originates from various financial fraud elements extracted from finance law economics technology sectors. Bibliometrics and systematic literature review methods review the detection of fraud operations through regulatory environments and their artificial intelligence and blockchain technology connections. The evaluation of two essential fraud models named Fraud Triangle and Fraud Diamond should take place. Research findings expose the essential role that pressure maintains with opportunity while rationalization and person-related capability serve in building corrupt and fraudulent conduct. Economic standards and unique oversight regulations and technological choices enable international markets to develop dissimilar fraud prevention methods locally as well as internationally. The main breakthrough results from the intersectoral collaboration of forensic accounting professionals with criminologists using data science operations. The research studies current financial fraud prevention through an investigation of modern hurdles and newly discovered issues and relevant future protection mechanisms. The research findings investigate new technologies together with regulatory restrictions under the core statement saying, "Technology should be a means to the end of Freedom."

Keywords: financial fraud, cyber-crimes, financial reporting, financial literacy

INTRODUCTION

The world economy encounters ongoing financial fraud challenges that steadily modify their operational characteristics. Corporate fraud consists of numerous illegal activities where embezzlement happens alongside tax evasion and Ponzi schemes while cyber fraud is included (Rashid et al; 2022). The financial output from these combined activities erodes public trust in both bank institutions and public as well as corporate entities. A comprehensive answer for financial fraud requires both root cause analysis together with financial operation system examination (Hilal et al; 2022). Bibliometric techniques assist researchers to collect financial fraud data for creating an organized picture of present scholarly work in this field.

Financial fraud occurs because of three fundamental elements described by the Fraud Triangle which includes pressure together with opportunity and rationalization (Cheliatsidou et al; 2023). The three elements create a proper framework to examine reasons explaining individual and organizational fraudulent behaviors. According to the Fraud Diamond model capability stands as an essential component that demonstrates how offenders acquire their fraudulent abilities through acquiring valuable competencies and assets (Rasheed et al; 2023). Financial fraud occurrences and their levels of complexity stem from the interaction between models and regulations and organizational elements and technical developments along with economic differences (Aivaz et al; 2024).

New technologies in the financial domain generate both positive and negative outcomes that influence the battle against fraud. Complex fraud prevention practices emerge from advanced combination of blockchain technology with machine learning and artificial intelligence which also enhances system security and transparency (Bello et al; 2024). Sophisticated security systems developed through the same technologies have led to the creation of complex fraudulent programs that remain challenging to detect. The emergence of cryptocurrency systems along with decentralized finance structures enables criminals to launch money laundering activities and other forms of monetary criminal endeavours (Comolli & Korver, 2021). Research analysis examines technological impact on fraud attempts and their combating tactics by studying published academic articles.

Bibliometric analysis provides essential value in academic research because it exposes the entire body of research. The method enables research teams to connect while exchanging knowledge because it shows the location of research activities related to financial fraud by authors at specific institutions. Bibliometric studies reveal critical journals and essential works which direct researchers to base their work on fundamental scholarly publications for

development. Financial fraud analysis benefits significantly from this methodology because it gathers intelligence from economics, criminology, psychology and law and technology fields (Nicholls et al; 2021).

Bibliometric analysis works as a vital analytical approach to interpret contemporary financial fraud issues that modern economies encounter. A comprehensive review of existing documents will present detailed information about financial fraud patterns enabling solutions for authorities through stakeholder collaboration in research programs (Aivaz et al; 2024). This research strives to boost worldwide efforts at stopping financial fraud and detection and reduction activities to sustain economic stability through global network integrity.

Theorical framework

The Fraud Triangle

Donald R. Cressey established the Fraud Triangle which stands as the main principle of fraud theory. It identifies three critical elements:

The burden of various types of stress like professional and financial and personal responsibilities drives individuals to conduct fraudulent acts. Economic debt combined with work performance goals or family duties often develop into such pressures.

System weaknesses together with poor oversight walk alongside regulatory gaps to form scenarios where crooks steal valuables without being noticed.

People create logical explanations to defend their unethical conduct by matching their actions with personal beliefs or reducing feelings of wrongdoing. People typically validate their acts of fraud by repeating phrases such as "I deserve this" as well as "I'll return the money sometime in the future.""

Fraud Diamond Model

David T. Wolfe and Dana R. Hermanson expanded on the Fraud Triangle by adding a fourth element:

Capability: Several abilities together with personal intelligence and self-confidence are needed to conduct fraudulent activities even when someone experiences pressure and finds an opportunity to obtain benefits. Positional trust and software vulnerabilities are exploited by qualified persons who engage in fraudulent activities.

The model adopts a human behavior approach by focusing on personal attributes that lead people to commit fraud although everyone facing stress or potential money earning opportunities does not engage in fraud activities.

Agency Theory

The theory of agency focuses on how principals represented by shareholders interact with agents like company executive staff members. Financial fraud takes place when agents use information asymmetry for personal gain to trick their principals. Agent theory reveals the necessity of rewarding employees appropriately combined with proper oversight for controlling employees who act dishonestly. (Dong et al; 2021).

Integrity Model

Organizational prevention of fraud occurs through building an integrity-based cultural framework across entire institutions. The model contains these essential components:

Ethical Leadership: Leaders demonstrate ethical values to their followers and ensure high moral standards get implemented.

Strong Organizational Culture: Companies using transparent internal policies and accountability systems and maintaining ethical behavior will face lower instances of fraud within their organization.

Personal Integrity: Employees' values and morals play a significant role in their decisions.

According to the Integrity Model organizations can fight fraud through developing ethical standards and implementing trust-based cultural programs. (Saluja et al; 2023).

Challenges in analysis a financial fraud:

The difficulty in obtaining extensive financial fraud factor information stems from challenges regarding data availability and information quality. Research studies suffer limitations since authors cannot access suitable literature while missing data points and non-English language restrictions reduce the significance of their research conclusions. Financial fraud detection using bibliometrics faces maintenance difficulties because modern technological improvements occur at a rapid pace (Maleh et al; 2024). Research methodology creates numerous obstacles due to the selection of restricted study

subjects when combining data from different databases and working with researchers from diverse academic backgrounds that study fraud investigation. The fundamental issues in financial fraud make it hard to understand their complexity because they hinder knowledge integration in this domain (Moustafa Abdallah et al; 2024).

Analytical and technological elements produce additional difficulties when researchers perform analysis. Research evaluation in science mainly depends on citation metrics although this quantitative method does not capture essential characteristics of academic achievement. The analysis of co-authorship relationships and citation data in extensive datasets becomes excessively complicated because VOSviewer and Gephi struggle heavily with complex analytical requirements. Bibliographic data analysis faces obstacles due to factual and legal mandates that restrict both privacy-protected material disclosure while requiring accurate intellectual property ownership provisions. Strong approaches adopting state-of-the-art tools and multinational partnerships become essential for achieving effective comprehensive bibliometric research in financial fraud.

Research questions

Financial fraud research bibliometric studies identify multiple specific keywords which define the main topical areas within this field. The most common keywords in financial fraud research consist of financial fraud together with fraud detection and machine learning and data mining and artificial intelligence and corporate governance and forensic accounting. The detection of financial fraud mainly relies on AI-based methods which incorporate machine learning alongside deep learning according to research findings while support vector machines (SVMs) and artificial neural networks (ANNs) prove the most effective techniques for today. Fraud prevention exhibits corporate governance and regulatory policies as recurring elements to represent both its legal scope and organizational aspects (Aivaz et al; 2024).

RQ1: What are the most frequently co-occurring keywords in bibliometric analyses of factors influencing financial fraud?

The research methods examining financial fraud show diverse outcomes between regions primarily because of three key elements which are economic development alongside regulatory structures and technological implementation together with the financial sector advancement levels. Laboratories that detect fraud through AI-based systems are more commonly used by developed economics whereas developing economies rely primarily on rule-based systems for fraud prevention (Raza et al; 2025). The availability of financial data as well as research funding and cross-border collaboration efforts between institutions determines how many studies about fraud are explored and how they are focused throughout different regions.

RQ2: What are the key factors contributing to regional variations in bibliometric analyses of financial fraud determinants?

Studies based on bibliometric methods demonstrate research involvement across financial fraud studies mainly through four intersectional fields. The fields of Finance & Accounting perform fraud risk assessment and forensic accounting thus merging with Law & Criminology for regulatory framework and fraud enforcement studies. Economics & Public Policy examines the role of macroeconomic factors which affect fraud by interlinking governance with financial stability. Fraud detection depends heavily on Technology & Data Science through dominant research aspects which include AI together with blockchain as well as big data analytics (Paramesha et al; 2024). The research literature shows an increasing tendency toward interdisciplinary collaboration in fraud research because of citation networks and keyword clustering tools.

RQ3: How does interdisciplinary collaboration between Finance & accounting, Law & criminology, Economics & public policy and Technology & data science emerge in bibliometric analyses of factors affecting financial fraud?

Through bibliographic coupling analysis researchers can determine what intellectual patterns exist in financial fraud research through the identification of studied literature intersections. This analysis method identifies topic sectors and displays research boundaries alongside containing information about financial law influences and automated crime recognition. This method demonstrates both regional differences in research and policy-based approaches for fraud prevention. It serves as a widely adopted technique within behavioral finance and strategic

management to research knowledge development (Singh et al; 2022).

RQ4: How does bibliographic coupling analysis reveal the intellectual structure and research trends in bibliometric studies on factors affecting financial fraud?

RESEARCH METHOD

The research methodology consists of Systematic Literature Review (SLR) and bibliometric analysis for investigating financial fraud elements. The research used Scopus to obtain 212 scholarly articles because Scopus provides broad research coverage with strong impact. The research design used stringent evaluation methods to select professional articles in English published throughout the previous ten years that displayed the most up-to-date analysis findings. The bibliometric analysis uses three methods including co-occurrence analysis and citation network mapping and bibliographic coupling to demonstrate essential subjects along with conceptual relationships and field cooperation patterns.

The study explores financial fraud behavior in relation to forensic accounting together with regulatory policies while examining AI detection approaches and economic dimensions that fit the research boundaries (Haddad et al; 2024). The dataset organization eliminates non-core research to present data-based results about financial fraud determinants that improves knowledge about geographic differences with modern technology and legal defences against fraud.

Bibliometric analysis allows the research to explore financial fraud factors using key term investigations with network visualization systems and topic identification techniques. The literature shows high usage of the research terms "financial fraud detection" and "AI in fraud prevention" because these two concepts address fundamental goals. Network collaborations show three main global activities that include connections between established world institutions and emerging market entities which generate their effects on fraud prevention methods. Research about risk assessment and regulatory frameworks and AI-driven detection methods belong to the thematic groups that emerge from the grouping approach. The research method presents quantitative analysis to organize trends in academic cooperation and changes within financial fraud studies (Yu & Rha, 2021).

RESULTS AND DISCUSSIONS

RQ1: What are the most frequently co-occurring keywords in bibliometric analyses of factors influencing financial fraud?
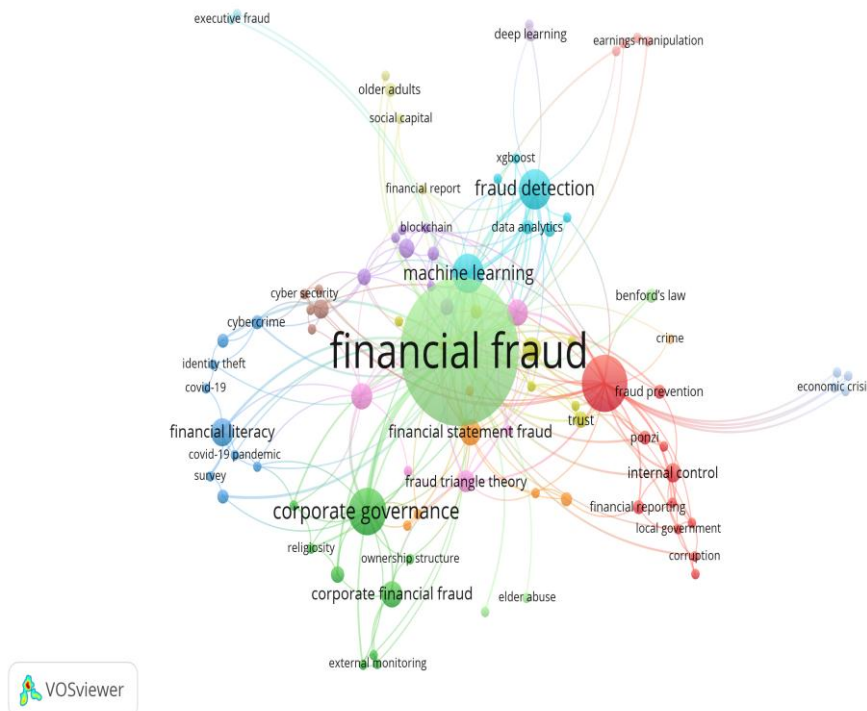
Researchers establish key themes in academic publications about financial fraud through joint keyword usage during bibliometrical examinations. The terms used in bibliometric analyses regarding financial fraud include corporate governance as well as internal controls and forensic accounting and regulatory compliance with fraud detection and financial transparency and risk management. Studies about financial fraud examination typically operate within governance systems which include oversight functions and preventive measures against fraud (Musyoki, 2023). The frequency of forensic accounting and fraud detection terminology within fraudulent activity identification studies leads to stronger prominence of advanced analytical techniques (Kaur et al; 2023). Organizations need to understand why legal regulatory frameworks play an essential role in financial fraud risk mitigation since these elements appear often in their work. The integrated approach becomes clear from the network of related terminology between financial aspects and managerial elements and legal principles. The identification of related words in scientific research enables scholars to spot recurring research trends and known areas without coverage that leads to fundamental investigations of contemporary financial fraud challenges (Soltani et al; 2023).

RQ2: What are the key factors contributing to regional variations in bibliometric analyses of financial fraud determinants?
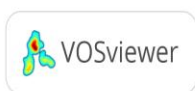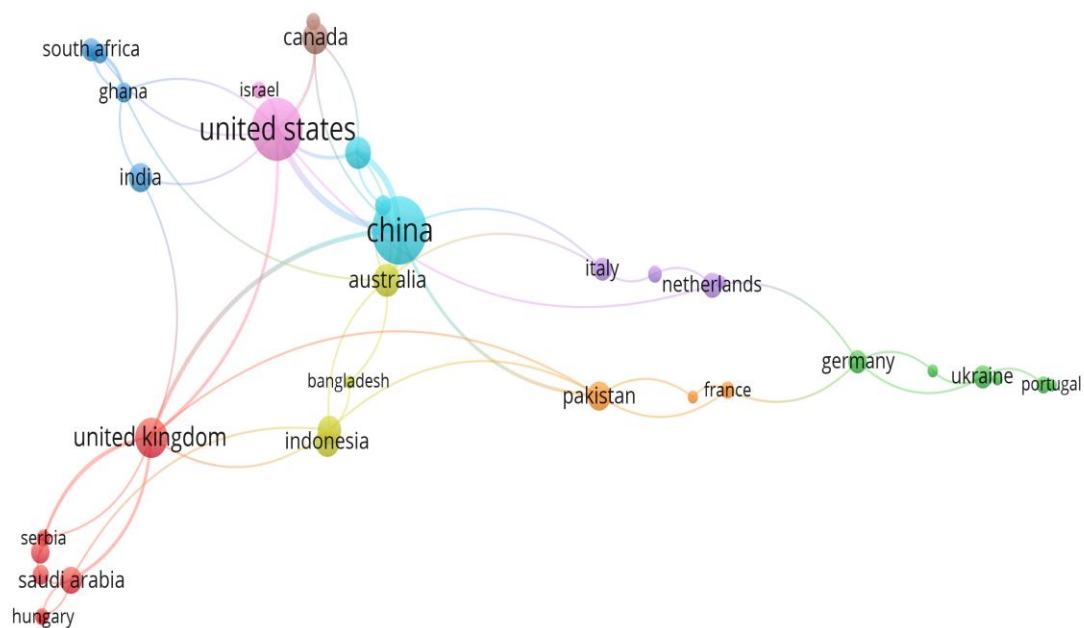
Various elements such as economic situations and legal frameworks and international research cooperations between nations form crucial components determining differences in financial fraud research across regions. The U.S. as well as China and the U.K. demonstrate stronger research connections because their financial markets are well developed and their regulatory system is strict and they possess better data access. The developing countries of India along with Pakistan and Indonesia work toward creating their research networks through their transition into new financial systems and fraud prevention protocols.

Research collaborations follow patterns that result from existing trade partnerships and traditional associations combined with matching financial fraud risks among involved nations. The close collaboration between regions exists when states share comparable fiscal structures and regulatory frameworks, but regions separate due to regulatory distinctions and leadership goals. The scope of

financial fraud investigation across different regions differs because economic development and legal enforcement together with international cooperation determine national attention levels for researching and preventing fraud (Oliinyk et al; 2021).

RQ3: How does interdisciplinary collaboration between Finance & accounting, Law & criminology, Economics & public policy and Technology & data science emerge in bibliometric analyses of factors affecting financial fraud?

| Perspective	Description	Key Themes	Sources
Finance & Accounting	Examines fraudulent financial reporting, earnings manipulation, and forensic accounting techniques.	Fraud triangle theory, corporate governance, earnings management, forensic accounting techniques.	Firmansyah et al; (2024)
Law & Criminology	Investigates legal aspects of fraud, enforcement mechanisms, and criminal behaviour theories	Corporate fraud laws, criminal liability, organized financial crime.	Usman, (2023)
Economics & Public Policy	Focuses on regulatory frameworks and economic incentives that contribute to financial fraud.	Anti-fraud regulations, policy effectiveness, impact of financial crises.	Soepriyanto et al; (2022)
Technology & Data Science	Uses machine learning, AI, and big data analytics for fraud detection and prevention.	AI in fraud detection, data mining, blockchain applications.	Kumar, (2022)

Research related to financial fraud merges multiple research areas which include finance and accounting as well as law and criminology and economics and public policy and data science and technology. Different academic disciplines provide separate angles which work together to form a better comprehension of financial scams and defense techniques.

Financial and accounting specialists explore methods of fraudulent financial reporting together with earnings manipulation and forensic accounting practices (Aksoy & Uzay, 2021). Law-related researchers concentrate their efforts on fraud regulations together with crime-related liabilities and law enforcement activities. Economists together with policymakers conduct analyses of regulatory systems while studying economic rewards for fraud activities along with financial crisis effects on fraudulent behavior (Bhat & Kolhe, 2024). The detection and prevention of fraud rely on technology specialists who employ artificial intelligence together with machine learning along with blockchain capabilities.

The fields of study have increased their cooperation according to bibliometric data. Research on AI fraud detection implements forensic accounting techniques while investigators use financial and economic information to evaluate policy impacts (Daraojimba et al; 2023). The joint work of organizations enables the development of robust prevention methods through unified financial operations. knowledge, legal enforcement, regulatory insights, and advanced technology. Going forward, research will likely continue to integrate these areas, leading to more effective ways to detect and combat financial fraud.

RQ4: How does bibliographic coupling analysis reveal the intellectual structure and research trends in bibliometric studies on factors affecting financial fraud?
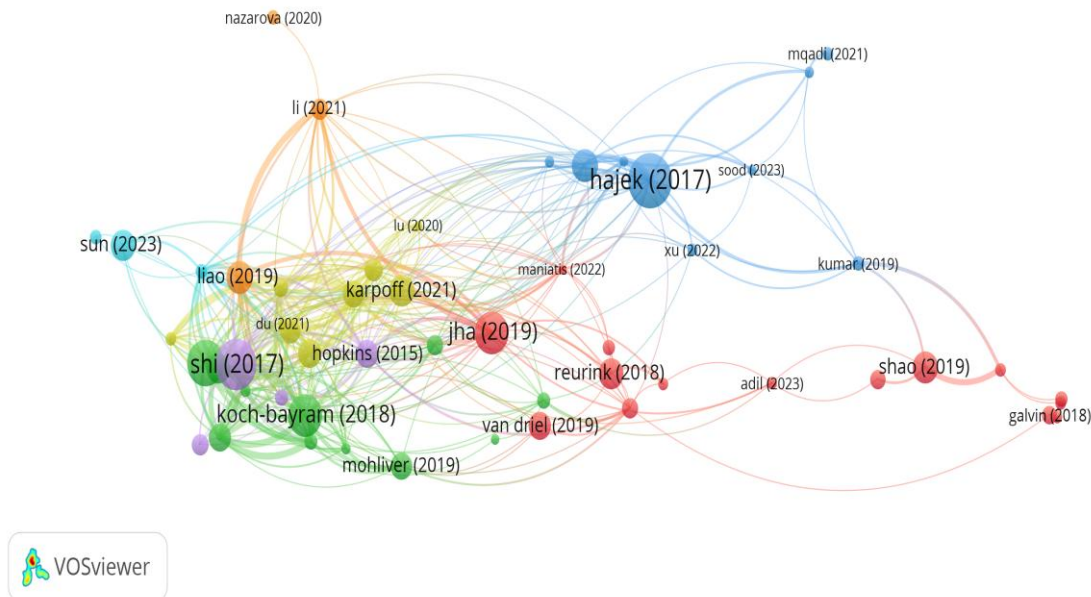
The usage of bibliographic coupling analysis shows how financial fraud research relates through examining publications which refer to the same scholarship. The technique reveals fundamental subjects along with influential literature and main directional tendencies in this discipline.

Research studies performed by Hajek (2017), Shi (2017), and Jha (2019) hold significant importance for the field because they represent extensively cited articles which shaped financial fraud research. Different study groups examine separate financial fraud aspects including fraud detection systems alongside financial governance and AI applications in this domain and economic fraud effects.

This research shows how Sun (2023) and Adil (2023) introduce fresh patterns that develop past investigation discoveries. The visualization utilizes different color codes to differentiate research themes which indicates financial fraud studies require expertise from three disciplines consisting of accounting and finance together with technology. The analysis provides researchers with tools to recognize the field evolution while facilitating important study identification as well as research opportunity discovery.

CONCLUSION

The research identifies critical aspects for understanding changes within the field of fraud examination. The focus during the progression of fraud exams shifts to at once identify fraud and strengthen corporate governance systems while designing forensic accounting methods and preventing fraudulent acts. AIT-aided detection tool adoption characterizes sophisticated fraud prevention strategies in developed nations while developing countries maintain manual supervision-based fraud control systems. The effectiveness of studying fraud among economists remains a question under investigation.

The detection of fraud requires multiple disciplinary teams to work together. Financial experts examine corporate deception through accounting reports while lawyers enforce legal consequences and economists assess business damaging impacts of frauds and engineers develop tracking systems for fraudsters. Advanced mutual efforts between various fields enable development of contemporary methods to detect fraud and safeguard existing fraud prevention systems.

Research publications indicate two different directions in academic effort where some authors contribute alternative descriptions and others try to anticipate future research directions. The literature presents distinct sections addressing problematic listing in combination with one part showing how advanced artificial intelligence detection tools wield power and blockchain acts as a tool for preventing

financial crime. Many obstacles prevent fraud prevention success including limited information access and changing methods of crime and enormous task of information handling. Using the bibliometric approach analysis proves the identification of strategic weaknesses in attending meetings fraud prevention while enabling improvement of the strategy. Under the current financial situation, it will be essential to combine advanced technologies with better data access and worldwide cooperative efforts to fight fraud and secure financial systems.

Future Prospective

Financial fraud research development will progress through three main paths involving technological innovations, better laws and regulations and improved interdisciplinary study interactions. Constant technological advancement requires researcher groups to include artificial intelligence (AI), machine learning and blockchain technologies in their fraud detection methods because fraudsters are becoming more inventive. AI detection models using blockchain implementation will develop into advanced real-time operational systems with more precise accuracy results.

New international standards geared toward better financial fraud prevention will be developed by worldwide regulatory organizations and their compliance requirements will strengthen. The region-wide control of border crime requires financial institutions and governmental entities to build standardized policy frameworks together. Printed safety protocols combined with unique electronic identity methods must become priority measures to block money-related digital crimes.

Full fraud protection measures will require research from numerous fields. Better financial governance systems will emerge from the developing teamwork between financial operators and professionals from criminology and law and technology and economics fields. Scientists need to handle emerging privacy and ethical matters caused by heightened deployment of AI and big data technologies in fraud investigation procedures.

Bibliometric research is going to study recent fraud patterns as well as track criminal developments while evaluating global fraud prevention strategies. Lawmakers should combine technological innovation with academic research under strict supervision to fight financial fraud which becomes increasingly sophisticated for the protection of economic stability.

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