

## The Fraud Convergence Framework: From Fraud Theory to Practical Prevention

Theory / Model	Core explanation of why people commit financially motivated crimes	Where it aligns with others	Where it clashes
<b>Fraud Triangle</b>	People commit fraud when <b>pressure</b> , <b>opportunity</b> , and <b>rationalisation</b> come together.	Aligns with almost every later model because pressure, opportunity and rationalisation remain the basic skeleton.	Too narrow. It explains conditions, but not skill, ego, collusion, culture, or integrity. It tells us why fraud becomes possible, not always why this person acted.
<b>Fraud Scale</b>	Fraud risk rises when there is high pressure, high opportunity and <b>low personal integrity</b> .	Aligns with the article's PEFM model by treating integrity as central to the decision to commit fraud.	Clashes with the fraud triangle by replacing rationalisation with integrity. It shifts the question from "How did they justify it?" to "What kind of ethical filter did they have?"
<b>Fraud Diamond</b>	Pressure, opportunity and rationalisation are not enough; the person must also have <b>capability</b> .	Aligns with the pentagon, SCORE/SCCORE and PEFM model, all of which recognise that fraud requires more than motive.	Challenges the fraud triangle's simplicity. A person may want to commit fraud and see an opportunity, but without the skill, access, confidence or position, the fraud may not happen.
<b>Fraud Pentagon</b>	Fraud is driven by pressure, opportunity, rationalisation, <b>competence</b> , and <b>arrogance</b> .	Aligns with the fraud diamond on capability/competence. Aligns with SCORE/SCCORE on ego-like traits.	Moves fraud theory into personality and power. It implies some offenders do not merely rationalise; they feel entitled or untouchable.
<b>MICE model</b>	Motivation is broader than financial pressure: <b>Money, Ideology, Coercion and Ego</b> may drive fraud.	Aligns with later models that expand "pressure" into different kinds of stimulus or motivation.	Clashes with models that treat fraud mainly as economic desperation. It says not all financially motivated crime begins with financial need; ego, ideology or coercion can also drive misconduct.
<b>SCORE / SCSCORE model</b>	Fraud may involve <b>stimulus, capability, collusion, opportunity, rationalisation and ego</b> .	Aligns with the fraud diamond, pentagon, and MICE by adding capability, ego, and broader motivation.	Challenges the lone-offender bias. SCSCORE, especially, says fraud may be social and collaborative, not just individual.
<b>Organisational Fraud Triangle</b>	Fraud risk is shaped by <b>leadership, organisational culture and management control systems</b> .	Aligns with the article's three Cs strategy: condition, culture and control.	Clashes with individual-centred theories by shifting blame from "bad person" to "bad environment". It asks what the organisation made possible or normal.
<b>ABCs of White-Collar Crime</b>	Fraud may emerge from a bad apple, a bad bushel, or a <b>bad crop</b> organisational environment.	Aligns strongly with organisational culture models and SCSCORE's collusion element.	Clashes with simplistic individual blame. It says fraud can be driven by group norms and systemic conditions, not just by personal moral failure.
<b>Triangle of Fraud Action</b>	Fraud consists of <b>the act, concealment and conversion</b> .	Aligns with forensic investigation because it focuses on observable conduct and evidence.	It does not mainly explain motivation. It clashes with motivation theories by moving from "why they did it" to "what they did, how they hid it, and how they benefited."
<b>PEFM model</b>	People commit fraud through a pathway involving pressure, opportunity, capability, rationalisation and, critically, <b>personal integrity</b> .	Integrates the fraud triangle, fraud scale and fraud diamond.	Its bold move is to make integrity the moral decision filter. It clashes with purely control-based thinking because it says fraud prevention must address ethical choice, not only system weakness.