



PECULIARITIES OF ORGANIZING THE PREVENTION OF FRAUD CRIMES

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Abstract: This article explores the role of prevention inspectors within law enforcement agencies in organizing efforts to combat fraud crimes. It also provides an analysis of the concept of fraud in foreign legal systems.

Keywords: fraud, victim, prevention, victimology, Bitcoin, crime prevention, suspect, and others.

In recent years, crimes related to fraud have shown an increasing trend among offenses targeting property. Research conducted by the Scientific and Practical Research Center of the Academy of the Ministry of Internal Affairs has revealed that in 2023 alone, a total of 18,492 fraud-related crimes were recorded across the country. Out of these, 2,165 cases (11.7%) remain unsolved. The perpetrators of these crimes, having evaded justice, continue to roam freely, leaving victims without restitution for their financial losses. This situation highlights a critical issue: the lack of accountability for fraud offenders directly contributes to an increase in such crimes, as victims are left unprotected while fraudsters exploit legal loopholes.

From a criminological perspective, fraud crimes exhibit unique characteristics that distinguish them from other types of offenses. Consequently, the methods used to prevent fraud must also be tailored to its specific nature. Given these considerations, it is essential to develop targeted preventive measures that address the evolving tactics of fraudsters and strengthen law enforcement capabilities in combating such crimes.

As previously emphasized, fraud typically involves a mutually engaging interaction between both the perpetrator and the victim. This dynamic nature of fraud underscores the necessity of a victimological approach to crime prevention. By developing and implementing a highly effective victim-centered prevention strategy, it is possible to mitigate fraudulent activities before they occur.

Victims of fraud often engage with perpetrators over an extended period, which can range from 10–15 days to several months (sometimes even 4–5 months or longer). As a result, victims may gain a partial but crucial understanding of the fraudster's appearance and behavioral traits after the crime has been committed.

Fraudsters distinguish themselves from other offenders through their demeanor, intellect, worldview, communication style, and behavioral strategies. Rather than using direct force, they rely on deception, persuasion, and psychological manipulation to exploit individuals. They possess a talent for gaining people's trust, making them particularly dangerous.

In many cases, fraud occurs due to the unrealistic desires or misplaced trust of victims. Many individuals fall prey to fraudsters simply because they overestimate their honesty and fail to recognize deception until it is too late. Based on their behavioral patterns and criminal approaches, fraudsters can be categorized into five distinct groups:

- Nomadic fraudsters – Perpetrators who constantly move from place to place, often fleeing the crime scene immediately and relocating to other regions or even outside the country.

- Petty fraudsters – Individuals involved in small-scale fraudulent activities.

- Repeat offenders with no fixed residence or employment – These fraudsters have a history of multiple convictions for fraud-related offenses.

- Long-term schemers with no prior convictions – Individuals who engage in sophisticated, prolonged fraudulent schemes but have no previous criminal records.

- First-time offenders – Those who commit fraud due to circumstantial pressure, external influence, or personal recklessness.

Fraud-related crimes pose a serious threat to society. The craftiness and adaptability of fraudsters make it particularly challenging for law enforcement agencies to prevent and prosecute such offenses effectively.

In Austria, fraud is legally defined as a situation in which the victim is induced to take a specific action, allows certain conditions to be met, or remains passive due to deliberate deception. The Austrian legal framework categorizes fraud into several types, including simple fraud, aggravated fraud, computer-related fraud, and fraud committed under necessity¹.

Under U.S. criminal law, fraud is understood as a complex system of deceptive actions, agreements, and manipulative techniques aimed at misleading others. Fraud in the U.S. legal system is categorized into various types, including misrepresentation scams, computer fraud, bank fraud, tax fraud, telemarketing fraud, mail fraud, bankruptcy fraud, credit card fraud, healthcare fraud, government fraud, insurance fraud, and securities fraud².

According to Japan's Penal Code, fraud involves acquiring another person's property through deception. Additionally, if an individual unlawfully gains financial benefits for themselves or another person through deceptive means, such actions are also considered fraudulent³.

Germany's Criminal Code classifies fraud into different types, including basic fraud, aggravated fraud, computer fraud, subsidy fraud, investment fraud, and credit fraud⁴.

A comparative analysis of these legal definitions highlights that the core element of fraud remains consistent across jurisdictions-it involves deceptive practices used to unlawfully acquire property or financial benefits. The specific classification of fraud, however, varies based on the methods, means, and techniques used to commit the offense. In essence, fraud laws across different countries recognize deception as the fundamental mechanism through which perpetrators obtain property or property rights from their victims.

It is worth noting that the proportion of fraud-related crimes within the overall crime statistics in Uzbekistan has been steadily declining. According to official data, fraud accounted for 11.7% of all recorded crimes in 2022, whereas in 2023, this figure dropped to 10.1%⁵.

¹ Серебренникова А.В. Уголовный кодекс Австрии. –М., Зерцало, 2001.–С.144.

² Савченко А.В. Уголовное законодательство Украины и федеральное уголовное законодательство США. –Киев: КНТ, 2007.–С.596.

³ Коробоева А.И. Уголовный кодекс Японии. СПб., Юридический центр Пресс., 2002.–С.226.

⁴ Шестакова Д.А. Уголовный кодекс федеративной Республики Германии. – СПб., Юридический центр Пресс, 2003. –С.524.

⁵ Ўзбекистон Республикаси ИИБ Академияси Илмий-амалий тадқиқотлар маркази маълумоти

Although the total number of fraud cases (18,492 incidents in 2023) decreased by 10.7% compared to the previous year, fraud still constituted 13.1% of all criminal offenses in the country. A significant concentration of fraud cases was reported in specific regions: Tashkent city – 5,882 cases (16%), Fergana region – 2,248 cases (13%), Tashkent region – 1,675 cases (9.6%), Samarkand region – 1,239 cases (8.7%). However, a concerning issue remains-the clearance rate for fraud cases. In 2023, 11.4% of fraud offenses (2,165 cases) remained unsolved, leaving perpetrators unpunished and victims without justice⁶.

Reducing fraud-related crimes has become a top priority for law enforcement agencies, demanding a comprehensive and proactive approach to crime prevention. Enhancing preventive measures is crucial in this regard, with a particular focus on early intervention strategies. To ensure effective fraud prevention, it is essential to identify the root causes of fraud and the conditions that enable its occurrence.

Indeed, understanding any crime or phenomenon requires an in-depth analysis of the factors that trigger its occurrence and the conditions that facilitate it. This raises an important question: How do fraudsters commit these offenses, and what methods do they use to conceal their actions? The answer to this lies in examining the tactics employed by fraudsters, which will be discussed in the following section.

Fraudsters employ various deceptive techniques to gain control over people's assets. Some of the most common schemes include:

- Mixing counterfeit money with genuine currency to deceive individuals and acquire their property.
- Impersonating government officials or influential figures, promising assistance in exchange for financial gain.
- Swapping goods during transactions, providing an item of lesser value than what was initially agreed upon.
- Taking loans under false pretenses, where fraudsters repeatedly borrow money for short periods (e.g., 3-4 months), returning it with interest to build trust. Eventually, they take a large sum and disappear.
- Offering discounted goods or services in trade or domestic service sectors, only to vanish after collecting payments.
- Using gambling or fortune-telling scams, where fraudsters convince victims to hand over valuable items, claiming they are necessary for performing supernatural rituals. They often switch the original items with worthless ones under the guise of magic.
- Selling fake gold, diamonds, or luxury goods, a technique known as the "Farmazeon" scheme. This often involves a group of criminals, including a "desperate seller," a "jewelry appraiser," and a "buyer," who collectively deceive the victim into purchasing counterfeit valuables.

With the continuous advancement of technology, the internet has introduced numerous opportunities. However, along with these developments, there has also been a rise in individuals exploiting digital platforms for deceptive activities.

One of the major concerns is the increasing popularity of online sports betting, especially among football fans during international tournaments and significant matches. Many users engage in betting through various internet platforms, which underscores the

⁶ Ўзбекистон Республикаси ИИВ Тергов департаменти маълумоти

necessity of reforming existing online regulations. In response to this growing issue, it is essential to strengthen legal policies that govern internet usage to prevent fraudulent schemes.

Such betting platforms rely heavily on uncertainty and chance, making them particularly vulnerable to fraudulent practices. If preventive measures are not implemented promptly, these activities could expand, leading to a surge in cybercrimes and other illegal financial operations.

Another pressing issue is the emergence of digital currencies, which exist solely in electronic form yet retain monetary value across different nations. Bitcoin, for instance, has become widely recognized and exchanged globally.

However, in Uzbekistan, despite citizens having access to these unregulated financial assets, there are currently no established legal frameworks to oversee their use. This regulatory gap creates opportunities for exploitation and increases financial security risks. To mitigate the spread of online fraud, it is crucial to develop comprehensive legal mechanisms that ensure transparency in digital financial transactions while minimizing the risks associated with cryptocurrency misuse and unauthorized online gambling.

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