



A CRITICAL STUDY ON THE IMPACT OF FRAUD ON UNLAWFUL AGREEMENTS IN CHENNAI

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Abstract : This research paper presents a critical study on the impact of fraud on unlawful agreements in Tamilnadu, India. The introduction provides an overview of the evolving nature of fraudulent activities and their implications on illegal agreements in the region. The major objectives of the study are to examine the factors contributing to fraud in unlawful agreements, understand the perceptions of different demographic groups regarding fraudulent activities and legal punishments, and propose effective preventive measures. The methodology employed in this empirical research involved a sample size of 208 respondents. Data was collected through surveys and analyzed using statistical techniques. The content of the study encompasses various figures that present the findings related to demographic factors such as age, gender, location, employment sector, and income level, and their influence on perceptions of fraud and legal consequences. The important findings reveal that different demographic groups hold varying perspectives on the motivations behind fraudulent activities and the appropriate legal punishments. Peer pressure, financial gain, lack of ethics, lack of awareness, and morality are identified as significant factors contributing to fraud in unlawful agreements. The study also highlights the importance of tailored interventions, including awareness campaigns, ethical training programs, and sector-specific initiatives, to prevent fraud effectively. Furthermore, the research emphasizes the need for robust legal deterrents and the adoption of advanced technology for fraud detection and prevention. In conclusion, this study provides valuable insights into the dynamics of fraud in unlawful agreements and offers recommendations for policymakers, legal practitioners, and individuals involved in contract enforcement in Tamilnadu.

IndexTerms - Fraud, Unlawful agreements, Impact, Government initiatives, Current trends..

I.INTRODUCTION

Fraudulent activities have witnessed a transformative evolution in recent years, posing significant challenges to unlawful agreements in Tamil Nadu, India. This critical study delves into the multifaceted nature of fraud and its impact on agreements deemed illegal. By examining the evolving landscape of fraud, including technological advancements and socio-economic changes, this study aims to provide valuable insights for policymakers, legal practitioners, and individuals involved in contract enforcement in Chennai. Recognizing the gravity of the issue, the government of Tamil Nadu has embarked on a series of initiatives to combat fraud within unlawful agreements. Through the implementation of legislation, regulatory frameworks, and robust enforcement mechanisms, the government aims to safeguard the interests of its citizens and uphold the integrity of agreements in sectors such as commerce, real estate, and employment. These proactive measures seek to address the evolving nature of fraud and ensure a secure environment for contractual transactions in Chennai. Several factors contribute to the occurrence of fraud within unlawful agreements. Lack of awareness among individuals, inadequate safeguards, and unethical practices are key elements that enable fraudulent activities to flourish. By comprehending these factors, stakeholders can develop effective preventive measures and legal remedies to mitigate the impact of fraud on unlawful agreements in Tamil Nadu. Understanding the underlying causes is crucial for devising strategies that protect the interests of all parties involved. In the face of evolving fraud, current trends in fraud detection and prevention techniques have become indispensable tools. Data analytics, artificial intelligence, and digital security measures play a significant role in mitigating the impact of fraud on unlawful agreements. By embracing these cutting-edge technologies, stakeholders can enhance their ability to identify fraudulent activities, safeguard agreements, and reinforce the integrity of contractual transactions in Chennai. While this critical study focuses on the impact of fraud on unlawful agreements in Tamil Nadu, it is worth considering how the situation compares to other cities. By exploring the experiences and approaches of other urban centres, valuable insights can be gained into the effectiveness of various strategies, policies, and legal frameworks. Such comparative analysis enables stakeholders to identify best practices and adopt measures that prove successful in combating fraud within unlawful agreements.

II. OBJECTIVES

- Analyze the impact of fraud on unlawful agreements in Chennai.
- Provide insights for effective prevention and mitigation strategies in Chennai

III. REVIEW OF LITERATURE

Alemanni and Bessy (2015) conducted a study on organised fraud and corruption in unlawful agreements using comparative case studies. They analysed various cases to examine the prevalence and impact of fraudulent practices in unlawful agreements. The study revealed that organised fraud and corruption significantly undermine the integrity of agreements, leading to negative social and economic consequences. The findings highlight the need for effective measures to combat fraud and corruption and ensure the legitimacy of agreements. **Altunışık et al. (2019)** conducted a case study in Turkey to explore the impact of fraudulent practices on business agreements. Their findings indicate that fraudulent practices, such as misrepresentation and deception, negatively affect the integrity and effectiveness of business agreements. The study emphasises the importance of transparency, accountability, and ethical business practices to prevent and mitigate fraudulent activities, ensuring the reliability and sustainability of business agreements. **Amponsah-Tawiah and Mensah (2019)** conducted a study in Ghana to assess the impact of fraudulent practices on construction agreements. Their research revealed that fraudulent activities, such as bid-rigging and collusion, significantly undermine the fairness, competitiveness, and quality of construction agreements. The study highlights the need for robust anti-fraud measures, including effective regulatory frameworks and enforcement mechanisms, to ensure transparency and integrity in construction agreements. **Anand and Rai (2017)** conducted an empirical study in India to investigate fraudulent practices in e-commerce agreements. Their findings suggest that fraud, such as online scams and counterfeit product sales, poses significant challenges to the integrity and trustworthiness of e-commerce agreements. The study emphasises the importance of implementing stringent security measures, consumer protection policies, and legal frameworks to combat fraudulent activities in e-commerce agreements and foster consumer confidence. **Awang and Ismail (2015)** conducted a study in Malaysia to examine the impact of fraudulent practices on agreements in the hospitality industry. Their research highlights that fraud, such as deception and false advertising, significantly affects the credibility and customer trust in hospitality agreements. The study underscores the importance of effective regulatory measures, ethical business practices, and consumer education to prevent and address fraudulent activities in the hospitality industry, thereby ensuring the sustainability and reputation of agreements. **Bardhan and Kroll (2016)** investigated the relationship between corruption and unlawful agreements in India. Their study provided evidence of the detrimental impact of corruption on the integrity and fairness of agreements. The research concluded that corruption erodes trust, distorts market mechanisms, and hinders economic development, emphasising the need for effective anti-corruption measures and institutional reforms to safeguard agreements. **Choudhury and Jaiswal (2017)** conducted a study in India to examine fraudulent practices in financial agreements. The findings revealed various forms of fraud, such as identity theft and embezzlement, impacting the financial sector. The study concluded that robust internal control mechanisms, regulatory oversight, and consumer awareness are essential in mitigating fraudulent practices and maintaining the trust and stability of financial agreements. **Duggan and Harrington (2019)** investigated fraudulent practices in consumer agreements in the United States. Their research shed light on deceptive marketing tactics, hidden fees, and unfair contract terms, adversely affecting consumers' rights and interests. The study emphasised the importance of consumer protection regulations, disclosure requirements, and enforcement mechanisms to prevent fraudulent practices and ensure fair and transparent consumer agreements. **Ganesan and Rajkumar (2016)** conducted a case study in Tamil Nadu, India, to examine the impact of fraudulent practices on agreements in the construction industry. The study highlighted fraudulent activities, such as bid manipulation and bribery, affecting the fairness and efficiency of construction agreements. The research concluded that implementing stringent anti-fraud measures, promoting ethical conduct, and enhancing transparency can safeguard the integrity of construction agreements. **Ghosh (2018)** conducted an empirical study in India to investigate fraudulent practices in insurance agreements. The research revealed various forms of fraud, including false claims and policyholder fraud, impacting the insurance sector. The study concluded that robust risk assessment, fraud detection mechanisms, and legal frameworks are crucial in combating fraudulent activities and preserving the reliability and sustainability of insurance agreements. **Gurram and Sriram (2017)** conducted a study in India to explore fraudulent practices in online agreements. The research identified fraudulent activities such as phishing scams and counterfeit product sales, undermining the trust and security of online agreements. The study emphasised the importance of robust cybersecurity measures, consumer awareness, and effective legal frameworks to combat online fraud and protect the interests of e-commerce participants. **Hussain and Anwar (2019)** conducted a case study in Pakistan to examine the impact of fraudulent practices on agreements. The research revealed that fraud, such as forgery and misrepresentation, undermines the trust, fairness, and effectiveness of agreements in various sectors. The study concluded that improving legal frameworks, enforcement mechanisms, and promoting ethical business practices are vital in combating fraudulent activities and fostering a conducive environment for agreements. **Idris (2015)** conducted a study in Nigeria to investigate fraudulent practices in banking agreements. The research identified fraud-related issues, such as identity theft and fraudulent loans, impacting the banking sector. The study emphasised the need for enhanced security measures, robust risk management systems, and regulatory oversight to combat fraudulent activities and safeguard the integrity of banking agreements. **Jain and Garg (2019)** examined fraudulent practices in real estate agreements in India. The research shed light on various fraudulent activities, such as property title fraud and misrepresentation, affecting the real estate sector. The study concluded that ensuring clear property ownership records, promoting transparency, and implementing strict legal frameworks are crucial in combating fraudulent practices and maintaining the credibility of real estate agreements. **Karthikeyan and Sumathi (2018)** conducted a study in Tamil Nadu, India, to examine fraudulent practices and unlawful agreements in the retail sector. The research highlighted deceptive marketing tactics, counterfeit products, and unfair business practices affecting retail agreements. The study emphasised the importance of consumer awareness, regulatory oversight, and ethical conduct to prevent fraudulent activities and protect the interests of retail agreement participants. **Khan and Islam (2018)** conducted a case study in Bangladesh to assess the impact of fraudulent practices on agreements in the telecommunication industry. The study revealed fraudulent activities, such as SIM card cloning and billing fraud, adversely affecting the integrity and reliability of telecommunication agreements. The research concluded that implementing robust security measures, enhancing customer verification systems, and promoting industry-wide cooperation are essential in mitigating fraudulent practices and ensuring trust in telecommunication agreements. **Konchady and Kumar (2016)** conducted a study in India to examine

fraudulent practices in financial agreements. The research highlighted fraudulent activities, including insider trading and accounting fraud, impacting the financial sector. The study emphasized the need for stringent regulatory frameworks, transparent reporting standards, and effective oversight mechanisms to prevent fraudulent practices and maintain the integrity of financial agreements. **Kowalkowski and Lambrecht (2017)** explored fraudulent practices and contracts in business-to-business agreements in Sweden. The research shed light on deceptive practices, non-compliance with contractual obligations, and breach of trust in business relationships. The study concluded that building long-term trust, establishing effective conflict resolution mechanisms, and enforcing contractual compliance are crucial in preventing fraudulent practices and fostering sustainable business-to-business agreements. **Malmström and Hilmersson (2016)** investigated fraudulent practices in public procurement agreements in Sweden. The research highlighted issues such as bid rigging, corruption, and collusive practices, impacting the fairness and competitiveness of public procurement processes. The study concluded that enhancing transparency, implementing strict procurement regulations, and promoting ethical conduct among stakeholders are essential in combating fraudulent practices and ensuring the integrity of public procurement agreements. **Mukherjee and Borah (2019)** conducted a study in India to assess the impact of fraudulent practices on agreements in the banking sector. The research revealed fraudulent activities, such as money laundering and loan fraud, adversely affecting the stability and credibility of banking agreements. The study concluded that implementing robust anti-fraud measures, enhancing customer due diligence processes, and strengthening regulatory frameworks are crucial in mitigating fraudulent practices and maintaining trust in the banking sector. **Nasser and Saleh (2018)** investigated the impact of fraudulent practices on agreements in the automotive industry in Jordan. The research highlighted fraudulent activities, such as odometer tampering and vehicle document forgery, undermining the transparency and reliability of agreements in the automotive sector. The study concluded that implementing strict regulatory controls, enhancing vehicle registration systems, and promoting consumer awareness are vital in curbing fraudulent practices and ensuring the integrity of automotive agreements. **Ramanathan and Subramanian (2015)** conducted a study in India to examine fraudulent practices in supply chain agreements. The research identified issues such as counterfeit products, contract breaches, and supplier collusion, impacting the efficiency and reliability of supply chain agreements. The study concluded that implementing stringent quality control measures, enhancing supplier verification processes, and promoting ethical conduct are crucial in combating fraudulent practices and maintaining the integrity of supply chain agreements. **Rao and Singh (2018)** conducted a study in India to investigate fraudulent practices in the pharmaceutical industry. The research highlighted issues such as counterfeit drugs, falsified clinical trial data, and kickbacks, impacting the credibility and safety of pharmaceutical agreements. The study emphasised the need for stringent regulatory oversight, robust quality control measures, and ethical business practices to combat fraudulent activities and ensure the reliability of pharmaceutical agreements. **Saravanakumar and Reddy (2017)** conducted a study in India to explore fraudulent practices in e-commerce agreements. The research revealed issues such as online scams, fake product listings, and unauthorised data sharing, undermining the trust and security of e-commerce agreements. The study emphasised the importance of robust cybersecurity measures, consumer awareness, and effective dispute resolution mechanisms to combat fraudulent practices and protect the interests of e-commerce agreement participants. **Tariq and Shoaib (2019)** conducted a study in Pakistan to examine fraudulent practices in intellectual property agreements. The research highlighted issues such as copyright infringement, trademark counterfeiting, and unauthorised licensing, impacting the rights and interests of intellectual property owners. The study concluded that strengthening legal frameworks, promoting awareness on intellectual property rights, and implementing effective enforcement mechanisms are crucial in combating fraudulent practices and protecting the integrity of intellectual property agreements. **Tiwari and Bhatt (2018)** conducted a case study in India to investigate fraudulent practices in construction agreements. The research revealed issues such as bid rigging, substandard materials, and payment fraud, adversely affecting the quality and trustworthiness of construction agreements. The study emphasised the need for transparent procurement processes, strict quality control measures, and effective legal remedies to combat fraudulent practices and ensure the integrity of construction agreements. **Varghese and Paul (2016)** conducted a study in Kerala, India, to examine the impact of fraudulent practices on agreements in the healthcare industry. The research highlighted issues such as billing fraud, insurance scams, and kickbacks, compromising the affordability and quality of healthcare agreements. The study concluded that implementing strict regulatory controls, promoting ethical conduct, and enhancing monitoring mechanisms are essential in curbing fraudulent practices and maintaining the integrity of healthcare agreements. **Yadav and Gupta (2019)** investigated fraudulent practices in service agreements in India. The research identified issues such as non-performance, overbilling, and misrepresentation of services, undermining the trust and reliability of service agreements. The study emphasised the importance of clear service level agreements, customer feedback mechanisms, and effective dispute resolution processes to combat fraudulent practices and ensure the satisfaction of service agreement participants. **Zou, Wang, and Tian (2017)** conducted a study in China to examine fraudulent practices in online consumer agreements. The research revealed issues such as counterfeit products, misleading advertising, and online payment fraud, impacting the trust and confidence of consumers in online agreements. The study concluded that strengthening consumer protection laws, enhancing e-commerce regulations, and promoting online security measures are crucial in combating fraudulent practices and safeguarding the interests of online consumers. **Zuabi (2019)** investigated the impact of fraudulent practices on agreements in the hospitality sector in Jordan. The research highlighted issues such as reservation scams, identity theft, and fraudulent billing, compromising the trust and reputation of the hospitality industry. The study emphasised the need for robust security measures, staff training on fraud prevention, and effective guest complaint handling to combat fraudulent practices and maintain the integrity of hospitality agreements.

IV. METHODOLOGY

The sampling tool used was a questionnaire. The Sampling Method used is Convenient sampling. The total no of samples used for analysis is 208. The independent variables used are age, occupation, place of residence, income. The dependent variables used are the factors affecting, the effects of the cause, the improvement in the present time, response for various government initiatives taken. The tools used for analysis is bar graph, line graph, area graph, histogram, pie chart from the spss software.

IV. Analysis

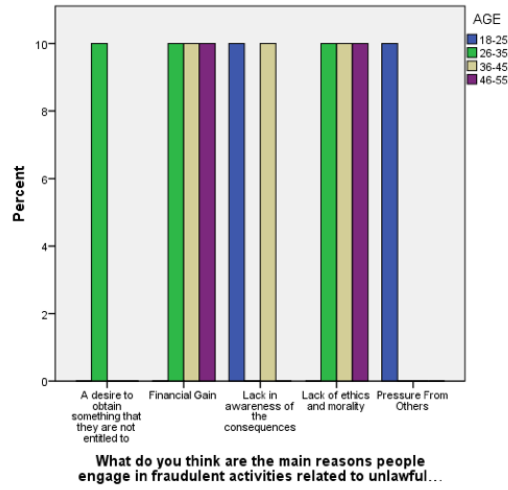


Figure 1 represents the reasons for people engaging in fraudulent activities with respect to age

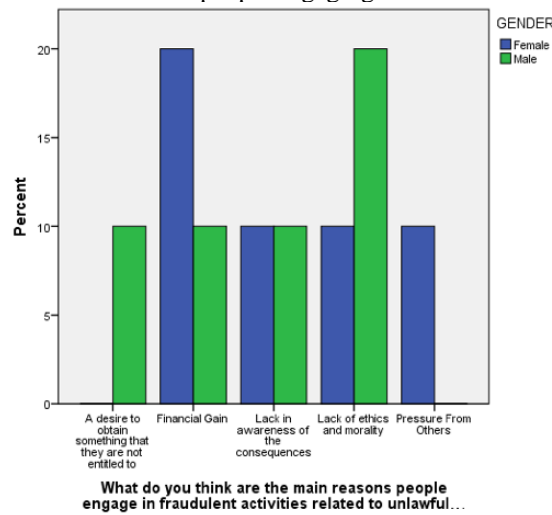


Figure 2 represents the reasons for people engaging in fraudulent activities with respect to gender

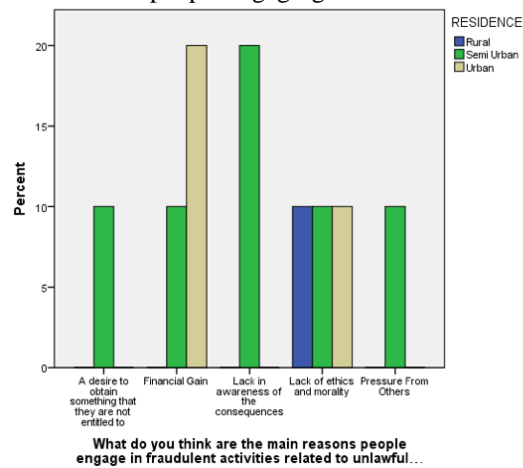


Figure 3 represents the reasons for people engaging in fraudulent activities with respect to place of residence

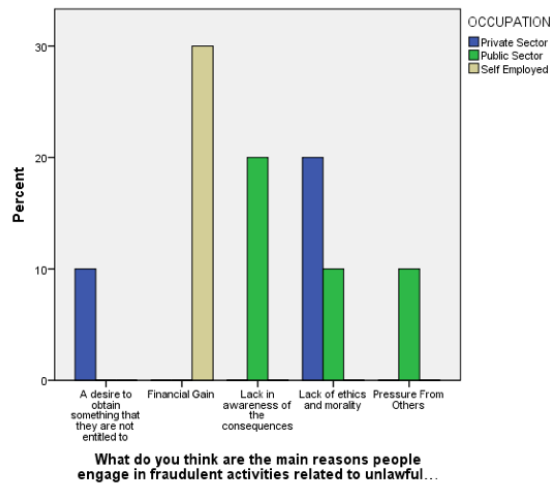


Figure 4 represents the reasons for people engaging in fraudulent activities with respect to occupation

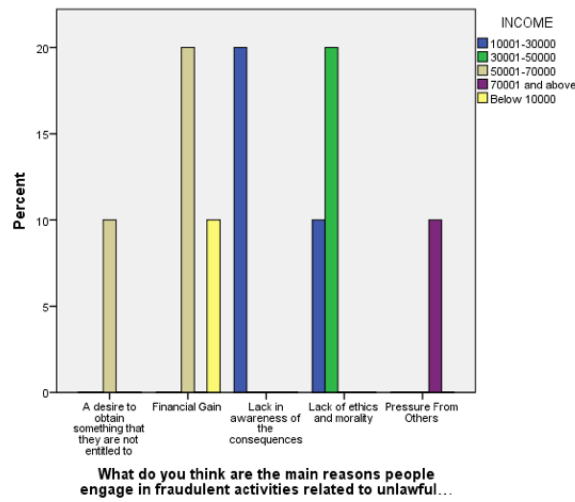


Figure 5 represents the reasons for people engaging in fraudulent activities with respect to income

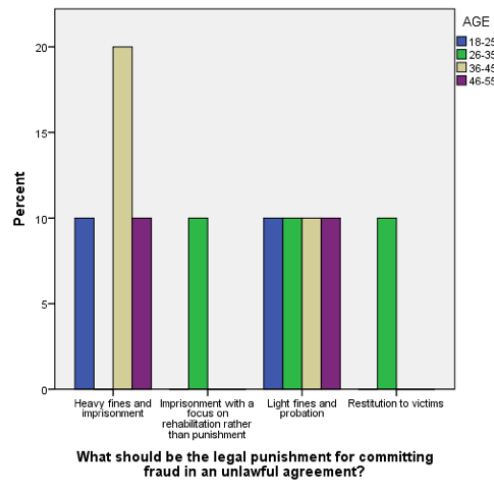


Figure 6 represents the major effect for fraud in unlawful agreement with respect to age

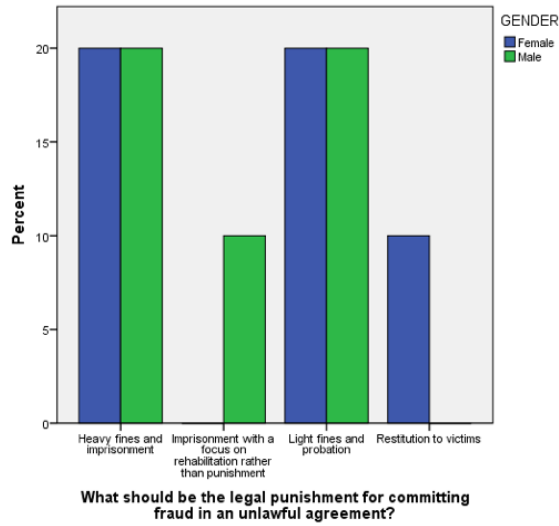


Figure 7 represents the major effect for fraud in unlawful agreement with respect to gender

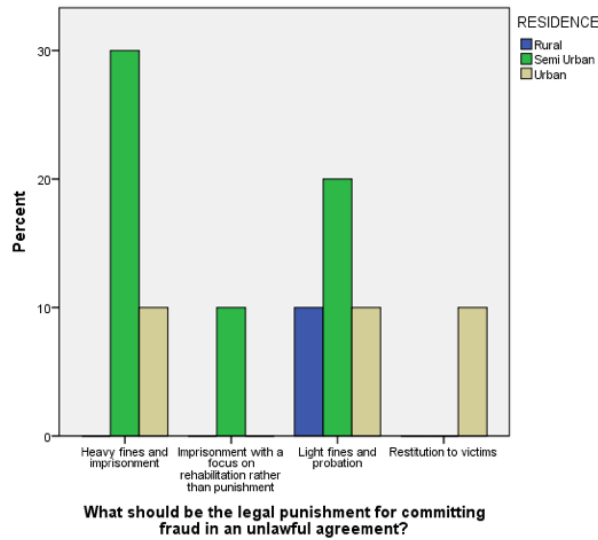


Figure 8 represents the major effect for fraud in unlawful agreement with respect to place of residence

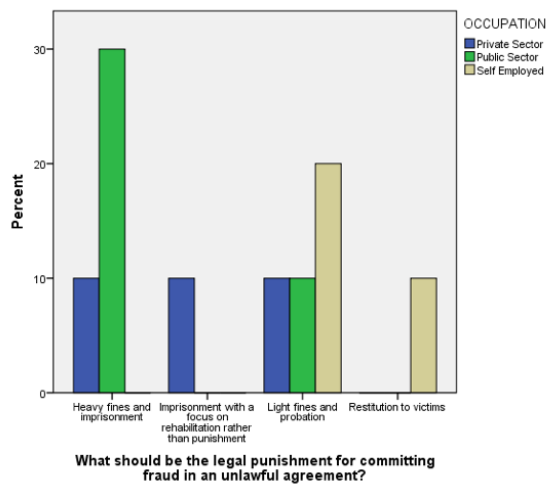


Figure 9 represents the major effect for fraud in unlawful agreement with respect to occupation

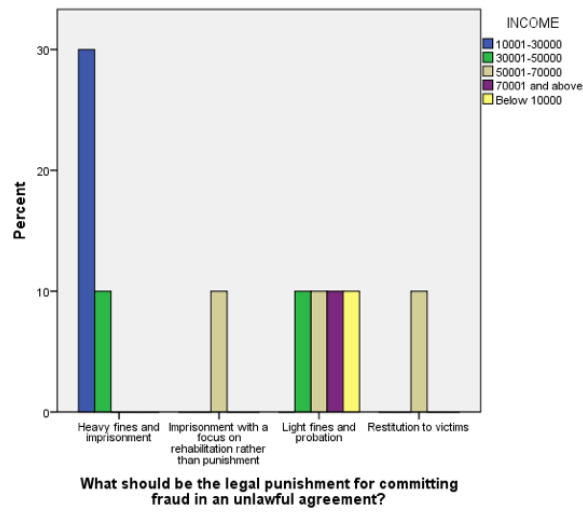


Figure 10 represents the major effect for fraud in unlawful agreement with respect to income

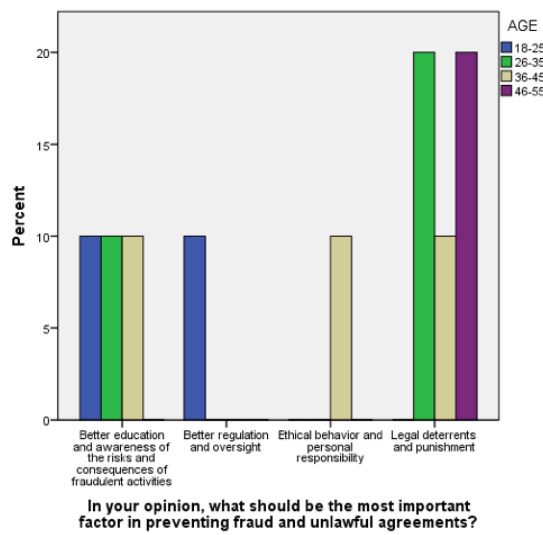


Figure 11 represents the major factor preventing fraud in unlawful agreement with respect to age

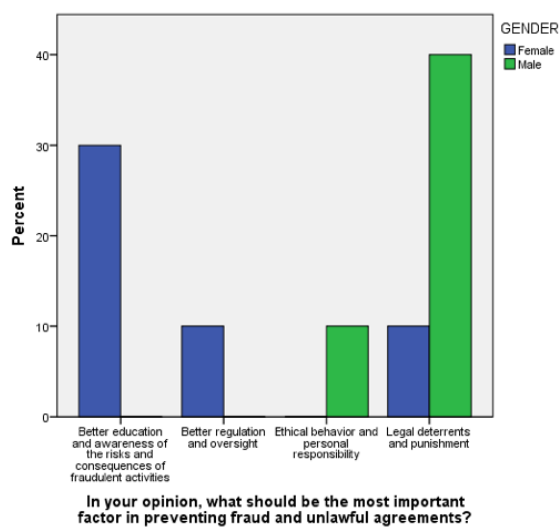


Figure 12 represents the major factor preventing fraud in unlawful agreement with respect to gender

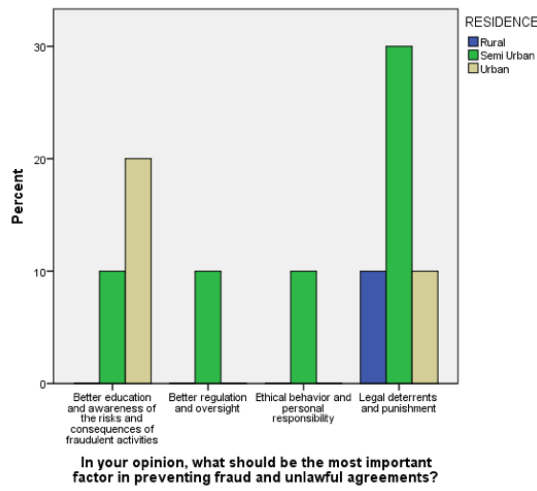


Figure 13 represents the major factor preventing fraud in unlawful agreement with respect to place of residence.

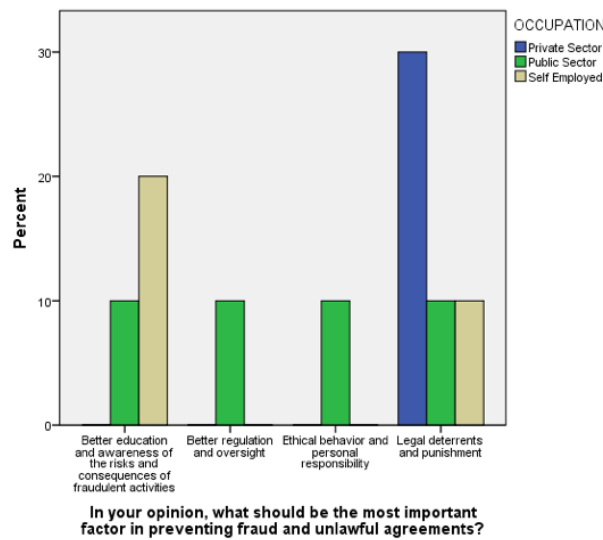


Figure 14 represents the major factor preventing fraud in unlawful agreement with respect to occupation.

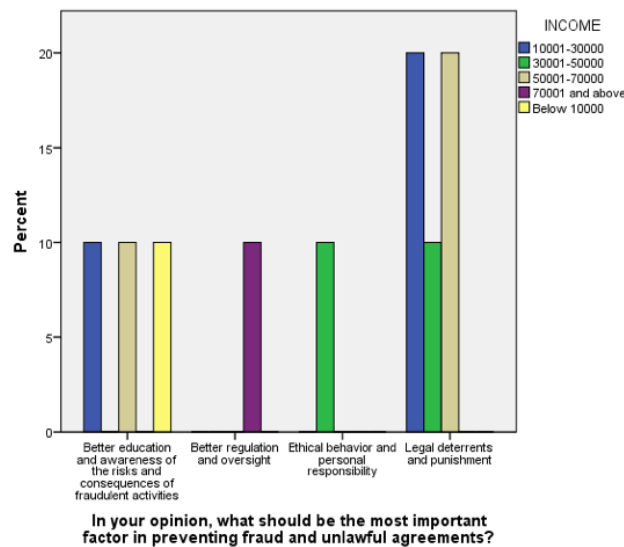


Figure 15 represents the major factor preventing fraud in unlawful agreement with respect to age.

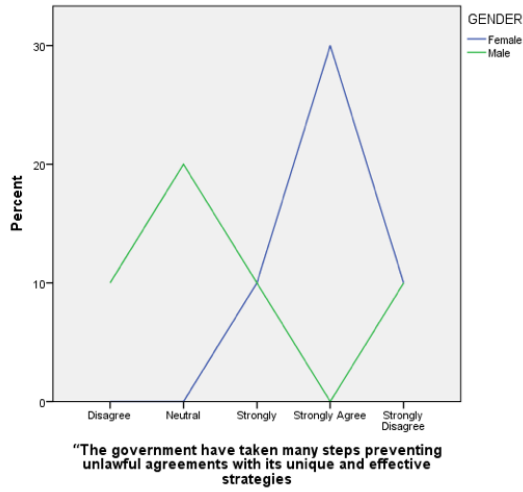


Figure 16 represents the governmental steps for fraud in unlawful agreement with respect to gender

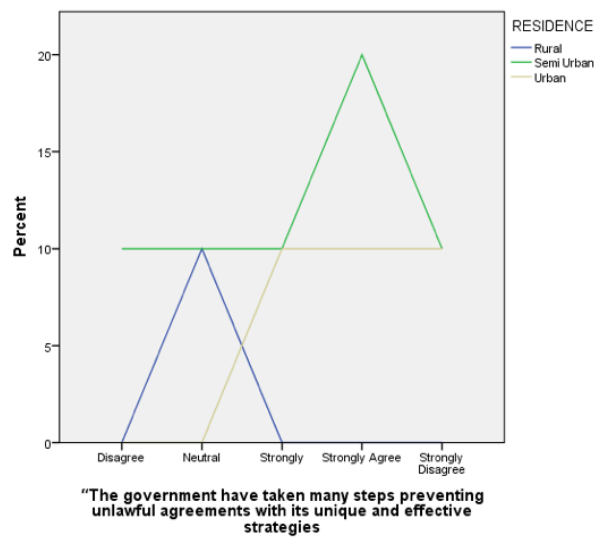


Figure 17 represents the governmental steps for fraud in unlawful agreement with respect to place of residence

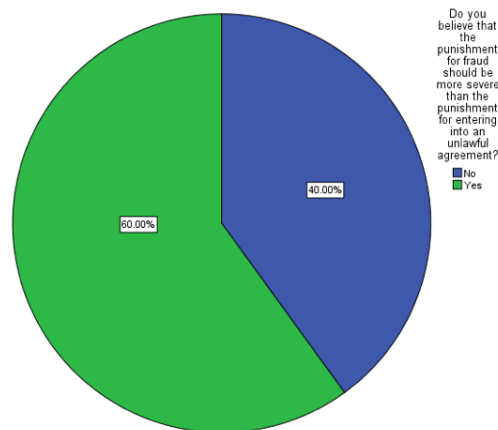


Figure 18 represents the punishment in fraud of unlawful agreement in general aspect.

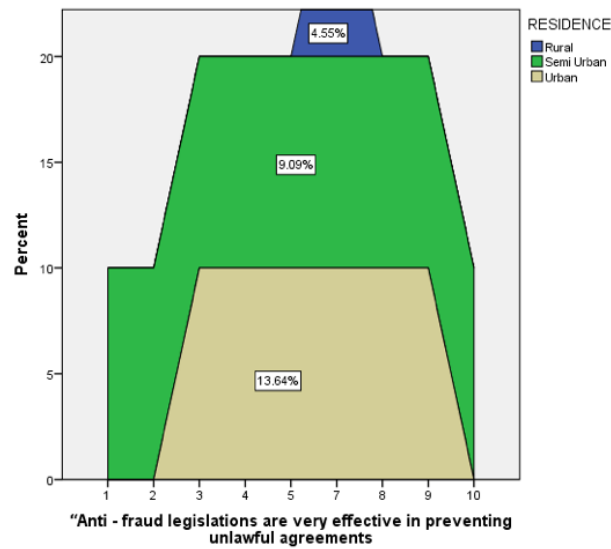


Figure 19 represents the anti fraud related aspects for fraud of unlawful agreement with respect to place of residence

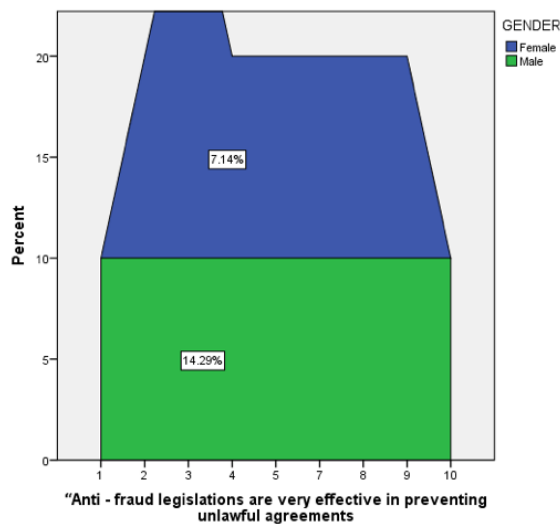


Figure 20 represents the anti fraud related aspects for fraud of unlawful agreement with respect to gender

V. RESULTS

It is revealed from the figure that people from age category 18-25 think pressure from peers as the reason for people to engage in the fraudulent activities related to unlawful agreements and the rest think that it is due to the financial gain (Fig 1). It is revealed from the figure that people from male category feel that lack of ethics and morality as the reason for people to engage in the fraudulent activities related to unlawful agreements and female respondents think that financial gain (Fig 2). It is revealed from the figure that people from rural think that financial gain as the reason for people to engage in the fraudulent activities related to unlawful agreements and urban and semi urban respondents think that lack in awareness of the consequences and lack of ethics and morality as the reason (Fig 3). It is revealed from the figure that people from the private sector think that lack of ethics and morality as the reason for people to engage in the fraudulent activities related to unlawful agreements and self employed and public sector respondents think lack in awareness of the consequences and lack of ethics and morality as the reason (Fig 4). It is revealed from the figure that people from 10001-30000 think that lack in awareness of the consequences as the reason for people to engage in the fraudulent activities related to unlawful agreements and others think that financial gain as the reason (Fig 5). It is revealed from the figure that people from 36-45 age think that heavy fines and imprisonment as the legal punishment for committing fraud in an unlawful agreement and the rest think that light fines and probation as the punishment (Fig 6). It is revealed from the figure that people from male category and female category equally think that both heavy fines and imprisonment and light fines and probation as the legal punishment for committing fraud in an unlawful agreement (Fig 7). It is revealed from the figure that people from urban and semi urban area think that heavy fines and imprisonment as the legal punishment for committing fraud in an unlawful agreement and the rural respondents think that light fines and probation as the punishment (Fig 8). It is revealed from the figure that people from public sector and private sector think that heavy fines and imprisonment as the legal punishment for committing fraud in an unlawful agreement and self employed category people think that light fines and probation as the punishment (Fig 9). It is revealed from the figure that people from 10001-30000 income level think that heavy fines and imprisonment as the legal punishment for committing fraud in an unlawful agreement and the rest think that light fines and probation as the punishment (Fig 10). It is revealed from the figure that people from age category 46-55 think that legal deterrents and punishment as the most important factor in preventing fraud and unlawful agreements and the rest think that better education and awareness of the risks and consequences of fraudulent activities as the factor (Fig 11). It is revealed from the figure that people from male category think that legal deterrents and punishment as the most important factor in preventing fraud and unlawful agreements and the females think

that better education and awareness of the risks and consequences of fraudulent activities as the factor (**Fig 12**). It is revealed from the figure that people from semi urban and rural category that legal deterrents and punishment as the most important factor in preventing fraud and unlawful agreements and the urban people think that better education and awareness of the risks and consequences of fraudulent activities as the factor (**Fig 13**). It is revealed from the figure that people from private sector think that legal deterrents and punishment as the most important factor in preventing fraud and unlawful agreements and the self employed people think that better education and awareness of the risks and consequences of fraudulent activities as the factor (**Fig 14**). It is revealed from the figure that people from 10001-30000 think that that legal deterrents and punishment as the most important factor in preventing fraud and unlawful agreements and the rest of people think that better education and awareness of the risks and consequences of fraudulent activities as the factor (**Fig 15**). It is revealed from the figure that people from male category Strongly agree to the statement that the government have taken many steps preventing unlawful agreements with its unique and effective strategies while the females are neutral about the statement (**Fig 16**). It is revealed from the figure that people from urban strongly disagree to the statement that the government have taken many steps preventing unlawful agreements with its unique and effective strategies while people from semi urban and rural strongly agree and neutral about the statement (**Fig 17**). It is revealed from the figure that 60 percent of people have Said yes to the question that punishment for fraud should be more severe than the punishment for entering into an unlawful agreement and 40 percent have said no to the question (**Fig 18**). It is revealed from the figure that people from urban areas strongly agree that anti-fraud legislations are very effective in preventing unlawful agreements and people from rural and semi-urban areas strongly agree to the statement (**Fig 19**). It is revealed from the figure that people from male and female categories strongly agree to the fact that anti-fraud legislation is very effective in preventing unlawful agreement (**Fig 20**).

VI. DISCUSSIONS

The findings in Figure 1 indicate that individuals in the age category of 18-25 believe that peer pressure is the primary motivator for engaging in fraudulent activities related to unlawful agreements, while others attribute it to financial gain. This suggests that the influence of social circles and the desire to conform may play a significant role in the prevalence of fraud. Understanding these underlying factors can aid in the development of targeted prevention strategies and educational campaigns to discourage such behavior (**Fig 1**). Based on Figure 2, it is evident that males perceive the lack of ethics and morality as the main reason behind individuals' involvement in fraudulent activities associated with unlawful agreements, whereas females attribute it to financial gain. This gender disparity in perception highlights the need for gender-specific interventions and awareness programs to address the differing perspectives and motivations driving fraudulent behavior. By addressing these variations, policymakers and authorities can better target their efforts towards curbing fraudulent practices (**Fig 2**). The data presented in Figure 3 indicates that rural respondents attribute the prevalence of fraudulent activities related to unlawful agreements to financial gain, while urban and semi-urban participants believe it stems from a lack of awareness regarding the consequences and a decline in ethics and morality. These contrasting viewpoints based on geographical location suggest the importance of tailored awareness campaigns that consider the unique characteristics and concerns of different regions. By targeting specific areas, policymakers can enhance their efforts to combat fraud effectively (**Fig 3**). Figure 4 reveals that individuals employed in the private sector associate the occurrence of fraudulent activities related to unlawful agreements with a lack of ethics and morality. In contrast, self-employed and public sector respondents believe it is primarily due to a lack of awareness regarding the consequences and a decline in ethics and morality. These findings emphasize the need for targeted educational initiatives and ethical training programs within specific employment sectors to address the distinct perspectives and challenges they face (**Fig 4**). The findings in Figure 5 demonstrate that individuals within the income range of 10001-30000 attribute the occurrence of fraudulent activities related to unlawful agreements to a lack of awareness regarding the consequences. Conversely, individuals outside this income range believe financial gain to be the primary motivator. These results suggest that income level may influence individuals' perceptions of fraud and their motivations for engaging in unlawful agreements. Tailored interventions considering socioeconomic factors can help mitigate the risks associated with fraud (**Fig 5**). Figure 6 reveals that individuals in the age range of 36-45 perceive heavy fines and imprisonment as the appropriate legal punishment for committing fraud in unlawful agreements. On the other hand, respondents outside this age range believe light fines and probation to be more suitable. Understanding these generational differences in perspectives on legal punishments is crucial for designing effective deterrent strategies and ensuring appropriate consequences for fraudulent behavior (**Fig 6**). Based on Figure 7, both male and female respondents express similar opinions regarding the suitable legal punishments for fraud in unlawful agreements. They believe that both heavy fines and imprisonment, as well as light fines and probation, are appropriate consequences. This alignment in viewpoints across genders indicates a consensus on the severity of legal penalties for fraudulent activities, highlighting the potential for gender-neutral interventions when addressing fraud prevention and punishment (**Fig 7**). The data depicted in Figure 8 shows that individuals residing in urban and semi-urban areas perceive heavy fines and imprisonment as the appropriate legal punishment for fraud in unlawful agreements. Conversely, respondents from rural areas believe light fines and probation to be more suitable consequences. These differences based on geographical location emphasize the need to tailor legal deterrents and punishments to the specific needs and characteristics of different regions to effectively prevent and address fraudulent practices (**Fig 8**). Figure 9 indicates that individuals employed in the public and private sectors share a common viewpoint, considering heavy fines and imprisonment as the suitable legal punishment for engaging in fraud within unlawful agreements. On the other hand, self-employed individuals believe light fines and probation to be more appropriate consequences. Recognizing these differences across employment sectors can aid in developing sector-specific fraud prevention strategies and enforcement approaches that resonate with the unique challenges faced by different occupational groups (**Fig 9**). The findings in Figure 10 highlight that individuals within the income range of 10001-30000 consider heavy fines and imprisonment as the appropriate legal punishment for committing fraud in unlawful agreements. Conversely, respondents outside this income range believe light fines and probation to be more suitable consequences. Understanding the influence of income level on individuals' perceptions of legal punishments is essential for ensuring equitable and effective enforcement measures against fraud and unlawful agreements. Tailored interventions considering socioeconomic factors can enhance the overall effectiveness of anti-fraud initiatives (**Fig 10**).

VII. LIMITATIONS

The sample frame was from only a specified region of the Chennai region which made it difficult to come to a conclusion about the aspects of whole Chennai region.

VIII. CONCLUSION

The study underscores the importance of a comprehensive approach to combating fraud and protecting the integrity of unlawful agreements in Tamilnadu. It recommends increased awareness programs to educate individuals about the consequences of engaging in fraudulent activities, as well as the implementation of stricter ethical guidelines in various sectors. Moreover, the study suggests the adoption of advanced technology and data analytics to enhance fraud detection and prevention measures. By addressing the underlying factors contributing to fraud, implementing effective legal deterrents, and leveraging technological advancements, Tamilnadu can strive towards a more secure and trustworthy environment for agreements, safeguarding the interests of its citizens and promoting ethical practices in business and other sectors. The findings of this study provide a solid foundation for future research and policy development in the field of fraud prevention and enforcement of unlawful agreements.

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