

The Societal Transformation Framework-State Organized Global Financial Predators' Tracking and Blocking (SOGFP_TB)

Antoine Trad

Institute of Business and Information Systems Transformation Management, France

Keywords

Global Predators, Swiss Fatal Financial Traps, Financial Crimes Analysis, Risk Management, Transformation, Cyber Transactions, Artificial Intelligence, Discrimination.

Abstract

The continuous global financial, geopolitical, structural, and societal crisis needs a holistic societal or geopolitical transformation framework. This framework can be important to predict global incoming wave of organized misdeeds. A holistic protective Financial & Technical (FinTech) activity is based on control, governance, and audit prerequisites; such prerequisites are crucially needed to predict global financial predators before they execute their fatal misdeeds. These protective controlling processes depend on measurable framework variables, like Critical Success Factors (CSF), which evaluate the possibilities of possible predator's financial misdeeds and tries to define sources of such organizations and even countries. The framework can be also used for the dependence of the evaluation of societal or organizational transformational processes, which can block global financial crimes, or a SOGFP_TB. This article discusses in depth the concept of a framework that can be applied to support SOGFP_TB, which can be a structural manner to detect global destructive financial crimes, by applying the Global Financial Crimes Analysis (GFCA), and for that goal a strategic vision is needed for the integration of FinTech risks and controls mitigation mechanisms. The GFCA is fundamental for the organization's long-term societal and business longevity; and also, for combatting SOGFP. Besides all the previously presented facts, this article highlights SOGFP_TB's importance for the organization, to optimally integrate the global economy in a coordinated, controlled, and above all in an ethical manner. Knowing that SOGFP_TB's appliance, is complex, risky and difficult; but the SOGFP_TB is needed to combat the irregularities, like the Swiss Fatal Financial Traps (SFFT) ones, which are well organized and sealed.

Introduction

The main motivation for this article, are the latest news and facts on SFFT activities, which confirm the author's previous works, alerts and recommendations related to SOGFP activities (BBC, 2022a); which makes this article and other author's work credible and identifies a the destructive SFFT. Therefore, this article's focus and goal, is to bring out a concept for an efficient SOGFP_TB. Actual SFFT related risks, controls, legal/governance, and ethical standards are not at all mature, chaotic, and for various reasons, consciously avoids to pinout SFFT specialists and misdeeds. The main reason is that politicians, leaders and legal organizations, are evidently corrupt; and do not point out SFFT misdeeds. SFFT behaviours and intentional misdeeds damage the organization's or country's (simply an Entity) transformation (or evolution) perspectives, or even existence. Entities have in general minimal notions of organizational architecture and societal transformation projects (simply a *Project*). Such Projects need a strategic concept and vision, which is, in this case, based on SOGFP_TP and GFCA, to minimize the risks of financial intentional destructions. Therefore, there is a need to support the tracking, detection of financial irregularities, locked-in traps, global organized crimes, and unethical behaviours (Le Monde, 2019), which can be fatal for the Entity. SFFT's immense gigantic financial crimes like the ones, which are related to global fraud, money laundering, and other activities, damage many Entities like, the one related to the *Union des Banques Suisse* (UBS). The UBS, an SFFT based bank, and other financial institutions have illegally swallowed and hidden an immense number of trillions; today it has become an evidence, that like the minor SFFT money hiding cave, in which 32 trillion US dollars were simply hidden (Stupples, Sazonov & Woolley, 2019). There are thousands of such cases, and another interesting one is the gigantic fraud organized by the Swiss Fidusuisse, which shows the state of mind of such SFFT accountants, who

promote SOGFP well-designed misdeeds concept (Cornevin, 2020). This article is about SOGFP crimes and focuses on the most fatal one the SFFT. The author is proud to have pointed out such SFFT acts, which are today proved facts (BBC, 2022a), but in the same time he has received many threats from SFFT backed (il)legal bodies, but the author considers that nobody, no SFFT or other Entity is above the law; and especially when the SFFT has ruined many Entities. The state related, or more precisely organizes and sponsors, the SFFT, enjoys an excellent world class reputations, therefore the following questions arise: 1) Can SFFT related damages be quantified?; 2) What are the real roles of control, ranking, ethics and audit organizations?; 3) Are powerful politicians and world leaders corrupt and why?; 4) Is today's global financial system viable?; 4) Why are SFFT bankers, in so-called ethical and advanced countries above the law?; and 5) Is SFFT today bankrupt? These are the main topics to analyse, in this Research and Development Project (RDP).

The research development project for GFCA

The Researched Literature Review and the Gap

Projects complexities that are due to various CSFs, like, corruption, siloed financial systems, an optimized SFFT, needs a societal transformation framework (simply the *Framework*), which recommends linking of the Applied Holistic Mathematical Model for GFCA (AHMM4GFCA) based Heuristics Decision Tree (HDT), to various types SOGFP models. This RDP's Research Question (RQ) is: "Which societal transformation characteristics are optimal for the detection and tracking of global financial crimes?" The knowledge gap was acknowledged because, the existing literature on SFFT are inexistant. This RDP inspects the SOGFP_TB, which is mainly based on the author's works, which includes the alignment of standards, strategies, and CSFs.

Review and Check of the Critical Success Factors/Critical Success Areas

The applied *Framework* promotes the societal transformation using Critical Success Area (CSA) that contains a set of CSFs, where a CSF is a set of Key Performance Indicators (KPI), where each KPI corresponds to a SOGFP_TB requirement that can be a control requirement that has a column in each evaluation table(s) (Putri, & Yusof, 2009; Peterson, 2011). A *Project* starts with the feasibility phase to check the selected CSFs and if the RQ *Project* makes sense. Based on the literature review and evaluation processes, the CSFs are evaluated using the following the *Framework's* selected rules: 1) References should be credible and are estimated by the author; 2) *Projects* are the result of defined changes measured by CSFs; 3) Applied modelling language should be limited in order to make the *Projects* manageable; 4) The ADM manages the *Framework's* iterations and CSFs tuning; 5) If the aggregations of all CSAs are positive and exceed the defined minimum; and 7) The evaluation of business cases.

Business Case Basics

The Proof of Concept (PoC) uses Applied Case Studies (ACS), developed by the Open Group's case study, supported by other cases, that basically represents the possibilities to transform the Entity ArchiSurance. SOGFP_TB CSFs are measurable by a weighting that is roughly estimated in the 1st iteration, using Architecture Development Method's (ADM) iterations. In each iteration the SOGFP_TB evaluation is done by the Decision-Making System for GFCA (DMS4GFCA). The HDT to supports a set of SOGFP problem types (Markides, 2011) and is based an agile approach. This RDP and its underlying AHMM4GFCA, use an agile approach that can be applied to any domain that needs to be transformed (Trad, & Kalpić, 2022a).

The Mathematical Model Basics

The *Project's* CSFs define the initial nodes that are vital for SOGFP targeted solutions and is AHMM4GFCA's most basic element that is needed for the evaluation processes. The SOGFP uses a CSF based AHMM4GFCA uses a proprietary environment. The AHMM4GFCA nomenclature is presented in a basic form. The Domain is the GFCA, as shown in Figure 1: 1) The symbol \sum indicates summation of weightings/ratings, denoting the relative importance of the set members selected as relevant. Weightings as integers range in ascending importance from 1 to 10; 2) The symbol \cup indicates sets union; 3) The AHMM4GFCA defines the *Project* as a model, using CSFs weightings and ratings; 4) The selected corresponding weightings to CSF $\in \{ 1 \dots 10 \}$ are integer values; 5) The selected corresponding ratings to

CSF $\in \{ 0.00\% \dots 100.00\% \}$ are floating point percentage values; and 6) A weighting is defined for each SOGFP CSF, and a rating for each KPI.

Basic Mathematical Model's (BMM) Nomenclature		
microRequirement	= KPI	(B1)
CSF	= \sum KPI	(B2)
Requirement	= CSF = \bigcup microRequirement	(B3)
CSA	= \sum CSF	(B4)
microKnowledgeArtefact	= \bigcup knowledgeItem(s)	(B4)
neuron	= action \rightarrow data + microKnowledgeArtefact	(B5)
microArtefact / neural network	= \bigcup neurons	(B6)
microArtefactScenario	= \bigcup microartefact	(B9)
AI/Decision Making	= \bigcup microArtefactScenario	(B10)
microEntity	= \bigcup microArtefact	(B7)
Entity or Enterprise	= \bigcup microEntity	(B8)
EntityIntelligence	= \bigcup AI/Decision Making	(B11)
BMM(Iteration) as an instance	= EntityIntelligence(Iteration)	(B12)
The Generic AHMM's Formulation		
AHMM	= \bigcup ADMs + BMMs	(B13)
AHMM's Application and Instantiation for a Specific Domain		
Domain	= EARM	(B14)
AHMM4(Domain)	= \bigcup ADMs + BMMs(Domain)	(B15)
AHMM's Application and Instantiation for National Security and AIBDS		
Domain	= AIBMT	(B16)
AHMM6(Domain)	= \bigcup ADMs + BMMs(Domain)	(B17)

Figure 1. The applied mathematical model's nomenclature (Trad, & Kalpić, 2020a).

A Quantitative-Qualitative Research Mixed Model and the Transformation Model

A SOGFP problem type, RQ, CSF or phenomenon, are examined in iterations relating breadth and depth, using the HDT, which is specialized for problems that appear in a preliminary phase. There is a need for the qualitative HDT, and for the control of SFFT's activities. The AHMM4GFCA has a composite structure as follows: 1) A static view; 2) A behavioural view; and 3) It is the skeleton of of microartefacts' scenarios. The AHMM4GFCA can be modelled after the following formula for Business Transformation Mathematical Model for GFCA (*BTMM4GFCA*):

$$\text{AHMM4GFCA} = \text{Weigthing}_1 * \text{Qualitative} + \text{Weigthing}_2 * \text{Quantitative} \quad (\text{B18}).$$

$$\text{AHMM4GFCA} = \sum \text{AHMM4GFCA for an enterprise architecture's instance} \quad (\text{B19}).$$

$$\text{BTMM} = \sum \text{AHMM4GFCA instances} \quad (\text{B20}).$$

The objective function of the *BTMM4GFCA* can be optimized by using constraints and with extra variables that need to be tuned using the HDT. The minimization CSF can be, SFFT's risks. For the PoC the success will be the main and only constraint and success is quantified as a binary 0 or 1, where the objective function definition will be:

$$\text{Minimize risk } \text{BTMM4GFCA} \quad (\text{B21}).$$

The *BTMM4GFCA* is a combination of *Project* methodologies and the AHMM4GFCA that integrate the Entity's structure. The SOGFP_TB interfaces the DMS4GFCA and KMS4GFCA, to evaluate, manage and map CSFs for SFFT's risky activities; if the aggregation of all the *Project's* CSA/CSF tables exceeds the defined minimum, the *Project* continues to its second part of the PoC. The initialization phase generates the SOGFP types of problems to be analysed. The AHMM4GFCA supports requests (Agievich, 2014). This concept has been published in many author's works.

The Author's RDP Related Works

The most important author's related works are:

- The Business Transformation and Enterprise Architecture Framework Applied to Analyze the Historically Recent Rise and the 1975 Fall of the Lebanese Business Ecosystem. In Impacts of Violent Conflicts on Resource Control and Sustainability (Trad, 2018a).
- The business transformation and enterprise architecture framework-The London Interbank offered rate crisis-the model. The Business & Management Review (Trad, & Kalpić, 2017a).
- The Financial Crime Analysis Concept (FCAC's) Vision (FCAV) that can be used to support Enterprise Control and Audit for Financial Crimes (ECAFC) in its essence.
- The Business Transformation Framework and Enterprise Architecture Framework-The Role of Enterprise Control and Audit in Financial Crimes (ECAFC) (Trad, 2020a).
- The Business Transformation Framework and Enterprise Architecture Framework-The Financial Control and Technology Concept (FCTC) (Trad, 2020b).
- The Business Transformation Project of a modern business/financial environment needs a well-designed Information and Cyber Technology Security Automation Concept (ITSAC) (Trad & Kalpić, 2018a).
- Enterprise Transformation Projects in the Financial Industry and Ethics (Trad, 2022b).

An attempt to apply the Business Transformation Framework and Enterprise Architecture Framework for Managers in Business Innovation to explain the changes that followed the 9/11 attack. e-Leaders, Warsaw, Poland (Trad, 2019).

SOGFP_TB main structural topics

Introduction

The SOGFP_TB is to be managed by: a *Manager*, GFCA experts, financial officers/auditors, Enterprise Architecture (EA) experts; who, are supported with a methodology and a *Framework* that can estimate SFFT risks. The *Manager* is responsible for the implementation of SOGFP_TB mechanisms using various types of GFCA patterns. To implement the SOGFP_TB for such a risk and control mechanisms, the author's, Transformation, Research and Architecture Development framework (*TRADf*) is optimal. *TRADf* proposes default CSFs, that can be used to evaluate SFFT risks and misdeeds (IFRS, 2017). CSFs can be configured to measure the influence of SFFT financial flows and the integration of possible controls of Entity's local and international financial environments. An SOGFP_TB needs to integrate complex technologies to facilitate the strategic financial control planning. The integration of FinTech with Secured Information and Communication Technologies (SICS) is crucial for financial systems (Rafay, 2019). A FinTech platform must support SOGFP_TB's concept and vision, to avoid SFFT misdeeds. SOGFP_TB recommends standardized and fully integrated SICS technology stacks, governance and monitoring subsystems (Kowall & Fletcher, 2013). The GFCA promotes FinTech driven financial systems that use *services*-based technologies (Kabzeva, Niemann, Müller & Steinmetz, 2010). *TRADf*, relates to other author's works and it is important to understand its structure, which is based on standards like, The Open Group's Architecture Framework (TOGAF) (The Open Group, 2011). SOGFP_TB topics are treated by accountants, whereas SOGFP_TB strategy and vision need EA/transformation experts.

The Strategy and Vision

A *Project* establishes SOGFP_TB's strategy and vision to integrate controls, capable of recognizing SFFT's illegal activities and fraud/tax evasions. The SOGFP_TB is supported by the GFCA that can be used to analyse and audit complex financial operations. SOGFP_TB vision supports GFCA's financial engineering risk management, legal controls and integration in a complex automatized globalized environment (Grewal-Carr & Marshall, 2016). SOGFP_TB's strategy needs a specific approach for the integration of concepts that is based on the following facts: 1) A strategy needs a multimodal financial model that minimizes the dependencies between partners; 2) An important CSF is the *Financial Cost Ratio*; which can be used before and after the *Project's* completion. To calculate SFFT risks; 3) To define SFFT security schemes, where financial transactions are orthogonal to security; 4) Financial transactions define the responsibility of the financial results; 4) Timestamps based regulations of the security requirements need qualified time-stamps to build robust certification techniques; and 5) Timestamp servers that work

on the basis of taking a hash of a block of items. An optimal strategy needs to be supported by a DMS4GFCA.

A Decision Making Approach and the Role and Risks of Intermediaries

Important decisions can be made in a just-in-time manner by using outputs from the financial system's tracing, monitoring and logging sources; and an internal DMS4GFCA to assess risks and legally assert, govern or control the Entity's various financial resources. Today Entities have standardized audit, governance, control and monitoring mechanisms; comparing to less than 10% before a decade 10 years; that enables the Entities to trace SFFT acts (Kowall & Fletcher, 2013). The GFCA evaluates Entity's risks and consult legal teams, to apply changes to the financial construct and regulations; that stimulate the reduction of of risky financial services (Rafay, 2019).

The Role of Financial Services and Related Risks

Existing financial models, provide FinTech services over based online frontends. SOGFP_TB can help Entities reshape their financial system, like during the 2008 financial crisis, where the financial control focused on geographical reach, redefining global initiatives and reorganizing the trade services and prioritizing a end client-centric approach. Risks that can affect the Entity ate (Shahrokhi, 2008): 1) Various complexities can lead to significant financial risks; 2) The SOGFP_TB adopts GFCA concepts; 3) GFCA complete policy issues should be controlled, verified and integrated; 4) Entities are reluctant to execute radical *Projects*; 5) GFCA, in most cases causes resistances; 6) The Swiss government has given SFFT, due to the 2008, 70 billion Swiss Francs (with no obligation to return); knowing that SFFT hides multi-trillions.; and 7) Legal support for SOGFP_TB, which depends on behavioural predispositions (Minarchiste, 2015).

Behavioural and Cultural Predisposition

SOGFP_TB's main problem, is that SFFT is hermetically closed and is characterised by: 1) Its legal system, ignores any attempt to investigate financial crimes; and would even look into making their financial institutions look as victims, like in the case of the UBS (and practically all SFFT banks) and its tax fraud crimes against France and many other countries. SFFT was hit with multi-billion historic fines, even when it was protected by the Swiss state; 2) SOGFP_TB is capable of finding and tracing SFFT misdeeds and especially by accountants (Cornevin, 2020); 3) In SFFT's area, legal support is very expensive, this fact discourages any action of law enforcement; like in the case of the second World War Two (WWII) and other types of misdeeds; 4) Psychological collective harassment, that is a part of SFFT's culture, which discriminates by using even with racism to discourage people seeking to be refunded; 5) *Intolerance based misunderstanding attitude* are used, in order to block any foreign request; 6) A global network of world leaders, is used to embed and hide various dubious operations and to corrupt any person or Entity worldwide; 7) SFFT guerrilla-like, *hit and run tactics*, is used to confiscate wealth; 8) Occurrence of financial locked-in situations and seizure of wealth; 9) SFFT haven states target to become leaders in FinTech, which is a major danger; because FinTech should combat state criminality and enforce international law; 10) SFFT wants to be a leader in FinTech, which is a major risk; 11) Police and information services are used to block any attempt to pursue financial criminal acts. They even will attack the parties looking for deposits, like in the Libyan case (Paravicini, 2018); 12) Unfortunately all these facts are true, and it is strongly recommended to avoid collaborating with SFFT institutions, who use the previous scenarios; the found sources confirm these dubious SFFT misdeeds and locked-in situations (BBC, 2022a).

SFFT Locked-in Situations and Solutions

SFFT locked-in situations occur, when the financial system becomes dependent of various types of financial schemes, and the *Manager* must be cautious not to fall in locked-in situations. Even if SFFT offers attractive financial and tax package(s), it applies a legal, societal and financial locked-in trap. It is a sealed system, with an unwritten concept that can sweep out the financial resources from any Entity or person; even from very powerful countries like, the USA, France and other. This SFFT locked-in crimes model, combines: cultural and mentality specific features, the power of its law, *Too Big to Fail* concept for banks, banking secrecy that protects and promotes financial crimes, ultraliberal economy, rejection of global

standards, isolationism and racism, unethical attitude, and a supportive socio-political environment for collective plundering. *Swiss banking secrecy laws are immoral. The pretext of protecting financial privacy is merely a fig leaf covering the shameful role of Swiss banks as collaborators of tax evaders* (BBC, 2022a). SFFT is under no supervision, whatsoever; and SFFT experts are free to operate, using *hit, run and hide tactics*. That indirectly makes it, the financial industry's super predator that sets up fortifications against any possible legal intrusion; even when these institutions are executing massive criminal acts. Entities should try to avoid SFFT and its accountants; it is wiser to pay more taxes and social services than to face such an unstable phenomena and traps (International Monetary Fund, 2009).

The Role of Accounting and Currency Management

The SOGFP_TB must propose a credible and non-SFFT related currency to be used in the Entity's financial transactions. Lately there is a convergence of major industrial electronic currencies, this fact shows the will to adapt to electronic currency; which it is strongly recommended to avoid. Because SFFT may usage e-currency to abstract transactions, which are a damaging fact for Entities, who might lose their transformational and evolutionary momentums, and to become prone to ruthless accounting austerity procedures. SOGFP_TB supports the automation of financial operations and accounting processes, and that enables the control the accounting subsystems which interacts with the global eco-systems. The SOGFP_TB FGCA control that is supported by different types of governance, SICS and business service technologies frameworks. Accountancy consultancy firms are accused of global tax fraud, where they are supposed to advise *Entities* to avoid it (Le Figaro, 2022b), and are facing pressure to protect their ethical integrity, by trapping SFFT predators.

Predators and Ethics

The main limitation to correct and ethical attitudes is the ongoing ethical and regulatory bodies that governed by corrupt organizations. Today, finance related risks' management, ethical and legal standards are not mature and are even very chaotic. Some of major states and financial powers are responsible of most of GFPAs crimes, and they even enjoy excellent world class reputations. In this article various cases are mentioned, because they are related to known SFFT financial centres, who enjoy top worldwide positions in transparency and ethical rankings (Transparency, 2020; Swissinfo, 2021), and who in the same time have committed massive major financial irregularities and crimes. The main reason for this unethical and global contradiction is that SFFT bodies, have overwhelming legal, political and financial advisory support, who block any attempt to divulgate such unethical and illegal misdeeds. *TRADf* can be used to evaluate risk and control of GFPAs misdeeds and measure of such misdeeds (Trad, Nakitende, & Afe Babalola, 2021). The *precise* motivation is extreme cupidity which is destroying global financial capacities, that has been proven by the author and it is today enforced by the revelations of the *Swiss Leaks affair*, where SFFT instances have committed misdeeds and have been condemned for tax avoidance shows the need for an evolution towards ethical banking and that future generations of students in finance, economics and management, must be aware of ethical values. In this article it is related to many concrete cases which are today, more than massive, like: 1) Many UBS' and CS' multiple cases (Stupples, Sazonov & Woolley, 2019), in which trillions of US dollars were/are hidden; 2) Gigantic frauds organized by the SFFT accounting, like Swiss Fidusuisse, which shows the state of mind of such a GFPAs accountant approach (Cornevin, 2020); 3) Global tax fraud by UBS' and CS' (Financial Times, 2021); and 4) These SFFT misdeeds are organized by top bankers (LENA, 2022).

SOGFP_TB's standards and concepts adoptions

Finance, Transactions, Security and Legal Constraints

FinTech's influence is immense, in all business domains and it should be supported by the SOGFP_TB; it is a technology-driven domain but the Entity must avoid the locked-in situation. Locked-in should be avoided by implementing internal tools who *may* respect standards; which includes Cybersecurity: Architecture, Governance, EA based frameworks (like the Sherwood Applied Business Security Architecture), and a control/logging subsystem. SOGFP_TB manages the differences in Entity's, local and international laws, where Entities must have the capacity to proactively recognize erroneous and suspicious SFFT based Cybertransactions. From SOGFP_TB's perspectives, uniform bodies promulgate

governance acts to legally enforce activities, like in: 1) The importance of financial planning (CEU, 2004); 2) Cybertransactions should be asserted; 3) Avoiding major standardized frameworks; and 4) International law is inefficient and is even controlled by SOGFP. SOGFP_TB implements a regulatory component, for legal intelligence. The International Organization of Securities Commissions (IOSCO) identified eight areas that actually constitute what is currently called FinTech. Such areas are payments, insurance, planning, trading and investments, blockchain, lending/crowdfunding, data and analytics, and security. The growth of FinTech market implies high SFFT risks, therefore financial regulation is increasingly complex.

The complexity for regulators is to find the balance between FinTech, mentalities and ethical behaviour. There are today many regulatory, governance and legal frameworks, like ISACA's COBIT, but the complexity is due to: 1) SFFT seems to be above the law...2) The integration complex frameworks; 3) A discriminatory approach that is applied only to weak Entities and never to SFFT and its sponsors (BBC, 2022a; Stupples, Sazonov & Woolley, 2019); 4) FinTech can enable massive fraud by: By using interactive financial services and Entities that support SFFT are making investments (Ravanetti, 2016); 5) e-currency supports uses encryption forms and that needs regulations, law enforcements and cybersecurity mechanisms; in these domains there is a new type of misdeeds. These new avant garde domains are fully exploited by SFFT and its sponsors, who are the origins.

Types and origins of financial crimes and misdeeds

SOGFP_TB explains the damages done to Entities by using the DMS4GFCA and information sources like: state organized financial crime references, banks' influence/legal processes, financial valuation, currency manipulation, Growth Domestic Product (GDP) indices, finance institutions and global financial and influence networks. The SOGFP_TB uses these sources, like geopolitics, to identify financial crimes (BBC, 2022a; Stupples, Sazonov & Woolley, 2019; Cornevin, 2020).

The Role of Geopolitics

SFFT's geopolitical construct is based on the following facts: 1) The Phoenician General, Hannibal Barca, who tried to conquer Rome by crossing the Helvetic Swiss Alps, was slowed down by ambushes for *collective and organized looting*. These ambushes and looting schemes were launched by Helvetic tribes, who are the ancestors of peaceful Swiss nation. Such looting schemes became the moral founders of today's SFFT. This historical cultural heritage and geopolitical construct can be considered as *unique*; 2) SFFT can be considered as a type of extreme ideology, oriented to seize wealth similar to terrorist ideologies; where the notion of states applying state crime (like SFFT) exists (Agger & Jensen, 1996). SFFT, can be labelled as organized plundering other states by the means of financial terrorism; 3) SFFT ideology destroyed many countries like Lebanon, where the Swiss government took the unprecedented step of contacting Palestinian militants in 1970 to destroy Lebanon (Fitsanakis, 2016; Izzo, 2019), but there are many other cases, like Sri-Lanka where SFFT's misdeeds were fatal (Chandrasekhar, 2018); and there are too many cases to be listed. Geopolitical influence can be classified as follows: 1) Select CSFs which influence geopolitics which support SFFT misdeeds; 2) Localise geopolitical frontends for SFFT influence that is based on elite networks, which are misused; 3) Geopolitics for destabilizing Entities like, Lebanon; and to plunder their wealth (D'Amato, 1995), and historical valuable objects (Duparc, 2010); 4) SFFT high level meetings, like *Davos*, where leaders plan the dismantlement of Entities and the seizure of their wealth (*It was Kissinger who destroyed the nation of Lebanon...* (El Hashem, 1990); and 4) History and crimes against humanity, like Slavery.

Slavery and Financial Aggressiveness

The case of slavery, discrimination and racism in SFFT areas, is studied by Swiss historians, who are supported by dozens of major public figures, together have launched a committee that inspects the case for *organized and structured worldwide slavery* managed by Swiss bankers and political leaders. This committee's main aim is to estimate reparations in the context of Switzerland's related organize slavery related crimes against humanities. In these crimes' major Swiss high-level politicians, trading companies, world class banks, cantons (like the Canton of Vaud, who still carry a slavery mentality), predatory family enterprises, mercenary contractors, soldiers and private individuals; all of them profited from the slave

trade. Swiss organized financial links to the slave trade, makes them global predators of manhood and nationhood, this fact shows this nation's culture of greediness that comes out always, exactly like in the period of major plundering of victims of the Holocaust (Swissinfo, 2019). But nothing has changed, today the Lebanese are SFFT slaves.

Special Relations with Legendary Dictators

SFFT crimes schemes, where brutal dictators like neo-Nazi brigands have a special status where the ownership of substantial financial assets can remain anonymous under the illegal banking secrecy and its opaque legal system, which is a demise (Parker, 2016). Dictators maintain strong financial relationship to SFFT, who have been influenced by war criminals, like the notorious Swiss Nazi banker Francois Genoud, from canton Vaud (Brown, 2016; Johnson, 1983). SFFT ensures provides security to dubious collective crime schemes, investors. SFFT is the leader in worldwide financial crimes/scandals, misdeeds, and criminal acts including; igniting civil wars, the LIBOR manipulation, currency manipulations, credits manipulations, supporting arms dealing transactions, hijacking people's wealth, subprime crisis, war victim wealth confiscation, organized tax evasion, drug dealing financial support, support against future financial competitors, forced confiscations, drastic fines, financial spying, immigrants plundering and arms dealing (BBC, 2022a, Trad, 2018a; Clarke & Tigue, 1975; Parker, 2016). Brutal dictators like the Syria's Bashar al-Assad and his private brigand-bankers have a special status in Switzerland, where the owns a billions of USD (Brown, 2016). Probably one of the worst SFFT scenarios, was the WWII, where it was actively financially supporting the Nazis, and have lent them large amounts of money, which prolonged the war. This collaboration with the Nazi German Reich and other dictators raises extreme doubts regarding the Swiss government, mentality, and financial institutions and leads one to conclude they will do anything for financial profit. SFFT has taken all the gold, money and other assets, which the Nazis have stolen in Europe, have not been recovered by destroyed European countries (LCP ,2022).

Economic Growth of SFFT

SFFT took advantage in many human catastrophes like Lebanese drama, Iraqi drama, WWII..., By comparing GDP diagrams, as shown in Figure 2, it seems that the GDP slopes are inversely equivalent. SFFT is the only winner in all human dramas, they have the expertise to turn human agony into Swiss francs and gold (Rickman, 1999; Trad, 2018a; Rolland, 2004; AMInfo, 2014).

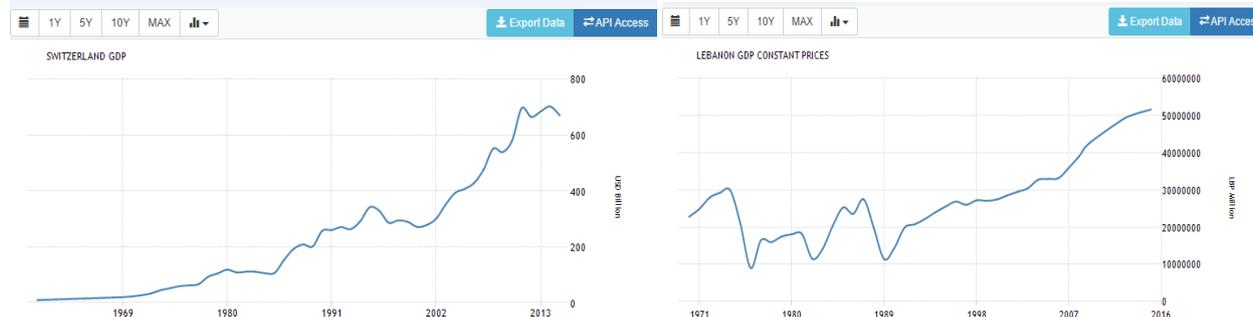


Figure 2. Switzerland's and Lebanon's GDPs (Trading Economics, 2017a).

Ruthless and Immoral Attitudes

The immense number of SFFT cases of immorality and misdeeds are based on the following pattern: 1) Creating new SFFT models, like the assistance in euthanasia cases, which helps people committing suicides and seizing their belongings; that provoked the opening of penal cases; 2) Swallowing inheritance, the SFFT financial pillar in which national banks make billions per year and their judicial system makes it impossible to make any claims, like in the WWII... All assets make SFFT influences' greater in the world; 3) Its unique collective behaviour; 4) Colonization of many rich regions, by means of wealth management; 5) Intentional discrimination towards foreigners and coloured people, where Switzerland's main political and ruling party, the *Schweizer Volks Partie* (SVP), a neo-Nazi like construct that uses 1933-like attitude; where even Europeans are considered as an inferior race (Maurisse, 2016; Miller, 2017; Le News, 2015, 2017). Snowden declared: ...*Switzerland is the most racist state in the world*

(Snowden, 2015), Racism based on the color of skin as shown in Figure 3; 6) SFFT related politicians, where convicted for major racist hate crimes; and Christian Levrat, compares the ruling SVP to Nazi regimes (Tribune de Geneve, 2014); where the main aim is to plunder foreigners; 7) The latest major financial crisis' main and only winner is SFFT, who looted the invested capitals, that is based on the motto: ... when an Entity goes bad, collect its fortune from its fleeing and desperate immigrating population, like in WWII (Rickman, 1999;BBC, 2016), and they even stripped the belongings of the latest immigration waves, where the Swiss police actively took a part.



Figure 3. The apartheid Swiss ruling party's poster (The Local, 2017).

Tax and Global Fraud

SFFT's global fraud mechanisms: 1) They practically all countries and the hidden capital is reused to credit many Entities; 2) Accountancy uses locked-in schemes to blur financial flows and to block recuperation; 3) SFFT is been frequently pursued for money-laundering cases, profits from cocaine trafficking, which includes international crime rings involving top-level figures (McDermid, 2016); 4) Invest to polish its image and influence on transparency bodies, which is a form of corruption. The *Global Forum on Transparency and Exchange of Information for Tax Purposes* peer review, has identified flagrant corruption in Switzerland (OECD, 2011; 2014); 5) SFFT's role in enabling corruption schemes in Venezuela and other Entities is not just an internal minor problem; it's also directly related to Swiss laws that encourage stringent banking secrecy and punish whistleblowers, and block any legal attempt to punish criminals. *The Swiss banking system remains a favorite destination not only for the proceeds of massive bribery schemes like the ones involving PDVSA, but for the use of companies like PDVSA as vehicles for laundering criminal proceeds,*" said Alexandra Wrage, president of the anti-corruption nonprofit TRACE. But as corrupt leaders and elites have massively plundered, while Venezuelans and a huge number of people are struggling to survive... The country's economy has cratered since 2013, with high levels of poverty, unemployment, and hunger, while hyperinflation has eaten into both the savings and the salaries of those lucky to still have them; but Switzerland got much richer (O'Brien, 2022a); 6) Massive leaks have confirmed SFFT's criminal character; where they revealed that Credit Suisse harbored the hidden wealth of clients involved in torture, drug trafficking, money laundering, corruption and other serious crimes. The revelations point to apparently widespread failures of due diligence by the lender, despite repeated pledges to weed out dubious clients and stamp out illicit funds (Horta-Osório, 2022a); 7) President of Algeria and other Algerian elites have illegal accounts in SFFT related banks (Le Figaro, 2022a); and 8) As the result of the massive leaks and their contents, SFFT asks its institutions and dubious clients to destroy all related documents (Liberation, 2022a).

LIBOR, Subprime, Mortgage Fraud, Manipulation and Growth

SFFT's mortgage manipulations are: 1) It has caused *catastrophic* investor losses in residential mortgage-backed securities (Stempel, 2019); 2) Vertically integrated mortgage-backed securities issuers and underwriters committed illegal securities fraud (Fligstein & Roehrkasse, 2019); 3) Paula Ramada estimated the lost money due to the benchmark of interest rates debacle is estimated at \$300 trillion in financial instruments, ranging from mortgages to student loans (Trad, 2019a); 4) Cash in Cash Out (CICO) overflow and disruption affected the modern global financial system, created a gap that in turn generated panic and the Subprime, LIBOR and many other financial misdeeds. The Subprime debacle, which was closely linked to the LIBOR and mortgage debt-based system (Utt, 2008); and 5) *Paradise papers fallout*, evokes numerous SFFT misdeeds (Allen, 2017).

SFFT misdeeds destabilized many Entities, like the case of France, USA, Lebanon, Malaysia, Mozambique and many other... SFFT gains are noticed by analysing GDP diagrams.

Regulated and Stable Financial Systems



Figure 4. Shows the French *Société Générale* robust approach.

SFFT institutions that do not respect ethical and regulatory standards; but there are financial institutions that are stable and reliable, like the French *Société Générale*, which evolution is shown in Figure 4, that demonstrates a well-controlled, human and ethical approach that is imposed by the French government and financial system. The French (and European Union's) financial system can be considered as the most stable secure and reliable one; knowing that France is doing well in coordinating a global human, financial and industrial vision. Such an approach can become a raw model for the West and the rest of the world. There is a need for an ethical approach, which is the main CSF for the *Entity's* long-term business and financial sustainable strategy.

GFCA and the Evolution of Financial Systems

As already mentioned, the author has been researching the SFFT for a long period of time, and his findings have become facts; mainly due to the latest data leaks from SFFT institutions. Lately, the CS was hit by a massive data leak (to the German newspaper *Süddeutsche Zeitung*), which has showed the immense hidden wealth. These data on thousands of accounts, holding more than \$100 billions. It includes personal, shared and corporate accounts, as well as suspicious accounts from the 1940s. Worldwide medias' (like the *Organized Crime and Corruption Reporting Project*) investigations, confirm that CS accounts are owned by clients involved in serious crimes such as fraud, money laundering or drug trafficking (BBC, 2022a). There is also the fact that most powerful people have immense capital stocked in SFFT related banks, like Russia's president Putin who has more than 500 billion USD on his private account (Swissinfo, 2016); and USA's ex-president Trump has also impressive stocks in SFFT related banks. Powerful people linked to SFFT banks gives Switzerland extreme power and influence on any global geopolitical topic; and it is known that in practically any summit between world leaders, there is always an SFFT banker, who's presence is vital, which a form of geopolitical corruption. After all the presented facts the major dilemma and a question is to can be asked, how can such a country be a synonym of honesty and anti-corruption... Are judges, accountants, control organizations and politicians corrupt? (Alderman, 2019; Tagliabuejune, 1986; Cornevin, 2020).

The proof of concept or prototype's integration

The Literature Review's Outcome, Phase 1 to Phase 2

The literature review process' (or Phase 1) outcome that supports the PoC's background, by the use of an archive of an important set of credible references and links that are analysed using a specific interface. After selecting the CSA/CSFs tag is linked to various DMS4GFCA scenarios; which are implemented as an item, in an Excel file; where all its details are defined; this concludes Phase 1.

Critical Success Factors	KPIs	Weightings
CSF_SOGFP_TB_GFCA	Feasible	From 1 to 10. 09 Selected
CSF_SOGFP_TB_DMS4GFCA_Approach	Mature	From 1 to 10. 09 Selected
CSF_SOGFP_TB_RDP	Mature	From 1 to 10. 09 Selected
CSF_SOGFP_TB_TRADf	Proven	From 1 to 10. 10 Selected
CSF_SOGFP_TB_SFFT_Crimes	Factual	From 1 to 10. 10 Selected
CSF_SOGFP_TB_Structural_Topics	Feasible	From 1 to 10. 09 Selected
CSF_SOGFP_TB_Origins_Standards_Concepts	Factual	From 1 to 10. 10 Selected
CSF_SOGFP_TB_Integration_PoC	Feasible	From 1 to 10. 09 Selected

valuation

Table 1. The sheet that concludes phase 1 with an average 9.4.

In this article related PoC (or Phase 2), the HDT is used to process solutions. The *Project's* enumeration of CSAs is presented in the related works. *TRADf* and the AHMM4FCA's main constraint, is to implement the PoC using simple *Project's* components, having a constraint, that is the CSA's average must be higher than 7.5. In the case, of the current CSA/CSFs evaluation, has an average result higher than 9, as shown in Tables 1; which qualifies this phase. The PoC uses the *TRADf's* implementation environment to configure the DMS4GFCA and selects problems, actions and applicable solutions to verify the SOGFP_TB, by using the ACS4FCA.

Linking the Applied Case Study – Integration and Unification

The PoC and the ArchiSurance case, with defined *Project* goals. This case analyses a merger, of an old business system's landscape that has become siloed and unmanageable, that resulted in abundant misdeeds and chaotic SICS. For this PoC, a financial auditing and automated controls' approach is tested to detect possible financial crimes.

Experiment's Processing on a Concrete Tree Node

In Phase 2, the HDT finds a combination of actions, that are used to solve a SOGFP problem related to this article's RQ. A selected CSF is linked to a SOGFP problem type and a related set of actions where the processing starts in the root node. For this PoC, the CSF_FinancialTransaction_Validation selected as the active CSF. In this PoC the goal is to find solutions related to this selected CSF's related problems. The AHMM4FCA based reasoning is applied to try to solve the CSF_FinancialTransaction_Validation problem or the PRB_FinancialTransaction_Validation, which is solved by using the following steps:

- Relating the ACS4FCA controls and financial transactions' integration capabilities to CSF_FinancialTransaction_Validation capabilities is done in Phase 1.
- Link the processing of this node to the pseudo-quantitative modules, then by using qualitative modules, filter and deliver the initial state that is the root node of the *TRADf's* HDT.
- The HDT is configured, weighted and tuned using configuration information.
- The set of possible solutions results from HDT. Then the reasoning engine is launched to find the set of possible solutions in the form of possible transformation iterations.
- Then follows the CSF attachment to a specific node of the HDT; to link later the Project microartefacts.

From the *TRADf* client's interface, the development and editing interface can be launched to develop the SOGFP_TB services to be used in microartefacts.

Selected Node Solution in Phase 2

HDT scripts make up the processing logic of the SOGFP_TB's defined problems and is supported by a set of actions. Where these actions are processed in the *TRADf* background to support Project microartefacts that are called by the engine's actions, which deliver the solution.

Solutions and recommendations

The SOGFP_TB and the GFCA are concepts that can be used to transform the Entity's financial environment and to protect itself from SFFT misdeeds. Many industries have been implementing financial visions to respond to probable SFFT risks, legal problems and challenges in combatting financial crimes. In this article, the main issue is how to define the optimal SOGFP_TB using relevant resources discovered in the literature review phase and the *TRADf*'s PoC proved the feasibility of this approach and defined a related set of recommendations that are sorted by their importance:

- The PoC proved RDP's feasibility by implementing the defined SOGFP_TB CSFs concept.
- The Project must build a strategy and an anti-locked-in approach.
- SOGFP_TB needs skills related to 1) Financial engineering and the needed audit, logging, monitoring, and assertion architectures; 2) Automated real-time controls; and 4) Governance and regulations' integration to detect SOGFP misdeeds.
- To design and implement an adequate SOGFP_TB and GFCA components, that interfaces the DMS4GFCA that can be easily integrated with any framework or tool (Gray, 1997).
- Legal intelligence, DMS4GFCA and CSFs, enrich logging system's database, to identify SFFT patterns.
- Governance and regulations standard frameworks can be integrated in the *Project* through the use of CSFs.
- Implement a global financial subsystem's approach for the control to block SFFT's intrusions.
- The Entity must choose a currency strategy to be used in its financial transactions and avoid SFFT currency.
- Global consultancy companies are the supporters of global tax fraud, where they are supposed to advise Entities to avoid it (Le Figaro, 2022b).

Conclusion

SOGFP_TB and GFCA are part of a series of publications related to *Projects* and financial crimes; where its internal motor, is based on CSAs and CSFs that support transformation and control activities. In this article the main focus is on the SOGFP_TB, which proposes a strategy to avoid SFFT global financial crimes, which is mainly based on locked-in situations. Locked-in situations are the fundament for the SFFT to seize impressive dirty trillions of gains. These trillions are gained by SFFT, are the result of, organized civil wars and various looting schemes. Concerning, global financial predators and SOGFP_TB, the Nobel prize winner, the British economist, Angus Deatton, warns about the destructive predator's professionals graduating from business schools, usually called *Winners*, who cause major and devastating financial crimes and never face legal actions. Deatton recommends stopping this type of financial brutalities (Le Monde, 2019). Such profiles can be classified as SFFT classical profiles. Ultimately, existing worldwide and international laws cannot prevent such an attitude, which has immense dimensions (Clarke & Tigue, 1975); which can imply that the world governing organism are corrupt and are even participating in this global crime; a form of collaboration with SFFT. The evolution of ethics in finance might bring an end to such financial manipulations and eventually bring to trial countries and their financial system for committing major crimes against humanity.

SFFT crimes caused the deaths of hundreds of thousands of people and the looting of their goods; the most astonishing fact is that, why doesn't the state react to just crimes and injustice in such cases of global crimes (Hamel, 2003). Some countries, like France, have convicted SFFT with a multi-billion euros fine for fraud and tax evasion, but did not hinder the SFFT which continues as nothing has happened. In fact, SFFT vision is shortsighted and its cupidity, has resulted with the fact, that its financial institutions were localized and have become a synonym for major financial crimes. SFFT is witnessing the collapse of its institutions' reputations, loss of clients and operational capacities. At the same time SFFT continues its

SOGFP behavior and despite the collapse of their values; they seem to have dissimulated illegal immense amounts of money (Stupples, Sazonov & Woolley, 2019; BBC, 2022a). These major SFFT facts, may provoke the following questions and recommendations: 1) Will public pressure and the evolution of mentalities, cause politicians to act against SFFT behaviour? 2) SFFT bankers' misdeeds are the major headlines, isn't time to solve this major issue legally? 3) World politicians, leaders and businessman deny wrongdoing and continue in promoting illegal SFFT misdeeds, the details of such misdeeds were reported in *Pandora leaks* and *Swiss leaks*; 4).

In many reports published by media organisations, like the *Guardian* and the *New York Times*, SFFT has multi-billion accounts, owned by notorious criminals and individuals involved in fraud, human trafficking and other major criminal acts; 5) WWII destroyed and ruined many Entities, and a need for the gigantic *Marshall Plan*. But was that needed? The amount of wealth looted by Nazi Germany and their SFFT allies, from these countries exceeds the needed capital to rebuild; so, it was a Win-Win situation from the SFFT and US and that be re-checked; 6) All article's facts, prove that SFFT is panicking and generating massive and visible errors, which are misdeeds, are these signs of SFFT's fall and even bankruptcy? 7) The US president Joe Biden, has committed a global and massive financial misdeed, by plundering Afghanistan, such behaviour is morally unexpected, are the leaders of the western free world joining SFFT (Le Point, 2022); 8) The ethical and moral standards are applied only to the so-called third world that's why it can be renamed as relative ethical and moral standards; and 9) SFFT causes many worldwide damage which generates a huge number of victims...

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