Financial fraud continues to pose a critical challenge to the integrity of digital banking and e-commerce systems. Traditional fraud detection approaches often struggle with imbalanced data, evolving fraud strategies, and complex relationships within transactional networks. In this study, we present a hybrid framework that integrates Machine Learning (ML), Deep Learning (DL), and Graph Neural Networks (GNNs) to enhance the detection of fraudulent activities. To address class imbalance, we incorporate the Synthetic Minority Over-sampling Technique (SMOTE), and evaluate several GNN architectures including Graph Convolutional Networks (GCN), Graph Attention Networks (GAT), GraphSAGE, and a hybrid LSTM-GCN model. Experimental results show that the GAT model consistently delivers superior performance across metrics such as accuracy, precision, recall, F1-score, and AUC-ROC. Visualization techniques including t-SNE, PCA, and confusion matrix analysis further validate the effectiveness and interpretability of the models. The proposed framework demonstrates strong potential for scalable and reliable fraud detection in real-world financial systems.