

Diemich I.

Criminal psychologist, polygraph examiner,
specialist in combating fraud and dishonest practices
Argentina

FORENSIC AUDIT AS A TOOL FOR COUNTERING FINANCIAL FRAUD IN THE ENTERPRISE SECURITY SYSTEM

In the modern economic space, which is characterized by high turbulence and uncertainty, the issue of asset preservation comes to the fore. For domestic enterprises, the situation is complicated by the consequences of military operations, which create an additional burden on the management system and open new vulnerabilities for abuse. Financial fraud has turned from isolated cases into a systemic threat that can undermine the financial stability of even a powerful business from the inside. Traditional approaches to control, based on retrospective analysis of reporting, are losing their effectiveness in the current conditions. Standard audit procedures often do not allow identifying carefully disguised embezzlement schemes, since they are aimed at identifying material distortions, not malicious intent. That is why ensuring the financial security of business entities in wartime requires the introduction of specialized investigative tools, such as forensic audit. As N. Koval and K. Korniyuk note in their research, external destabilizing factors only catalyze internal threats, making business vulnerable to misuse of resources [1, p. 153].

To build an effective protection system, it is necessary to clearly understand the nature of the threat. V. Shykun and D. Bulyk define financial fraud as a set of intentional actions of officials or employees of an enterprise aimed at deception, abuse of trust and manipulation of data in order to obtain illegal material benefit [5, p. 72].

From the point of view of criminology and auditing, the mechanism of fraud is best described by the model of the “fraud triangle”, which includes three components:

pressure (motivation), opportunity and justification. In the current crisis in Ukraine, these factors take on a specific color:

1. Pressure - a decrease in real incomes of the population and psychological stress encourage personnel to search for additional, often illegal, sources of enrichment.
2. Opportunity - weakening of internal control due to remote work, chaos in business processes and frequent changes of suppliers create ideal “loopholes” for abuse.
3. Excuses – violators often rationalize their actions by force majeure.

Forensic audit is not just checking numbers, it is an investigation. G. Solomina characterizes forensics as a specialized activity in financial investigation, the result of which is not only the identification of facts of violations, but also the formation of an evidentiary base for the judicial settlement of disputes [3, p. 145].

The key difference between forensics and traditional auditing is the purpose and methodology. According to the research of O. Ryabchuk and A. Vyshnyak, if the purpose of financial auditing is to express an opinion on the reliability of reporting (where the materiality of the error is important), then the purpose of forensics is to confirm or refute suspicions of fraud, where even a small amount may indicate the presence of a systemic criminal scheme [2]. The forensic auditor works with a presumption of possible dishonesty, actively searching for hidden connections and anomalies.

The arsenal of forensic audit methods is multidisciplinary and includes:

–analytical procedures (use of specialized software to analyze large data sets, for example, searching for duplicate payments, transactions during non-working hours, or checking the compliance of digital arrays with Benford's law (to detect artificially generated numbers));

–computer forensics (recovery of deleted files, analysis of document metadata, study of corporate correspondence for risk-marker keywords);

–operational methods (interviewing personnel, analysis of non-verbal behavior, control purchases).

O. Stetsyuk and V. Chubay emphasize that an effective financial security system should be based on preventive mechanisms [4, p. 122]. According to the results of forensic audits, the enterprise should implement a set of measures:

1. Transformation of the internal control system. Introduction of the principle of segregation of duties, when the functions of initiating a payment, its approval and reflection in accounting performed by different persons.
2. Compliance policy. Development and implementation of a Code of Ethics, a policy on gifts and conflicts of interest. Clear “rules of the game” minimize the “justification” factor in the mind of a potential violator.
3. Feedback mechanisms. Creation of protected channels (hotlines) for anonymous reporting of facts of corruption or fraud. World practice shows that this is one of the most effective channels for detecting abuses.
4. Regular monitoring. Conducting surprise inventories and inspections in high-risk areas (purchasing, sales, cash transactions).

Thus, in modern realities, forensic audit is transformed into a necessary element of the risk management system. Integration of financial investigation methods into the activities of security services and internal audit allows enterprises to move from a reactive model of behavior (fighting the consequences of theft) to a proactive one (eliminating the prerequisites for fraud). This not only preserves the assets of the owners, but also increases the investment attractiveness of the business, demonstrating transparency and manageability of processes.

References

1. Koval N. I., Korniiuk K. V. Zabezpechennia finansovoi bezpeky pidpryiemstva v umovakh viiny: problemy ta osoblyvosti. Agrosvit. 2024. № 4. S. 152-158. URL: <https://doi.org/10.32702/2306-6792.2024.4.152>.
2. Riabchuk O. H., Vyshniak A. M. Rol forenziku ta audytu v borotbi z finansovym shakhraistvom. Scientific bulletin of PUET: economic sciences. 2025. № 2(116). URL: <https://doi.org/10.37734/2409-6873-2025-2-18>.

XIV Міжнародна науково-практична дистанційна конференція
«Облік, оподаткування і контроль: теорія та методологія»
5 грудня 2025 року, м. Тернопіль

3. Solomina H. V. Forenzik – instrument finansovoho rozsliduvannia diialnosti pidpryiemstva. Naukovyi visnyk mukachivskoho derzhavnoho universytetu. Seriia «Ekonomika». 2018. Vyp. 2 (10). S. 144-149.
4. Stetsiuk O., Chubai V. Sposoby zapobihannia ta vyjavlennia finansovoho shakhraistva na pidpryiemstvi. Molodyi vchenyi. 2023. № 3 (115). S. 120-127. URL: <https://doi.org/10.32839/2304-5809/2023-3-115-23>.
5. Shykun V., Bulyk D. Finansove shakhraistvo na pidpryiemstvakh ta metody yoho zapobihannia. Economic journal of lesya ukrainka volyn national university. 2023. T. 1, № 33. S. 70-79. URL: <https://doi.org/10.29038/2786-4618-2023-01-70-79>.