



## Forensic accounting: state and development perspectives in the Republic of Croatia

Marijana Bartulović

*University of Split, University Department of Forensic Sciences, Ruđera Boškovića 33, 21000  
Split, Croatia*

[marijana@unist.hr](mailto:marijana@unist.hr)

### Abstract

*Forensic accounting as a profession plays a major role in preventing and detecting frauds and almost in all areas of business there is a need for the services of forensic accountants. In modern conditions, when the whole world is struggling with the COVID-19 pandemic and the consequences it brings, an increase in the number of frauds is expected, which will result in an increase of demand for specially trained experts in the area of fraud prevention and detection. In this context, this paper emphasizes the role of forensic accountant in the fight against fraud and presents the occupational standard and qualification standard developed for this profession in the Republic of Croatia. The occupational standard identifies key jobs within the profession as well as the competences that a person needs to possess to successfully perform jobs within the profession.*

**Keywords:** frauds, forensic accounting, key jobs, knowledge, skills

**Paper type:** Research article

**Received:** November 15, 2021

**Accepted:** December 20, 2021

**Citation:** Bartulović, M. (2021), "Forensic accounting: state and development perspectives in the Republic of Croatia", Journal of Forensic Accounting Profession, Vol. 1, No. 2, pp. 48-63.

**DOI:** <https://doi.org/10.2478/jfap-2021-0008>

*The qualification standard defines the learning outcomes that should result in the acquisition of competences, i.e. knowledge and skills necessary for successful performance of jobs within forensic accounting.*

## **1. Introduction**

In the modern business environment, we are exposed to information on different types of fraud and criminal offences in the field of economic crime on an almost daily basis. Corruption, embezzlement, computer crime, fraudulent financial reporting, money laundering and other types of economic crime are daily threats to corporations that need to be aware of the fraud risk and respond adequately to it. According to research conducted regularly by the Association of Certified Fraud Examiners (ACFE), the average corporation loses about 5% of its annual income due to different types of fraud (ACFE, 2020, p. 4) . It is important to emphasize that it is impossible to precisely determine losses caused by fraud because many frauds have not been detected and thus losses can only be estimated. The current situation in which the entire world is facing a COVID-19 pandemic is also negatively affecting fraudulent behavior and propensity to commit fraud. Namely, „the biggest pandemic in the modern globalized age“ (Waldkirch, 2021, p. 3) led to a decline in economic activity and many corporations found themselves in economic problems and financial difficulties. Corporations are faced with conditions that lead to an increased tendency to commit fraud and are, accordingly, exposed to heightened fraud risk.

The Association of Certified Fraud Examiners in collaboration with Grant Thornton conducted research on the impact of the COVID-19 pandemic on fraud and fraudulent behavior (ACFE, 2021). As many as 71% of respondents, fraud detection experts, consider that the level of fraud will increase over the upcoming period as a result of the pandemic. Karpoff (2020, p. 1) also states that the COVID-19 pandemic and the resulting decline in economic activity will lead to an increased probability of fraud over the next few years.

Such trends impose on everyone in the anti-fraud chain the need for increased action and improvement of anti-fraud mechanisms at all levels. In this context, the role and the importance of a forensic accountant as an expert who possesses specialized knowledge and skills indispensable for detecting and investigating fraud are unavoidable. The increased risk of fraud and fraudulent financial behavior as a result of the COVID-19 pandemic provides a new momentum to the development of forensic accounting and the affirmation of forensic accountants who provide added value in combating against fraud. In this context, the aim of

this paper is to present the role of forensic accountant in the prevention and detection of fraud, as well as the state and prospects of the forensic accounting profession development in the Republic of Croatia. Forensic accounting as a discipline is a relatively recent area whose rapid growth and development were initiated by corporate scandals that occurred in the early 2000s (Enron, WorldCom etc.). The importance of the development of forensic sciences, as well as forensic accounting, is also recognized in the Republic of Croatia, and significant steps have been taken in the affirmation of this field of accounting in the last decade.

The paper is structured as follows. After the first, introductory part of the paper, the second part presents the role of a forensic accountant in detection and prevention of fraud. Within the third part of the paper, the occupational standard Forensic Expert in Finance and Accounting as well as the qualification standard Master of Forensics in Finance and Accounting are presented. The last section of the paper contains concluding remarks.

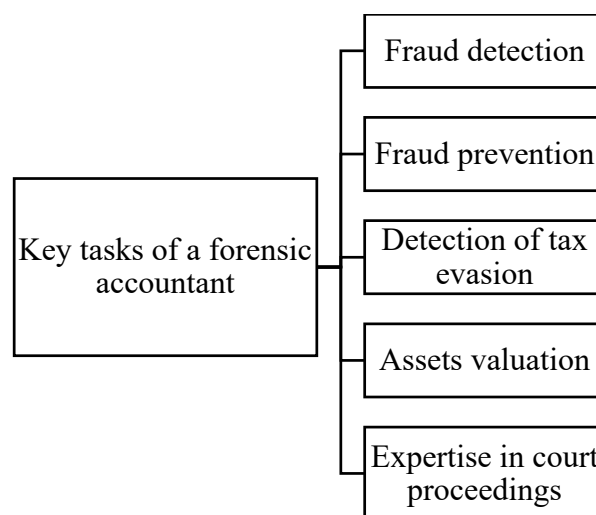
## **2. The role of the forensic accountant in fraud prevention and detection**

Forensic accounting as a discipline has developed significantly after the corporate scandals that occurred in the early 2000s. Namely, scandals such as Enron and WorldCom have highlighted the importance of the forensic accounting profession and gave momentum to the development of this specific part of the accounting profession. The discovery of new cases of corporate fraud (e.g. Parmalat, Satyam, Olympus, Toshiba etc.) has only further confirmed the importance of forensic accounting as a profession and the need to educate professionals specially trained to prevent and detect fraud. Belak states that forensic accounting can be defined as „the application of investigative and analytical skills to detect fraud and manipulation in financial statements that deviate from professional rules, accounting standards, tax laws and other legal provisions“ (Belak, 2011, p. 1). Forensic accounting in modern business conditions has a principal role in fraud prevention and detection, and forensic accountants often stand out as the main „fraud fighters“. Namely, the American Institute of Certified Public Accountants (AICPA) accentuated that forensic accountants are the key stakeholders in the fight against fraud (AICPA, 2004, p. 6), and that pandemic business environment and increased fraud risks impose increased demand for experts of that profile. A forensic accountant can provide a whole range of services and Belak (2011, p. 49), as services which forensic accountants can provide, specifies the following: detection of fraudulent financial statements, detection of fraud or intent to commit fraud, detection of tax evasion, detection of fraudulent bankruptcies, valuation of

assets, assessment of current and potential business partners' financial position etc. Similar tasks of a forensic accountant are emphasized by Italia (2012, p. 366) in her research. She asserts that forensic accountants provide services related to determining damages in adverse events, detecting fraud, detecting money laundering and corruption, valuing certain types of assets or a company as a whole, locating hidden assets in the division of assets, as well as expertise and services in litigation.

AICPA (2009, p. 8) as services that forensic accountants can provide highlights: detection of irregularities in financial statements, determination of economic damages, prevention, detection and response to fraud, valuation, prediction of bankruptcy and insolvency, services in the field of business restructuring, family law services and services in the field of computer forensics. Furthermore, the three most important services provided by a forensic accountant are detection of irregularities in financial statements, prevention and detection of fraud and determination of economic damages.

*Figure 1: Key tasks of a forensic accountant*



Following the above mentioned, it can be noted that forensic accountants are able to provide a whole range of services, however, their activities and their primary tasks and responsibilities are prevention and detection of fraud. Also, it should be emphasized that the task of forensic analysis, and thus the services provided by a forensic accountant, is defined by the purpose of

forensic analysis and the needs of a client. Various and interdisciplinary knowledge of experts in the field is required to do the aforementioned tasks. To provide various services within the profession, a forensic accountant must have knowledge in fields of accounting, auditing, law, but must also possess certain investigative skills. Also, one of the important prerequisites is experience, but also the „sixth sense“; i.e., persons in the field of forensic accounting should have a particularly pronounced professional skepticism that facilitates their identification of warning signs, so-called red flags. Various authors in this field highlight the whole series of different types of knowledge and skills that a forensic accountant should possess. Given the interdisciplinarity of the field and the wide range of services that forensic accounting professionals can perform, such conclusions are expected. It should certainly be noted that the competences of forensic experts in finance and accounting represent a synergy of acquired knowledge and skills that are the result of formal education but also longtime experience in the field of forensics in finance and accounting.

### **3. Occupational standard and qualification standard in the field of forensic accounting**

Within this chapter, the occupational standard Forensic Expert in Finance and Accounting, as well as the qualification standard Master of Forensics in Finance and Accounting, are presented. These standards were developed at the University of Split, the University Department of Forensic Sciences and registered in the Croatian Qualifications Framework Register, the Occupational Standard Sub-register and the Qualification Standard Sub-register.

#### ***3.1. Occupational standard Forensic Expert in Finance and Accounting***

In the occupational standard, a Forensic Expert in Finance and Accounting is defined as a person „who possesses specialized interdisciplinary knowledge that enables him/her to identify, collect, analyze and interpret financial and other data, as well as provide answers to questions related to services in court proceedings or other services (conducting analysis or investigation) that require identical knowledge and skills but are not necessarily related to judicial proceedings. Forensic Expert in Finance and Accounting has knowledge in fields of accounting, auditing and law and investigative skills required for prevention and detection of fraud, but also for providing a whole series of other services such as assessment of the economic value of assets and liabilities, detection of tax irregularities, expertise in the field of finance, accounting

and tax in court and out-of-court proceedings, combating corruption and similar services“ (Occupational standard Forensic Expert in Finance and Accounting, 2021).

A Forensic Expert in Finance and Accounting is a person who needs to possess a whole range of various, interdisciplinary knowledge and skills to be able to perform the tasks envisaged by the profession. Within the occupation Forensic Expert in Finance and Accounting, 13 key tasks have been defined which persons employed in different positions within the occupation Forensic Expert in Finance and Accounting can perform. The list of key tasks is presented in Table 1.

*Table 1: Key tasks in the occupation Forensic Expert in Finance and Accounting*

No.	The name of a key task
1	Forensic analysis planning
2	Preventing corporate fraud
3	Controlling the accuracy and reliability of financial and other documentation of business entities
4	Fraud detection in the financial statements of business entities
5	Detection of tax irregularities in business activities of a forensic analysis subject
6	Estimation of the economic value of business entity's assets and liabilities
7	Assessing the financial position of a subject of forensic analysis
8	Conducting expertise in court and out-of-court proceedings in the area of finance, accounting and tax
9	Combating corruption in the public and private sectors
10	Prevention and detection of money laundering and terrorist financing in the public and private sectors
11	Providing consulting services to business entities
12	Reporting on the results of a forensic analysis
13	Education and training in the field of forensics in finance and accounting

*Source: Author's processing according to: Standard zanimanja financijsko-računovodstveni forenzičar, Retrived from: <https://hko.srce.hr/registar/standard-zanimanja/detalji/7> (Accessed October 20, 2021)*

Appropriate competences, i.e. corresponding knowledge, skills and responsibilities are required for the quality performance of tasks defined within the occupation. Therefore, within the occupation Forensic Expert in Finance and Accounting, competences are defined, i.e. knowledge, skills and the corresponding independence and responsibilities that a person employed within that occupation should have. Competences are classified into 18 units of competences which are shown in the following table.

*Table 2: Units of competences within the occupational standard Forensic Expert in Finance and Accounting*

No.	The name of a unit of competences
1	Application of accounting standards, methods and techniques in the field of forensics in finance and accounting
2	Application of auditing standards and methodology in the field of forensics in finance and accounting
3	Application of legal regulations in forensic analysis procedures
4	Use of information technology tools and programs in forensic analysis procedures
5	Application of tax regulations in forensic analysis procedures
6	Application of regulations in the field of payment operations in forensic analysis procedures
7	Assessment of business processes in forensic analysis procedures
8	Evaluation of internal control systems in forensic analysis procedures
9	Fraud risk assessment in subjects of forensic analysis
10	Application of methods and techniques of financial statement analysis in forensic analysis procedures
11	Using asset and liability valuation models in forensic analysis procedures
12	Application of forensic methods and techniques in forensic analysis procedures
13	Collection and evaluation of evidence in forensic analysis procedures
14	Analysis and research of documentation in forensic analysis procedures
15	Communicating with a client of the forensic analysis and various users of a forensic report
16	Interviewing witnesses in forensic analysis procedures

17	Preparation of forensic reports on the conducted forensic analysis procedure
18	Cooperation with relevant institutions during forensic analysis

*Source: Author's processing according to: Standard zanimanja financijsko-računovodstveni forenzičar, Retrived from: <https://hko.srce.hr/registar/standard-zanimanja/detalji/7> (Accessed October 20, 2021)*

A particular unit of competences consists of logically classified competences, i.e. knowledge and skills required to perform the tasks determined within the occupation Forensic Expert in Finance and Accounting. It is important to accentuate that the units of competences defined within this standard can be used outside the context of the occupation Forensic Expert in Finance and Accounting.

### **3.2. Qualification standard Master of Forensics in Finance and Accounting**

Qualification standard Master of Forensics in Finance and Accounting was registered in the Croatian Qualifications Framework Register, Qualifications Standard Sub-register on 25 February 2021. This standard represents a complete qualification at level 7.1 of the Croatian Qualifications Framework and the total workload for acquiring the qualification is 120 ECTS points. With an entry of the qualification standard in the Qualification Standard Sub-register, the project of developing occupational standard and qualification standard in the field of forensics in finance and accounting, which was launched in 2016 at the University Department of Forensic Sciences of the University of Split, was successfully completed. In the first part of the project, the occupational standard Forensic Expert in Finance and Accounting, which was presented in the previous chapter of this paper, was developed, and in the second part of the project the focus was on developing a qualification standard which has to ensure the acquisition of competences defined in the occupational standard Forensic Expert in Finance and Accounting. Representatives of the University Department of Forensic Sciences, professors in the field of economics and law who carried out classes in the field of forensics in finance and accounting, and representatives of potential employers participated in the development of the qualification standard. The result of the activities of the working group for the development of qualification standard is the qualification standard for which Sector Council IX. Economics and Trade ultimately expressed a positive Expert Opinion.



The qualification standard was developed on the basis of the occupational standard Forensic Expert in Finance and Accounting, within which the key tasks were determined, as well as the necessary competences, i.e. knowledge and skills necessary for performing these tasks. Namely, a part of the knowledge and especially the skills required for providing services in the field of forensics in finance and accounting is acquired through professional assignments and longtime experience within the profession. Additionally, part of the knowledge and skills related to accounting, auditing, legal, IT and other knowledge and skills are acquired through the formal education in the field of forensics in finance and accounting. Therefore, higher education institutions need to monitor labor market trends and continuously respond to market needs and adjust educational programs. Accordingly, within the qualification standard Master of Forensics in Finance and Accounting, appropriate learning outcomes have been formulated. Learning outcomes refer to everything that is acquired through learning, and these are competences that are presented through knowledge and skills and the associated independence and responsibilities. Evaluated and positively assessed knowledge and skills are called learning outcomes (Beljo Lučić et al., 2009, p. 19). The starting point for defining the learning outcomes within the qualification standard were the key tasks and competences defined within the occupational standard Forensic Expert in Finance and Accounting. Based on the key tasks and competences required to perform the tasks within the occupation Forensic Expert in Finance and Accounting, appropriate learning outcomes have been developed. Individual learning outcomes are classified into 23 units of learning outcomes shown in the following table.

*Table 3: Units of learning outcomes within the qualification standard Master of Forensics in Finance and Accounting*

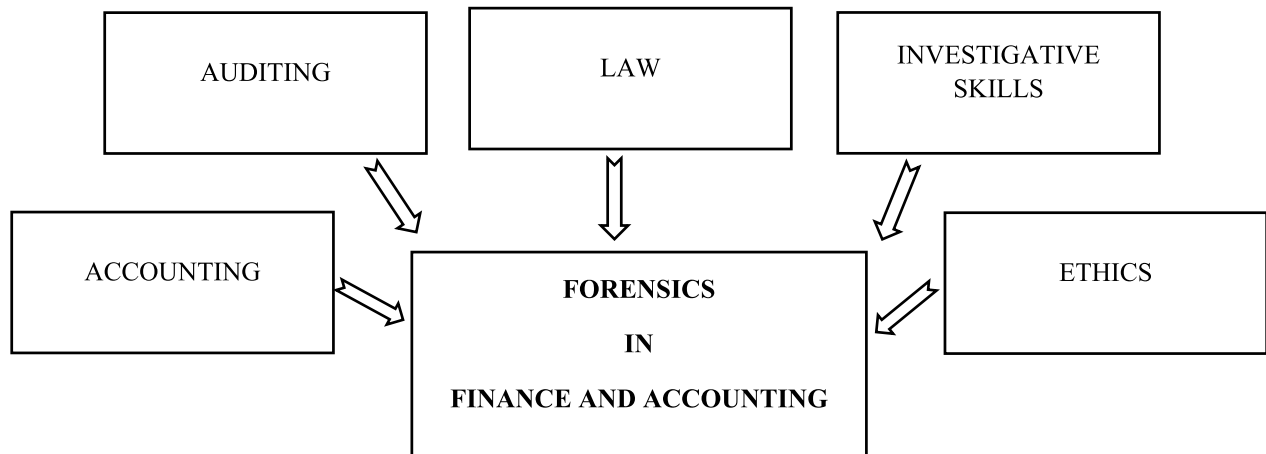
No.	The name of a learning outcome
1	Selection of adequate accounting methods for assets, liabilities, income, expenses, profit, losses, business combinations and consolidation in accordance with the relevant IFRS
2	Determining the role of audit in preventing and detecting fraud in financial statements
3	Review of adequate regulations in the field of civil and criminal legislation
4	Review of economic criminal offences and criminal liability of legal persons for economic criminal offenses
5	Determining the role of information technology in forensic sciences
6	Fraud risk management in various business entities
7	Review of tax and other regulations for the purpose of detecting tax irregularities
8	Critical review of the payment system in the process of forensic analysis
9	Detection of fraud in financial statements
10	Application of the model of valuation of assets and liabilities in forensic analysis procedures

11	Evaluation of collected evidence and preparation of forensic reports in various court and out-of-court proceedings
12	Identifying business situations in which market competition is undermined
13	Critical review and application of scientific methodology and statistical procedures
14	A review of ethical principles and theories in the context of forensic sciences
15	Combination of knowledge acquired in business environment
16	Creating a solution to a defined research problem
17	Creating a solution to a complex problem in the field of forensics in finance and accounting with the application of appropriate scientific methodology, literature and data
18	Interviewing forensic analysis participants
19	Fraud risk management in banks and insurance companies
20	Review of the corporate law system in the Republic of Croatia
21	Defining a business restructuring plan
22	Review of the bankruptcy law system
23	Review of the system of liability in the Republic of Croatia

Source: Author's processing according to: Standard kvalifikacije magistar/magistra finansijsko-računovodstvene forenzike, Retrived from: <https://hko.srce.hr/registar/standard-kvalifikacije/detalji/28> (Accessed October 20, 2021)

It is apparent from the stated units of learning outcomes that applicants for acquisition of a qualification in forensics in finance and accounting need to acquire knowledge and skills from various fields. A significant part of the learning outcomes within the qualification Master of Forensics in Finance and Accounting is related to accounting and auditing knowledge and skills as this knowledge forms the framework of forensic accounting. However, it should be noted that the occupation Forensic Expert in Finance and Accounting is an interdisciplinary occupation and the appropriate qualification for education of experts in this field should be interdisciplinary. In this sense, within the qualification standard units of learning outcomes related to legal knowledge, IT knowledge, knowledge in the field of taxation, payment operations, ethics, criminalistics etc. were also defined. Furthermore, a person with a master's degree in forensics in finance and accounting should have appropriate investigative skills and analytical capability, as well as a pronounced „sixth sense“ for which appropriate work experience in this field is necessary. Figure 2 gives a graphical representation of the knowledge and skills required within the occupation Forensic Expert in Finance and Accounting.

Figure 2: Knowledge and skills required for forensics in finance and accounting



#### 4. Education in the field of forensic accounting in the Republic of Croatia

Qualification standard Master of Forensics in Finance and Accounting is a complete qualification that is proven by a certificate, diploma or other document issued by an authorized institution. A complete qualification in the field of forensic sciences in the Republic of Croatia, can currently be acquired only at the University of Split, University Department of Forensic Sciences. In 2009, the graduate university study program of Forensics was launched at the University Department of Forensic Sciences of the University of Split. The mentioned study program includes five different study modules: Crime Scene Investigation, Forensic Chemistry and Molecular Biology, Forensics and National Securities, Forensics in Finance and Accounting, and Firefighting Management and Fire Investigation. Subsequently, it is clear that different profiles of forensic experts are trained in the study of forensics, depending on the selected module. Within the module „Forensics in Finance and Accounting“ students are trained for performing tasks in the field of forensics in finance and accounting and there is a plan to modernize the entire study program and harmonize it with the developed qualification standard Master of Forensics in Finance and Accounting in the near future. It should certainly be noted that, in the academic year 2021/2022, the first generation of undergraduate students of Forensics was enrolled at the University of Split, University Department of Forensic Sciences, what contributed to vertical development of studies.

Besides the University Department of Forensic Sciences, where a complete qualification is obtained (120 ECTS points and the academic title Master of Forensics), courses in the field of forensics in finance and accounting are integrated as separate courses or teaching units within accounting courses and educational programs in field of accounting at other higher education institutions. Also, various institutions and professional associations hold seminars and trainings in the field of forensics in finance and accounting. The importance of education in the field of forensics in finance and accounting is also emphasized by various professional organizations. There are a number of professional organizations in the United States among which the Association of Certified Fraud Examiners (ACFE) and the American Institute of Certified Public Accountants (AICPA) can be highlighted as the most important. It should be noted that, at the end of 2020, the Croatian branch of the Association of Certified Fraud Examiners was established. The establishment of a local ACFE branch will certainly contribute to the development of forensics in finance and accounting and further affirmation of experts who are specially trained to prevent and detect fraud.

On those grounds, it can be concluded that there is a room for the creation of new educational programs in the field of forensics in finance and accounting, to which will developed Qualification standard Master of Forensics in Finance and Accounting certainly contribute. Also, it is expected that further growth in the demand for experts in the field of forensics in finance and accounting will further stimulate the growth in demand for education and training of experts specially trained in the field of prevention and detection of fraud.

## **5. Conclusion**

Corporate scandals that occurred in the early 2000s (Enron, WorldCom and many others) stimulated the development of a new branch within the accounting profession – forensics in finance and accounting. The demand for experts in this field is constantly growing in all spheres of business: from banks and insurance companies to public institutions, various governmental bodies and institutions, and ultimately private companies. In the United States, the forensic accounting is one of the most perspective occupations within the accounting profession, and the demand for the services of forensic accountants is constantly growing (Oh, 2017). Forensic experts in finance and accounting are both accountants and investigators, and unfavorable economic conditions and declining economic activities lead to an increase in demand for the services of these experts. Namely, in the conditions of the current economic crisis caused by

the COVID-19 pandemic there is an increased need for the services of forensic experts in finance and accounting. Market disruptions and economic uncertainty caused by the current COVID-19 pandemic lead to an increased risk of fraud, which implies an increase in demand for professionals who have specialized knowledge to prevent and detect fraud (Wiesenfeld, 2020).

The American Institute of Certified Public Accountants (AICPA) highlights the growing demand for the services of forensic experts in finance and accounting and the need for appropriate education in this area. In this sense, the need to create appropriate educational programs is emphasized and the AICPA provides guidelines for the development and inclusion of topics in the field of forensic accounting in accounting curricula and programs (AICPA, 2017). Given the current economic situation and the expected increase in fraudulent behavior in the following years, the field of forensics in finance and accounting certainly has a promising future. Also, educational programs will have to follow labor market trends and adequately respond to labor market needs.

Within this paper, the occupational standard Forensic Expert in Finance and Accounting, as well as the qualification standard Master of Forensics in Finance and Accounting, which were developed at the University Department of Forensic Sciences of the University of Split are presented. Within the occupational standard, key tasks which persons employed in various positions within the occupation can perform and the competences that a person should possess to perform quality work within the occupation are defined. Within the qualification standard, units of learning outcomes and corresponding learning outcomes are defined, and the standard Master of Forensics in Finance and Accounting envisages the acquisition of a complete academic qualification in the field of forensics in finance and accounting. A complete qualification in the field of forensics in finance and accounting can currently be acquired only at the University of Split, University Department of Forensic Sciences. Other higher education institutions offer separate courses or integrate topics in the field of forensics in finance and accounting into the curricula of related accounting courses. Following the above, it can be concluded that there is additional space for the creation of new educational programs in this area, to which will also contribute the developed occupational standard and qualification standard.

## Literature

ACFE. (2020). *Report to the nations, 2020 Global Study on Occupational Fraud and Abuse*. Retrieved from: <https://acfepublic.s3-us-west-2.amazonaws.com/2020-Report-to-the-Nations.pdf> (Accessed October 20, 2021)

ACFE. (2021). *The next normal: preparing for a post-pandemic fraud landscape*, Association of Certified Fraud Examiners, Austin, USA: 716 West Ave.

AICPA. (2004). *Discussion Memorandum: Forensic Services, Audits and Corporate Governance: Bridging the Gap*. Retrieved from: <https://www.icjce.es/images/pdfs/TECNICA/C03%20-%20AICPA/C311%20-%20Estudios%20y%20Varios/Discussion%20Memo%20re%20Forensic%20services,%20audits%20and%20CG%20-%2015072004.pdf> (Accessed October 18, 2021)

AICPA. (2009). *Characteristics and Skills of the Forensic Accountant*. Retrieved from: <http://thefraudgroupllc.com/tools/library/documents/forensic.pdf> (Accessed October 20, 2021)

AICPA. (2017). *Model Curriculum Forensic Accounting*. Retrieved from: <https://www.aicpa.org/content/dam/aicpa/interestareas/forensicandvaluation/membership/downloadabledocuments/aicpamodelforensicaccountingcurriculum.pdf> (Accessed October 20, 2021)

Belak, V., (2011). *Poslovna forenzika i forenzično računovodstvo*. Zagreb: Belak Excellens d.o.o.

Belak, V., (2017). *Lažiranje financijskih izvještaja, prijevare i računovodstvena forenzika, 60 slučajeva iz prakse*. Zagreb: Belak excellens d.o.o.

Beljo Lučić, R., Buntić Rogić, A., Dubravac Šigir, M., Dželalija, M., Hitrec, S., Kovačević, S., Tatalović, M. (2009). *Hrvatski kvalifikacijski okvir - Uvod u kvalifikacije*, Zagreb: Vlada Republike Hrvatske, Ministarstvo znanosti, obrazovanja i športa.

Italia, M. (2012). The Multi-Disciplined Skills Required of Forensic Accountants. *Journal of Modern Accounting and Auditing* 8(3), pp. 365-373.

Karpoff, Jonathan M. (2020). *The Future of Financial Fraud*. Journal of Corporate Finance, Forthcoming. Retrived from: SSRN: <https://ssrn.com/abstract=3642913> or <http://dx.doi.org/10.2139/ssrn.3642913> (Accessed October 20, 2021)

Waldkirch, A. (2021). Firms around the World during the COVID-19 Pandemic. *Journal of Economic Integration* 36 (1), pp. 3-19.

Oh, E.. (2017). *Demand for forensic accounting is growing*. Retrived from: <https://www.accaglobal.com/in/en/member/member/accounting-business/2017/03/practice/forensic-accountants.html> (Accessed March 8, 2021)

Ministarstvo znanosti i obrazovanja. Hrvatski kvalifikacijski okvir. *Standard zanimanja financijsko-računovodstveni forenzičar*, Retrieved from: <https://hko.srce.hr/registar/standard-zanimanja/detalji/7> (Accessed October 20, 2021)

Ministarstvo znanosti i obrazovanja. Hrvatski kvalifikacijski okvir. *Standard kvalifikacije magistar/magistra financijsko-računovodstvene forenzike*, Retrived from: <https://hko.srce.hr/registar/standard-kvalifikacije/detalji/28> (Accessed October 20, 2021)

Wiesenfeld, J., (2020), COVID-19 challenges to forensic accounting, Retrieved from: : <https://www.journalofaccountancy.com/newsletters/2020/oct/coronavirus-challenges-forensic-accounting> (Accessed October 20, 2021)

### **Sažetak**

*Forenzično računovodstvo kao profesija ima glavnu ulogu u sprječavanju i otkrivanju prijevара te gotovo u svim sferama poslovanja postoji potreba za uslugama forenzičnih računovoda. U suvremenim uvjetima, u kojima se cijeli svijet bori sa pandemijom Covid-19 i posljedicama koje ona nosi, očekuje se povećanje broja prijevара što će rezultirati i povećanjem potražnje za posebno educiranim stručnjacima za prevenciju i detekciju prijevара. U tom kontekstu u okviru ovog rada naglašava se uloga forenzičnog računovođe u borbi protiv prijevара te se prikazuju standard zanimanja i standard kvalifikacije koji su za ovu profesiju razvijeni u Republici Hrvatskoj. Kroz standard zanimanja utvrđeni su ključni poslovi unutar zanimanja kao i kompetencije koje osoba treba posjedovati da bi uspješno obavljala poslove unutar zanimanja. Standardom kvalifikacije definirani su ishodi učenja koji trebaju rezultirati stjecanjem kompetencija, odnosno znanja i vještina potrebnih za uspješno obavljanje poslova u okviru forenzičnog računovodstva.*

**Ključne riječi:** prijevare, forenzično računovodstvo, ključni poslovi, znanja, vještine