



Comparative Analysis of Academic and Professional Education of Forensic Accountants

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Abstract

Although forensic accounting is a relatively young scientific discipline, it will certainly be one of the most sought after areas in the coming period, and it is important that activities be undertaken for its development and improvement as soon as possible.

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A systematic approach through the introduction of forensic accounting as a compulsory subject in higher education institutions in the first cycle, the introduction of master's programs in forensic accounting, the introduction of the professional title of certified forensic accountant, as well as continuous training and their involvement in financial fraud investigations to assist the prosecution, would significantly contribute to the improvement of the business climate in BiH. The aim of this paper is to make a comparative analysis of the current situation in the system of academic and professional education of forensic accountants, as basic settings for further adequate development of this profession and the benefits it brings to society as a whole, in BiH compared to neighboring countries.

1. Introduction

The forerunner of forensic research accounting was found in nineteenth-century in a section of Pedro Antonio Alarcon's records found in nineteenth-century in Spain (Vukoja, 2012). Forensic accounting is then mentioned in the expert's findings from 1817 - the case of Meyer v. Sefton, which was being conducted in a Canadian court in connection with causing bankruptcy. Seven years after the Canadian case, accountant James McClelland began work in Glasgow and issued a circular letter promoting the different types of forensic work he performed (CCH Group, 2009). It is assumed that the term "forensic accounting" was first used by Maurice E. Peloubet in 1946 in his article "Forensic Accounting: Its Place in Today's Economy". The first book on forensic accounting was written by Francis C. Dykeman in 1982 (Vukoja, 2012). There is no single definition of forensic accounting in the literature. Of the many definitions found in the literature on forensic accounting, the most complete seems to be that given by the Association of Certified Fraud Examiners (ACFE) that forensic accounting is the use of professional accounting skills in matters concerning potential or actual civil or criminal litigation. The lack of additional knowledge and skills in the field of fraud detection, criminal investigations, legal norms, prevention and detection of tax evasion and contributions by the existing accounting and auditing professions has contributed to the development of the profession of forensic accountant. For these reasons, for more than two decades, and especially in recent years, forensic investigators or forensic accountants have become increasingly involved in detecting fraud in general, and above all those in financial statements. Regardless of whether they are hired by management, owners or other users of financial statements, forensic accountants have the task to further investigate and possibly detect and document

financial fraud or inaccurate material information in financial statements (Krstić, 2009). Forensic accountants combine their accounting knowledge with research skills, using this unique combination in support of litigation and accounting investigations. They also help lawyers, courts, regulators, and agencies, such as ACFE. Since forensic accounting is a broad term, we can divide it into two basic areas:

1. Investigative accounting - which aims to identify fraud;
2. Judicial support - which aims to provide professional services when certain actions have already been identified and entered the court process (Aleksić et al., 2015).

Human resources play the most important role in the development and introduction of forensic accounting. This means that employees should primarily be educated with experience and constantly work on their own training, which is certainly not only in the field of economics or accounting. These should be people with high knowledge in the field of law, economics, psychology, etc. Of course, employees in forensic accounting must have high professional and moral qualities, as well as technical conditions in order to be able to use their knowledge as efficiently and quickly as possible (Vilendečić & Vilendečić, 2014).

One of the important preconditions of this profession is a legally harmonized framework for its recognition at the state level. A prerequisite for quality education of persons who will deal with fraud investigation is a curriculum with clearly defined professional subjects, harmonized with world standards in this field. Programs should be designed so that candidates acquire knowledge, skills and competencies, especially in the field of combating fraud and domestic and international economic crime. These programs should be included in the I and II level of education at higher education institutions. In addition, the existence of quality instructional preparation should be ensured, as well as a unique way of conducting certification and licensing at the state level. According to Raffaelli (2013), the key jobs of a forensic accountant are:

1. To check and assess the suitability or inappropriateness of overcoming business risks in order to prevent, detect and prove fraud, or other illegal actions;
2. To provide, on the basis of credible evidence, an independent and impartial opinion on the causes of fraud and other illegal activities and the impact on accounting and financial reporting;
3. To discover and analyze disputable, ie questionable jobs, events, processes and conditions;

4. To detect and analyze unintentional or intentional concealment of the real picture of business events, processes and conditions;
5. To detect and analyze untrue and unfair financial reporting;
6. To independently and impartially give an opinion on actions within the economic position, and business success of companies for which there is reasonable doubt in their legality;
7. To recommend the improvement of the fraud detection system through compliance with the code of business ethics and key indicators for suspected fraud and other illegal actions.

Therefore, from the above it can be concluded that forensic accountants have the possibility of public insight into the (ir)regularity and (in)fairness that occur within the company, thanks to the knowledge they have in the field of accounting, auditing, management and research and reporting skills. Special attention is paid to those employees who could commit fraud in a business entity. The main tasks of a forensic accountant are to analyze, interpret, summarize, and present interrelated business-financial items so that they are understood and supported in an appropriate manner (Koletnik & Kolar, 2008).

Forensic accounting not only has the task of finding disagreements, but also finds a whole range of frauds, and with its multiple ways of thinking, and less by applying a procedural set of steps, it answers a number of questions from the domain of the committed fraud, namely:

1. Who committed the fraud?
2. What is the subject of fraud?
3. How was the fraud committed?
4. When was the fraud committed?
5. What effect does fraud have on the company's financial statements? (Isaković-Kaplan, 2016).

2. Features of forensic accountants

In order for a forensic accountant to successfully answer these questions, they need to think often as perpetrators of fraud, and therefore it is necessary for a forensic accountant to have

knowledge and skills in the field of sociology, psychology, and other disciplines that deal with human behavior. Forensic accountants fill the gap between accountants, auditors, inspectors, lawyers, prosecutors, judges, who lack special knowledge and skills to prevent, detect and prove fraud in general, and fraud in financial statements in particular (Isaković-Kaplan, 2016). Forensic accountants use accounting, auditing and investigative skills during the conduct of an investigation. They possess a set of knowledge and skills, such as good communication skills, knowledge and skills in the field of statistics, informatics, economics, legal legislation, researchers skills to collect, analyze and evaluate evidence and interpret the communication of findings, all for the purpose performing such a demanding profession. Forensic accountants are trained to look beyond the numbers and deal with the business reality of the situation and are often called upon to be experts and advisors in litigation.

It is important to know the so-called business forensics, which can most simply be described as a set of knowledge and methods in the fight against business fraud of all kinds and the fight against corruption. It includes knowledge of forensic accounting and forensic auditing, IT forensics, investigations related to the establishment of fictitious related legal entities, investigations into improper takeovers, mergers and acquisitions (which, according to all relevant factors in this area, will be significantly higher after a pandemic in a recession that is certainly expected), research on fraud related to business contracts, research on fraud and deception of customers, consumers and suppliers, research on fraud in market competition, research on fraud of various kinds, money laundering, research on product and service fraud, theft various types, research on fraud related to cybercrime, research related to fraud with cryptocurrencies and all possible new forms of fraud in modern business conditions.

Qualified forensic accountants should be able to provide lawyers, prosecutors, court experts and judges with various approaches and methods that will lead to facts related to the successful resolution of claims and disputes, primarily in the area of various frauds for which criminal proceedings have been initiated. The role of the forensic accountant can be important in all phases of the criminal procedure, from the analysis of the criminal report, its confirmation to the conduct of the trial and the completion of the criminal procedure, ie. judgments. They can provide expert testimony accompanied by effective analysis, trial support by analyzing materials and developing approaches to support direct and/or cross-examination and comprehensive support for court decision scenarios. In the countries of the former Yugoslavia, and especially in Bosnia and Herzegovina, the post-war period created favorable conditions for the development and growth of the gray economy, corruption and economic crime. In such

conditions, among other things, many start-ups use different methods to style their financial statements, ie to cover up their real business, and thus avoid paying the legally prescribed tax and other obligations. Today, prosecutors' offices at all levels are overwhelmed with criminal charges in the field of economic crime, and often those related to false financial reporting. The development of forensic accounting in education and practice is of paramount importance. Although this process is neither simple nor cheap, the benefits it brings are manifold. Forensic accountants, in addition to the basic accounting skills of auditors, need to have the ability to think creatively, pay attention to the smallest detail, thoroughly analyze data, have common sense, have a "sixth sense" that can be used to reconstruct details of past accounting transactions, to remember photographically what helps in trying to visualize and reconstruct past events, etc. According to Kahan (2005), Manning (2005) and Wels (2005), forensic accountants using financial information, understand, interpret, distinguish the essential from the irrelevant, reconstruct, identify, store, report and testify in court financial information obtained in a criminal investigation.

Given all the above, special attention should be paid to the education of forensic accountants, especially in relation to the fact of the inverse relationship between the level of development of the accounting profession as a whole and the profession of forensic accountants and the degree of fraud, corruption and economic crime. Therefore, greater education in the field of forensic accounting is necessary, both at the academic and professional level. In education, special attention must be paid to the most effective and cheapest protection against fraud and that is the use of knowledge of business forensic accountants for preventive purposes (eg preventive forensic analysis of external partners to prevent or reduce potential fraud).

In order to acquire the necessary knowledge and skills in the profession of forensic accountant, there is a diverse approach in the world from the aspect of education, but also certification and licensing. The supreme institution in the world for the profession of forensic accountant is the International Federation of Accountants (IFAC). The Code of Ethics for Professional Accountants has been developed by the IFAC Ethics Committee. The Code of Ethics serves as the basis for the development and implementation by the IFAC member organizations. It establishes the principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour of accountants and auditors, but also of forensic accountants. The introductory part of the Code of Ethics emphasizes that the profession of accountant in general, is characterized by the following characteristics:

1. Mastery of special intellectual abilities, which are acquired through training and education,
2. Adherence to the members of the profession by a general code of values and conduct, established by professional administrative bodies, and
3. Acceptance of obligations to society as a whole.

A significant feature of the accounting profession is the acceptance of the responsibility to act in the public interest. Circumstances occurring due to increasing corporate scandals worldwide have drawn attention to the growing forensic accounting sector. There is a great interest in additional formal education in business forensics by practitioners who have been dealing with auditing, accounting and finance on a daily basis for years. There is a diverse approach in the conditions necessary for starting a career in this field. It is usually necessary to have at least a high school degree or an appropriate master's degree in the field of social sciences. In addition, forensic accountants must have a basic high level of relevant prior knowledge in the field of accounting and auditing, appropriate professional experience and additional specialist training in the field of forensic accounting (primarily instruments, models and methods used to detect fraud). We should not lose sight of the fact that in addition to all the above, forensic accountants must have the appropriate mental and physical characteristics, in order to adequately respond to the requirements and tasks of this profession. The following is an overview of the mental and physical characteristics that a forensic accountant should possess.

Table 1. Mental and physical characteristics that a forensic accountant is desirable to possess

Ability group	Description of ability
Description of ability	<ul style="list-style-type: none"> – common sense and a sense of business, ie understanding how the business really works, not how business transactions are recorded; – ability to have a broad view of the case as opposed to the so-called tunnel view; – avoidance of prejudice, bias, conflict of interest or influence of others on the course and results of the investigation; – curiosity combined with a sense of precision, completeness and order, and persistence in discovering all the details in order to see the truth, even when some detail is considered unnecessary, because in forensic analysis there are never insignificant details and data; – calm, collected and cold in all situations;

	<ul style="list-style-type: none"> – balancing conflicting opinions and contradictory evidence with a realistic and independent approach to the investigation; – developed logic, creativity and going beyond standard ways of thinking.
Physical abilities	<ul style="list-style-type: none"> – good posture, meticulousness, good behavior, good speech intonation can be good attributes when appearing in court; – a healthy body and physical readiness to endure a full day of investigation, trial preparation and the trial itself.
Communication skills	<ul style="list-style-type: none"> – expressed speaking and writing skills of comprehensive reports on the conducted investigation, as well as a clear and precise presentation of the findings of the investigation; – good interviewing and questioning skills expressed through the ability to “calm down” nervous respondents, gain their trust and “extract” eventual recognition; – ability to listen to others and expressed ability to observe.
Investigative skills	<ul style="list-style-type: none"> – ability to simplify complex situations, but also the ability to merge individual parts into a complex picture; – fraud detection with the help of a small number of input data on fraud, but also the ability to work with a large amount of input information; – quick assessment of the justification of choosing a certain path in the investigation based on the analysis of the cost-benefit ratio of alternative approaches to the investigation, and quick determination of priorities in the investigation and development of an investigation plan.
Organization skills	<ul style="list-style-type: none"> – good interpersonal relationships with proper guidance of staff, which is under the authority of the forensic accountant in the investigation process, their supervision and ensuring that team members are adequately trained to work; – administrative skills and good general organization.
Ethical characteristics	<ul style="list-style-type: none"> – competent performance of work with due care; – professional conduct in accordance with the relevant laws and refraining from any conduct that may damage the reputation of the profession; – honesty, truthfulness and honesty in all business relationships; – constant maintenance of professional knowledge and skills at the required level.

Source: Retrieved and adapted from Singleton & Singleton, 2011 and Koletnik & Kolar, 2011

Given that the approach to education and certification and licensing in the world varies from country to country and is directly related to the administrative structure and economic development, we will provide an analysis and comparative overview of academic and

professional education of forensic accountants in BiH and surrounding countries: Croatia, Montenegro and Republic of Serbia.

3. Comparative analysis of fulfillment of preconditions for the development of the profession of forensic accountant in BiH and neighboring countries

In order to make a comparative analysis of the fulfillment of preconditions for the development of the profession of Forensic Accountant in BiH and neighboring countries, all in order to see the differences and similarities, we focused on 10 elements:

1. Academic education of forensic accountants - first level of higher education;
2. Academic education of forensic accountants - second and third level of higher education;
3. Existence of a Center for Forensic Accounting and/ or a special department or international association;
4. Existence of harmonization at the national level in the education of forensic accountants;
5. Requirements for the master study in forensic accounting;
6. Existence of legal regulations for certification and licensing of forensic accountants at the state level;
7. Existence of legal regulations for certification and licensing of forensic accountants - any form of recognition of the profession of forensic accountants;
8. Certification requirements;
9. Professional education for the purpose of certification;
10. Existence and number of Certified Forensic Accountants.

In Table 2, we will provide a sublimated tabular overview and a comparative analysis of the level of provision of the given assumptions, as well as an assessment of the level of fulfillment of the same when the countries in question are given. We will do a comparative analysis with the aim of reviewing the shortcomings that BiH needs to address in order for the role of forensic accountants in preventing fraud, corruption, economic crime and other economic deviations be more successful. At the same time, the table will serve as proof of the claim that the ways and approaches of fulfilling the given elements are different both in the academic and professional sense, although it is about a similar environment and conditions in which this profession should develop. This further points us to the lack of positive influence of this profession on the prevention and detection of fraud, and generally on reducing the level of corruption and

economic crime (according to which all these countries are high on the world and European scale), which means that there is no sufficient support of management and political structures for the development of this profession.

Table 2. Comparative analysis of fulfillment of preconditions for the development of the profession of forensic accountant in BiH and neighboring countries

NO	DESCRIPTION	BiH	CROATIA	MONTENEGRO	REPUBLIC OF SERBIA
1.	Academic education of forensic accountants - first level of higher education	YES Compulsory course Forensic Accounting in the field of Accounting and Auditing	YES Compulsory course Forensic Accounting in the field of Accounting and Auditing	PARTIALLY Compulsory course Forensic Accounting at two faculties	PARTIALLY Elective course Forensic Accounting at Singidunum University
2.	Academic education of Forensic Accountants - second and third level of higher education	YES Elective course in the regular II and III cycle of studies; One-year and two-year master's program within the Center for Forensic Accounting	YES Master's degree in financial and accounting forensics	PARTIALLY Elective course in the regular II cycle of studies	NO
3.	Existence of a Center for Forensic Accounting and/ or a special department or international association	YES At the School of Economics and Business, University of Sarajevo - Center for Forensic Accounting	YES At the University of Split - University Department of Forensic Sciences	NO	YES International Association of Forensic Auditors and Accountants - IAFAA brings together professionals and experts in the field of forensic accounting and auditing from the Republic of Serbia, Croatia, Montenegro, Bosnia and Herzegovina and Northern Macedonia.
4.	Existence of harmonization at the national level in the education of forensic accountants	NO	YES	YES	NO

5.	Requirements for the master study in forensic accounting	<p>YES</p> <p>- completed the first cycle of studies at the faculties from the group of social sciences, lasting at least four years, ie which is evaluated with at least 240 ECTS, and</p> <p>- completed at least a four-year study according to the pre-Bologna curricula from the group of social sciences.</p>	<p>YES</p> <p>- completed appropriate undergraduate university study (with at least 180 ECTS credits - previously completed study of economics or law and maritime management) or integrated undergraduate and graduate university study or graduate university study;</p> <p>-completed differential module Forensics for students who have previously completed undergraduate professional study or specialist graduate professional study;</p> <p>-positive result of psychological testing.</p>	<p>YES</p> <p>- completed at least a four-year study according to the pre-Bologna curricula from the group of social sciences</p>	NO
6.	Existence of legal regulations for certification and licensing of forensic accountants at the state level	NO	<p>YES</p> <p>Introduced professional title at the state level "Certified Accounting Forensic"</p>	<p>YES</p> <p>Since 2016, the professional title of "Certified Forensic Accountant" has been introduced</p>	NO
7.	Existence of legal regulations for certification and licensing of forensic accountants - any form of recognition of the profession of forensic accountants	<p>PARTIAALLY</p> <p>In the Republic of Srpska at the end of 2012 in the Law on Accounting and Auditing the professional title "Certified Forensic Accountant" was introduced.</p>	<p>YES</p> <p>It was not introduced in the Law on Accounting and Auditing, but in the Register of the Croatian Qualifications Framework in mid-2017, the standard of occupation "Financial and Accounting Forensics" was entered.</p>	<p>YES</p> <p>It is not mentioned in the Law on Accounting and Auditing as one of the titles, but in the educational accounting standard - CORS-1 the title "Forensic Accountant" is stated.</p>	NO
8.	Certification requirements	<p>PARTIALLY</p> <p>In the Republic of Srpska, if the candidate does not have a certificate of Certified Auditor or Certified Accountant,</p>	<p>YES</p> <p>- the student has a certificate of Certified Accountant (completed economic studies with 120</p>	<p>YES</p> <p>- at least 3 years of practice in the appropriate professional title (Certified Accountant)</p>	PARTIALLY

		<p>in addition to the academic title with 180 ECTS points, he/she has to have five years of work experience in the profession, or 240 ECTS points and three years of work experience in the profession.</p>	<p>ECTS and 4 years of experience in accounting, auditing or tax supervision; completed economic studies with 180 ECTS and 3 years of experience in accounting, auditing or tax supervision; completed economic studies with 240 ECTS and more and 2 years of experience in accounting, auditing or tax supervision);</p> <p>-the student does not have a certificate of Certified Accountant (completed study of economics with 120 ECTS and 8 years of experience in accounting, auditing or tax supervision; completed study of economics with 180 ECTS and 6 years of experience in accounting, auditing or tax supervision; completed study of economics with 240 ECTS and more and 4 years of experience in accounting, auditing or tax supervision);</p> <p>- the student has completed a non-economic study (completed a study with 180 ECTS and more and 10 years of experience in accounting, auditing or tax supervision; in the case of a certificate "Certified Accountant" requires 6 years of experience.</p>	<p>-compulsory continuous education through monitoring the professional literature of seminars, conferences and symposiums by achieving the required number of points per year or during three years in accordance with a special act of the Rulebook on continuous education of members of the Institute;</p> <p>-development and defense of specialist work</p> <p>- concrete forensic report from practice</p>	
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9.	Professional education for the purpose of certification	<p>PARTIALLY</p> <p>In Republic of Srpska instructional classes and testing of knowledge in the following areas are organized:</p> <p>Introduction to Forensic Accounting; Financial Reporting, Fraud and Accounting Forensics; VAT Forensics; Cash Flow Forensics and Forensic Accounting of Complex Transactions; Forensic Accounting; Forensic Auditing; Business Valuation Forensics; and</p> <p>Secrets of tax havens - how to hide money in offshore financial centers.</p>	<p>YES</p> <p>The program includes: Basics of forensic accounting and legal regulation; Tax fraud; Disclosure of accounting manipulations in financial statements; Fraud and money laundering risk assessment and court expertise and cases.</p>	<p>YES</p> <p>Specialist training lasts one year and consists of 7 thematic seminars: Tax Forensics; Bankruptcy forensics; Unlawful misappropriation of funds; Prevention of money laundering; Investigation methodologies; Models of detecting criminal acts and compiling a forensic report; In the field of Methodology of conducting forensic interviews.</p>	<p>YES</p> <p>IAFAA organizes a training program consisting of two levels:</p> <p>-basic level (Introduction to Financial Fraud and Forensic Audit; Legal, Regulatory and Professional Environment; Fraud Risk Management and Financial Fraud Prevention and Forensic Audit/ Financial Fraud Investigation Process)</p> <p>-advance level (Collection and analysis of forensic evidence; Forensic investigation of fraud in falsified financial statements and; Forensic investigation of other fraud).</p>
10	Existence and number of Certified Forensic Accountants	<p>PARTIALLY</p> <p>Federation of BiH - 0</p> <p>Republic of Srpska - 122</p>	<p>YES</p> <p>162</p>	<p>YES</p> <p>41</p>	<p>NO</p>

Source: Author's analysis

If we look at the Table 2 in such a way that we assign 1 point to each of the 10 elements for full fulfillment, ½ points for partial fulfillment, and 0 points for non-fulfillment, we will get the total results in Table 3 below. A higher result means a higher level of development of the profession of forensic accountant, and thus a greater positive impact on reducing fraud, corruption and economic crime in a particular country.

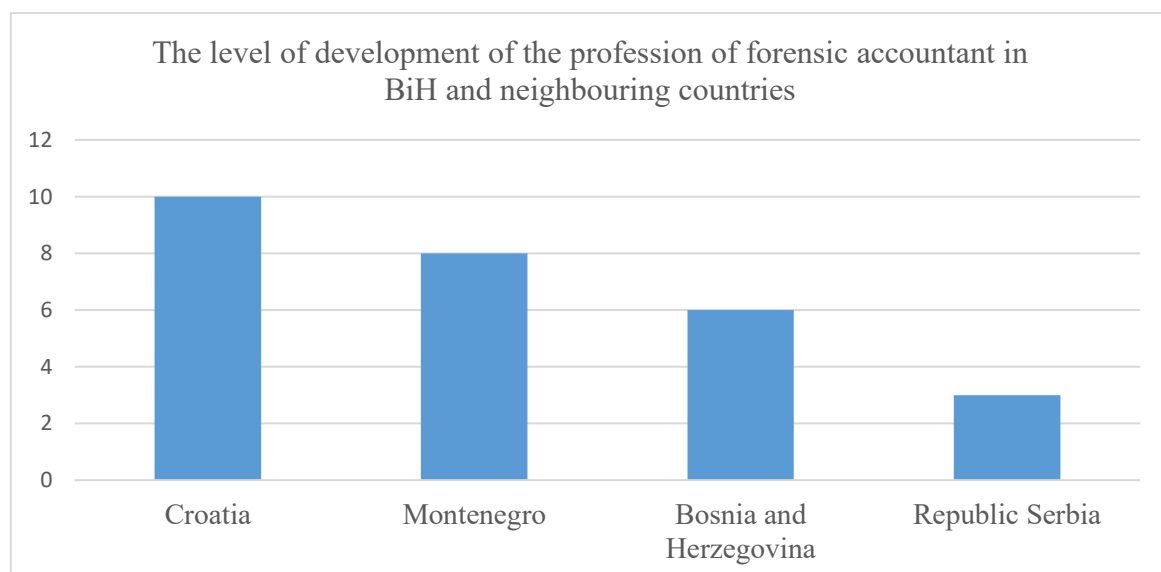
Table 3. Realized number of preconditions for the development of the profession of forensic accountant in BiH and neighbouring countries

COUNTRY	ACHIEVED NUMBER OF PREREQUISITES FOR THE DEVELOPMENT OF THE PROFESSION OF FORENSIC ACCOUNTANTS
CROATIA	10
MONTENEGRO	8
BOSNIA AND HERZEGOVINA	6
REPUBLIC OF SERBIA	3

Source: Author's analysis

We can conclude that the highest level of development of the profession is forensic accountant in Croatia, which is the only one that meets all the conditions, then Montenegro, which meets 8 out of 10 conditions, followed by Bosnia and Herzegovina with 6 conditions, and at the back is the Republic of Serbia with only 3 of 10 conditions. A graphical representation of the given results is given below.

Graph 1. Level of development of the profession of forensic accountant in BiH and neighbouring countries



4. Conclusion

Although forensic accounting is a relatively young scientific discipline, it will certainly be one of the most popular subfields of accounting and auditing in the coming period. The development of the profession of forensic accountants is especially important for small developing countries, such as Bosnia and Herzegovina, given the fact that the level of fraud, economic crime and corruption is usually (as shown by numerous international assessments and studies) higher in such countries. In that sense, it is necessary to undertake activities for its development and improvement as soon as possible. There are certain preconditions for the development of every profession, including this one, among which academic and professional education is one of the most important. The introduction of forensic accounting as a compulsory subject in higher education institutions of economic orientation in the first cycle, and specialized master studies in forensic accounting in the second cycle of studies, with harmonized programs according to world standards (eg IFAC) in academic terms is an elementary prerequisite for the development of this profession. However, for the popularization and promotion of the profession, the precondition related to the legal framework is very important, ie recognition at the state level and obligatory use of forensic accountant services in certain situations and institutions (primarily in criminal proceedings to assist lawyers, experts, prosecutors and judges). Recognition of a given profession through the Law on Accounting and Auditing of the Federation of BiH and harmonization of approaches and conditions for certification and licensing of the profession at the level of BiH is a necessary precondition for the development of this profession. This would give certified forensic accountants the opportunity to directly positively influence, not only the efficiency of legal institutions in BiH, but also the reduction of corruption, economic crime and fraud, and thus make an active contribution to the long-term stable growth and development of the country. The obvious slow development of this profession in the region, primarily due to the lack of support through certain legal solutions, indicates resistance to the development of this profession. In this sense, synergistic action is needed of all participants who have an interest in the field of forensic accounting, whether as educators, users or service providers, and even citizens, in order to best identify and define the profession of forensic accountant in BiH and the region. Mutual cooperation and exchange of experiences in the coming period will be crucial for the development of this profession and its positive impact on the growth and development of countries in the region. By introducing the professional title of Certified Forensic Accountant

and creating all the missing elements for the development of this profession, as well as the use of others professions who are at a higher level of development at this stage, can accelerate this process in BiH. The combination of practice and theory, and the exchange of experiences and active mutual cooperation can greatly contribute to a better economic and financial situation of the entire region and directly affect the reduction of corruption, fraud and economic crime, and thus better living conditions of all citizens in this region.

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Sažetak

Iako je forenzično računovodstvo relativno mlada naučna disciplina, zasigurno će u narednom periodu biti jedna od traženijih oblasti, te je bitno da se što prije poduzmu aktivnosti za njen razvoj i unapređenje. Sistemskim pristupom kroz uvođenje forenzičnog računovodstva kao obaveznog predmeta na visokoškolskim ustanovama ekonomskog usmjerenja na I ciklusu, uvođenjem master programa iz oblasti forenzičnog računovodstva, uvođenjem profesionalnog zvanja certificirani forenzični računovođa, kao i kontinuiranim usavršavanjem, te njihovim angažovanjem u istragama finansijskih prevara kao pomoć tužilaštvu, moglo bi se značajno doprinijeti unapređenju poslovne klime u BiH. Cilj rada je napraviti komparativnu analizu postojećeg stanja u sistemu akademskog i profesionalnog obrazovanja forenzičnih računovođa u BiH u odnosu na zemlje iz okruženja, kako bi se izvukle pouke za buduće djelovanje u cilju prenosa znanja i unapređenja ove važne oblasti.

Ključne riječi: obrazovanje, forenzični računovođa, znanja i vještine, komparativna analiza, Bosna i Hercegovina