

Datum prijema: 02.09.2022. god.

Datum prihvatanja: 04.09.2022. god.

# PRIKAZ KNJIGE I POGLED NA PROBLEMATIKU FORENZIČKOG RAČUNOVODSTVA: ŠIRI KONTEKST ZA RISK MENADŽERE

**Prof. dr Radojko Lukić**

Ekonomski fakultet Univerziteta u Beogradu

radojko.lukic @ekof.bg.ac.rs

U knjizi pod naslovom *Forenzičko računovodstvo, istražne radnje, ljudski faktor i primenjeni alati*, na jasan i sistematičan način analiziran je širok spektar tema, strukturisano kroz četiri sekcije, od kojih svaka predstavlja zaokruženu celinu, s teorijskog i praktičnog aspekta. Knjigu odlikuje jedinstven pristup problematici forenzičkog računovodstva i povezanih istražnih radnji, ljudskog faktora i primenjenih alata, koji su predstavljeni kroz 44 tematske jedinice. Date tematske jedinice i problematika knjige rezultat su rada 75 autora, iz različitih institucija iz zemlje i inostranstva. Među njima su univerzitetski profesori, docenti i asistenti sa Fakulteta organizacionih nauka u Beogradu, Fakulteta za hotelijerstvo i turizam u Vrnjačkoj Banji, Ekonomskog fakulteta u Beogradu, Pravnog fakulteta u Novom Sadu, Kriminalističko-policijskog univerziteta, Fakulteta bezbednosti, Fakulteta za specijalnu edukaciju i rehabilitaciju, Ekonomskog fakulteta u Kragujevcu. Značajan doprinos teorijskim i praktičnim implikacijama problematike knjige dali su i profesori i docenti iz inostranstva, i to sa Ekonomskog fakulteta u Banjoj Luci, Pravnog fakulteta „Iustinianus Primus“, Univerziteta „Ćirilo i Metodije“, Univerziteta „Goce Delčev“, Štip. Profesori i predavači sa Beogradske akademije poslovnih i umetničkih strukovnih studija, Visoke poslovne škole strukovnih studija u Novom sadu, Akademije strukovnih studija Južna Srbija, Odseka za poslovne studije Blace, takođe su učesnici ove knjige kroz doprinose njenom sadržaju i kvalitetu. Recenzenti knjige, pored autora ovog prikaza prof. dr Radojka Lukića, jesu prof. dr Marijana Despotović Zrakić, prof. dr Zorica Bogdanović, dr Cvjetana Cvetković, docent i Vladimir Jović, klinički psiholog i specijalista medicinske psihologije.

U predgovoru, autori ističu da materijal u knjizi duguju velikoj i produktivnoj akademiji istraživača i praktičara iz različitih naučnih oblasti, ali mora se istaći ogromna i nadasve velika želja autora da multidisciplinarno, udruženim snagama ova knjiga ugleda svetlost dana. Najveća zahvalnost svakako pripada urednici, prof. dr Snežani Knežević, vanrednoj profesorki sa Fakulteta organizacionih nauka u Beogradu, za „čaroban štapić“ kojim je okupila najbolje stručnjake iz različitih oblasti, i spojila ih u neraskidivo i večno tkivo ove knjige. Motivacija za stvaranjem ove knjige leži duboko ukorenjena u naučnim i praktičnim znanjima urednice i autorâ, što će čitaoci svakako prepoznati.

Cilj okupljanja velikog broja autora, ali i povezanih oblasti, nije samo u istraživačkom tonu, već i teorijskom, i praktičnom značaju koji knjiga ima. S obzirom na značaj prevencije u svim oblastima, prevencija prevare u kontekstu tematike knjige je od velikog značaja. Privredni kriminal je posebno interesantno i aktuelno polje, te se simbioza finansijske, pravne i druge pismenosti nameće kao cilj efikasnog upravljanja privrednim kriminalom u Republici Srbiji.

Knjiga je namenjena upravo zainteresovanim čitaocima iz mnogobrojnih oblasti. To mogu biti studenti svih nivoa studija, poslovnih, računovodstvenih, pravnih usmerenja, ali i oni koji žele da u svoja saznanja integrišu i teme vezane za forenzičko računovodstvo, kao i povezane teme. Pored toga, knjiga je namenjena svim poslenicima na svim nivoima u preduzećima, vlasnicima, menadžerima, računovođama, revizorima itd. Spisak korisnika nije konačan i ne može biti, s obzirom na to da knjigu može čitati svako ko želi da sazna više o prevarama, prevenciji, njihovom otkrivanju i istrazi.

Značaj ove knjige je još veći ako se zna da cilj njenog štampanja nije komercijalni, već distribucija bibliotekama i zainteresovanim korisnicima i institucijama radi obrazovanja u ovoj oblasti, ali i profesionalnom osposobljavanju kadrova u privredi. S tog aspekta, može se reći da ima široko edukativan karakter, budući da motiv izdavanja nije finansijske prirode. Jedna stara narodna poslovice glasi: Trud i rad se uvek isplate.

O značaju ove knjige sudiće čitaoci i kritičari. Njena težina, za čitaoce koji je budu držali u rukama iznosi 1.781 grama, što znači da će morati da naprave pauzu u čitanju, barem između sekcija.

**Prvu sekciju**, pod nazivom: „Forenzičko računovodstvo, Revizija, Interna kontrola, Finansijska analiza, Upravljačko računovodstvo i etika, Forenzika javnih nabavki, Statistika“, sačinjava 16 radova. Ova sekcija počinje razmatranjem osnova forenzičkog računovodstva (Dragan Cvetković, Đurđica Trivunović Sajić, Stefan Milojević, Veljko Dmitrović, Bojan Cvetković, Aleksandar Grgur). Kako autori ističu, a prema Bošković (1999)<sup>1</sup>, reč „forenzički“ potiče od latinske reči forensic, što znači forum ili onaj koji je na trgu. „Forenzika predstavlja interdisciplinarno područje korišćenja različitih naučnih dostignuća i saznanja, kako bi se donele objektivne i argumentovane sudske presude“ (str. 24). Forenzičko računovodstvo, prema autorima, predstavlja jednu od najstarijih profesija koja potiče još iz vremena starih Egipćana. U ovoj sekciji se prikazuju i forenzička, interna i eksterna revizija (Duško Šnjegota). Forenzička revizija predstavlja vrstu revizijske usluge, koja je zasnovana na primeni računovodstvenih i revizorskih veština u svrhu sprovođenja revizorskih procedura sa ciljem otkrivanja kriminalnih radnji u finansijskim izveštajima i njihovim predstavljanjem za sudski postupak (Petković, 2010: 188).<sup>2</sup> Sledi prikaz interne revizije u funkciji upravljanja rizikom od nastanka prevarnih radnji (Miloš Milošević) Kako autor naglašava, „...sistemi interne kontrole, interne revizije i eksterne revizije poslovanja imaju vodeću ulogu u odbrani od finansijskih prevara. Interna revizija ocenjuje interne kontrolne mehanizme preduzeća, upravljanje, računovodstvene procese, usaglašavanje sa zakonskim i internim regulativama i pouzdano finansijsko izveštavanje, sa ciljem povećanja efikasnosti preduzeća“ (str. 82). U ovoj sekciji dalje se ukazuje na računovodstvene informacione sistema i prevarne radnje (Aleksandra Mitrović, Marko Milašinović). Autori naglašavaju da računovodstveni informacioni sistemi, svojim razvojem, nude više mogućnosti manipulacije i nastanka prevare. Iako su se organizacijska sredstva menjala, suština računovodstva je i dan-danas ostala ista. Kako autori ističu, a prema McHard (2019)<sup>3</sup> „...moje iskustvo je da preduzeće uglavnom ne veruje da će postati žrtva prevare, vlasnici misle da se prevare dešavaju samo drugom preduzeću“. U nastavku je istražena uloga forenzičkog računovodstva u otkrivanju profesionalnih prevara i trendovi njihovog razvoja (Olivera Đurić).

<sup>1</sup>Bošković, M. (1999), *Kriminološki rečnik*, Novi Sad: Matica srpska.

<sup>2</sup>Petković, A. (2010), *Forenzička revizija*, Proleter a.d. Bečej, Novi Sad.

<sup>3</sup>McHard, J. (CFA, CPA, CFF) (2019), *Don't miss opportunities to help organizations*, *Fraud Magazine*, Septembar/October 2019, 46-47.

Prema Gordon Brown, a kako ističe autor: „Ono što je upotreba otisaka prstiju bila u 19. veku, a DNK analiza u 20. veku, to će forenzičko računovodstvo biti u 21. veku.“ Sagledan je i uticaj prevarnih radnji na mala porodična preduzeća i internu kontrolu (Dragoljub Simonović). Prema autoru: „Prevara u malom porodičnom preduzeću se nikada ne očekuje, ali je još neočekivanija kada je izvrši neko iz vašeg preduzeća“ (str. 161). I mala porodična preduzeća su sklona prevarama, te je potrebno upravljati rizikom od prevare i razviti programe u borbi protiv prevara. Autor ističe da su interna kontrola i interna revizija važne funkcije u zaštiti preduzeća od prevara. U knjizi je takođe sagledano upravljanje zaradom kao oblikom kreativnog računovodstva, a dat je i osvrt na specifičnosti upravljanja rizikom od pranja novca i finansiranja terorizma u poslovnim bankama (Marija Milojević, Aleksandar Živković). Upravljanje zaradom može biti manipulativni oblik finansijskog izveštavanja, a u ovom radu ukazano je i na specifičnosti upravljanja rizikom od pranja novca i finansiranja terorizma, na primeru poslovnih banaka. Ova sekcija govori i o prevarnim radnjama u zdravstvu i specifičnostima njihovog identifikovanja (Stefan Nikolovski, Stefan Milojević, Jana Cvijić).

Prema autorima, „prevara u zdravstvu predstavlja namernu obmanu ili lažno predstavljanje činjenica, odnosno akcija koje učesnik u sistemu zdravstvene zaštite čini i za koje zna da su lažne, a pomoću kojih može imati neovlašćenu korist“ (str. 200). Autori ističu, a prema Gruen i Howarth(2005)<sup>4</sup>, da svaki član osoblja treba da bude odgovoran za zaštitu resursa u svojoj zoni odgovornosti i da se oseća ohrabrenim da prijavi bilo kakve nepravilnosti nadređenim osobama.

Kao logičan nastavak ove sekcije, dat je prikaz prevara u finansijskim izveštajima (Dragomir Dimitrijević). Ovaj rad na početku govori o motivima za ostvarivanje prevara, a zatim konkretno o prevarama u finansijskim izveštajima. Pored toga, ukazano je i na znake upozorenja za otkrivanje prevara u finansijskim izveštajima. Autor ističe „da je praksa mnogobrojnih finansijskih prevara u prošlosti pokazala da od svih znakova upozorenja, najčešće do otkrivanja prevara dovode promene u ponašanju i u načinu života počinioca prevara, kao i računovodstvene anomalije, koje se teško otkrivaju, ali skoro uvek dovode do otkrivanja prevara i počinioca“ (str. 236). Ovaj deo sadrži i osnove statistike za forenzičare (Aleksandar Đoković, Nikola Cvetković), kao izuzetno značajnoj temi. Statistika je značajan alat koji se koristi u analizi finansijskih podataka, prema autorima, „da bi se pronašle i otkrile zakonitosti koje vladaju i doneli odgovarajući zaključci uz primenu adekvanih tehnika“ (str. 242). Prikazan je i uticaj nematerijalne imovine na vrednost kompanija u uslovima globalne digitalizacije (Milenko Radonić), imajući u vidu značaj razumevanja nematerijalne imovine kroz forenzičko računovodstvo. Autor postavlja pitanje, „ko je vlasnik informacija, ako se ima u vidu da su digitalizacija i globalizacija pružile mogućnost brzog pristupa velikoj količini podataka“. Takođe se naglašava da su vlasnici najvećeg broja informacija danas pripadnici GAFA grupe, koju čine najveće svetske kompanije, kao što su Google, Amazon, Facebook i Apple (str. 284).

Zbog značaja u poslovanju, u ovom delu su javne nabavke sagledane kroz finansijsku forenziku javnih nabavki (Marko Špiler). Početak rada i razmatranja predstavlja isticanje da je u našoj zemlji sistem javnih nabavki regulisan 2002. godine donošenjem Zakona o javnim nabavkama<sup>5</sup>.

<sup>4</sup> Gruen, R. & Howarth, A. (2005), *Financial Management in Health Services*. New York, NY: Open University Press. *Zakon o javnim nabavkama, Službeni glasnik RS, broj 39/02.*

<sup>5</sup>Law, P. (2011), *Corporate governance and no fraud occurrence in organizations: Hong Kong evidence, Managerial Auditing*

Forenzika javnih nabavki, prema autoru, „treba da inkorporira saznanja različitih naučnih oblasti i koristi različita tehnička sredstva i metode kako bi utvrdila postojanje nepravilnosti ili izvršenje krivičnog dela, procenila posledice i pomogla da se otkrije počiniac“ (str. 300). U nastavku su objašnjene i forenzičke računovođe i prevarne radnje u procesu nabavke (Dušan Purić, Marko Milašinović, Bosiljka Srebro, Zdravka Petković). Prema Law (2011)<sup>6</sup>, a kako autori ističu, „prevara je možda jedan od najozbiljnijih problema i izazova u trenutnom poslovnom okruženju“, a prevare kod nabavki su takoreći najrasprostranjenije prevare. Veliki značaj za prevarne radnje je u tzv. red flags, te su sagledani i indikatori prevarnog finansijskog izveštavanja, konkretno kako prepoznati prevarne radnje (Snežana Knežević, Jelena Stojanović Alcaraz, Stefan Milojević). Kako ističu autori, jednu od najsveobuhvatnijih podela prevara prema sektoru u kome nastaju, na privatni i javni sektor dao je Doig (2016)<sup>7</sup>. Ovaj rad počinje definisanjem i vrstama prevarnih radnji, zatim prikazuje crvene zastavice kao indikatore prevarnih radnji. U nastavku, rad govori o identifikovanju prevarnih radnji i predviđanju finansijskih manipulacija, ali i pogledu na odgovornosti revizora u otkrivanju prevara u finansijskim izveštajima. Ova sekcija uključuje i prikaz evaluacije finansijskih performansi malog ugostiteljskog preduzeća i nefinansijske mere, uz pomoć studije slučaja (Jovan Travica, Milan Vujić, Javorika Travica, Stefan Milojević, Tamara Vujić). Analiza je sprovedena na osnovu racio pokazatelja za trogodišnji period, a na osnovu podataka u finansijskim izveštajima, i tako su identifikovane ključne tačke koje su važne za donosioce odluka. Poglavlje završava elaboriranjem etičkih načela kao temelja upravljačkog računovodstva (Tijana Obradović). Pored ukaza na značaj etike u upravljačkom računovodstvu, dat je i pregled postojećih standarda u upravljačkom računovodstvu, ali i faktora uticaja na etičko ponašanje. Nakon toga, sagledana je uloga upravljačkog računovodstva u prevenciji prevarnih radnji u organizacijama, ali i na izvore neetičkog ponašanja upravljačkih računovođa i načinima borbe protiv njih.

**Druga sekcija**, pod nazivom: „Istražne radnje, Poreska evazija, Veštačenje, Pranje novca i finansiranje terorizma“ sastavljena je iz 13 radova. Počinje prikazom destrukcije finansijskih transakcija u funkciji legalizacije kriminalnog prihoda u savremenom okruženju (Aleksandar Čudan, Stefan Tomašević).

Ovaj istraživački rad definiše hipotezu koja glasi: „Rizike pranja novca i nove tehnike njegovog integrisanja nije moguće eliminisati, ali je nužno učiniti napore i preduzeti adekvatne mere na njihovom minimiziranju“ (str. 400). Pored ostalih vidova, autori ističu da „u skorije vreme dovoljno poznat metod pranja novčanih sredstava, predstavlja fiktivno trgovanje umetninama i antikvitetima – najskuplje prodane slike u istoriji umetnosti Salvador mundi, Leonardno da Vinči, 453,3 miliona dolara (2017) i Kada ćeš se udati?, Pol Gogen, 300 miliona dolara (2015)“. (str. 413). Radom je istaknuta i legalizacija kriminalnog prinosa u procesu privatizacije. Ovim poglavljem, sagledane su i specifičnosti prevarnog kriminaliteta i subjekti njegovog suzbijanja (Dragan Cvetković, Zoran Morić, Božidar Banović). Naglašeno je da privredni kriminalitet predstavlja opasnu, dinamičnu pojavu i da posledice po društvo mogu biti višestruke: narušeno funkcionisanje privrede, stvaranje nelojalne konkurencije na tržištu, smanjenje kvaliteta javnih usluga usled smanjenja budžetskih prihoda i drugo (str. 418). Prema Walklate (2007)<sup>8</sup>, a kako ističu autori, privredni kriminalitet je složen kriminološki i pravni fenomen koji je nastao u savremenom društvu sa razvojem tržišta i privrede.

<sup>6</sup> *Journal*, 26(6), 501–518.

<sup>7</sup> Doig, A. (2016), *Fraud: The Counter Fraud Practitioner's Handbook*. Routledge.

<sup>8</sup> Walklate, S. (2007), *Criminology: the basics*. London: Routledge.

Ovim radom su, pored pojmovnog određenja privrednog kriminaliteta i pojavnih oblika, prikazani i subjekti preventivno-represivnog postupanja u suzbijanju privrednog kriminaliteta, kao i stanje i tendencije kretanja privrednog kriminaliteta u Srbiji. Dalje su elaborirane teme veštačenja rukopisa, potpisa i dokumenata (Dunja Mekterović). Izuzetan značaj predstavlja i činjenica, a kako ističe autor, „da su pisana dokumenta bila rasprostranjena još u staroj Grčkoj i starom Rimu i da su se već tada javljali falsifikati dokumenta, te se ističe značaj veštačenja. Isto tako, grafologija je oblast koja se bavi ispitivanjem karaktera lica čiji rukopis se proučava i kao takva nije priznata kao dokaz na sudu, dok je veštačenje rukopisa i potpisa komparativna forenzička metoda koja se bavi identifikacijom skriptera, spornog rukopisa ili potpisa, i kao takva je priznata kao relevantan dokaz na sudu“ (str. 451).

U radu je detaljno sagledano veštačenje dokumenata pisanih rukom. Ova sekcija govori i o pojmu i pojavnim oblicima poreske evazije (Goran Milošević, Mirko Kulić). Autori naglašavaju da „prisustvo poreske evazije duži niz godina u okvirima srpske privrede ukazuje na to da se veliki iznosi novčanih sredstava i robe kreću izvan sistema oporezivanja, što narušava privredni sistem i sve aspekte ekonomske, socijalne i političke stabilnosti zemlje“ (str. 463). U ovoj sekciji, zbog svog značaja, obrađeno je i pranje novca kroz pravne aspekte (Jasmina Paunović). Autor ističe da je „pranje novca pretvaranje 'prljavog' novca u 'čist', odnosno proces koji traje, a zbog prikrivanja nelegalnih izvora prihoda, kako bi se na kraju uveo u legalne tokove“ (str. 478). Autor takođe ističe, zašto novac, kada se kriminalnim aktivnostima stižu i drugi oblici imovine, i da je to sigurno jer novac predstavlja najkvalitetniju robu, koja je zamenjiva za svaki drugi vid imovine (str. 478). Ovaj rad daje poseban doprinos literaturi kroz teorijske i praktične implikacije, a naročito prikazom studije slučaja kroz analizu predmeta. Forenzički intervjui, kao ključni korak o otkrivanju kriminalnih radnji, dati su u nastavku (Dragan Cvetković, Dragan Kecman, Želimir Kešetović). Prema Breakwell (2007)<sup>9</sup>, a kako autori ističu, biti dobar ispitivač znači mnogo više nego postavljati pitanja na koja želimo da dobijemo odgovor, a biti uspešan ispitivač znači mnogo više nego odgovarati na postavljena pitanja. Kako ističu Golden i sar. (2006)<sup>10</sup>, a autori navode, intervju je razgovor sa svrhom, a svrha vođenja intervjua je prikupljanje informacija, ponekad i priznanje. U ovom delu, takođe je sagledana i finansijsko-računovodstvena forenzika za sudsko veštačenje, kroz suštinske pojmove, regulative i praktičan primer (Željko Babić).

U radu je ukazano na ključnu zakonsku regulativu vezanu za tretiranu problematiku, dat je pregled stručnih lica u kaznenim postupcima (finansijski forenzičar, sudski veštak, stručni savetnik, zaposleni u jedinicama MUP-a za finansijske istrage i stručna lica angažovana od strane jedinice – finansijski istražitelji (str. 550). U nastavku je detaljno prikazan postupak utvrđivanja posebnog poreza (Luka Baturan), regulisanog u Zakonu o utvrđivanju porekla imovine i posebnom porezu. Odredbe ovog zakona su posmatrane u kontekstu drugih zakona koji već uređuju materiju poreskog postupka kao vrste upravnog postupka, odnosno poreskog nadzora kao inspeksijskog nadzora (str. 566). Ovim radom, između ostalog, opisan je tok prvostepenog postupka utvrđivanja posebnog poreza, žalba protiv rešenja o utvrđivanju posebnog poreza, kao i organ nadležan za vođenje postupka utvrđivanja posebnog poreza. U ovoj sekciji dat je i teorijski osvrt na finansiranje terorizma i povećanje kapaciteta finansijsko-obaveštajnih službi (Dragan Živković, Žarko Radojičić). Rad počinje pojmovnim određenjem finansiranja terorizma, kroz modalitete finansiranja terorizma i upotrebu legalnih i nelegalnih sredstava i imovine.

<sup>9</sup> Breakwell, G. (2007), *Vještine vođenja intervjua*, Naklada Slap, Zagreb.

<sup>10</sup> Golden, T., Skalak, S. & Clayton, M. (2006), *A guide to forensic accounting investigation*: Hoboken, New Jersey, John Wiley & Sons, Inc.



Razmatraju se i vrste zahteva za finansiranje terorizma, kao i uloga i značaj finansijsko-obaveštajnih službi u funkciji povećanja kapaciteta u borbi protiv pranja novca i finansiranja terorizma i njihovo funkcionisanje. U nastavku poglavlja, sagledana je i Poreska policija (Boban Ničić). Organizacioni aspekti Poreske policije i pojam krivičnih dela iz nadležnosti Poreske policije su deo ovog rada. Takođe su obrađeni i ključni oblici poreske evazije. Autor navodi da finansijski kriminal i kriminal belog okovratnika postaju iz godine u godinu sve sofisticiraniji. Zato se i ističe Poreska policija kao organ koji se bavi suzbijanjem poreskih krivičnih dela pred stalnim novim izazovima u pronalaženju načina da se stane na put takvoj pojavi (str. 648). U nastavku je objašnjena detekcija i prevencija pranja novca, kroz pravni i finansijski aspekt (Uglješa Mrdić). Kao što autor ističe, a prema Zali i Maulidi (2018)<sup>11</sup>, suštinski element u procesu pranja novca je pretvaranje širokog spektra ilegalnih sredstava, uključujući i prihod od korupcije zvaničnika, od uličnog kriminala, korporativnih prevara, mita, pa čak i od finansiranja terorizma, u očigledno legitiman prihod. Pored pranja novca, ovaj rad definiše i proces pranja novca, posledice od pranja novca, merenje obima pranja novca i procene obima pranja novca. Sagledana je i zastupljenost problema pranja novca i uobičajene tehnike i alati koji se koriste u procesu pranja novca, kao i naponi u sprečavanju pranja novca. U nastavku je sagledana uloga poreskih inspektora i forenzičkih revizora, izazov za računovođe, kao i koje su to globalne mere protiv pranja novca, tipologije pranja novca i specifične metode prevencije. Ukazano je i na izgled za prevenciju i opstanak pranja novca u budućnosti.

U ovom poglavlju, prikazana je i studija slučaja koja govori o simulaciji realnog primera iz prakse o mogućnostima nastanka prevarne radnje u postupku obezvređivanja imovine u privatizaciji (Dragan Vasilev). Ovim radom se prikazuje procena u funkciji umanjenja vrednosti imovine preduzeća. Izuzetno je značajan sa aspekta korisnika koji žele da sagledaju način na koji se obezvređuje imovina privatizovanog preduzeća. Na kraju ove sekcije, prikazane su prevarne radnje, kroz quo vadis (Miloš Lukić, Đorđe Mihailović, Slavica Đurić Dakić, Jelena Runjić). Kako autori naglašavaju, a prema Button, Lewis i Tapley (2009)<sup>12</sup>, većina žrtava prevara želi da vrati svoj novac i vidi prestupnika izvedenog pred lice pravde. Ovim radom su sagledani tipovi i izvori podataka koje organi reda koriste u sprečavanju i procesuiranju prevarnih radnji, kao i specifičnost prevara izvršenih putem interneta i njihova istraga.

**Treća sekcija**, pod nazivom: „Ljudski faktor, Forenzička fonetika, Bezbednost“ prikazana je kroz šest radova. Počinje prikazom selekcije ljudskih resursa i prevarnim radnjama (Tatjana Ivanović). Kontraproduktivno ponašanje na radnom mestu podrazumeva, prema Fine i sar. (2010)<sup>13</sup>, a kako navodi autor, postupke zaposlenih koji su u suprotnosti sa ciljevima i svrhom organizacije. Radom je opisano otkrivanje kandidata za posao sklonih prevarnim radnjama, kao i tehnike procene integriteta kandidata za posao. Nakon toga, u ovoj sekciji se govori i o prevarama u finansijama, konkretno o ljudskom faktoru kroz korene i prevenciju (Ivan Marković, Nikola Vasiljević). Norme i principi ljudskog ponašanja prikazani su nakon uvodnih razmatranja u radu. Opisujući delinkventno ponašanje, autori razmatranja počinju citatom Petra Petrovića Njegoša, iz Gorskog vijenca: „Kome zakon leži u topuzu tragovi mu smrde nečovještvom“ (str. 756). Ličnost i prevaru kao deo ovog rada počinju citatom Kluckhohn i Murray, (1953)<sup>14</sup>: „Svaki čovek je kao svi drugi ljudi, kao neki drugi ljudi i kao nijedan drugi čovek“ (str. 762). U radu se govori i o profilisanju.

<sup>11</sup>Zali, M. & Maulidi, A. (2018), *Fighting Against Money Laundering*, *Brics Law Journal*, 5(3), 40–63.

<sup>12</sup>Button, M., Lewis, C., Tapley, J. (2009). *A better deal for fraud victims: Research into victims needs and experiences*, London: NFA.

<sup>13</sup>Fine, S. Horowitz, I., Weigler, H., Basis, L. (2010). *Is character good enough? The effects of situational variables on the relationship between integrity and counterproductive work behaviors*, *Human Resource Management Review*, 20, 73–84.

<sup>14</sup>Kluckhohn, C., Murray, A.H. (1953). *Personality in Nature, Society and Culture*, New York.

Psihološki aspekti u identifikovanju prevarnih radnji u finansijskim izveštajima prikazani su u nastavku (Stefan Milojević). Autor ukazuje da „interesovanje za ispitivanje psiholoških profila osoba koje čine prevarne radnje raste poslednjih decenija i sve je više istraživanja koja definišu nove tipologije ličnosti sklonih činjenju prevarnih radnji“ (str. 786). Ovim radom je sagledana tipologija prevaranata i profil ozbiljnih počinioca prevare.

Takođe je ukazano na mikroekspresije i obmanu, njihovu pouzdanost kao pokazatelja prevare, kao i uočljivost i ulogu u razlikovanju istine od obmane. Ukazuje se i na prevare kao uzrok nedoslednog i nekontrolisanog emocionalnog izraza, mikroekspresije kao validni i pouzdani pokazatelji prevare, povezanost sposobnosti prepoznavanja mikroekspresija i otkrivanja prevara i, na kraju, uloge informacionih tehnologija u otkrivanju počinitelja prevarnih radnji. Sledi prikaz prevarnih radnji i ljudskog faktora (Srđan Nikolovski, Stefan Milojević, Jasminka Marjanović), takođe u okviru ove sekcije. Ovim radom prikazana su tri elementa prevarnih radnji.

Nakon toga, misaproprijacija i uticaj ličnosti na radno ponašanje, dimenzije i kategorije prevara. Što se tiče psiholoških faktora prevara, isuviše bi pojednostavljeno bilo objašnjenje iste - pohlepa i nepoštovanje. Do danas, naučnici o ponašanju, a prema prikazu autora, nisu bili u stanju da identifikuju psihološku karakteristiku koja služi kao validan i pouzdan pokazatelj sklonosti pojedinca da izvrši prevaru (str. 813).

Po pitanju budućnosti ispitivanja faktora ličnosti u prevenciji prevarnih radnji, Weber i Dwoskin (2014)<sup>15</sup> ističu, a prema navodu autora, da upotreba testova ličnosti od strane poslodavaca u procesu procene osobina pojedinaca, kao i veština, kognitivnih sposobnosti i drugih osobina, u poslednjoj deceniji raste. Ova sekcija govori i o forenzičkoj fonetici, identifikaciji govornika (Mia Šešum). Prema autoru, „finansijska fonetika podrazumeva primenu metoda i tehnika analize glasa i govora u cilju rasvetljavanja kriminalnih dela, a identifikacija govornika je najkompleksnija oblast forenzičke fonetike i smatra se najsloženijom forenzičkom disciplinom“ (str. 828). Bezbednosni aspekti zaštite kritične infrastrukture u antropogenim katastrofama, uz pomoć studije slučaja Beograda, takođe su deo ove sekcije (Vladimir Cvetković, Andrija Kezunović). U ovom radu je ukazano i na fenomenologiju antropogenih katastrofa i zaštitu kritične infrastrukture. Pored toga, izvršena je analiza rezultata istraživanja, te je zaključeno da, „ukupno posmatrano, rezultati anketnog istraživanja ukazuju da su ispitanici uglavnom informisani o tome šta je kritična infrastruktura, a šta su tehničko-tehnološke katastrofe i katastrofe uopšte“ (str. 875). Isto tako, ističe se da je prevencija ključna za ublažavanje njihovih posledica.

**Četvrta sekcija, pod nazivom:** „Primenjeni alati, Poslovni modeli, Statistika, Digitalizacija, Korporativna društvena odgovornost“ sastoji se od devet radova. Ova sekcija počinje elaboriranjem pajžajber bezbednosti i digitalne forenzike, kroz makedonsku perspektivu (Hristina Runcheva Tasev, Aneta Stojanovska-Stefanova, Milena Apostolovska Stepanoska).

Prema Sammons (2015)<sup>16</sup>, a ukazom autora, najbolji naučni dokazi na svetu su bezvredni ako su neprihvatljivi na sudu. U radu je prikazan makedonski zakonodavni okvir za pajžajber bezbednost i institucionalni kapaciteti, kao i ciljevi i očekivanja nacionalne strategije pajžajber bezbednosti. Ovaj rad je u velikoj meri značajan, s obzirom na to da je dosadašnji prikaz problema istraživanja Republike Srbije dopunjen ovim radom kroz prizmu Severne Makedonije. Studija slučaja o biznis modelu Airbnb kompanije prikazana je u nastavku (Dušan Marković). To je učinjeno uz pomoć prikaza istorijata kompanije, biznis modela i situacione analize.

<sup>15</sup>Weber, L. & Dwoskin, E. (2014), *Are workplace personality tests fair?*, *Wall Street Journal*, September 9.

<sup>16</sup>Sammons, J. (2015), *Osnove digitalne forenzike – Priručnik za početak rada u digitalnoj forenzici*, Elsevier.

Jedno od glavnih pitanja koje se postavlja, prema gledištu autora, jeste „da li vlasnik kompanije namerno povećava troškove marketinga kako bi 'naštelovao' poslovni rezultat na kraju godine i izbegao plaćanje poreza“ (str. 921).

Pokušaj da se odgovori na ovo pitanje dat je prikazanom studijom slučaja. Sledi primena spredšit alata u finansijsko-forenzičkoj analizi finansijskih izveštaja i sprečavanju finansiranja terorizma i pranja novca (Slobodan Antić, Lena Đorđević Milutinović, Nikola Vuksanović<sup>17</sup>). Različite su definicije spredšitova, prema autorima.

Čini se prigodnim navesti da, prema Antić i Đorđević (2018), a kako navode autori: Spredšit programi nalaze primenu u širokom opsegu organizacionih funkcija, u različitim oblastima industrije, prilikom ostvarenja različitih poslovnih ciljeva. Rad govori o pojmovnom određenju spredšit inženjerstva, pojmu spredšit modela i simulacionim spredšit modelima. Isto tako, ukazuje na utvrđivanje nivoa rizika od pranja novca i finansiranja terorizma u radu finansijskih institucija. U nastavku je dat razvoj spredšit modela i aplikacije za utvrđivanje nivoa rizika od pranja novca i finansiranja terorizma u radu finansijskih institucija. Prikazano je i forenzičko računovodstvo i razvoj spredšit modela i aplikacije za finansijsko-forenzičku analizu finansijskih izveštaja. Identifikovanje prevarnih radnji primenom Benfordovog zakona na uzorku preduzeća, čije akcije se nalaze u okviru sektora A-poljoprivreda, šumarstvo i ribarstvo na Beogradskoj berzi<sup>18</sup>, prikazano je takođe u ovoj sekciji (Bojan Mavrenski, Vesna Bogojević Arsić, Snežana Knežević). Ovaj rad počinje elaboriranjem Benfordovog zakona anomalijских brojeva kroz detalje. Benford (1938) je primetio da su mnogo više istrošene prve stranice logaritamskih tablica, što ukazuje na činjenicu da više traženih brojeva počinje cifrom 1, nego cifrom 9. Ovaj rad je i više nego značajan, jer prikazuje primenu Benfordovog zakona na uzorku preduzeća čije akcije se nalaze u okviru sektora A-poljoprivreda, šumarstvo i ribarstvo na Beogradskoj berzi, pojedinačno za svako preduzeće. Pored toga, u ovoj sekciji je izvršena i analiza problema da li su ESG prevare od značaja za investitore (Milica Latinović). Kako autor naglašava, „strategija integracije zaštite životne sredine, društvene odgovornosti i korporativnog upravljanja (ESG) jedna je od najpopularnijih investicionih strategija u svetu“ (str. 1036). Arens i sar. (2017), a prema citatu autora, prevaru definišu kao svaku namernu obmanu kojom se želi lišiti druga osoba ili strana njihove imovine ili prava. Rad govori i o ESG i prevarnim radnjama i ekomanipulacijama u automobilskoj industriji. Blok-lanac i sektor finansijskih usluga su takođe deo ove sekcije (Vesna Tornjanski). Na početku je definisan blok-lanac, kao decentralizovana digitalna knjiga, kao i razvoj i buduća perspektiva. Dat je prikaz i blok-lanca i sektora<sup>20</sup> finansijskih usluga. U nastavku sledi prikaz Excel alata za forenziku, kroz identifikovanje nepravilnosti u podacima (Aleksandar Marković, Nikola Zornić). Kao što ističu autori, a prema Knežević (2019), nepravilnosti mogu biti i nenamerne, ali ih u svakom slučaju treba otkriti i korigovati na odgovarajući način. Ovaj rad prikazuje tehnike za otkrivanje nepravilnosti u podacima. Data je revizija formula, identifikovanje dupliranih transakcija, analiza transakcija sa zaokruženim brojevima, identifikovanje transakcija koje odstupaju od uobičajenih.

<sup>17</sup>Antić, S. i Đorđević, I. (2018), „Upravljački modeli i aplikacije u spredšitovima“, u: Benković, S. (eds.): *Finansijski menadžment, kontrola i menadžersko računovodstvo*, 245–277. Beograd: Fakultet organizacionih nauka.

<sup>18</sup>Benford, F. (1938), *The Law of Anomalous Numbers, Proceedings of the American Philosophical Society*, 551–572.

<sup>19</sup>Arens, A., Elder, R., Beasley, M. & Hogns, C. (2017), *Auditing and Assurance Services: An Integrated Approach*, USA: Pearson Education, Inc.

<sup>20</sup>Knežević, S. (2019), *Finansijsko izveštavanje (samostalno izdanje autora)*, Valjevo.



Nakon toga, prikazano je pronalaženje nedostajućih brojeva dokumenata, modeli za određivanje vrednosti kompanije, određivanje vrednosti akcija, korišćenjem diskontovanih novčanih tokova i modela diskontovanih dividendi. Lingvopsihološki prediktori upravljanja dobitkom, prikazani kroz empirijsko istraživanje, takođe su deo ove sekcije (Mina Bulatović, Miloš Milosavljević). Cilj istraživanja je ispitivanje složenosti narativa finansijskih izveštaja, posebno uticaj složenih jezičkih formi kao jednog od osnovnih činilaca koji mogu uticati na upravljanje zaradom. Sprovedenim istraživanjem utvrđeno je da kompleksnost narativa, merena brojem reči i brojem sastavnih priloga u engleskom jeziku, bitno utiče na upravljanje dobitkom. Autori u vezi s kreativnim računovodstvom ističu „da se odnosi na računovodstvenu manipulaciju, ujednačavanje dobitka, agresivno računovodstvo ili lažno finansijsko izveštavanje“ (str. 1101). Poglavlje i knjiga završavaju kroz prikaz praktičnog pogleda na digitalnu imovinu u savremenom okruženju (Stefan Stojanović). Digitalne valute i regulative su deo ovog rada, a nakon njihovog elaboriranja sledi uvod u kriptovalute.

Nakon toga je sagledano investiranje i prevarne radnje, i dat primer trgovanja kriptovalutama.

Na osnovu prethodnog prikaza poglavlja, može se zaključiti da su u prikazanoj knjizi pod nazivom: Forenzičko računovodstvo, istražne radnje, ljudski faktor i primenjeni alati, na argumentovan način analizirane relevantne teme iz forenzičkog računovodstva i povezanih oblasti, te je s tim u vezi i značaj knjige višestruk. Knjiga je upotrebljiva za unapređenje kako teorijskih, tako i praktičnih osnova.

Sa aspekta jednog od recenzenata ove knjige, naglašavam njenu originalnost i značaj koji sublimiranje prikazanih tema ima po teoretičare i praktičare, tj. njene korisnike. Slobodno se možemo uveriti da knjiga predstavlja jedno od najobimnijih dela iz ove oblasti, iskazana na **1132 strane**, modernog dizajna i, pre svega, zanimljive, aktuelne i korisne sadržine. Na zdravlje i korist mnogih generacija, budimo odgovorni i obrazujmo se. Obrazovanje je ključ razvoja, a razvoj pretpostavlja stalno napredovanje. U svetlu napretka, javljaju se i izazovi, a izazova i prevara će biti sve dok je čoveka. **Zato, neka ova knjiga služi razvoju čovečnosti među ljudima.**

## Literatura

1. Antić, S. i Đorđević, I. (2018), „Upravljački modeli i aplikacije u spredšitovima“; u Benković, S., (eds.): *Finansijski menažment, kontrola i menadžersko računovodstvo*, 245–277. Beograd Fakultet organizacionih nauka.
2. Arens, A., Elder, R., Beasley, M. & Hogns, C. (2017), *Auditing and Assurance Services: An Integrated Approach*, USA: Pearson Education, Inc.
3. Benford, F. (1938), *The Law of Anomalous Numbers*, *Proceedings of the American Philosophical Society*, 551–572.
4. Bošković, M. (1999), *Kriminološki rečnik*. Novi Sad: Matica srpska.
5. Breakwell, G. (2007), *Vještine vođenja intervjuja*. Zagreb: Naklada Slap.
6. Button, M., Lewis, C. & Tapley, J. (2009), *A better deal for fraud victims: Research into victims needs' and experiences*. London: NFA.
7. Doig, A. (2016), *Fraud: The Counter Fraud Practitioner's Handbook*. Routledge.
8. Fine, S. Horowitz, I., Weigler, H. & Basis, L. (2010), *Is character good enough? The effects of situational variables on the relationship between integrity and counterproductive work behaviors*, *Human Resource Management Review*, 20, 73–84.
9. Golden, T., Skalak, S. & Clayton, M. (2006), *A guide to forensic accounting investigation*: Hoboken, New Jersey, John Wiley & Sons, Inc.
10. Gruen, R. & Howarth, A. (2005), *Financial Management in Health Services*. New York, NY: Open University Press.
11. Kluckhohn, C. & Murray, A.H. (1953), *Personality in Nature, Society and Culture*, New York.
12. Knežević, S. (2019), *Finansijsko izveštavanje (samostalno izdanje autora)*, Valjevo.
13. Law, P. (2011), *Corporate governance and no fraud occurrence in organizations: Hong Kong evidence*, *Managerial Auditing Journal*, 26(6), 501–518.
14. McHard, J. (CFA, CPA, CFF), (2019), *Don't miss opportunities to help organizations*, *Frau Magazine*, Septembar/October 2019, 46–47.
15. Petković, A. (2010), *Forenzička revizija*, Proleter a.d. Bečej, Novi Sad.
16. Sammons, J. (2015), *Osnove digitalne forenzike – Priručnik za početak rada u digitalnoj forenzici*, Elsevier.
17. Walklate, S. (2007), *Criminology: the basics*. London: Routledge.
18. Weber, L. & Dwoskin, E. (2014), *Are workplace personality tests fair?*, *Wall Street Journal*, September 9.
19. *Zakon o javnim nabavkama*, Službeni glasnik RS, broj 39/02.
20. Zali, M. & Maulidi, A. (2018). *Fighting Against Money Laundering*, *Brics Law Journal*, 5(3), 40–63.

Received: 02.09.2022

Accepted: 04.09.2022

# BOOK REVIEW AND AN OVERVIEW OF THE ISSUES OF FORENSIC ACCOUNTING: A BROADER CONTEXT FOR RISK MANAGERS

**Prof. Radojko Lukić, PhD**

Faculty of Economics, University of Belgrade  
radojko.lukic @ekof.bg.ac.rs

In the book entitled *Forensic Accounting, Investigative Actions, Human Factor and Applied Tools*, a wide range of topics is analysed in a clear and systematic way, structured through four sections, each of which is a rounded whole, from a theoretical and practical point of view. The book is characterised by a unique approach to the issue of forensic accounting and related investigative actions, human factor and applied tools, which are presented through 44 thematic units. The given thematic units and issues presented in the book are the result of the work of 75 authors, from various institutions from Serbia and abroad. Among them are university professors, assistant professors and assistants from the Faculty of Organisational Sciences in Belgrade, the Faculty of Hotel Management and Tourism in Vrnjačka Banja, the Faculty of Economics in Belgrade, the Faculty of Law in Novi Sad, the Criminalistics and Police University, the Faculty of Security, the Faculty of Special Education and Rehabilitation, and the Faculty of Economics in Kragujevac. Professors and assistant professors from abroad, from the Faculty of Economics in Banja Luka, Faculty of Law „Iustinianus Primus“, „Cirilo i Metodije“ University, „Goce Delčev“ University in Štip, made a significant contribution to the theoretical and practical implications of the book's themes. Professors and lecturers from the Belgrade Academy of Business and Art Vocational Studies, the Business School of Vocational Studies in Novi Sad, the South Serbia Academy of Vocational Studies, the Blace Department of Business Studies, also participated in this book through their contributions to its content and quality. The reviewers of the book, in addition to the author of this review, prof. Radojko Lukić, PhD, are prof. Marijana Despotović Zrakić, PhD, prof. Zorica Bogdanović, PhD, Cvjetana Cvetković, PhD, docent, and Vladimir Jović, clinical psychologist and specialist in medical psychology.

In the preface, the authors point out that they owe the material in the book to a large and productive academy of researchers and practitioners from various scientific fields, but it must be emphasised that the authors expressed great desire for this book to see the light of day through their multidisciplinary, combined forces. The greatest gratitude certainly goes to the editor, prof. Snežana Knežević, PhD, associate professor from the Faculty of Organisational Sciences in Belgrade, for the „magic wand“ with which she brought together the best experts from different fields and joined them in the inseparable and eternal fabric of this book. The motivation behind the creation of this book lies deeply rooted in the scientific and practical knowledge of the editor and the author, which readers will certainly recognise.

The goal of bringing together a large number of authors, but also related fields, is not only reflected in the research tone, but also in the theoretical and practical importance that the book has. Given the importance of prevention in all areas, fraud prevention in the context of the book's subject matter is of great prominence. Economic crime is a particularly interesting and relevant field, and the symbiosis of financial, legal, and other literacy is imposed as the goal of effective management of economic crime in the Republic of Serbia. The book is intended for interested readers from many fields. These can be students of all levels of studies, business, accounting, legal fields, but also those who want to learn about issues related to forensic accounting, as well as related topics. In addition, the book is intended for all employees at all levels in companies, for owners, managers, accountants, auditors, etc. This list of intended audiences is not exhaustive and cannot be so, given that the book can be read by anyone who wants to learn more about fraud, prevention, detection, and investigation.

The importance of this book is even greater bearing in mind that the goal of its printing is not commercial, but distribution to libraries and interested users and institutions for the purpose of education in this area, but also professional training of personnel in the economy. From that aspect, it can be said that it has a broadly educational character, since the motive behind its publication is not of a financial nature. An old proverb says: Hard work always pays off.

The importance of this book will be judged by readers and critics. Its weight, for readers who will hold it in their hands, is 1,781 grams, which means that they will have to take a break in reading, at least between sections.

**The first section**, entitled: "Forensic Accounting, Audit, Internal Control, Financial Analysis, Management Accounting and Ethics, Public Procurement Forensics, Statistics", consists of 16 papers. This section begins with a review of the basics of forensic accounting (Dragan Cvetković, Đurđica Trivunović Sajić, Stefan Milojević, Veljko Dmitrović, Bojan Cvetković, Aleksandar Grgur). As the authors point out, and according to Bošković (1999), the word "forensic" comes from the Latin word *forensis*, which means "forum", or "one that is in the square". "Forensics is an interdisciplinary field of using various scientific achievements and knowledge, in order to make objective and reasoned court judgments" (p. 24). Forensic accounting, according to the authors, is one of the oldest professions that dates back to the time of the ancient Egyptians. In this section, forensic, internal and external audits are presented (Duško Šnjegota). Forensic audit is a type of audit service, which is based on the application of accounting and auditing skills for the purpose of conducting audit procedures with the aim of detecting criminal acts in financial statements and presenting them for court proceedings. (Petković, 2010: 188)<sup>1</sup> The following is a presentation of internal audit in the function of managing the risk of fraud (Miloš Milošević). As the author emphasizes, "...internal control systems, internal audits and external business audits play a leading role in the defence against financial fraud. Internal audit evaluates the company's internal control mechanisms, management, accounting processes, compliance with legal and internal regulations and reliable financial reporting, with the aim of increasing the company's efficiency" (p. 82). In this section, accounting information systems and fraudulent actions are further pointed out (Aleksandra Mitrović, Marko Milašinović). The authors emphasise that accounting information systems, with

<sup>1</sup>Petković, A. (2010), *Forenzička revizija, Proleter a.d. Bečej, Novi Sad.*



with their development, offer more opportunities for manipulation and fraud. Although the organisational means have changed, the essence of accounting has remained the same to this day. As the authors point out, and according to McHard (2019)<sup>2</sup> "...my experience is that the company generally does not believe that it will become a victim of fraud, the owners think that frauds only happen to other companies". In the following, the role of forensic accounting in the detection of professional frauds and the trends of their development are investigated (Olivera Đurić).

According to Gordon Brown, and as the author points out: "What the use of fingerprints was in the 19th century, and DNA analysis in the 20th century, forensic accounting will be in the 21st century." The impact of fraud on small, family-owned companies and internal control was also analysed (Dragoljub Simonović). According to the author: "Fraud in a small family business is never expected, but it is even more unexpected when it is committed by someone from your business" (p. 161). Even small family businesses are prone to fraud, so it is necessary to manage the risk of fraud and develop anti-fraud programs. The author points out that internal control and internal audit are important functions in protecting companies from fraud. The book also looks at earnings management as a form of creative accounting, and gives an overview of the specifics of money laundering and terrorist financing risk management in commercial banks (Marija Miložičić, Aleksandar Živković). Earnings management can be a manipulative form of financial reporting, and this paper also points out the specifics of money laundering and terrorist financing risk management, using the example of commercial banks. This section also talks about fraudulent activities in healthcare and the specifics of their identification (Stefan Nikolovski, Stefan Milojević, Jana Cvijić). According to the authors, "fraud in health care is a deliberate deception or misrepresentation of facts, that is, actions that a participant in the health care system makes and knows to be false, and through which they can gain some unauthorised benefit" (p. 200). The authors point out, and according to Gruen and Howarth (2005)<sup>3</sup>, each staff member should be responsible for protecting the resources in their area of responsibility and should feel encouraged to report any irregularities to superiors.

As a logical continuation of this section, an account of fraud in financial statements is given (Dragomir Dimitrijević). This paper first talks about the motives for committing fraud, and then specifically about fraud in financial statements. In addition, warning signs for detecting fraud in financial statements were also pointed out. The author points out "that the practice of numerous financial frauds in the past has shown that of all the warning signs, fraud detection is most often caused by changes in the behaviour and lifestyle of the perpetrator of the fraud, as well as accounting anomalies, which are difficult to detect, but almost always lead to the detection of fraud and the perpetrator" (p. 236). This part also contains the basics of statistics for forensic scientists (Aleksandar Đoković, Nikola Cvetković), as an extremely important topic. Statistics is an important tool used in the analysis of financial data, according to the authors, "to find and discover the patterns that govern and draw appropriate conclusions with the application of adequate techniques" (p. 242). The impact of intangible assets on the value of companies in the conditions of global digitalisation is also presented (Milenko Radonić), bearing in mind the importance of understanding intangible assets through forensic accounting.

<sup>2</sup>McHard, J. (CFA, CPA, CFF) (2019), *Don't miss opportunities to help organizations*, *Fraud Magazine*, Septembar/October 2019, 46–47.

<sup>3</sup>Gruen, R. & Howarth, A. (2005), *Financial Management in Health Services*. New York, NY: Open University Press.

The author asks the question, “who is the owner of the information, given that digitalisation and globalisation have provided the possibility of quick access to a large amount of data”. It is also emphasised that the owners of the largest amount of information today are members of the GAFA group, which consists of the world’s largest companies, such as Google, Amazon, Facebook, and Apple (p. 284).

Due to its importance in business, in this part, public procurements are reviewed through the financial forensics of public procurements (Marko Špiler). The beginning of the paper and the hypothesising starts with the emphasis that in Serbia the system of public procurement was regulated in 2002 with the adoption of the Law on Public Procurement<sup>4</sup>. Public procurement forensics, according to the author, “should incorporate the knowledge of different scientific fields and use different technical means and methods in order to determine the existence of irregularities or the commission of a criminal act, assess the consequences and help to discover the perpetrator” (p. 300). In the following, forensic accountants and fraudulent activities in the procurement process are explained (Dušan Purić, Marko Milašinović, Bosiljka Srebro, Zdravka Petković). According to the Law (2011)<sup>5</sup>, and as the authors point out, “fraud is perhaps one of the most serious problems and challenges in the current business environment”, and procurement fraud is, so to speak, the most widespread type of fraud. The so-called red flags are of great importance for fraudulent activities, and the indicators of fraudulent financial reporting were examined, specifically how to recognise fraudulent activities (Snežana Knežević, Jelena Stojanović Alcaraz, Stefan Milojević). As the authors point out, one of the most comprehensive divisions of fraud according to the sector in which they occur, into the private and public sectors, was given by Doig (2016)<sup>6</sup>. This paper begins by defining the types of fraudulent activities, then presenting red flags as indicators of fraudulent activities. In the following, the paper talks about identifying fraudulent actions and predicting financial manipulations, as well as looking at auditors’ responsibilities in detecting fraud in financial statements. This section also includes an evaluation of the financial performance of a small catering company and non-financial measures, with the help of a case study (Jovan Travica, Milan Vujić, Javorka Travica, Stefan Milojević, Tamara Vujić). The analysis was carried out on the basis of ratio indicators for a three-year period, and on the basis of data in financial reports, and thus key points that are important for decision makers were identified. The chapter ends with an elaboration of ethical principles as the foundation of management accounting (Tijana Obradović). In addition to pointing out the importance of ethics in management accounting, an overview of existing standards in management accounting, as well as factors influencing ethical behaviour, was given. After that, the role of management accounting in the prevention of fraudulent actions in organisations, as well as the sources of unethical behaviour of management accountants and the ways to fight against them, were reviewed.

**The second section, entitled:** “Investigative Activities, Tax Evasion, Expertise, Money Laundering and Financing of Terrorism” is composed of 13 papers. It begins with a description of the destruction of financial transactions in the function of legalisation of criminal income in the modern environment (Aleksandar Čudan, Stefan Tomašević). This research paper defines the hypothesis that reads: “The risks of money laundering and new techniques of its integration cannot be eliminated, but it is necessary to make efforts and take adequate measures to minimize them” (p. 400).

<sup>4</sup>Zakon o javnim nabavkama, Službeni glasnik RS, broj 39/02.

<sup>5</sup>Law, P. (2011), *Corporate governance and no fraud occurrence in organizations: Hong Kong evidence, Managerial Auditing Journal*, 26(6), 501-518.

<sup>6</sup>Doig, A. (2016), *Fraud: The Counter Fraud Practitioner's Handbook*. Routledge.

Among other aspects, the authors point out that “recently, a fairly well-known method of money laundering is fictitious trading of art and antiques - the most expensive sold paintings in the history of art are Salvador Mundi, Leonardo da Vinci, \$453.3 million (2017) and When Will You Marry?, Paul Gauguin, \$300 million (2015)”. (p. 413). The paper also highlights the legalisation of criminal proceeds in the process of privatisation. This chapter examines the specifics of fraudulent crime and the subjects of its suppression (Dragan Cvetković, Zoran Morić, Božidar Banović). It was emphasised that economic crime is a dangerous, dynamic phenomenon and that the consequences for society can be multiple: impaired functioning of the economy, creation of unfair competition on the market, reduction of the quality of public services due to the reduction of budget revenues and others (p. 418). According to Walklate (2007)<sup>7</sup>, and as the authors point out, economic crime is a complex criminological and legal phenomenon that arose in modern society with the development of the market and economy. This paper, in addition to the conceptual definition of economic crime and its forms, also shows the subjects of preventive and repressive actions in the suppression of economic crime, as well as the state and trends of economic crime in Serbia. The topics of expert examination of manuscripts, signatures and documents were further elaborated (Dunja Mekterović). The fact, as the author points out, “that written documents were widespread in ancient Greece and Rome and that forgeries of documents were already appearing then, is of great importance, and the importance of expert testimony is highlighted.” Likewise, graphology is a field that deals with examining the character of the person whose handwriting is being studied and as such is not recognised as evidence in court, while handwriting and signature expertise is a comparative forensic method that deals with the identification of the scribe, disputed handwriting or signature, and as such is recognised as relevant evidence in court” (p. 451). The paper examines the expertise of handwritten documents in detail.

This section also talks about the concept and forms of tax evasion (Goran Milošević, Mirko Kulić). The authors emphasise that “the presence of tax evasion for many years within the framework of the Serbian economy indicates that large amounts of money and goods move outside the taxation system, which disrupts the economic system and all aspects of the economic, social and political stability of the country” (p. 463). In this section, due to its importance, money laundering through legal aspects is also dealt with (Jasmina Paunović). The author points out that “money laundering is the transformation of ‘dirty’ money into ‘clean’, i.e., a time-consuming process, due to the concealment of illegal sources of income, in order to eventually introduce it into legal flows” (p. 478). The author also points out, why money, when other forms of property are acquired through criminal activities, and that this is certainly because money represents the highest quality commodity, which is replaceable for every other type of property (p. 478). This paper makes a special contribution to the literature through theoretical and practical implications, and especially by presenting a case study through case analysis. Forensic interviews, as a key step in the detection of criminal acts, are given below (Dragan Cvetković, Dragan Kecman, Želimir Kešetović). According to Breakwell (2007)<sup>8</sup>, and as the authors point out, being a good interviewer means much more than asking questions to which we want to get an answer, and being a successful interviewee means much more than answering the questions asked. As pointed out by Golden et al. (2006)<sup>9</sup>, and the authors state, an interview is a conversation with a purpose, and the purpose of conducting an interview is to gather information, sometimes confession. In this part, financial-accounting forensics for court expertise is also reviewed, through essential terms, regulations and a practical example (Željko Babić).

<sup>7</sup>Walklate, S. (2007), *Criminology: the basics*. London: Routledge.

<sup>8</sup>Breakwell, G. (2007), *Vještine vođenja intervjuja*, Naklada Slap, Zagreb.

<sup>9</sup>Golden, T., Skalak, S. & Clayton, M. (2006), *A guide to forensic accounting in-*

The paper pointed out the key legal regulations related to the treated problem, gave an overview of experts in criminal proceedings (financial forensic expert, court expert, expert advisor, employees of the MUP units for financial investigations and experts engaged by the unit - financial investigators (p. 550). The procedure for determining the special tax (Luka Baturan), regulated in the Law on determining the origin of property and special tax, is detailed next. The provisions of this law are viewed in the context of other laws that already regulate the matter of tax procedures as a type of administrative procedure, that is, tax supervision as inspection supervision (p. 566). This work, among other things, describes the course of the first-instance procedure for determining a special tax, an appeal against a decision on the determination of a special tax, as well as the authority responsible for conducting the procedure for determining a special tax. In this section also features a theoretical overview of the financing of terrorism and increasing the capacity of financial reporting services (Dragan Živković, Žarko Radojičić). The paper begins with a conceptual definition of terrorism financing, through the modalities of terrorism financing and the use of legal and illegal means and assets. The types of requests for terrorist financing are also discussed, as well as the role and importance of financial intelligence services in the function of increasing the capacity in the fight against money laundering and terrorist financing and their functioning. In the continuation of the chapter, the Tax Police (Boban Ničić) is also reviewed. Organisational aspects of the Tax Police and the concept of criminal offenses under the jurisdiction of the Tax Police are part of this work. Key forms of tax evasion are also covered. The author states that financial crime and white-collar crime are becoming more sophisticated every year. That is why the Tax Police stands out as a body dealing with the suppression of tax crimes in the face of constant new challenges in finding ways to stop such occurrences (p. 648). The following explains the detection and prevention of money laundering, through legal and financial aspects (Uglješa Mrdić). As the author points out, and according to Zali i Maulidi (2018)<sup>10</sup>, an essential element in the money laundering process is the conversion of a wide range of illegal funds, including income from official corruption, street crime, corporate fraud, bribery, and even terrorist financing, into apparently legitimate income. In addition to money laundering, this paper also defines the process of money laundering, the consequences of money laundering, measuring the extent of money laundering and assessing the extent of money laundering. The prevalence of money laundering problems and common techniques and tools used in the money laundering process, as well as efforts to prevent money laundering, were also reviewed. The role of tax inspectors and forensic auditors, the challenge for accountants, as well as global anti-money laundering measures, typologies of money laundering and specific methods of prevention are reviewed below. The prospects for the prevention and survival of money laundering in the future were also pointed out. In this chapter, a case study is also presented that talks about the simulation of a real example from practice about the possibility of fraud in the process of devaluation of property in privatization (Dragan Vasilev). This paper shows the assessment in function of reduction in the value of the company's assets. It is extremely important from the point of view of users who want to see the way in which the property of a privatised company is devalued. At the end of this section, fraudulent actions are shown, through quo vadis (Miloš Lukić, Đorđe Mihailović, Slavica Đurić Dakić, Jelena Runjić). As the authors emphasise, and according to Button, Lewis i Tapley (2009)<sup>11</sup>, most fraud victims want their money back and see the offender brought to justice. This paper examines the types and sources of data that law enforcement agencies use in preventing and processing fraudulent actions, as well as the specificity of frauds committed via the Internet and their investigation.

<sup>10</sup>Zali, M. & Maulidi, A. (2018), *Fighting Against Money Laundering*, *Brics Law Journal*, 5(3), 40–63.

<sup>11</sup>Button, M., Lewis, C., Tapley, J. (2009). *A better deal for fraud victims: Research into victims needs and experiences*, London: NFA.



**The third section, entitled: "Human Factor, Forensic Phonetics, Safety"** is presented through six papers. It begins with a description of the selection of human resources and fraudulent actions (Tatjana Ivanović). Counterproductive behaviour at the workplace implies, according to Fine i sar. (2010)<sup>12</sup>; and as the author states, the actions of employees that are in conflict with the goals and purpose of the organisation. The paper describes the detection of job candidates prone to fraudulent activities, as well as techniques for assessing the integrity of job candidates. After that, this section also talks about fraud in finances, specifically about the human factor through its roots and prevention (Ivan Marković, Nikola Vasiljević). Norms and principles of human behaviour are presented after the introductory considerations in the paper. Describing delinquent behaviour, the authors of the discussion begin with a quote from Petar Petrović Njegoš, from *The Mountain Wreath*: "He whose law is written by his cudgel leaves behind stench of inhumanity" (p. 756). This paper begins with a quote by Kluckhohn i Murray, (1953)<sup>13</sup>: „ Every man is like all other men, like some other men, and like no other man" (p. 762). The paper also talks about profiling. Psychological aspects in identifying fraudulent actions in financial reports are presented next (Stefan Milojević). The author indicates that "interest in examining the psychological profiles of people who commit fraudulent acts has been growing in recent decades and there is more and more research that defines new typologies of persons prone to committing fraudulent acts" (p. 786). In this work, the typology of fraudsters and the profile of serious perpetrators of fraud were reviewed. Microexpressions and deception, their reliability as indicators of fraud, as well as their perceptibility and role in distinguishing truth from deception are also pointed out. It also points to fraud as a cause of inconsistent and uncontrolled emotional expression, microexpressions as valid and reliable indicators of fraud, the connection between the ability to recognize microexpressions and fraud detection and, finally, the role of information technology in detecting fraud perpetrators. The following is a presentation of fraudulent activities and the human factor (Srđan Nikolovski, Stefan Milojević, Jasminka Marjanović), also within this section. This work shows three elements of fraudulent actions. After that, misappropriation and the influence of personality on work behaviour, dimensions and categories of fraud. As for the psychological factors of fraud, it would be too simplistic to explain it - greed and disrespect. To date, behavioural scientists, according to the authors, have been unable to identify a psychological characteristic that serves as a valid and reliable indicator of an individual's propensity to commit fraud (p. 813).

Regarding the future of examining personality factors in fraud prevention, Weber i Dwoskin (2014)<sup>14</sup> point out, and according to the author, that the use of personality tests by employers in the process of assessing the characteristics of individuals, as well as skills, cognitive abilities and other characteristics, has been growing in the last decade. This section also talks about forensic phonetics, speaker identification (Mia Šešum). According to the author, "financial phonetics involves the application of methods and techniques of voice and speech analysis in order to shed light on criminal acts, and speaker identification is the most complex area of forensic phonetics and is considered the most complex forensic discipline" (p. 828). Security aspects of critical infrastructure protection in anthropogenic disasters, with the help of the Belgrade case study, are also part of this section (Vladimir Cvetković, Andrija Kezunović).

<sup>12</sup>Fine, S. Horowitz, I., Weigler, H., Basis, L. (2010). *Is character good enough? The effects of situational variables on the relationship between integrity and counterproductive work behaviors*, *Human Resource Management Review*, 20, 73-84.

<sup>13</sup>Kluckhohn, C., Murray, A.H. (1953). *Personality in Nature, Society and Culture*, New York.

<sup>14</sup>Weber, L. & Dwoskin, E. (2014), *Are workplace personality tests fair?*, *Wall Street Journal*, September 9.

In this paper, the phenomenology of anthropogenic disasters and the protection of critical infrastructure are also pointed out. In addition, an analysis of the research results was carried out, and it was concluded that, “overall, the results of the survey research indicate that the respondents are mostly informed about what critical infrastructure is, and what are technical-technological disasters and disasters in general” (p. 875). Likewise, it is emphasised that prevention is key to mitigating their consequences.

**The fourth section, entitled:** “Applied Tools, Business Models, Statistics, Digitalisation, Corporate Social Responsibility” consists of nine papers. This section begins by elaborating the landscape of cyber security and digital forensics, through the Macedonian perspective (Hristina Runcheva Tasev, Aneta Stojanovska-Stefanova, Milena Apostolovska Stepanoska). According to Sammons (2015)<sup>15</sup>, and by decree of the author, the best scientific evidence in the world is worthless if it is inadmissible in court. The paper presents the Macedonian legislative framework for cyber security and institutional capacities, as well as the goals and expectations of the national cyber security strategy. This work is highly significant, given that the previous presentation of the research problems of the Republic of Serbia is complemented by this work through the prism of North Macedonia. A case study on the business model of the Airbnb company is presented below (Dušan Marković). This was done with the help of a presentation of the company’s history, business model and situational analysis. One of the main questions raised, according to the authors, is “whether the owner of the company is deliberately increasing the marketing costs in order to ‘inflate’ the business result at the end of the year and avoid paying taxes” (p. 921). An attempt to answer this question is given by the presented case study. This is followed by the application of the spreadsheet tool in the financial-forensic analysis of financial reports and the prevention of terrorist financing and money laundering (Slobodan Antić, Lena Đorđević Milutinović, Nikola Vuksanović). There are different definitions of spreadsheets, according to the authors. It seems appropriate to state that, according to Antić i Đorđević (2018)<sup>16</sup>, and as the authors state: Spreadsheet programs are used in a wide range of organizational functions, in different areas of the industry, when achieving different business goals. The paper discusses the definition of spreadsheet engineering, the concept of spreadsheet models and simulation spreadsheet models. It also indicates the determination of the level of risk of money laundering and terrorist financing in the work of financial institutions. Below is the development of a spreadsheet model and application for determining the level of risk of money laundering and terrorist financing in the work of financial institutions. Forensic accounting and the development of spreadsheet models and applications for financial-forensic analysis of financial statements are also presented. Identification of fraudulent actions by applying Benford’s law to a sample of companies, whose shares are in the A-agriculture, forestry and fishing sector on the Belgrade Stock Exchange, is also shown in this section (Bojan Mavrenski, Vesna Bogojević Arsić, Snežana Knežević). This paper begins by elaborating Benford’s law of anomalous numbers in detail. Benford (1938)<sup>17</sup> noticed that the first pages of the logarithmic tables are much more worn, which indicates the fact that more searched numbers start with the digit 1 than with the digit 9.

This work is more than significant, because it shows the application of Benford’s law to a sample of companies whose shares are within of sector A-agriculture, forestry and fishing on the Belgrade Stock Exchange, individually for each company. In addition, in this section, an analysis of the problem of whether ESG frauds are important for investors was performed (Milica Latinović).

<sup>15</sup>Sammons, J. (2015), *Osnove digitalne forenzike – Priručnik za početak rada u digitalnoj forenzici*, Elsevier.

<sup>16</sup>Antić, S. i Đorđević, I. (2018), „Upravljački modeli i aplikacije u spređitovima“, u: Benković, S. (eds.): *Finansijski menadžment, kontrola i menadžersko računovodstvo*, 245–277. Beograd: Fakultet organizacionih nauka.

<sup>17</sup>Benford, F. (1938), *The Law of Anomalous Numbers*, *Proceedings of the American Philosophical Society*, 551–572.

As the author emphasises, “the strategy of integrating environmental protection, social responsibility and corporate governance (ESG) is one of the most popular investment strategies in the world” (p. 1036). According to Arens et al. (2017)<sup>18</sup>, and according to the author’s quote, fraud is defined as any intentional deception intended to deprive another person or party of their property or rights. The paper also talks about ESG and fraudulent actions and eco-manipulations in the automotive industry. Blockchain and the financial services sector are also part of this section (Vesna Tornjanski). At the beginning, the blockchain was defined as a decentralised digital ledger, as well as its development and future perspective. An overview of both the block chain and the financial services sector is given. Below is a presentation of the Excel tool for forensics, through identifying irregularities in the data (Aleksandar Marković, Nikola Zornić). As the authors point out, according to Knežević (2019)<sup>19</sup>, irregularities may be unintentional, but in any case, they should be detected and corrected in an appropriate manner. This paper presents techniques for detecting anomalies in data. Revision of formulas, identification of duplicate transactions, analysis of transactions with rounded numbers, identification of transactions that deviate from the usual are given. After that, finding missing document numbers, company valuation models, stock valuation, using discounted cash flows and discounted dividend models are presented. Linguistic psychological predictors of profit management, shown through empirical research, are also part of this section (Mina Bulatović, Miloš Milosavljević). The aim of the research is to examine the complexity of financial statement narratives, especially the influence of complex language forms as one of the main factors that can influence earnings management. The conducted research determined that the complexity of the narrative, measured by the number of words and the number of constituent adverbs in the English language, significantly affects the management of the profit. In relation to creative accounting, the authors point out “that it refers to accounting manipulation, profit smoothing, aggressive accounting or false financial reporting” (p. 1101). The chapter and the book end with a presentation of a practical view of digital assets in the modern environment (Stefan Stojanović). Digital currencies and regulations are part of this work, and after their elaboration follows an introduction to cryptocurrencies. After that, investing and fraudulent activities were looked at, and an example of cryptocurrency trading was given.

Based on the previous presentation of the chapter, it can be concluded that the presented book entitled: *Forensic Accounting, Investigative Actions, Human Factor and Applied Tools*, analysed relevant topics from forensic accounting and related areas in an argumentative manner, and the importance of this book is manifold. The book is useful for improving both theoretical and practical foundations. From the point of view of one of the reviewers of this book, I emphasise its originality and the importance that the sublimation of the presented topics has for theorists and practitioners, i.e., its readers. We can freely see that the book is one of the most extensive works in this field, presented on 1132 pages, with a modern design and, above all, interesting, current and useful content. Let’s be responsible and educate ourselves, for the health and benefit of many generations. Education is the key to development, and development presupposes constant progress. In the light of progress, challenges also arise, and there will be challenges and fraud as long as there are people. Therefore, let this book serve the development of humanity among people.

<sup>18</sup>Arens, A., Elder, R., Beasley, M. & Hogns, C. (2017), *Auditing and Assurance Services: An Integrated Approach*, USA: Pearson Education, Inc.

<sup>19</sup>Knežević, S. (2019), *Finansijsko izveštavanje (samostalno izdanje autora)*, Valjevo.

## References

1. Antić, S. i Đorđević, I. (2018), „Upravljački modeli i aplikacije u spredšitovima“; u Benković, S., (eds.): *Finansijski menažment, kontrola i menadžersko računovodstvo*, 245–277. Beograd: Fakultet organizacionih nauka.
2. Arens, A., Elder, R., Beasley, M. & Hogns, C. (2017), *Auditing and Assurance Services: An Integrated Approach*, USA: Pearson Education, Inc.
3. Benford, F. (1938), *The Law of Anomalous Numbers*, *Proceedings of the American Philosophical Society*, 551–572.
4. Bošković, M. (1999), *Kriminološki rečnik*. Novi Sad: Matica srpska.
5. Breakwell, G. (2007), *Vještine vođenja intervjua*. Zagreb: Naklada Slap.
6. Button, M., Lewis, C. & Tapley, J. (2009), *A better deal for fraud victims: Research into victims needs’ and experiences*. London: NFA.
7. Doig, A. (2016), *Fraud: The Counter Fraud Practitioner’s Handbook*. Routledge.
8. Fine, S. Horowitz, I., Weigler, H. & Basis, L. (2010), *Is character good enough? The effects of situational variables on the relationship between integrity and counterproductive work behaviors*, *Human Resource Management Review*, 20, 73–84.
9. Golden, T., Skalak, S. & Clayton, M. (2006), *A guide to forensic accounting investigation*: Hoboken, New Jersey, John Wiley & Sons, Inc.
10. Gruen, R. & Howarth, A. (2005), *Financial Management in Health Services*. New York, NY: Open University Press.
11. Kluckhohn, C. & Murray, A.H. (1953), *Personality in Nature, Society and Culture*, New York.
12. Knežević, S. (2019), *Finansijsko izveštavanje (samostalno izdanje autora)*, Valjevo.
13. Law, P. (2011), *Corporate governanace and no fraud occurrence in organizations: Hong Kong evidence*, *Managerial Auditing Journal*, 26(6), 501–518.
14. McHard, J. (CFA, CPA, CFF), (2019), *Don’t miss opportunities to help organizations*, *Fraud Magazine*, Septembar/October 2019, 46–47.
15. Petković, A. (2010), *Forenzička revizija*, Proleter a.d. Bečej, Novi Sad.
16. Sammons, J. (2015), *Osnove digitalne forenzike – Priručnik za početak rada u digitalnoj forenzici*, Elsevier.
17. Walklate, S. (2007), *Criminology: the basics*. London: Routledge.
18. Weber, L. & Dwoskin, E. (2014), *Are workplace personality tests fair?*, *Wall Street Journal*, September 9.
19. *Zakon o javnim nabavkama*, Službeni glasnik RS, broj 39/02.
20. Zali, M. & Maulidi, A. (2018). *Fighting Against Money Launderind*, *Brics Law Journal*, 5(3), 40–63.