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EFECTIVIDAD DE LA AUDITORÍA FINANCIERA FORENSE EN EL CONTROL DE FRAUDE EN RIOBAMBA

EFFECTIVENESS OF FORENSIC FINANCIAL AUDITING IN FRAUD CONTROL IN RIOBAMBA

Daisy Albacura[1]
Escuela Superior Politécnica de Chimborazo, Riobamba, Ecuador
daisy.albacura@espoch.edu.ec
https://orcid.org/0000-0002-3007-9392

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RESUMEN

La auditoría financiera forense se ha convertido en una herramienta clave para la prevención y detección de fraudes, especialmente en el contexto de las pequeñas y medianas empresas (PYMES) que representan la mayor parte del tejido empresarial en Ecuador. Sin embargo, la falta de controles internos robustos facilita la aparición de actos delictivos. La presente investigación tiene como propósito examinar la efectividad de la auditoría financiera-forense como una herramienta preventiva en las PYMES de Riobamba, centrándose en su capacidad para identificar riesgos y mitigar las oportunidades que facilitan el fraude. El objetivo es evaluar el impacto de la auditoría forense en la gestión de riesgos y en la cultura organizacional de las PYMES, a fin de ofrecer un marco de referencia aplicable a otras organizaciones. La metodología empleada es un estudio explicativo y descriptivo, con enfoque cuantitativo. Se realizaron encuestas a 30 profesionales y servidores públicos de los gobiernos autónomos descentralizados de Riobamba. Los resultados resaltan la necesidad económica y la falta de ética son las principales motivaciones para cometer fraudes, mientras que la gestión de riesgos y la auditoría interna son las estrategias más efectivas para su detección. Existe consenso sobre la importancia de la auditoría financiera y forense en la prevención de delitos. En conclusión, la indagación confirma el papel crucial de la auditoría forense en la identificación y mitigación de fraudes, destacando la necesidad de fortalecer los mecanismos de control interno y promover una cultura de integridad.

Palabras clave
Auditoría financiera, auditoría forense, control interno, organismos públicos

ABSTRACT

Forensic financial auditing has become a key tool for the prevention and detection of fraud, especially in the context of small and medium-sized enterprises (SMEs) that represent the majority of the business fabric in Ecuador. However, the lack of robust internal controls facilitates the appearance of criminal acts. The present research aims to examine the effectiveness of financial-forensic auditing as a preventive tool in the SMEs of Riobamba, focusing on its capacity to identify risks and mitigate the opportunities that

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facilitate fraud. The objective is to evaluate the impact of forensic auditing on risk management and the organizational culture of SMEs, in order to offer a frame of reference applicable to other organizations. The methodology employed is an explanatory and descriptive study, with a quantitative approach. Surveys were conducted with 30 professionals and public servants of the decentralized autonomous governments of Riobamba. The results highlight that economic necessity and lack of ethics are the main motivations for committing fraud, while risk management and internal auditing are the most effective strategies for its detection. There is consensus on the importance of financial and forensic auditing in the prevention of crimes. In conclusion, the inquiry confirms the crucial role of forensic auditing in the identification and mitigation of fraud, highlighting the need to strengthen internal control mechanisms and promote a culture of integrity.

Keywords

Financial audit, forensic audit, internal control, public organisms

INTRODUCTION

Throughout history, irregularities and acts of corruption in the business sphere have emerged as persistent and recurrent phenomena, manifesting themselves in a wide range of forms that have led to the creation of international regulations designed specifically to regulate and control financial auditing (1).

This challenge not only affects individual organizations, but also impacts public confidence in institutions, the stability of markets, and the economic development of nations. Corporate corruption can be understood as a multifaceted phenomenon, which ranges from the embezzlement of funds to bribery and the manipulation of financial information, all of which have the potential to cause significant damage both to companies and to their employees, clients, and society in general (2).

In the context of Latin America, small and medium-sized enterprises (SMEs) play a crucial role in the economy, being responsible for a significant proportion of job creation and the drive of regional economic development; they are the engine of the local economy, since they contribute to economic growth, innovation, and job creation (3). However, despite their importance, SMEs often face unique and significant challenges that can put their long-term viability and sustainability at risk.

In the particular case of Ecuador, this predominant sector is constituted mostly by SMEs, while the presence of large companies is shown as a relatively restricted fraction. According to data from the National Institute of Statistics and Censuses of Ecuador, SMEs represent approximately 99% of all companies registered in the country, which underlines their critical importance in the national business landscape (4).

However, the insufficiency of robust internal controls in these organizations can facilitate the appearance of fraud and acts of embezzlement. This problem turns forensic financial

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auditing into an indispensable tool for the prevention of such criminal practices, especially in the city of Riobamba.

Forensic financial auditing, in particular, has become a field of growing interest and relevance in the accounting and auditing sphere. It is distinguished from traditional financial auditing by its focus on the investigation of irregularities, the collection of evidence that can be used in legal proceedings, and the prevention of future fraudulent acts through the strengthening of internal control systems and organizational culture.

The present research has as its purpose to examine the effectiveness of financial-forensic auditing as a preventive tool in the SMEs of Riobamba, focusing on its capacity to identify risks and mitigate the opportunities that facilitate fraud. The objective is to evaluate the impact of forensic auditing on risk management and the organizational culture of SMEs, in order to offer a frame of reference applicable to other organizations.

MATERIALS AND METHODS

The methodology employed is an explanatory and descriptive study, with a quantitative approach. Surveys were conducted with 30 professionals and public servants of the decentralized autonomous governments of Riobamba.

The sample, which is presented in Table 3, comprises a total of 30 respondents selected through intentional sampling among professionals linked to the financial, accounting, and control areas of the decentralized autonomous governments of the city of Riobamba.

Data collection was carried out through structured surveys designed to obtain information on the perceptions of the respondents regarding the motivations for fraud, the means of detecting economic crimes, the evaluation of the effectiveness of control measures, and the prevention of fraud.

The analysis of the data was carried out using descriptive statistics, presenting the results in absolute frequencies and percentages, which allowed identifying the main trends and consensus among the respondents.

RESULTS

1. Institutional frauds and their main causes

With the applied survey, it was determined that 10% responded that the absence of personal/professional ethics, 50% agree that economic necessity is the main cause that leads to committing fraud in companies, 23% consider that there is pressure from a third party, and 17% say that it is the absence of control, as shown in Figure 1. Therefore, it is concluded that the main cause is economic necessity in the companies that leads to committing fraudulent acts.

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Table 5. Detecting crimes

Options	Response	Percentage
Analysis of suspicious operations	2	7%
Internal Audit	6	20%
Active risk/fraud management	9	30%
By accident	1	3%
Corporate security	3	10%
Application by law	9	30%
Other detection methods	0	0%
TOTAL	**30**	**100%**

According to the results obtained in Figure 2, it was concluded that 33% of the respondents consider that active risk management allows detecting economic crimes in companies; 30% mentioned that internal auditing is very necessary and 17% mentioned that the application of the law is very indispensable to detect economic crimes.

Table 6. Evaluation of effectiveness

Options	Response	Percentage
Annual	11	37%
Every three months	4	13%
Every six months	15	50%
Every month	0	0%

In the investigation, it is evidenced in Figure 3 that 50% of the respondents consider that the evaluation of effectiveness with substantive and compliance measures should be applied every six months, while 37% consider that it should be annual.

Table 7. Fraud prevention

Options	Response	Percentage
Financial and forensic auditing	15	50%
Internal control systems	8	27%
Training and ethics	5	17%
Other	2	6%

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According to the results presented in Figure 4, it is evidenced that there is a broad consensus among the respondents regarding the importance of financial and forensic auditing as fundamental tools for the detection and prevention of fraud.

DISCUSSION

The results obtained confirm that economic necessity is the main motivation for committing fraudulent acts in institutions, followed by the lack of professional and personal ethics, as well as the pressure exerted by third parties and the lack of adequate controls. These results highlight the importance of strengthening the mechanisms of integrity and transparency in organizations.

Active risk and fraud management, together with internal auditing, are considered the most effective strategies for detecting economic crimes. Likewise, the application of the law is recognized as a key method for identifying and sanctioning this type of irregularities. These findings emphasize the need to implement robust internal control systems and rigorous audit processes.

There is a broad consensus among the respondents that financial and forensic auditing are fundamental tools for the detection and prevention of fraud. This result underlines the crucial role of forensic auditing in the investigation of financial crimes, the generation of evidence, and the promotion of a culture of integrity and transparency in companies.

CONCLUSIONS

The main motivation that drives the commission of fraudulent acts in institutions is economic necessity, followed by the lack of professional and personal ethics, as well as the pressure exerted by third parties and the lack of adequate controls. These results highlight the importance of strengthening the mechanisms of integrity and transparency in organizations.

Active risk and fraud management, together with internal auditing, are considered the most effective strategies for detecting economic crimes. Likewise, the application of the law is recognized as a key method for identifying and sanctioning this type of irregularities. These findings emphasize the need to implement robust internal control systems and rigorous audit processes.

There is a broad consensus among the respondents regarding the fact that financial and forensic auditing are fundamental tools for the detection and prevention of fraud. This result underlines the crucial role of forensic auditing in the investigation of financial crimes, the generation of evidence, and the promotion of a culture of integrity and transparency in companies.

The inquiry confirms the crucial role of forensic auditing in the identification and mitigation of fraud, highlighting the need to strengthen internal control mechanisms and promote a culture of integrity.

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