ФІНАНСИ, БАНКІВСЬКА СПРАВА, СТРАХУВАННЯ ТА ФОНДОВИЙ РИНОК

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AUDIT AND MONITORING AS A COMPONENT OF THE FINANCIAL RESOURCES CONTROL SYSTEM

Abstract. *The article comprehensively examines the theoretical and practical aspects of the development of audit and monitoring as key elements of the financial resources control system in Ukraine. It is determined that the modern model of state financial control is based on the interaction of two complementary components: audit, which carries out a retrospective assessment of the legality, appropriateness and efficiency of the use of public funds, and monitoring, which provides continuous tracking of the current state of financial processes in order to timely identify risks, deviations and violations. It is emphasized that the integration of audit procedures with financial monitoring systems contributes to the formation of a flexible, operational and effective system of public finance management. Particular attention is paid to the analysis of the role of state audit as a strategic control tool aimed at increasing the efficiency of budget policy, transparency of financial flows and rational use of resources. Monitoring, in turn, is considered as a dynamic process of constant collection, analysis and evaluation of financial information, which allows you to promptly respond to negative trends, prevent financial abuse and strengthen the preventive function of control. The authors emphasize the need to implement information and analytical monitoring systems that will ensure rapid data exchange between financial control bodies and will increase the reliability of audit conclusions. The article analyzes the current regulatory framework that regulates the activities of state audit and monitoring bodies, and also identifies a number of problems: fragmentation of legal support, duplication of functions between different controlling structures, lack of a unified concept for the development of state financial control and insufficient integration of information resources. It is emphasized that overcoming these problems requires improving legislation, delimiting powers between internal and external audit, creating a single coordination center for monitoring financial transactions and developing data exchange standards. Conceptual directions for the development of the national financial control system are proposed, which include strengthening the analytical component of audit, increasing the professional competence of auditors, improving the information and technical infrastructure and expanding the capabilities of predictive monitoring. It is summarized that the effective combination of audit and monitoring is the key to creating a holistic, transparent and effective system of control of financial resources, capable of ensuring the stability of public finances, reducing the risks of misuse of funds and strengthening public trust in state institutions. Thus, the development of an integrated audit and monitoring system is considered as a strategic direction for the development of public administration, which corresponds to the European principles of good governance and financial responsibility.*

Keywords: *audit, financial monitoring, suspicious indicators, state financial control, transparency of financial flows, digital audit, public administration, financial security, financial monitoring system.*

Problem statement. Effective management of state financial resources is a determining factor in the economic stability of the state, increasing the level of welfare of the population and ensuring sustainable development of the national economy. However, the realities of the financial and economic activity of the public sector of Ukraine indicate the presence of significant problems in the field of control over the use of budget funds and state property. The increase in the number of violations of financial and economic discipline recorded by control bodies indicates the imperfection of existing mechanisms of state control, the fragmentation of the regulatory and legal framework and insufficient coordination between various control structures.

Despite the development of the state audit system, it mostly performs the function of post-facto assessment of financial transactions, which does not always allow timely detection and prevention of violations. At the same time, modern trends in public administration require a transition from purely audit control to an integrated model of audit and monitoring, where audit provides an analytical assessment of the effectiveness of the use of funds, and monitoring – operational monitoring of financial processes and timely response to deviations.

Thus, the problem lies in the lack of a holistic approach to the interaction of audit and monitoring in the system of state financial control, which makes it impossible to form an effective mechanism for preventing financial violations and reducing the risks of inefficient use of public resources. This necessitates the theoretical substantiation and practical development of a model for combining audit and monitoring as interrelated elements of the modern system of control of financial resources in Ukraine.

This issue is especially relevant in the system of public finances, where the issue of effective management of budget funds by executive bodies and public sector entities plays a significant role. Every year, the number of violations at state-owned enterprises in Ukraine is increasing. In 2021, violations of financial and economic discipline were detected at 13.5 thousand enterprises. This indicator may indicate one of two things: either the improvement and optimization of the work of state control bodies in quantitative terms, or the deterioration of financial discipline in the country and at state-owned enterprises. Creating an effective state audit system allows not only to assess violations from a quality perspective, but also to identify their causes and analyze decisions made, which in the future will contribute to the implementation of preventive measures to prevent similar violations.

Review of literature and recent research. The issue of improving the system of control of state financial resources, in particular through the combination of audit and monitoring, remains one of the key areas of modern economic research. The works of domestic scientists trace the evolution of views – from the traditional interpretation of audit as a retrospective check to its understanding as a tool for strategic management of public finances.

A significant contribution to the development of theoretical foundations of state audit was made by M. Glukh and N. Kovalko [1], who prove that audit is not only a form of financial control, but also an important element of legal regulation of the efficiency of the use of public funds. A similar position is supported by Yu. Radionov [2; 3], emphasizing that financial control and compliance audit form a system of preventive management of budget risks and contribute to increasing the transparency of the budget process.

The problems of interaction of audit bodies with the financial monitoring system are considered by O. Bogdanova [4], identifying audit firms as key subjects of primary financial monitoring in accordance with the legislation on the prevention of money laundering. It proves that strengthening control over financial flows requires harmonization of audit standards with financial monitoring procedures. From the perspective of economic security, an important place is occupied by the studies of O. Pikulina and O. Pochtamtsev [5], who interpret financial monitoring as an element of national security, which allows to detect shadow financing schemes and prevent financial abuse. Similarly, A. Khmeliyuk [6] in his work focuses on practical aspects of implementing state monitoring in Ukraine, identifying problems of insufficient coordination between control entities and limited access to analytical databases.

Technological innovations in the audit and monitoring system are considered by T. Larikova, V. Ivankov and L. Novichenko [7], who investigate the possibilities of implementing blockchain technologies to increase the reliability of accounting data in the public sector. A similar direction is supported by O. Shevchuk and V. Muravsky [8], substantiating the potential of digital audit and electronic transactions in the formation of a transparent financial environment. In addition, A. Lytvynenko and E. Dorokhov [9] propose the use of blockchain mechanisms to control investment activities, which can be integrated into state information and analytical systems.

At the present stage, approaches to assessing the effectiveness of public administration through performance audit are gaining particular relevance. In this context, L. Hnyltska and S. Khmelnytsky [10] define performance audit as a method of increasing the economy, efficiency and effectiveness of the use of financial resources, which meets INTOSAI standards.

Thus, the analysis of scientific sources shows that current trends in the development of audit and monitoring in Ukraine are aimed at their integration into a single system of state financial control. The combination of legal, analytical and technological tools creates the prerequisites for building a transparent, flexible and effective model of public finance management.

The purpose of the article. The purpose of the article is a comprehensive study of the theoretical and practical principles of the functioning of audit and monitoring as interrelated elements of the system of control of state financial resources, as well as substantiation of the directions of their integration into a single effective model of state financial control.

Presentation of the main material. The objective necessity of a high-quality state audit system is an integral part of the development of modern Ukraine on its path to improving financial management mechanisms and integration into the global economic community. In countries with developed economies, state audit has long occupied a key place in the structure of public administration, performing not only a control, but also an analytical and advisory function. Its main goal is the timely detection of deviations from established standards, violations of the principles of legality, efficiency, expediency and economy in the use of financial resources. The results of the audit allow for the adoption of justified management decisions, strengthening the personal responsibility of officials, ensuring compensation for losses and preventing the recurrence of violations in the future. Thus, state audit is not an end in itself, but is an integral part of democratic public control.

The experience of foreign countries shows that the effective functioning of the state audit institution is ensured by a number of prerequisites:

– the presence of a system of division of branches of power, enshrined constitutionally or formed by political tradition;

– the mixed nature of the economy, which involves the interaction of the public and private sectors;

– a branched institutional structure, covering authorities of different levels, state funds, parties, public councils, etc.;

– the clarity of the terminological apparatus and legislative definition of the concepts of the audit system;

– recognition of the priority of human and citizen rights and freedoms.

At the same time, the modern approach to state financial control goes beyond purely audit audits and involves the use of a financial monitoring system as a dynamic mechanism for continuous monitoring of the movement of funds and financial flows. Monitoring allows not only to record the facts of violations, but also to prevent their occurrence, forming a preventive model of financial risk management. In this aspect, monitoring becomes an important analytical tool that combines technological, informational and legal means to support the stability of the financial system.

In particular, state financial monitoring in Ukraine acts as an information bridge between the control entities – the Accounting Chamber, the State Audit Service, the State Financial Monitoring Service, and the Treasury bodies – and allows for the provision of a single database for operational analysis of budget operations. Its use contributes to the detection of misuse of funds, corruption schemes, shadow financial transactions and other threats to the financial security of the state.

At the current stage of public sector reform, the integration of audit procedures with monitoring tools is of particular relevance, which makes it possible to create an adaptive, flexible and predictive system of financial control. Such a system allows you to move from responding to violations to their preventive prevention, and from reporting to analytical management.

Thus, the combination of audit and monitoring constitutes the methodological basis of the modern model of management of financial resources in Ukraine. The effective interaction of these elements will contribute to the formation of a holistic, transparent and effective control system that will meet European standards of integrity, accountability and effective governance.

However, as a result of market transformations, it becomes necessary to reform the financial control system by separating independent external financial control – state audit [14]. After all, proper financial control is the key to the effectiveness of the economic reforms carried out and one of the key tools in the fight against offenses and corruption in the economic sphere. In addition, it is an important component of the formation of a positive image of the state. Currently, the domestic system of control over the use and control of the effectiveness of the use of public finances confirms the presence of certain problems:

– fragmentation of the regulatory and legal support for the functioning of the system, which does not meet modern needs;

– lack of unified organizational approaches and standardized conceptual apparatus;

– the presence of an inefficient and branched system of control bodies, which causes duplication of certain of their functions;

– inconsistency of the functions, powers and tasks of control bodies representing different branches of government;

– lack of a clear concept of the distinction and development of internal and external control and audit of public finances;

– lack of a single information base of control measures and their results [15].

Today, for the implementation of a full-fledged integrated system of state audit, the appropriate scientific and research base is not sufficiently developed, there are practically no modern scientific and practical developments, there are not enough publications on the effectiveness, efficiency and effectiveness of state audit. That is why the construction of such a system requires solving a number of tasks, namely:

– development and implementation of the concept of a state audit system based on uniform principles, rules and a uniform methodology;

– development of organizational and managerial foundations of the state audit system, as well as a mechanism for interaction between legislative and executive bodies at the state and regional levels;

– bringing the methodological base of state audit into line with current conditions and achievements of science and practice;

– wider implementation of information technologies in order to increase information interaction of control bodies, etc.;

– development and implementation of standard audit forms.

To fulfil these tasks, Ukraine has the following scheme for organizing state financial control, shown in Fig. 1:

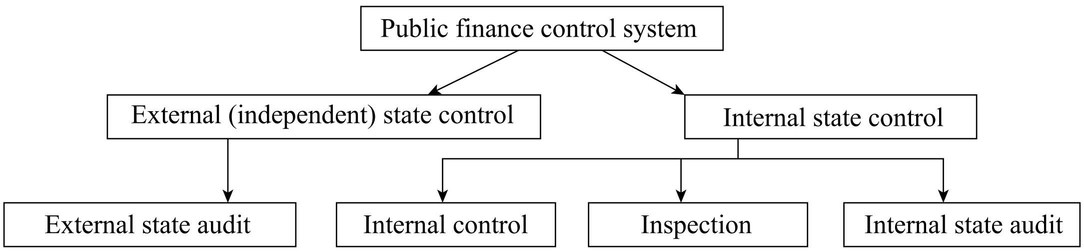

Figure 1 – Public finance control system

Source: developed by the authors based on [8–12]

The above-mentioned problems have led to a situation where the effectiveness of control measures is increasing year by year in quantitative terms, while the situation regarding the elimination of violations and the response to their detection is steadily deteriorating. This is confirmed by the data of the State Fiscal Service of Ukraine for 2021: more than 14.3 thousand enterprises, institutions and organizations were inspected, violations were established at 13.5 thousand objects, which is 94% of the total, the total amount of violations is UAH 93.3 billion [16].

Based on the experience of developed countries, we can say that in order to build a holistic and high-quality control system, it is necessary to apply systemic internal control and decentralized internal audit in state and municipal sector bodies while ensuring the implementation of an independent external state audit. In order to achieve economic and social efficiency of the public administration system, a high level of responsibility of public authorities for the exercise of their powers, it is necessary to develop and implement a single concept for the development of the control system with a clear distinction between internal and external state audit (Table 1).

According to the authors, reforms of the external and internal control system of public finances are taking place without proper coordination. The principle of audit independence has not yet been fully implemented, as evidenced by the published reports and publications of the Accounting Chamber of Ukraine, and the Concept states that the current system of state internal financial control does not have sufficient scientific, information and technical and personnel support, which significantly complicates the implementation of modern domestic and foreign experience in the practice of control bodies, the development and implementation of the latest information and program projects [18].

Audit independence is the ability to monitor the implementation of recommendations made during inspections by the supreme state audit body. Fundamentally, on the way to the formation of state audit, the problem of the independence of the controlling body arises. In domestic practice, the audit is carried out by the State Financial Service and the Accounting Chamber. In developed countries, the highest controlling body of state audit is formed by the legislative branch of government (in Hungary, Germany – the Accounting Chamber under the parliament, in the USA – the Main Budget and Control Department, in Canada – the Office of the Auditor General) [12].

The problem of combining control and management functions in relation to the management of financial resources deserves special attention. In many cases, all of them belong to executive bodies, which calls into question the independence and objectivity of the decisions they make. There are numerous inconsistencies

Table 1 – Comparative characteristics of internal state control and audit and external state audit

Parameters	Internal state control	Internal state audit	External state audit
Goal	Ensuring compliance with the legality and efficiency of the use of budget funds, achieving results in accordance with the established goal, objectives, plans and requirements for the activities of the budget institution and its subordinate institutions	– providing independent and objective recommendations and consultations aimed at improving the activities of state and municipal sector bodies; – preventing the facts of illegal, ineffective and ineffective use of budget funds, the occurrence of errors or other shortcomings in the activities of a budget institution and its subordinate budget institutions; – improving internal control	– ensuring economic stability and national security of the state; – providing the society with new and reliable information about how public administration is carried out
Features of the event	It is not considered a separate system of state and municipal sector bodies, as it is a management control that helps management in managing and performing tasks on an ongoing basis.	– centralized – by the bodies of the state control and audit service (now the state financial inspection); – decentralized – by an authorized independent unit, directly subordinate to the management of the state utility sector body, but functionally independent of it, and to the body itself or within its management system	– centralized – by the Accounting Chamber of Ukraine – an external body in relation to the system of executive authorities (since it does not belong to this system)
Forms of conduct	– previous, current and subsequent control; – inspection in the form of checks and audits	– financial audit; – performance audit	– financial audit; – performance audit; – strategic audit
Results	During inspection – application of sanctions for committing an offense	providing independent and objective recommendations and consultations	providing independent and objective recommendations and consultations

Source: developed by the authors based on [10–15]

in legal forms, as well as gaps in the regulation of organizational and legal relations between the bodies of the State Financial Service and the Accounting Chamber of Ukraine, which delays the development of state audit. Also, in this matter, it must always be taken into account that independence cannot be absolute, since the supreme state audit body is part of the state, but it must be guaranteed and sufficiently protected from a legal point of view.

Any, even minor, limitation of independence nullifies the positive effect of the audit in the audited organization and in the public sector as a whole. If the organization itself or other persons have the opportunity to influence the decisions of the auditors, or the amount or form of financing of the audit, the results of the work of the control body cannot be considered seriously.

The highest body of control over public finances in Ukraine is the Accounting Chamber. Its status, rights and functions are defined by the Constitution and the Law of Ukraine "On the Accounting Chamber". By its status, the Accounting Chamber is a permanent body of state financial control, established by the Verkhovna Rada of Ukraine, subordinate and accountable to it [19]. Within the framework of these tasks, the Accounting Chamber has organizational and functional independence.

The object of control by the Accounting Chamber is all transactions that have financial consequences for the State Budget of Ukraine, which are carried out in the course of their activities by any institutions, organizations, business entities, regardless of the form of ownership. It should be noted that the Accounting Chamber of Ukraine is recognized by the world community as one of the best supreme audit institutions of public finances among European countries.

This is confirmed by the fact that the Accounting Chamber has been a member of the International Organization of Supreme Audit Institutions (INTOSAI) since 1998, the European Organization of Supreme Audit Institutions (EUROSAI) since 1999, and the Board of Governors of the Supreme Audit Institutions of the CIS member states since 2000.

Also in April 2009, the Accounting Chamber of Ukraine was elected as an external auditor of the Organization for Security and Co-operation in Europe (OSCE) for a term of one year with the right to be re-elected for another two years. And already in April 2010, at the meeting of the OSCE Permanent Council, all 56 members of this organization unanimously voted for the extension of the term of office of the Accounting Chamber of Ukraine as an external auditor.

In particular, it checks all credit lines opened by it in Ukraine. GRECO experts also recognized the Accounting Chamber of Ukraine as effective in combating corruption. The activities of the Accounting Chamber cannot be reduced solely to control and audit. It is a body that provides society and government bodies with unbiased real information on the state of management of the State Budget of Ukraine, and is guided in its activities by the principles of legality, planning, objectivity, independence and transparency [20].

Thus, public finance audit is gradually developing in Ukraine, building on the existing control system, and opens up significant opportunities for supervision over the use of budget funds. This type of control aims to ensure the targeted use of national resources, the preservation of state property and the improvement of the general economic condition of the country. It is also worth noting that the implementation of state audit requires additional attention and the development of comprehensive approaches to solving existing problems.

Adherence to the principles of systematicity and comprehensiveness, which underlie the formation of a modern system of public finance control in Ukraine, can guarantee the legality, economy, efficiency, effectiveness and transparency of the management of public resources. This will also allow putting the activities of state authorities under effective control by society.

Conclusions. The study showed that effective management of state financial resources is impossible without an established control system, the key elements of which are audit and financial monitoring. It was established that audit provides a retrospective and analytical assessment of the legality, efficiency and expediency of the use of budget funds, while monitoring performs the function of operational tracking of current financial processes, timely identifying risks, deviations and violations. Their integration creates the prerequisites for the transition from formal control to a management system based on evidence and analytics.

Analysis of the regulatory framework revealed the fragmentation of the regulation of the activities of audit and monitoring bodies, duplication of powers and the absence of a single concept for the development of state financial control. This requires improving legislation, delimiting competencies between internal and external audit, as well as creating a coordination center for monitoring financial transactions. Taking into account world experience, the feasibility of implementing digital technologies in control processes has been proven – digital audit, automated monitoring of financial flows, the use of blockchain solutions to ensure transparency of public procurement. This will not only increase the reliability of audit conclusions, but also strengthen public trust in financial institutions.

Therefore, the combination of audit and monitoring into a single integrated system should be considered as a strategic direction for improving public financial management, which meets the European principles of good governance, transparency and financial responsibility.

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АУДИТ ТА МОНІТОРИНГ ЯК СКЛАДОВА СИСТЕМИ КОНТРОЛЮ ФІНАНСОВИХ РЕСУРСІВ

Анотація. *У статті розглянуто теоретичні та практичні аспекти розвитку аудиту та моніторингу як ключових елементів системи контролю фінансових ресурсів в Україні. Визначено, що сучасна модель державного фінансового контролю базується на взаємодії двох взаємодоповнюючих компонентів: аудиту, який здійснює ретроспективну оцінку законності, доцільності та ефективності використання державних коштів, та моніторингу, який забезпечує постійне відстеження поточного стану фінансових процесів з метою своєчасного виявлення ризиків, відхилень та порушень. Підкреслено, що інтеграція аудиторських процедур із системами фінансового моніторингу сприяє формуванню гнучкої, оперативної та ефективної системи управління державними фінансами. Особлива увага приділяється аналізу ролі державного аудиту як стратегічного інструменту контролю, спрямованого на підвищення ефективності бюджетної політики, прозорості фінансових потоків та раціонального використання ресурсів. Моніторинг, у свою чергу, розглядається як динамічний процес постійного збору, аналізу та оцінки фінансової інформації, що дозволяє оперативно реагувати на негативні тенденції, запобігати фінансовим зловживанням та посилювати превентивну функцію контролю. Автори наголошують на необхідності впровадження інформаційно-аналітичних систем моніторингу, які забезпечать швидкий обмін даними між органами фінансового контролю та підвищать достовірність аудиторських висновків. У статті аналізується чинне нормативно-правове забезпечення, що регулює діяльність органів державного аудиту та моніторингу, а також визначається низка проблем: фрагментація правового забезпечення, дублювання функцій між різними контролюючими структурами, відсутність єдиної концепції розвитку державного фінансового контролю та недостатня інтеграція інформаційних ресурсів. Наголошується, що подолання цих проблем вимагає вдосконалення законодавства, розмежування повноважень між внутрішнім та зовнішнім аудитом, створення єдиного координаційного центру моніторингу фінансових операцій та розробки стандартів обміну даними. Запропоновано концептуальні напрямки розвитку національної системи фінансового контролю, які включають посилення аналітичної складової аудиту, підвищення професійної компетентності аудиторів, удосконалення інформаційно-технічної інфраструктури та розширення можливостей прогнозного моніторингу. Підсумовано, що ефективне поєднання аудиту та моніторингу є ключем до створення цілісної, прозорої та дієвої системи контролю фінансових ресурсів, здатної забезпечити стабільність державних фінансів, зменшити ризики нецільового використання коштів та зміцнити довіру громадськості до державних інституцій. Таким чином, розробка інтегрованої системи аудиту та моніторингу розглядається як стратегічний напрямок розвитку державного управління, що відповідає європейським принципам належного управління та фінансової відповідальності.*

Ключові слова: *аудит, фінансовий моніторинг, індикатори підозрілості, державний фінансовий контроль, прозорість фінансових потоків, цифровий аудит, публічне управління, фінансова безпека, система фінансового моніторингу.*

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