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Agnieszka Skoczylas-Tworek

University of Lodz,

Lodz, Poland

agnieszka.skoczylas@uni.lodz.pl

ORCID ID: 0000-0002-7789-8088

Internal Audit as a Tool to Reduce the Risk of Fraud and Abuse

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ABSTRACT

Objective: The purpose of the publication is to present auditing as a tool to reduce the risk of fraud and abuse. The article describes the role of auditing in minimizing fraud, its application in business entities and its effectiveness. It presents the role of both internal and external auditing in reducing fraud.

Methodology: Both the qualitative and quantitative methods were applied in the publication. The former was used for the purpose of presenting the application of auditing in business practice, and the latter to describe the effectiveness of its operation.

Findings: The results of the analysis showed that auditing is an effective tool for reducing fraud and abuse. Significant effectiveness in this regard is exhibited by internal audit services.

Value Added: The publication is part of a series of articles describing tools for reducing fraud and abuse. It shows the application of selected tools at the organizational level and their effectiveness. It also helps answer the question concerning the validity of the tools' implementation and provides a premise for further research to develop a comprehensive model for combating fraud in business entities.

Recommendations: Research on the use of auditing as a tool for reducing fraud and abuse should be conducted with a breakdown of entities by industry. This will allow verification of which industry is characterized by the greatest use of auditing in this regard. It will also make it possible to assess the effectiveness of the measures taken to minimize the risk of fraud by industry entities.

Key words: audit, fraud, abuse

JEL codes: D81, D82, G31, G38

Introduction

Detecting fraud and abuse is a challenge not only for bodies legally designated to do so, but also for other institutions, entities that constitute a group of prevention tools, supporting businesses companies in minimizing the likelihood



and consequences of the undesirable phenomena. They affect every organization regardless of size, specificity or location. They generate risks that can result in negative consequences for the entity both in the short and long term. It is therefore necessary to use tools that reduce the likelihood and consequences of such phenomena. The tools include both institutions and mechanisms designed to seek to reduce the risk of fraud and abuse at the organizational level. One of such tools is auditing, carried out by specialized employees within the entity, as well as by external entities. Although the nature of this activity is slightly different from the activities of investigative bodies responsible for detecting crime and fraud, auditing should be aimed at reducing the risk of this phenomena at the organizational level. This will prevent further development of crime and fraud, as well as have a positive impact on the organization's operations and reduce the risk associated with the loss of the organization's reputation from the point of view of potential investors.

The article is introductory in nature. Its purpose is to present the role and importance of audit activity for the reduction of fraud and economic abuse. The audit activity has been evaluated based on the information published in the reports of the organization conducting fraud and abuse detection to date. Based on the content presented herein, the determinants of the effectiveness of both internal and external audit activity as mechanisms for reducing the development of fraud and abuse phenomena in the organization will be specified.

Research Methodology

The purpose of the publication is to analyze the use of auditing as a tool to reduce fraud and abuse in business entities. The scale of involvement of both internal and external auditing services in minimizing the risk of fraud and abuse was verified by assessing their use in companies. The primary research method was quantitative and qualitative analysis. The qualitative method focused on assessing the use of auditing in investigating fraud and abuse.

The quantitative method, on the other hand, referred to assessing the scale of the phenomena. Data published by the American Association of Certified Fraud Examiners (ACFE) as part of its report entitled 'Occupational Fraud: A Report to the Nations' was used as the source material. Reports published between 2006 and 2022 were reviewed. The results of these analysis were used to assess the degree of the use of anti-fraud controls in organizations. This publication is a continuation of a series of articles on fraud and abuse in companies, the tools used to control them and the disclosure of information concerning those phenomena.

Literature Review

The issue of reducing fraud and abuse in organizations is a topic that continues to be relevant today. It is confirmed by the fact that research is still being undertaken on the causes of this phenomenon (Albrecht et al., 2016; Bekiaris & Papachristou, 2017), as well as the scale of its occurrence (Abbasi et al., 2012; ACFE, 2018). Every organization is exposed to the risk of fraud and abuse, regardless of the environment in which it operates (Ernst and Young, 2007). The efforts to reduce the development of this phenomenon are being made by national governments, as well as non-governmental international and national organizations. These efforts are aimed at developing both regulations and guidelines, the implementation of which can help manage the risk of fraud and abuse at the level of an organizational unit (Dang & Shane, 2020), as well as on a national or global scale. Usually, these studies indicate ways to deal with the risk of fraud, as well as mechanisms to be implemented for its identification and detection (Lokanan & Aujla, 2020). Unfortunately, despite the efforts undertaken, the scale of the phenomenon in question remains almost constant, as confirmed by ongoing studies (Kalovya, 2020). Certainly, the reasons for this are to be found not only in the changing economic and business situation, but also in the progressive development of fraudulent techniques and methods (cybercrime). It means



that it is not possible to completely eliminate the risk of fraud and abuse from economic activity, but it is necessary to consistently strive to reduce it. To this purpose, it is necessary to take measures that will reduce the likelihood of the occurrence of fraud and abuse and their possible implications. However, the assessment of their effectiveness is difficult. The reason for this is the difficulty in accessing information and data to measure the phenomenon discussed. This is due to the fact that the actions taken by organizations are only partially disclosed, generally as part of the published management or non-financial reports. Frequently, entities also do not specify the activities that are being undertaken to mitigate the risk of fraud and abuse, as well as fail to report the detected fraudulent acts. Such behavior may be dictated by entities' reluctance to disclose such information, as well as by the lack of reporting obligations. There are studies discussed in the literature (Wells, 2007) as well as conducted in the industry (ZPF, 2022) that provide data on the mechanisms implemented by various entities (Alfian et al., 2022). Information for research purposes is obtained from people employed in a selected group of entities. Hence, specialized surveys, targeted a specific group of entities and supported by sufficient data that would allow precise assessment of the scale of the phenomenon discussed, are not conducted. As mentioned above, it is due to the fact that, unfortunately, institutions are generally reluctant to share such data. Among the organizations that have been for years conducting surveys that make it possible to obtain data on the development of the fraud and abuse phenomenon, one should mention the ACFE organization, Transparency International or audit institutions such as EY, Deloitte, KPMG, or PwC. The organizations listed investigate the scale of the development of the fraud phenomenon on the basis of surveys conducted in business entities, focusing primarily on obtaining data on the tools used for reducing this phenomenon. On the basis of the information published, it should be pointed out that fraud and abuse mitigation tools include a range of mechanisms established at the organizational management level, as well as tools implemented in the form of procedures, activities, or separate organizational teams and units specialized in identifying fraud (ACFE, 2022). These comprise policies and procedures, activities, or organizationally separate assessment entities.

Policies and procedures include the following: a code of ethics, a code of conduct, a compliance or non-compliance policy, an anti-corruption policy, and an anti-bribery policy. As for the activities undertaken, the following should be mainly listed: training, work rotation, account reconciliation, managerial supervision, reviews by the board of directors, examination of documents, database audits, detailed examination of customers, and external business information records. In terms of evaluators, the tools may comprise external audit department, internal audit department, compliance department (Jalil, 2018; Atmadja et al., 2019), independent audit committee (Abbott et al., 2000), risk committee, institutional control, fraud verification and assessment department (ACFE, 2022). Each of the tools makes a greater or lesser contribution to reducing fraud and abuse; however, the effectiveness of their use depends on the implementation of the tool in the entity's structures. In the following discussion, the use and effectiveness of auditing as a form of service delivery to support the organization's management and a tool to reduce the risk of fraud is analyzed.

Audit as a Mechanism to Mitigate Fraud and Abuse Risks

Audit is a tool the role of which in supporting management in managing the organization is extremely important. Audit's role is to provide the entity's management with the information necessary for proper and rational decision-making. In particular, audit activities should focus on optimizing the activity of the organization, which is possible by increasing the efficiency and effectiveness of the processes within it and providing reasonable assurance that the entity is functioning properly and meeting its objectives. The auditing team's task is to report and communicate to the entity's management about the weak points detected in the internal control system. The assessment of the causes of the system's weaknesses should be made using a risk analysis focused on the areas that pose the greatest risk to the entity at a given point



in time. The risks should focus on both vulnerabilities in the systems and gaps in their operation. Both weaknesses in the control system and deficiencies within the control mechanisms can provide a premise for committing fraudulent acts. Hence, audits should be focused on identifying potential fraud and abuse within the company. The role of the audit teams is to verify the vulnerability of the audited system to fraudulent behavior and to reduce it by recommending corrective actions in the form of control mechanisms. It should be emphasized that employee abuse or crimes committed by both employees and managers are a common phenomenon. Their nature is very varied, ranging from petty financial theft to the theft of personal data and other information relevant to the operation of the company. The audit should allow the audit team to identify the signs of the occurrence of such phenomena and take measures to support and improve the organization's management system. The identification of audit as a tool to reduce the risk of fraud and abuse is emphasized by the fact that auditors have a wide knowledge of the activities of the organization, and additionally a very good knowledge of the applicable regulations and standards. This allows them to detect the existing gaps in the organization's management systems that frequently create premises for fraud. It should be noted, however, that the scope of the audit examination should be wide and comprehensive enough to allow the auditors to catch weaknesses in the functioning of the management system.

An audit can involve two types of services. The first type is focused on the evaluation of the organization's activities with regard to all areas of its activity. Such activities are performed by a certified auditor or a group of auditors employed by the organization. This form of audit is referred to as an internal audit. The other type of audit services is associated with auditing financial statements. This form of auditing is carried out by a certified auditor or specialized entities authorized in this area. Such services apply only to those organizations that are required by the law to audit financial statements. Such a form of service provision is referred to as an external audit. This division is important as far as the phenomenon of reducing fraud and abuse is concerned, since each of these two forms of audits is aimed at detecting a different type of fraud and abuse.

The role of both the internal and external auditor in relation to fraud and abuse is indicated in the standards the auditors are required to follow. As for the internal auditor, these are the International Standards for the Professional Practice of Internal Auditing – IIA. According to Standard 1210.A2, it is not the auditor's duty to detect fraud. However, the auditor should have the knowledge to recognize the signs of fraud and assess how to manage the associated risk in the organization. Additionally, according to Standard 2060, reports on audit activities must cover issues relating to the significant risks that the organization is exposed to, including the risk of fraud. In turn, in reference to the external audit, the 240th National Audit Standard also states that the auditor is not responsible for detecting fraud. However, in planning and conducting a financial statement audit, the auditor must take into account the risks of intentional misstatement of the financial statements and, therefore, of committing fraud (KSB 240, para. 5, 2019).

Taking into account the aforementioned standards of internal and external auditing, it should be pointed out that the role of an audit is to identify risks and threats that may result in the occurrence of an undesirable action (Kutera, 2008), such as fraud. However, it is not the priority activity, but the one that is a consequence of the actions taken to assess the adequacy and effectiveness of controls to protect the internal control system from undesirable phenomena. While, in accordance with the role of the auditor in fraud detection, organizations should not expect the auditor to investigate fraud, the auditor should certainly support the organization's anti-fraud efforts by providing the necessary assurance services in the assessment of the internal control system to detect and prevent fraud (Donelson et al., 2017). Figure 1 provides a description of both internal and external auditing operation.

Figure 1. Internal and external audit

	AUDIT	
	INTERNAL	EXTERNAL
QUALIFICATIONS	Internal auditor certified by international or state certification, if required in the country in question.	Certified accountant holding an international certificate or certified in accordance with national procedures for granting authority in force in the respective country.
ACTIVITY	Evaluate all areas of the organization's operations to improve their functioning and add value by focusing on significant risks, weaknesses in the internal control system and governance.	Undertaking auditing activities involving the examination of financial statements to determine whether the entity presents in a crisp and inaccurate manner the financial position, assets and financial outcome.
PURPOSE	The result of the audit is a report assessing the effectiveness of the internal control system and indicating places for improvement. The auditor informs the management of potential risks and presents mitigations to ensure the entity's business continuity.	Financial audit aimed at issuing an opinion on the topic of the entity's financial condition.
FRAUD AND ABUSE	Knowledge to identify the indications of fraud and abuse.	

Source: own elaboration.

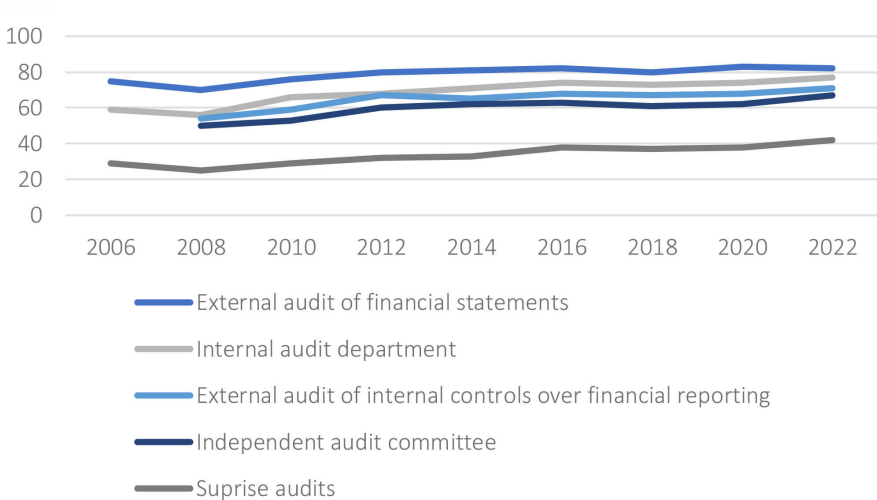
It is worth mentioning that an important role in detecting fraudulent phenomena in company units is played by a type of audit referred to as an investigative audit. It is more effective than a standard one when looking for the signs of fraud, abuse or economic crime. At the same time, its better effects are freighted with increased requirements for the competence of an investigative auditor (Alissa et al., 2014; Dede & Eko, 2020). The most important element in this form of auditing is to establish the authenticity of the documents concerned and detect the fraudulent ones. Thus, another important difference, related to the area of conducting the audit, is that in this type of audit the methods applied are slightly different from those used in a standard audit (Szczepankiewicz, 2016).

Although audit is one of the more effective tools used to detect fraud in an organization, it can also become a perpetrator of fraud itself. This involves a situation where, being fully aware of the threat, an auditor certifies untruths to the benefit of the organization. History shows that such events occur when auditors themselves support or participate in fraudulent activities. An example may be the spectacular scandals involving the Arthur Andersen audit firm, in the late 20th and early 21st century (Kapata, 2017). The firm supported the high-profile financial fraud of the Enron corporation (Kutera, 2008, 2016; Surdykowska, 2012). Therefore, auditors should take measures to reduce the risk of fraud and abuse in organizations. Hence, it is of utmost importance to shape the right ethical attitudes among auditors. The profession requires compliance with the above-mentioned Standards and Guidelines, as well as with the codes designed for them. However, it should be noted that the human factor is unpredictable, and the auditor, like in any other profession, is exposed to the risk of fraud. This risk is heightened by the auditor's unlimited access to information about the entity. Therefore, auditors should exhibit professionalism and due diligence focused on reasonableness and compliance with the law in their services.

Evaluation of the Use and Effectiveness of Auditing in Reducing Fraud and Abuse

Research on the application and effectiveness of auditing in reducing fraud and abuse is being conducted by the ACFE organization. This research includes both the use of auditing tools and the evaluation of its effectiveness. ACFE’s analysis of the research shows that auditing is used in both internal and external forms. Chart 1 shows the use of auditing as a tool applied to reduce fraud and abuse in the organization.

Chart 1. Use of auditing in detecting fraud and abuse



Source: own elaboration based on ACFE (2022).

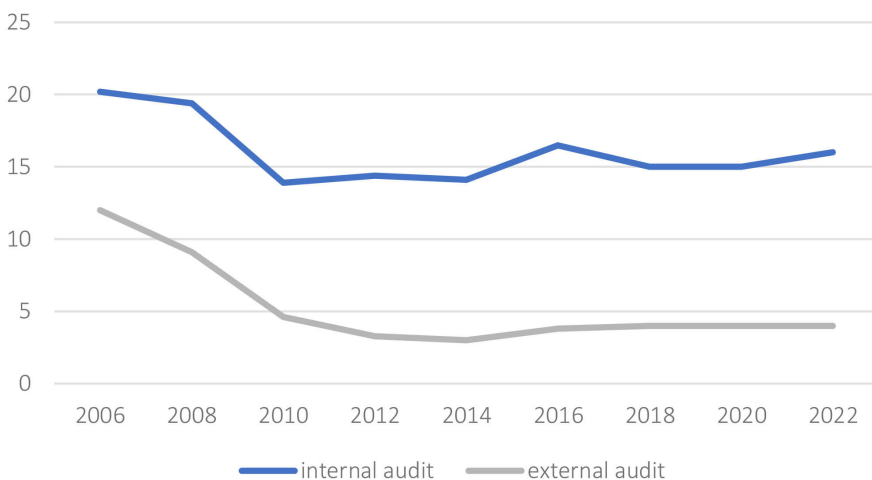
Occupational fraud 2006–2022: A Report to the Nations, Report to the Nations Archive ([acefe.com](https://www.acefe.com)).

The results of the surveys published, as shown in the chart, indicated that entities are more likely to use external audit services focused on auditing financial statements. However, it should be noted that in most companies it is dictated by the statutory obligation of carrying out an annual audit of financial statements. There is slightly less interest in using external audit of internal controls over financial reporting. On the other hand, the interest in external audit of

internal controls operating as a separate organizational unit is quite frequently used by entities, despite the fact that conducting such an audit is not mandatory yet recommended. In order to support audit activities, organizations establish an Independent Audit Committee. It serves a dual role; on the one hand, it is an independent body to ensure the independence of internal audit activities in the entity, and on the other hand, it selects an independent external audit entity to perform the the audit of financial statements in the entity. In addition, it has been shown that some organizations use the so-called surprise audit, meaning that the audited persons or organizations do not have an opportunity to prepare for such a form of audit. Although its scope of application is limited compared to the classic audit tools, using a surprise audit is also quite popular.

The effectiveness of the application of internal and external auditing in detecting fraud and abuse is shown in Chart 2. In contrast, Chart 3 shows the median losses due to fraud when an organization uses internal and external audit tools, thus showing whether an organization incurs fraud losses despite having an audit. In this case, the study concerned internal and external audits only.

Chart 2. Effectiveness of internal and external audits in detecting fraud and abuse

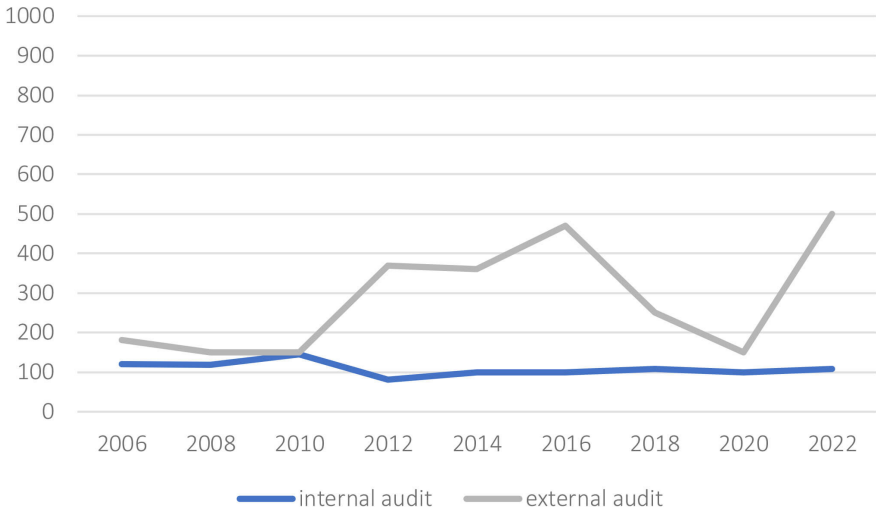


Source: own elaboration based on ACFE (2022).

Occupational fraud 2006–2022: A Report to the Nations, Report to the Nations Archive ([acfe.com](https://www.acfe.com)).



Chart 3. Median fraud losses when organization uses internal and external audit tools



Source: own elaboration based on ACFE (2022).

Occupational fraud 2006–2022: A Report to the Nations, Report to the Nations Archive ([acfe.com](https://www.acfe.com)).

The data shown in Chart 2 and 3 indicate that the use of external audit is quite frequent, but the company’s median loss from fraud detected by auditors are not so profitable for the organization. In the case of an internal audit, the situation is the opposite. As a result of the implementation of the internal audit, the organization shows higher efficiency in detecting losses due to fraud. It is also worth mentioning that fraud does not necessarily result in a financial loss. It can result in the loss of the organization’s reputation or misleading stakeholders. The data shown in the charts indicate that significantly more losses due to fraud are detected by organizations as a result of an internal audit rather than an external one.

Conclusions

Both internal and external audits are tools designed to identify risks against an organization's existing system of internal control. External audit focuses mostly on auditing financial statements. Audit as a tool is an ongoing support to the organization's management for assessing the internal control system and its weaknesses. Its task is to mitigate risks that could have an adverse effect on the organization's operations. The question arises as to whether and when the use of audit services for mitigating fraud is considered appropriate and whether and when it is sufficient.

The research shows that there is an interest in the application of both internal and external auditing. The organization is more likely to use internal audit services. External audit is a tool that some organizations are obliged to use. The question then arises whether they would choose to apply it in the absence of such an obligation. While the use of internal audit is optional, studies show that entities use it as a tool to reduce fraud and abuse. Given its demonstrated effectiveness, it should be emphasized that the use of auditing results in significant achievements in fighting fraud and abuse. However, the proper preparation and professionalism of auditors is extremely important. Identifying and estimating the risk of fraud requires precision, knowledge of the area, and the ability to assess gaps in systems to be used as premises for committing fraudulent acts. It is also worth pointing out that the use of audit tools can contribute to reducing fraud by increasing awareness among the organization's employees. According to the ACFE organization, in addition to its role in detecting fraud, the presence of an internal audit acts as a deterrent. Employees who know that auditors are present and looking for fraud are less likely to commit fraud due to the greater likelihood of being caught (ACFE, 2022). In addition, the discrepancy between internal and external audits may be due in large part to the fact that internal auditors tend to be full-time employees of the organization, more familiar with its characteristics. External auditors, on the other hand, spend a limited amount of time in a number of different organizations (ACFE, 2022).

It should be also emphasized that audit activities, in order to be effective, require proper organization at the entity level, as well as adequate support from the management in order to establish the appropriate position of the auditor. Auditors, in turn, are required to maintain the highest ethical standards and continuously improve their knowledge and experience. Only in this way can audit be an effective tool for identifying and assessing fraud and abuse risks. In the future, it is also worth considering to carry out a study to determine the use of auditing in companies by industry group. It would make it possible to specify its application and develop a model for mitigating the risk of fraud and abuse, taking into account the specific nature of each industry.

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