

Forensic Accounting as a Tool for Fraud Prevention in Crisis Periods: A Systematic Literature Review

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Abstract: Events like pandemics, financial crises, political instability and economic crises tend to weaken the internal control systems of organizations, which increase the chance of fraud. During times of crises, forensic accounting, through its investigative approach, risk assessment and digital tools, serves as a fundamental guideline for organizations. This review employs a systematic literature review by synthesizing 31 articles published between 2020 and 2025 to explore forensic accounting role as a tool for fraud prevention in crisis periods. This study has identified five major themes, which include: forensic tools effectiveness, integration of advanced technologies like AI, organizational and institutional barriers, crisis-specific applications, and emerging trends in governance and education. Findings from the review revealed that forensic accounting supports the prevention and detection of fraud, enhances organizational fraud resilience, and increases transparency; however, its effectiveness varies based on the contextual factors and settings employed. In theory, this review goes beyond the frameworks of preventing fraud through the integration of the Fraud Triangle and Fraud Diamond in crisis periods. In practice, it provides guidance on integrating forensic accounting into governance, compliance, and policy matters. It is recommended for future researchers to adopt a crisis-specific empirical approach, the utilization of technology, and cross-sectoral analyses.

Keywords: Forensic Accounting, Fraud Prevention, Crisis Management, Systematic Review.

I. Introduction

During crisis periods, whether caused by recessions, geopolitical shocks, or pandemics, financial systems and governance structures undergo considerable disturbances, such as internal controls, decision-making, and supervision. Emergency procedures put in place during the COVID-19 pandemic, as an example, exposed a large number of organizations to new and unmitigated risks of fraud as the normal governance structure no longer applied, and the critical beams of the internal control system were dismantled (Kaur & Bansal, 2022). Forensic accountants during these times balance the acts of financing guardians and detectives. Their obligations extend beyond accounting and monitoring to the enforcement of laws, ensuring compliance, improving accountability and trust governance (Mittal et al., 2021; Shbeilat & Alqatamin, 2022). Forensic accountants, particularly during periods of unpredictability or turmoil in an organization, develop and structure a myriad of measures and infrastructure to minimize the organization's exposure to reputational and misconduct by using specialized techniques to analyze the incidence of fraud and, in turn, employ advanced-level data analysis.

While other fields have long acknowledged the significance of forensic accounting, academic research has not adequately examined its importance during crises. The majority of existing work has concentrated on standard audits and other conventional financial controls, with forensic accounting appearing to be negligible (Jamal & Singh, 2025). There is a lack of empirical studies demonstrating the application of forensic accounting in mitigating fraud during crisis periods. Numerous organizations continue to have challenges in integrating forensic accounting due to a deficiency in experience, resources, or organizational readiness (Kaur et al., 2022). A thorough review is lacking to combine these theories, particularly with corporate forensic frameworks during elevated risk and pressure that require a forensic accounting approach.

This paper aims to explore the use of forensic accounting as a fraud preventive measure during crises such as economic downturns, pandemics, and political turmoil. More specifically, the paper wants to find out the use of forensic techniques and the limitations to their adoption, as well as how new technologies such as big data, AI and others can enhance fraud detection. The goal, in this instance, is to understand the application of forensic accounting in improving an organization's financial resilience in times of crisis. The systematic review approach taken in this paper does not simply collate previous work, but rather expands on existing conversations and provides new understandings to both the academic and applied areas, specifically on the use of uncertainty in enhancing fraud prevention.

This study offers both theoretical and practical contributions in examining forensic accounting's role in preventing fraud in periods of crisis such as economic recessions, political instabilities, pandemics and others. It offers a solution to the research gap that already exists in the current literature on forensic accounting by examining the application of oversight techniques in greater detail, thereby explaining the

role of forensic accounting in difficult situations. It also identifies the opaque, organizational, and technological barriers to the application of forensic techniques while assessing the impact of emerging technologies, including big data and artificial intelligence, on the enhancement of fraud detection. By integrating fragmentary insights from literature, the study proposes a comprehensive model from the perspective of forensic accounting during crises to offer both scholars and practitioners a better understanding of the mechanisms, barriers, and possibilities concerning forensic accounting during crises. Also, the study presents a set of practical suggestions on the more comprehensive integration of forensic accounting into other fraud prevention and compliance mechanisms. This offers a great advancement in the academic discussion, along with practical steps that enhance organizational financial integrity and resilience during uncertain periods.

This paper consists of five sections, each serving a specific purpose, seeking to achieve the main aim of the topic. The introduction section sets out the background of the study, underscoring the significance of the study, stating the research problem and research objective and the potential contribution of this paper in both theory and practice. The literature review includes key theoretical frameworks, such as the fraud triangle and fraud diamond, as well as discussing prior research and recognizing key findings and research gaps pertaining to the current study. The methodology, which, according to Ismail & Jallow (2019), is the systematic study of the scientific processes involved in conducting research, tends to give details of the systematic literature review approach by stating the databases, inclusion and exclusion criteria, analytical techniques used in ensuring the credibility and comprehensive synthesis through the meta-analysis PRISMA framework. The results and discussion section presents the key findings from the existing literature that have been reviewed, focusing on the five major themes of the study, which include: forensic tools effectiveness, integration of advanced technologies like AI, organizational and institutional barriers, crisis-specific applications, and emerging trends in governance and education. The final section of this review is the conclusion and recommendation section, which summarizes the study's contribution, puts emphasizes on its practical implications, and provides recommendations for future researchers about the topic. To sum it all up, these sections of this study provide a standard structure that explores how the role of forensic accounting can be a significant mechanism in preventing fraudulent activities during times of crisis.

II. Literature Review

Theoretical Frameworks

Most studies focus on theoretical models of the Fraud Triangle, the Fraud Diamond, and the more general concepts of Crisis Management when researching forensic accounting and fraud prevention. Collectively, the models provide insight into the environment that enables fraud to exist and the corresponding forensic accounting response.

Donald Cressey introduced the fraud triangle, which serves as the most recognized model for understanding fraud. This theory consists of three components, namely, pressure (motivation), opportunity and rationalization. These components often intensify during times of crisis. In a situation where there is financial distress as well as organizational instability, there is increased pressure to commit fraud either for personal gain or organizational interest. During turbulent times, oversight frameworks are often weak, which creates many opportunities for individuals to commit fraud. In addition to pressure and opportunity, individual rationalization increases when organizational and social norms and routines are more disordered or slack. Mandal and Amilan (2023) state that most organizations are more exposed to the risk of fraud than to the actual occurrence, yet this can be countered by formulating strong risk assessments which focus on the opportunity component of the fraud triangle model. During times of heightened risk within the cycle of a crisis, forensic accountants use this model to devise counter-fraud plans that focus on prevention as much as detection.

The Fraud Diamond derives from a previously established model, which illuminates a fourth aspect of crime: capability. Whether or not fraudulent behavior is executed rests upon whether the person has obtained the necessary access or has the psychological predilections required to exploit the three preconditions of the model. Thus, the authority, technical skills, and psychological components needed to exploit the three preconditions of the model become extremely pertinent during times of crisis. In times of crisis, capability could be the only factor to consider since the managers tend to use more discretionary powers and the controls tend to be slackened. In the absence of the managerial core, these managers fracture the lower order of the organizational structure, allowing the crime of managerial slack to take place. Thus,

the potential is tremendous. But understanding these preconditions is crucial. Forensically accounting for the perpetrator is only simplistic. In this case, multicriteria optimization becomes of value.

Forensic accounting, like other fields, must be adaptable and responsive to legal and societal transformations, supported by a multitude of advanced technological and accounting methodologies, as well as the potential for legal advantages. This includes, among other factors, enhanced legal frameworks and control systems to prevent and address fraud and misconduct, alongside practices rooted in professionalism and ethical standards that promote social accountability. The discipline must proactively advance accounting theories regarding the constituent approaches, tools, and techniques of forensic accounting. This enhances the rationale regarding crisis management related to the inevitabilities of accounting fraud and the various strategies employed to prevent and mitigate reputational and collateral damage. The aforementioned theories, integrated within the accountability framework of the accounting discipline, establish foundational principles in revenue and cash enablement structures, reinforced by compliance and supplementary legal frameworks that facilitate accounting systems.

Insights from Prior Studies

Research extending these theories has examined the role of forensic accounting in the detection and prevention of fraud. Such research encompasses systematic reviews, empirical research, and studies in specialized domains. Systematic reviews have outlined and synthesized the major elements of forensic accounting. Kaur et al. (2022), for instance, describe the application of standard techniques such as forensic accounting, data tracing, and interviewing for both prevention and detection purposes. They also highlight key unresolved issues such as inadequate training, a lack of regulatory framework, and opposition from the organization. Such reviews demonstrate that the forensic accounting fraud linkage, while strong in theory, is difficult to implement in practice. Another area of focus has been the practical uses of skills and technical applications. According to Alrawashedh (2023), forensic accounting is essential in most organizations with weak systems of internal controls, deficient financial reports, and inadequate audits, particularly in times of crises, which is most often the case. Forensic accounting can serve as a corrective device by detecting irregularities and enhancing accountability. It can enhance organizational structures with its system-control capabilities, going beyond the mere prevention of fraud.

Studies in the field of behavioral science provide further insights into this topic. Kaur and Bansal (2022) highlight practitioners' willingness to implement forensic skills, stating that forensic accounting has been pushed further into the spotlight due to the rise of fraud rates as well as gaps in regulations. Their findings suggest that the intention to adopt forensic practices is rising, although the inconsistent implementation persists as a sectoral issue. Research in technology highlights the novel opportunities presented by a sectoral issue. Mittal et al. (2021) advocate for the utilization of big data analytics and digital technologies, demonstrating how technology enhances fraud detection analysis by accelerating and improving its accuracy. In the case of Shbeilat & Alqatamin (2022), they connected forensic accounting with information technology in relation to the forensic accounting anti-money laundering module, thus implying the need for sophisticated contemporary data collection and analytical skills.

Forensic accounting's versatility has also expanded to sectoral evidence. This is evidence from the research conducted by Gbegi & Adebisi (2014), which observed forensic accounting skills and techniques in fraud investigation in the Nigerian public sector, and found that the detection of fraud in the public sector has improved greatly due to the implementation of forensic accounting techniques. Their research emphasizes that forensic accounting, unlike its crisis-driven forms, can be tailored to fit specific industries and institutional contexts. The combination of these studies illustrates that forensic accounting is an evolving field that integrates conventional auditing with investigations, technology, and psychology. They validate its applicability across sectors, but at the same time, expose enduring obstacles to its cross-the-board ubiquity.

Research Gap

Although advances have been made, research challenges remain. First, most literature conceptualizes forensic accounting in peacetime and ignores how crises change environments, leading to fraud tactics and organizational responses (Karman et al., 2023). Crises always create new vulnerabilities, which is concerning. Second, while the Fraud Triangle is often used as a reference framework, few studies have examined how forensic instruments or risk evaluations work in crises, despite several authors' suggestions (Mandal & Amilan, 2023). Third, while AI, big data, and blockchain are celebrated, their impact in crisis settings is rarely assessed, leaving practitioners without evidence-based guidelines (Kaur et al., 2022). The

fourth group of barriers is practitioners' lack of resources, training, and organizational support Alrawashedh (2023), but their amplification during a crisis has not been examined. Finally, like many other fields of research, education and training are scarce when studying how accountants can better handle fraud-based crisis challenges.

The preliminary works suggest that accounting students also need emotional intelligence and psychological literacy Imjai et al., (2024), but the research is still lacking on the impact of curricula and professional development on professional preparedness for crisis situations. Sixth, research centered on specific sectors is still sparse. Evidence generated within the confines of public institutions Gbegi & Adebisi (2014) does not apply indiscriminately to private or multinational corporations, where there is greater exposure to fraudulent activities and the governing structures vary. Last, the incorporation within organizational stratagem still lacks clarity. Some research addresses the documentation aspects or the compliance infrastructure (Smith & Smith, 2024), but there is still a lack of adequate structures for the incorporation of forensic accounting into the overarching frameworks of fraud control and crisis intervention.

Contradictory Findings

Based on the literature, the understanding of forensic accounting is highly inconsistent. Although several studies confirm a close relationship between forensic practices as well as fraud prevention (Kaur et al., 2022), for instance, Adesina et al., (2020), based on evidence from specific circumstances, report that the effects are not uniform, indicating the variation in effects can be accounted for by structural and cultural differences. Technology is also a subject of contention, some emphasize big data and analytics as potential saviors (Shbeilat & Alqatamin, 2022), while others caution that hard investigative skills are still crucial (Shalhoob et al., 2024). Practitioner views are similarly divided, ranging from positive (Mittal et al., 2021) to doubt informed by organizational resistance. It is not even clear in emergency conditions whether forensic accounting will be adequate without systemic reform in governance. In contrast, Njonge (2023) argues that the context of such accounting is too limited and should be expanded to include broader regulatory and governance changes intertwined with additional practices. Such contradictions point to the context in which forensic accounting is placed, and how organizational factors such as culture and industry, as well as technology, integrate to affect the outcomes forensic accounting strives to achieve.

The literature supports the view that forensic accounting plays a crucial role in fraud prevention, particularly during times of crisis. Theories justify why crises heighten fraud risks, whereas empirical and sectoral investigations show the potential of forensic accounting. There are still also critical deficits in terms of crisis-specific applications, validation and technology integration, as well as organizational mainstreaming. Conflicting results also serve to emphasize that the effect is not universal, but context-dependent. In this way, by filling in these lacunas through a systematic review, we try to enrich the literature and contribute to an increased body of knowledge about how forensic accounting can become more adaptive to crisis contexts, aligned with the organization's main strategies and at the same time very close to new technologies.

III. Research Method

The study employs a systematic literature review through the meta-analysis PRISMA framework to examine the forensic accounting role as a tool for fraud prevention in crisis periods. This approach allows for a structured, transparent, and replicable process for synthesizing prior studies across different disciplines, ensuring practical relevance and academic rigor. Systematic reviews effectively identify the key areas of uncertainty and highlight only the most relevant studies in a search area, helping to determine where new studies are necessary (Guellim et al., 2024).

Search Strategy

This study utilizes publications published between 2020 and 2025, gathering the latest developments, particularly in the event of the COVID-19 pandemic and the resulting economic crises. The study gathered articles from three major databases, namely, Scopus, Web of Science and Dimension. These three databases were selected due to their coverage of peer-reviewed, high-impact, and open-access publications. To enhance the diversity of the search, Google Scholar was utilized as an auxiliary tool to locate other relevant publications.

Boolean operators were used during the search strings and key terms include the followings:

- “forensic accounting” AND “fraud prevention”
- “forensic accounting” AND “crisis” OR “pandemic” OR “economic downturn”
- “forensic auditing” AND “fraud detection” AND “crisis management”

- “systematic review” OR “case study” OR “empirical study” AND forensic accounting

Several broad terms, such as “fraud detection” and specific context terms like “pandemic fraud” and “economic crisis”, were combined as a strategy to reduce the coverage and to equally save time.

Inclusion and Exclusion Criteria

In order to maintain the quality and focus of this study, the following inclusion and exclusion criteria were applied along the way.

Inclusion

- Articles published between 2020 and 2025
- Peer-reviewed journal
- Articles written in English
- Articles focusing on forensic accounting, fraud prevention, or crisis context
- Open-access articles

Exclusion

- Non peer-reviewed journal (conference papers, books)
- Articles unrelated to forensic accounting, fraud prevention, or crisis context
- Articles published out of the timeframe

Screening and Selection Process

The screening and selection process follows the meta-analysis PRISMA approach. An initial search of articles was identified through databases such as Scopus-Indexed, Web of Science and Dimension. Articles were filtered against the years between 2020 and 2025 to assess current trends of the topic under discussion. Non-peer-reviewed articles, conference proceedings and books were removed; titles and abstracts were thoroughly screened to ensure relevance to the topic after a full-text review. Duplicates were removed using Mendeley Reference Manager, and this narrowed the search to 31 high-quality articles, representing a mixture of systematic reviews, empirical studies and as well as case studies.

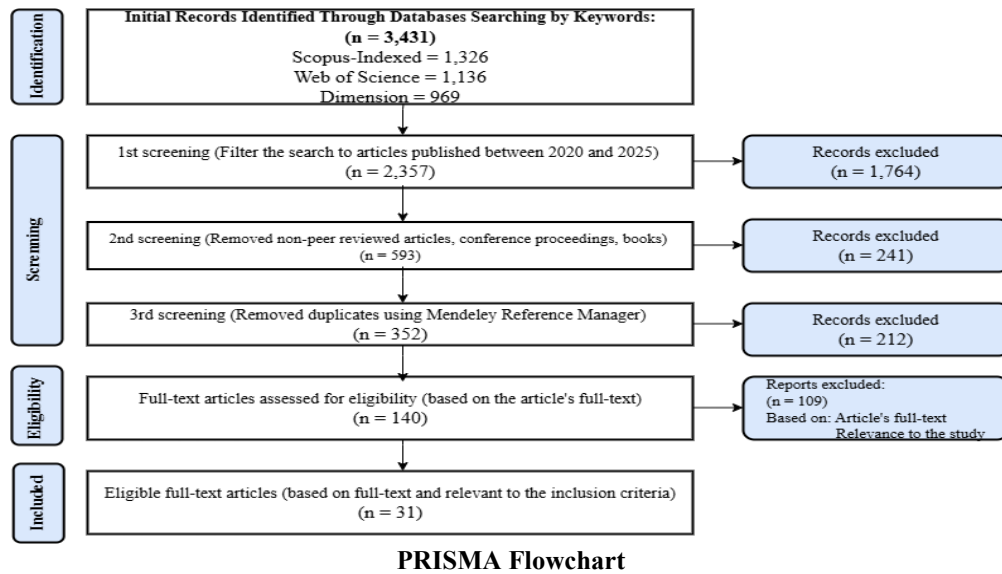
Data Extraction and Analysis

The data extraction analysis follows a structured coding framework to extract relevant information from the selected studies, which includes the following:

- Author(s), title, year and location of the study
- Research methodology (e.g. SLR, empirical studies, case studies)
- Context of crises (pandemic, political instability, financial & economic crises)
- Forensic accounting tools and techniques been applied
- Key findings that are related to fraud detection and prevention
- Challenges and implication

Reliability and Validity

In order to strengthen the review’s reliability, each procedural phase was recorded sequentially, and every eligibility determination and either to include or to exclude any article was validated through an independent comparison with the pre-specified criteria. The review’s validity was secured through triangulation from diverse bibliographic databases, giving precedence to materials that were both subjected to peer-review and listed in the Scopus database.



IV. Results and Discussion

Results

The study uses the systematic literature review approach and analyzed 31 peer-reviewed articles published between 2020 and 2025, and revealed five major themes that are related to forensic accounting's role in fraud prevention during times of crisis. These themes include: forensic tools effectiveness, integration of advanced technologies like AI, organizational and institutional barriers, crisis-specific applications, and emerging trends in governance and education. All of these five major themes capture the primary contributions and gaps of the existing literature.

Table 1: Summary of the selected articles

Author(s)	Country	Theme	Key Findings
Kaur & Bansal (2022)	India	Crisis application	Forensic accounting mitigated procurement fraud during COVID-19; growing adoption intent among practitioners.
Alrawashedh (2023)	Jordan	Skills & tools	Weak internal controls in crises increase dependence on forensic practices.
Mittal et al. (2021)	India	Technology	Big data analytics improved fraud detection efficiency and accuracy.
Shbeilat & Alqatamin (2022)	Jordan	Cybersecurity	Forensic methods supported AML and digital fraud detection.
Adesina et al. (2020)	Nigeria	Contradictions	Found weak impact of forensic methods in Nigerian banks due to cultural and institutional barriers.
Mandal & Amilan (2023)	Malaysia	Risk assessment	Fraud risk assessments reduced opportunity element of Fraud Triangle in crisis periods.
Imjai et al. (2024)	Thailand	Education	Highlighted need for emotional intelligence and crisis preparedness in accounting training.
Shalhoob et al. (2024)	Saudi Arabia	Technology critique	Warned against over-reliance on AI; human expertise remains essential.
Damayanti & Agustia (2024)	Indonesia	Ethics & governance	Linked forensic accounting to ethical auditing practices in crises.
Smith & Smith (2024)	UK	Organizational integration	Advocated embedding forensic accounting in compliance frameworks.

Discussion

This section is mainly concentrated on the five major themes that were identified earlier in the study, as it elaborates on them in light of existing theories, and discusses on theoretical, practical and policy implications.

Effectiveness of Forensic Tools

After reviewing articles from different contexts, it was found that the techniques of forensic accounting, with its aims in detecting and preventing fraud within organizations were highly effective, specifically in scenarios where traditional auditing techniques fell off. Research on this topic continues to emphasize investigative audits, document reviews, lifestyle analyses, digital forensics, and forensic interviews as techniques that uncover fraud concealed during audits. For instance, Kaur et al. (2022) assert that forensic techniques applied in Indian entities during the COVID-19 pandemic produced far better fraud detection results compared to conventional standard auditing. Alrawashedh (2023) analyzed how forensic accountants in Jordan identified fraudulent financial reporting that conventional auditors overlooked due to ineffective auditing divisions encountered by regulators during periods of crisis.

A significant finding from the current literature was the double role of forensic accounting tools. Forensic tools not only serve as a tool in exposing fraud after its occurrence, but they also have another role, which serves as a preventive mechanism that aims to signal managers and regulators in high-risk areas. Mandal & Amilan (2023), who connect forensic risk assessment directly to the element of opportunity in the Fraud Triangle Model, claim that entities that conduct continuous audit assessments are likely to report fewer fraud incidents during turbulent situations compared to entities that do not conduct proactive forensic audits. Putting everything together, these studies concluded that forensic tools not only help in fraud detection but also serve as a mechanism for organizations in preventing fraud, which makes it indispensable during crisis periods.

Technology Integration

The next primary theme is the growing application of new technologies in forensic accounting. Certain research works have noted the importance of real-time analysis of data sets of artificial intelligence, blockchain, and other digital technologies in improving the accuracy and efficiency of detecting fraud and digital forensic investigations. Mittal et al. (2021) noted that Indian companies which integrated advanced analytics into operational processes significantly reduced the time it took to investigate fraud, thereby enabling faster response mechanisms. Likewise, Shbeilat & Alqatamin (2022) focused on how forensic accountants employed data mining and machine learning to strengthen anti-money laundering (AML) activities in Jordan by illuminating complex patterns of suspicious transactions that would otherwise go unnoticed.

Not all studies, however, took a positive stance. Excessive dependence on AI may erode professional judgment and skepticism, as it is the cornerstone of forensic practice. They added that AI systems, while enhancing productivity, do not consider certain tasks involving highly complex fraud which requires a forensic accountant whose logic, context and intuition play a role. This theme illustrates innovation and challenge. Technology enhances forensic practice; however, the level of effectiveness is determined by the degree of reliance on human expertise.

Organizational and Institutional Barriers

Although they are proven to be effective, forensic accounting methods face several organizational as well as institutional barriers to adoption. These are insufficient knowledge, inadequate resources, poor regulatory backing and cultural resistance at the maintenance service level. Without a doubt, forensic accounting remains of almost no relevance to Nigerian banks, the management of which, as noted by Adesina et al., (2020), has been rather conservative in adopting an investigative approach for reputation risk concerns. Correspondingly, Alrawashedh (2023) has noted that forensic accounting was used almost exclusively in illuminated budgeting, in the absence of a deployed forensics division in the region.

Crises are prone to exacerbating these barriers. In times of economic stress, for example, organizational prioritization is likely to focus on short-term survival. This often leads to unplanned postponement of critical investments in fraud-prevention systems. This is the primary paradox: forensic accounting is more critical during these times, yet more implementation barriers are likely to emerge. Adding to the barriers are regulatory and institutional weaknesses. As Kaur & Bansal (2022) pointed out, “the absence of supportive legal frameworks and enforcement mechanisms, the conclusions of forensic accountants are often insufficient to trigger decisive institutional transformations.” This implies such the governance frameworks and forensic accounting mechanisms are interlinked. Without a legal and

enforcement framework supportive of forensic accounting, organizational structural readiness may yield no results on governance effectiveness.

Crisis-Specific Applications

One of the most important focuses of the examined literature is the use of forensic accounting during the crises of the current era, with particular emphasis on the coronavirus and the recent recessions. The literature illustrates how crises multiply the incidence and the intricacy of fraudulent activities; thus, the need for forensic accounting techniques increases massively. Kaur & Bansal (2022) cited India as a case in which forensic accountants successfully detected procurement fraud concerning emergency medical supplies during the peak of the pandemic. The fraudulent activities spanned submitting inflated invoices, falsely reporting stocks and inventory, and government subsidy fraud. In the same manner, Mandal and Amilan (2023) found that among forensic risk assessors in Malaysia, there was a lower rate of reported fraudulent behavior during the Economic Downturn of 2020-2021 than among those without such structures.

Not all applications associated with specific crises were simple, though. Adesina et al., (2020) examined Nigerian banks and found that the use of forensic methods was slowed down by institutional denial and weak enforcement capacity. These paradoxes portray that the effectiveness of forensic accounting during crises is context-sensitive, depending on geography, industry, frameworks of governance, and other aspects of the organizational behavioral system. In spite of the paradoxes, there is almost universal agreement, that forensic accounting is crucial during crises, for ordinary audits are typically much too slow and superficial to deal with the intricacies of fraud during crises.

Emerging Trends and Future Directions

This review outlined a number of shifting paradigms which may determine the future course of practice and research in forensic accounting. Damayanti & Agustia (2024) emphasized the increasing focus on cross-disciplinary collaborations. They contended that forensic accounting is most useful when combined with ethics, corporate governance, and principles of crisis management. Such a combination aids in constructing a fraud deterrence system, which is part of the primary defensive strategy, not an afterthought. For example, Smith & Smith (2024) advocated the integration of forensic techniques into corporate compliance mechanisms so that fraud risk assessments and forensic examinations become standard operating procedures in organizations, rather than reactive steps.

Imjai et al., (2024) argued the increasing importance of broader education and training. In particular, they focused on the necessity of equipping future accountants with emotional and crisis management skills, in addition to the conventional technical skills of forensics, which will help ensure that practitioners in the field of accounting can respond adequately to stressful and complex situations. In forensic accounting, there is still a strong focus on emerging technologies with changing systems rather than the practical application that is still tremendously limited, attention is being given to auditing systems based on blockchain and fraud detection systems with Artificial Intelligence. The literature has indicated the need for future research to critically assess the technologies available, particularly in the context of in situ crises.

Implications for Theory and Practice

For Theory: Fraud Prevention Frameworks

The result indicates that concepts like the Fraud Triangle and Fraud Diamond need to be adjusted to consider the fact that there are crises. During crises, the pressure, opportunity, and rationalization aspects are amplified, and because of the weakened controls, capability becomes even more vital. Forensic accounting offers selective measures for each element of these models. For instance:

- **Fraud Triangle:** Forensic audits mitigate opportunities; rationalizations are addressed through risk assessment.
- **Fraud Diamond:** Forensic examinations focus on the personnel having access, competence, or authority to perpetrate the fraud.

Adding forensic accounting to the theory of crisis management also broadens the discipline. Rather than treating fraud as an isolated issue, the findings advocate for including forensic accounting as an element of resilience strategies aimed at integrating fraud control into organizational preparedness, response, and recovery processes.

For Practice: Policy and Corporate Governance

The results of the study also carry great practical value, considering Peruvian constitutional policies. Policymakers should regard forensic accounting as an essential precautionary measure of public interest,

especially in times of crises where there is a huge potential for the misappropriation of public resources and fraudulent public procurement. This means there is a need to improve the legal and regulatory frameworks that mandate forensic risk assessments on crisis-related programs.

Regarding organizations, the implication of the study underscores the need to incorporate forensic accounting into the corporate governance, risk management and compliance framework. Forensic tools should not only be used reactively after a fraud has been committed, but should also be proactively used as a standard operating procedure, which is embedded into the framework of audit committees, whistleblowing, and the digital surveillance and monitoring system.

Continuing professional training and development also surfaced as some of the priorities. Forensic accounting, as Imjai et al., (2024) illustrate, is an area that transcends technical skills to emotional intelligence and effective management of crises, thus. Organizations are required to provide training programs that are interdisciplinary and position accountants to operate within multipurpose, highly pressurized environments.

Research Gaps Identified

Despite producing strong evidence, some key gaps have been highlighted in the current study, which includes the following:

- Limited empirical studies in crises situation, as most of the studies focuses on forensic accounting in peacetime circumstances, with only few focus on the direction of crises situations such as pandemic, political instabilities or economic shocks.
- Despite big data and AI been discussed in the current literature, their integration still remain under-theorized and there has been little or no empirical studies to examine how these technologies are effectively impactful in times of crises.
- There is limitation in cross-sectoral comparison, because most of the existing studies focused in public and banking sectors, while only few compare effectiveness in other sectors including healthcare, manufacturing or even education during turbulent times.
- Barriers at the organizational level have yet to be fully researched. There are forms of organizational resistance to the study of culture within crises, lack of resources, and cultural problems, many of which tend to be poorly studied.
- Education and professional training are inadequately represented. Although certain research underscores the significance of curriculum building, limited studies assess the efficacy of training programs in equipping accountants to address crisis-specific fraud concerns.

Filling these gaps encompasses a more diverse focus of empirical comparative interdisciplinary research that looks not only at forensic accounting in crisis settings, but also integrates technology, psychology, and governance.

V. Conclusion

The systematic analysis of 31 documents, within the review period of 2020 to 2025, continues to confirm that forensic accounting is one of the most effective tools to prevent fraud in times of crisis. Forensic accounting differs from conventional auditing in that it integrates advanced investigation techniques and sophistication in auditing, both of which, risk assessment and technology innovation, serve as both enabling and constraining mechanisms. This study demonstrates that forensic accounting boosts organizational resilience and trust recovery while sustaining control over transparency and fraud risk during times of utmost control breakdown.

The paper has multiple contributions. From the perspective of theory, it broadens the boundaries of fraud prevention frameworks by focusing on the forensic accounting embedded in crisis management theory, underlining the receding pressure, opportunity, rationalization, and turbulence capabilities. It also integrates forensic accounting with volatile settings, confirming the paradoxical mechanisms of forensic accounting while pinning down the transformative roles of big data and AI with reasonable reluctance to over-automation. The paper outlines the organizational and institutional constraints, like inadequate regulatory capture and not enough resources, which prevent adoption during times of crisis.

As highlighted in the previous sections, there are implications for policymakers, practitioners, and researchers as well. For policymakers, the implications are very clear, and there is a need for reinforcing policies and regulations and instituting forensic audits or risk assessments on all funds and programs associated with crisis spending. For practitioners, the embedded nature of forensic accounting within the corporate governance, compliance, and risk management frameworks of an entity is much needed to make the mitigation of fraud an expected occurrence in the organization, rather than an extraordinary event. For

researchers, this review offers a comprehensive, structured synthesis of the literature available and exposes gaps that provide clear paths for further rigorous investigation.

Recommendations for Future Research

To advance in this field, it is recommended for future researchers to consider the followings:

- Conduct an empirical study regarding the application of forensic accounting during times of crisis, in order to measure the impact of fraud outcomes in
- Comparison across different sectors such as healthcare, manufacturing and education to identify how these sectors deal with fraud during crises.
- Evaluating the value of innovations such as AI, blockchain, and big data in the detection of fraud caused by and/or during a crisis.
- Examine the organizational and cultural obstacles in the adoption of forensic techniques during a crisis.
- Design and analyze training programs that enable forensic accountants to possess technical skills and crisis skills such as exceptional emotional intelligence and ethical sensitivity.

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