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## Specifics of the Role of Internal Control in Fraud Prevention in Hotel Enterprises

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**Abstract:** *Internal control represents a set of defined rules, procedures, and mechanisms aimed at improving a company's operations. Its proactive role is reflected not only in enhancing the efficiency and effectiveness of business processes but also in significantly contributing to reducing the risk of fraud and preventing it. This paper analyzes the role of internal control in fraud prevention, with a particular focus on hotel enterprises. The research employed content analysis of relevant documents and the descriptive method. The findings derived from the literature analysis indicate the growing importance of strengthening fraud protection mechanisms in hotel companies.*

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**Keywords:** *internal control, hotel enterprises, fraud*

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## INTRODUCTION

Internal control refers to various methods and procedures adopted to oversee production, distribution, as well as the entire business system (both financial and non-financial) of an enterprise, in order to ensure efficient operations (18). The American Institute of Certified Public Accountants (AICPA) defines internal control somewhat more broadly, as the organizational plan, and all the methods and measures within the company aimed at safeguarding its assets, verifying the accuracy and reliability of accounting data, promoting operational efficiency, and encouraging employees to adhere to prescribed managerial policies (19). The internal control process must be monitored and modified when necessary so that the internal control system can respond dynamically to changing conditions that affect the level of risk within the institution (11). However, although many managers rely on the existence of internal controls as protection against fraud, no system is impenetrable. Determined fraudsters always find ways to circumvent various types of controls, on the one hand, and to exploit weaknesses in operations, on the other. Their actions can lead to financial or reputational damage to any organization.

The subject of this paper is related to internal controls in fraud prevention in hotel enterprises. The paper is structured to first provide an overview of the basic concepts of internal control and fraud, and then to analyze the role of internal control in fraud prevention using hotel enterprises as an example.

## INTERNAL CONTROL AND FRAUD PREVENTION

The internal control system provides management with the information, protection, and oversight necessary for the successful operation of an enterprise (18). Internal control, as a segment of overall control, plays a crucial role in conducting business, with control activities becoming even more prominent. Among them are control activities that are largely related to accounting information systems, including the following (16):

- separation of duties,
- authorization of transactions and activities,
- physical controls,
- performance reviews, and
- control monitoring.

“Fraud is the unlawful acquisition of assets and funds through deception or abuse of trust” (21). As Lukić (13) points out, effective fraud management is challenging. Various studies have addressed the role of internal control in fraud prevention. One such study is by Špiler et al. (25), which investigates the importance of internal control in preventing fraud in municipalities as units of local self-government. The focus of the mentioned research is on analyzing the role of internal control in detecting, preventing, and combating fraud in the financial operations of municipal bodies. The study conducted by Jovković & Dimitrijević (8) analyzed additional

perspectives that more analytically describe the observed limiting factors of the internal control system for the purpose of identifying areas that could be improved. It was found that the highest-ranked limiting factor of internal control in preventing fraud is the high cost of control implementation, indicating that companies see the cost-effectiveness of certain controls as crucial for their adoption. The lowest-ranked factor – errors and omissions by personnel performing controls, supports the understanding that employees, when clearly informed of their responsibilities and authority, will carry out their duties conscientiously. Internal auditors, unlike external auditors, have a better understanding of how the organization’s financial and operational activities function, which allows them to more easily identify potential fraud risks within specific processes, transactions, and business procedures (5).

The presence of controls aimed at fraud prevention is directly linked to fraud-related losses. More than half of professional frauds arise due to the absence of internal controls – 32% due to a lack of controls and 19% due to the override or weakening of existing controls (1, p. 5). Research results from the ACFE (1) emphasize that proactive fraud detection efforts are essential in protecting against fraud risks. Generally speaking, active detection methods are associated with significantly quicker fraud detection compared to passive methods. This means that companies can dramatically reduce the impact of fraud by implementing internal controls and policies that actively detect fraud, such as detailed management review, account reconciliations, and monitoring/supervision (1, p. 24). As Bogojević Arsić notes (3), artificial intelligence techniques have contributed to improved financial risk management in companies. Effective risk management, including the management of fraud risk, is crucial for preventing corporate bankruptcy and ensuring business sustainability (26). Understanding the factors that lead to fraud can help organizations strengthen their fraud protection programs. Table 1 shows that the most frequent contributing factor to fraud is the lack of internal controls (32%), followed by the override of existing internal controls (19%). Altogether, this indicates that over 50% of cases occurred due to an inadequate or weakened internal control system.

**Table 1:** Primary Weaknesses in Internal Control Contributing to Occupational Fraud

Primary Weaknesses	%
Lack of internal control	32
Override of existing internal controls	19
Lack of management review	18
Lack of competent personnel in oversight roles	9
Poor tone at the top	8
Lack of independent checks/audits	5
Other	4
Lack of clear lines of authority	1
Lack of employee fraud training	3
Lack of reporting mechanisms	1

Source: ACFE. (2024). Occupational Fraud 2024: A Report to the Nations, p. 49.

Individuals at different levels in a company experience varying pressures and opportunities to commit fraud. This is illustrated in Table 2, which shows how specific underlying fraud factors differ depending on the perpetrator's position (employee level).

**Table 2:** Primary Internal Control Weaknesses Contributing to Occupational Fraud by Employee Position

<b>Employee</b>	<b>Primary Weaknesses in Internal Control</b>	<b>%</b>
Employee	Lack of internal controls	31
	Override of existing internal controls	19
Manager	Lack of internal controls	34
	Override of existing internal controls	18
Owner/Executive	Lack of internal controls	31
	Override of existing internal controls	21

Source: Adapted from: ACFE. (2024). Occupational Fraud 2024: A Report to the Nations, p. 50.

## THE ROLE OF INTERNAL CONTROL IN FRAUD PREVENTION – THE CASE OF HOTEL ENTERPRISES

Hotel enterprises have certain specificities in their operations, which are directly reflected in the particularities of financial reporting, as well as in the processes of internal control and auditing (see in more detail – 15; 16; 17). Internal control plays a significant role in ensuring more realistic and reliable financial reporting (15). In order to effectively address the risk of insider fraud, it is necessary for hotel enterprises to establish a strong internal control system. In the operation of hotel enterprises, it is essential to monitor and align the internal control system with the company's business policy, as well as with the achieved business results (27). One of the key elements of the internal control system is the clear separation of critical functions, such as procurement, payments, and accounting. This division of duties enables the establishment of a checks-and-balances mechanism, significantly hindering individuals from committing and concealing potential illegal activities (10). The absence of basic control mechanisms, such as segregation of duties, appropriate authorizations and approvals, verifications, and reconciliations, can create fertile ground for fraud, as demonstrated by numerous practical cases (12).

Van Ruth et al. (28) show that the type of hospitality establishment has a greater impact on vulnerability than the type of product itself: casual restaurants are the most vulnerable, followed by fine-dining establishments, while facilities with a broader range of services tend to have better-developed controls. Given the identified high level of vulnerability, the authors recommend further strengthening of protective measures and control systems (28). Harris & Pressey (6) explored poor working conditions of cruise ship employees and, after reviewing previous research, developed a methodological framework and presented results indicating specific opportunities for fraudulent activity.

When establishing a control system in an organization, it should be borne in mind that where there is power, there is also resistance. Resistance to formal control systems is not “invisible” (20). Weak controls create opportunities for the emergence and development of fraud. In this context, understanding and investigating fraudulent activities is of great importance in order to avoid or minimize potential customer loss (15). The increased risk of fraud in the hospitality industry, particularly in restaurants, is linked to the lack of preventive controls, such as contingency plans, fraud monitoring programs, and understanding of industry guidelines. Staff shortages and inadequate training provide opportunities for asset theft. The lack of employee supervision and tacit tolerance of unethical behavior enables employees to manipulate (10). The issue of strengthening internal controls becomes even more relevant in the context of modern working conditions, especially with a large number of employees continuing to work from home, and many employers considering a permanent shift to remote work. In addition to health and economic challenges, the pandemic opened new opportunities and rationalizations for fraudulent behavior, particularly among those facing financial pressures. For this reason, business owners and managers must regularly review existing internal controls and identify potential vulnerabilities in their systems (12). Effective internal controls include preventive measures that avert, and detective measures that uncover irregularities. Management frequently makes the mistake of relying on weak detective controls rather than responding proactively to red flags.

Hotel enterprises should provide comprehensive ethics training to all employees, aimed at raising awareness of the serious consequences that theft and fraud can have on business operations, as well as on individuals engaging in such unethical behavior. This training should highlight the importance of workplace integrity and encourage employees to adopt high professional standards. In addition to education, it is recommended that hotel enterprises consider introducing additional employee benefits, such as free or subsidized meals and supplies. Such a strategy can help reduce financial pressures that often trigger insider fraud, contributing to a safer and more ethically responsible work environment. Regular and open communication between management and employees about the importance of ethical behavior represents another important mechanism in the fight against fraud. Maintaining continuous dialogue strengthens an organizational culture based on trust and transparency, further encouraging adherence to ethical principles. Also, establishing a clear code of ethics and strict enforcement of its provisions, along with the availability of secure and anonymous whistleblower lines, clearly demonstrates the commitment of hotel enterprises to combat all forms of fraud (10). The study conducted by Poulston (22) specifically addressed the issue of employee theft in the hospitality industry, analyzing its frequency, motivations, and rationalizations. Using a questionnaire to collect both quantitative and qualitative data from hospitality workers, the study identified the most common types of theft, typical items stolen, characteristics of likely perpetrators, and their justifications for such behavior. The results indicate that employee theft is a frequent occurrence, particularly in environments with staff shortages and inadequate

training. Especially vulnerable are groups of part-time and low-paid workers, as well as younger employees, who show greater tolerance toward such behavior. The study further sheds light on the relationship between social consensus, moral reasoning, and petty theft, offering insight into the causes of theft from an ethical perspective (22).

The very nature of operations in the hospitality industry makes this sector prone to fraud, due to the high number of human interactions, service fragmentation, and frequent inconsistencies in business policies across different companies (4). As Vasilev et al. (29, p. 119) emphasize, unreported transactions are common in the tourism industry, particularly among hotels and travel agencies. This can occur due to the presence of related parties within the organizational structure who are also privately connected. Such circumstances can allow the concealment of certain transactions that are not recorded in financial statements, even though they were actually executed. Furthermore, typical types of fraud include: operating unregistered hospitality businesses, purchasing goods without input invoices, related-party procurement (purchases made through companies owned or controlled by employees or management, with prices that significantly deviate from market rates), sale of food, beverages, and accommodation without issuing receipts, discrepancies between revenue and occupancy (i.e., lower revenue despite a high number of guests), issuing invoices without serial numbers which complicates tracking and auditing, credit card fraud in which hospitality workers steal card details and use them for purchasing goods and services, overcharging customers, selling services that are supposed to be free, false agency commissions, and more. Barirer (2) identifies another type of fraud – hotels often find themselves caught between the need for good service and protection from fraud, such as in cases where someone requests an invoice for a stay without actually being a guest. One hotel, after such frauds, implemented protective measures and now sends invoices exclusively by mail to the reservation address, no longer by fax.

One relevant issue in fraud research is the location where fraud most frequently occurs. Fraud can happen anywhere in hospitality, with the caveat that certain types of fraudulent activities tend to occur more often in certain places. Asset misappropriation appears to be more common in hotels (7; 22). One study found that employees primarily steal bags, briefcases, and laptops from hotel public areas, such as lobbies, restaurants, bars, and breakfast rooms (9). When it comes to perpetrators of fraud against their employer, one study revealed that they are typically male, aged between 36–45, occupy a senior management position, and have been employed at the company for over ten years (23).

Hospitality enterprises are responsible for educating their clients and employees about comprehensive fraud risks. By launching proactive awareness campaigns, they can empower stakeholders to recognize and report unethical behavior. Equally important is training for frontline employees to identify and report insider fraud cases. Employees should be provided with comprehensive guidance on recognizing warning signs of embezzlement, asset theft, and other forms of fraudulent behavior among their colleagues. Clear escalation and whistleblower protocols for suspicious activities must be communicated and reinforced (9). Regular internal and external financial audits play a key role in

detecting potential employee theft or misuse of company resources. In addition, establishing anonymous whistleblower hotlines allows employees to report suspicious behavior without fear of consequences (9). Detecting and investigating fraud is sometimes not enough, a well-designed fraud prevention program should be created to prevent its occurrence altogether (23).

## CONCLUSION

The key to reducing fraud risk at the management level lies in establishing specialized controls based on a careful assessment of specific fraud threats that may endanger the organization. The study of internal control in hotel enterprises reveals a crucial link between effective control systems and the optimization of business processes, as well as fraud prevention. On the other hand, internal control plays a key role in preventing fraud, particularly in hotel enterprises, where specific functions such as procurement, payment, and accounting must be clearly separated to reduce the risk of insider fraud. Control activities such as segregation of duties, transaction authorization, and physical controls, combined with regular audits, enable the identification and elimination of potential fraud. In the process of managing fraud risk, it is important to use advanced methods to detect detailed fraud indicators, which also allows for making a critical distinction between evidence of an honest human error and a potential or actual fraudulent act.

Given the specific nature of hotel enterprises, the introduction and continuous improvement of internal control systems, as well as employee education on ethics and the importance of integrity in the workplace, are key factors for successful enterprise management. Implementing these systems can significantly reduce the risk of fraud and contribute to creating a stable, efficient, and ethically responsible business environment. The question that arises is how to further develop and implement the subject of this study, taking into account the specific environment of the hotel industry, to ensure their long-term success and preserve business stability.

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## Specifičnosti uloge interne kontrole u prevenciji prevara u hotelskim preduzećima

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**Apstrakt:** *Interna kontrola predstavlja skup definisanih pravila, procedura i mehanizama usmerenih ka unapređenju poslovanja preduzeća. Njena proaktivna uloga ogleda se ne samo u povećanju efikasnosti i efektivnosti poslovnih procesa, već i u značajnom doprinosu smanjenju rizika od prevara, kao i njihovoj prevenciji. Ovaj rad analizira ulogu interne kontrole u prevenciji prevara, sa posebnim osvrtom na hotelska preduzeća. U istraživanju su primenjeni analiza sadržaja relevantnih dokumenata i deskriptivna metoda. Rezultati do kojih se došlo analizom literature ukazuju na sve veći značaj jačanja mehanizama zaštite od prevara u hotelskim preduzećima.*

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**Ključne reči:** *interna kontrola, hotelska preduzeća, prevara*

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## UVOD

Interna kontrola odnosi se na različite metode i postupke usvojene za kontrolu proizvodnje, distribucije, kao i celokupnog sistema poslovanja (finansijskog i nefinansijskog) preduzeća, kako bi se odvijalo efikasno (18). Američki institut sertifikovanih javnih računovođa (*American Institute of Certified Public Accountants - AICPA*) definiše internu kontrolu nešto šire, kroz plan organizacije, sve metode i mere u preduzeću sa ciljem da zaštiti svoju imovinu, proveri tačnost i pouzdanost računovodstvenih podataka, promovise operativnu efikasnost i podstakne zaposlene na propisane menadžerske politike (19). Proces interne kontrole mora biti nadziran i modifikovan ukoliko je to neophodno, kako bi sistem interne kontrole dinamično reagovao na izmenjene uslove koji utiču na nivo rizika unutar institucije (11). Međutim, iako se mnogi rukovodioci oslanjaju na postojanje internih kontrola kao zaštitu od prevara, nijedan sistem nije neprobojan. Odlučni prevaranti uvek pronađu način da zaobiđu razne vrste kontrola, s jedne strane, kao i da iskoriste slabosti u poslovanju, s druge strane. Njihovi postupci mogu da dovedu do finansijske ili reputacione štete bilo kojoj organizaciji.

Predmet istraživanja ovog rada povezan je sa internim kontrolama u prevenciji prevara u hotelskim preduzećima. Rad je strukturisan tako da najpre daje pregled osnovnih ukaza na internu kontrolu i prevare, a zatim analizira ulogu interne kontrole u prevenciji prevara na primeru hotelskih preduzeća.

## INTERNA KONTROLA I PREVENCIJA PREVARA

Sistem interne kontrole pruža mogućnosti da menadžment dobije informacije, zaštitu i kontrolu, koje su važne za uspešan rad preduzeća (18). Interna kontrola kao segment kontrole od velikog je značaja za obavljanje poslovanja, te kontrolne aktivnosti još više dolaze do izražaja. Među njima su kontrolne aktivnosti koje su u velikoj meri povezane sa računovodstvenim informacionim sistemima, a to su (16):

- razdvajanje dužnosti,
- autorizacija transakcija i aktivnosti,
- fizičke kontrole,
- provere performansi i
- monitoring kontrola.

”Prevare je nezakonito primanje imovine i sredstava na osnovu razmene ili zloupotrebe poverenja” (21). Kako Lukić (13) ističe, efikasno upravljanje prevarama je izozovno. Različita istraživanja su se bavila ulogom interne kontrole u prevenciji prevara. Jedno od njih predstavlja rad autora Špiler et al. (25), kojim se istražuje značaj interne kontrole u sprečavanju prevara u opštinama kao jedinicama lokalne samouprave. U prethodno navedenom radu, fokus je na analizi uloge interne kontrole u otkrivanju, sprečavanju i suzbijanju prevara u finansijskom poslovanju opštinskih organa. Istraživanje koje su sproveli Jovković & Dimitrijević (8) bavilo se

analizom dodatnih stavova koji analitičnije opisuju uočene limitirajuće faktore sistema interne kontrole u svrhu sprečavanja prevara sa ciljem uočavanja područja koja je moguće unaprediti. Utvrđeno je da su najbolje rangirani ograničavajući faktor interne kontrole u sprečavanju prevara - visoki troškovi vršenja kontrole, što ukazuje da preduzeća ekonomičnost pojedinih kontrola vide kao ključno za uspostavljanje u svom poslovanju. Najniže rangiran faktor – pojava grešaka i propusta od strane lica koja vrše kontrolu, govori u prilog shvatanja da će zaposleni ako su im pravilno predočene odgovornosti i ovlašćenja savesno obavljati svoja zaduženja. Interni revizori, za razliku od eksternih, bolje poznaju način na koji funkcionišu finansijske i operativne aktivnosti organizacije, što im omogućava da lakše uoče potencijalne načine na koje može doći do prevara u određenim procesima, transakcijama i poslovnim procedurama (5).

Prisustvo kontrola u funkciji sprečavanja prevara je povezano sa gubicima od prevara. Više od polovine profesionalnih prevara nastaje usled nedostatka internih kontrola – 32% i 19% zbog oslabljivanja postojećih kontrola (1, p. 5). Rezultati istraživanja ACFE (1) naglašavaju da su proaktivni naponi za otkrivanje prevara od suštinskog značaja za zaštitu od rizika od prevare. Uopšteno govoreći, aktivne metode otkrivanja su povezane sa mnogo bržim otkrivanjem od pasivnih metoda otkrivanja, što znači da preduzeća mogu dramatično da smanje uticaj prevare primenom internih kontrola i politika koje aktivno otkrivaju prevaru, kao što su detaljna kontrola menadžmenta, usaglašavanje naloga i nadzor/nadgledanje (1, p. 24). Kako Bogojević Arsić ističe (3), tehnike veštačke inteligencije su doprinele poboljšanom upravljanju finansijskim rizicima u kompanijama. Efikasno upravljanje rizicima, te u okviru njih i rizicima od prevara, bitno je za sprečavanje bankrota kompanija, odnosno obezbeđivanje održivog poslovanja (26). Razumevanje faktora koji su doveli do pojave prevare može pomoći u jačanju njihovih programa zaštite od budućih prevara. Tabela 1 pokazuje da je najčešće prevarama doprineo nedostatak internih kontrola (32%), nakon čega sledi oslabljivanje postojećih internih kontrola (19%). Sve zajedno, to znači da se dogodilo više od 50% slučajeva zbog nedekvatnog ili oslabljenog sistema interne kontrole.

**Tabela 1:** Primarne slabosti interne kontrole koje doprinose prevari na radu

Primarne slabosti	%
Nedostatak interne kontrole	32
Oslabljivanje postojećih internih kontrola	19
Nedostatak pregleda menadžmenta	18
Nedostatak kompetentnog osoblja u nadzornim ulogama	9
Loš ton upravljanja	8
Nedostatak nezavisnih provera/revizija	5
Ostalo	4
Nedostatak jasnih linija autoriteta	1
Nedostatak obrazovanja o prevari zaposlenih	3
Nedostatak mehanizama izveštavanja	1

Izvor: ACFE. (2024). Occupational Fraud 2024: A Report to the Nations, str.49.

Pojedinci na različitim nivoima u preduzeću doživljavaju različite pritiske i mogućnosti da se upuste u prevaru. Ovo je ilustrovano u tabeli 2, koja pokazuje kako se specifični faktori u osnovi prevare razlikuju u zavisnosti od položaja počinioca (zaposlenog).

**Tabela 2:** Primarne slabosti interne kontrole koje doprinose prevari na radu prema zaposlenima

Zaposleni	Primarne slabosti interne kontrole	%
Zaposleni	Nedostatak internih kontrola	31
	Oslabljivanje postojećih internih kontrola	19
Menadžeri	Nedostatak internih kontrola	34
	Oslabljivanje postojećih internih kontrola	18
Vlasnik/izvršilac	Nedostatak internih kontrola	31
	Oslabljivanje postojećih internih kontrola	21

Izvor: Prilagođeno prema: ACFE. (2024). Occupational Fraud 2024: A Report to the Nations, str. 50.

## ULOGA INTERNE KONTROLE U PREVENCIJI PREVARA – SLUČAJ HOTELSKIH PREDUZEĆA

Hotelska preduzeća imaju određene specifičnosti u svom poslovanju, što se direktno odražava i na specifičnosti u oblasti finansijskog izveštavanja, kao i u procesima interne kontrole i revizije (videti detaljnije – 15; 16; 17). Interna kontrola ima značajnu ulogu u obezbeđivanju realnijeg i pouzdanijeg finansijskog izveštavanja (15). Kako bi se efikasno suočila sa rizikom insajderskih prevara, neophodno je da hotelska preduzeća uspostave snažan sistem internih kontrola. U radu hotelskih preduzeća, neophodno je nadgledati i usaglašavati sistem interne kontrole sa poslovnom politikom preduzeća, kao i sa ostvarenim poslovnim rezultatima (27). Jedan od ključnih elemenata sistema internih kontrola jeste jasno razgraničenje kritičnih funkcija, poput nabavke, plaćanja i računovodstva. Ova podela dužnosti omogućava uspostavljanje mehanizma kontrole i ravnoteže, čime se znatno otežava pojedincu da izvrši i prikrije eventualne nelegalne aktivnosti (10). Odsustvo osnovnih kontrolnih mehanizama – kao što su razdvajanje dužnosti, odgovarajuća ovlašćenja i odobrenja, verifikacije i pomirenja – može stvoriti pogodno tlo za razvoj prevara, što jasno pokazuje veliki broj slučajeva iz prakse (12).

Van Ruth et al. (28) pokazuju da tip ugostiteljskog objekta ima veći uticaj na ranjivost od same vrste proizvoda: najranjiviji su ležerni restorani, zatim ekskluzivni restorani, dok ugostiteljski objekti sa širim spektrom usluga pokazuju bolje razvijene kontrole. S obzirom na identifikovani visok nivo ranjivosti, autori preporučuju dodatno jačanje zaštitnih mera i sistema kontrole (28). Harris & Pressey (6) bavili su se ispitivanjem loših radnih uslova zaposlenih na kruzerima, a nakon detaljnog pregleda prethodnih istraživanja, autori razvijaju metodološki okvir i iznose rezultate koji ukazuju na specifične mogućnosti za nastanak prevarnih aktivnosti.

Kada je reč o uspostavljanju sistema kontrole u organizaciji, potrebno je imati u vidu da tamo gde je moć, tu dolazi i do otpora. Otpor formalnim sistemima kontrole nije „nevidljiv“ (20). Slabe kontrole pružaju mogućnosti za nastanak i razvoj prevara. U tom kontekstu, ističe se da su poznavanje i istraživanje prevarnih radnji od velikog značaja, kako bi se izbegao potencijalni gubitak korisnika ili ih sveo na minimum (15). Povećani rizik od prevare u ugostiteljskoj industriji, posebno u restoranima, odnosi na nedostatak preventivnih kontrola, kao što su planovi za vanredne situacije, programi za praćenje prevara i razumevanje smernica industrije. Nedostatak zaposlenih i neadekvatna obuka pružaju priliku za krađu imovine. Nedostatak nadzora nad zaposlenima i prećutna tolerancija neetičkog ponašanja omogućavaju zaposlenima da manipulišu (10). Pitanje jačanja internih kontrola postaje još relevantnije u kontekstu savremenih uslova rada, naročito kada veliki broj zaposlenih nastavlja da radi od kuće, a mnogi poslodavci razmatraju mogućnost trajnog prelaska na rad na daljinu. Pandemija je, pored zdravstvenih i ekonomskih izazova, otvorila nove prilike i racionalizacije za prevarano ponašanje, naročito među onima koji su se suočili s finansijskim pritiscima. Zbog toga je od suštinskog značaja da vlasnici i menadžeri preduzeća redovno preispituju postojeće interne kontrole i identifikuju potencijalne ranjivosti u svojim sistemima (12). Efikasne interne kontrole obuhvataju preventivne mere koje sprečavaju, i detektivne mere koje otkrivaju nepravilnosti. Rukovodstvo često greši oslanjajući se na slabe detektivne kontrole umesto da proaktivno reaguje na crvene zastavice („red flags“).

Hotelska preduzeća trebalo bi da obezbede sveobuhvatnu etičku obuku za sve zaposlene, usmerenu na podizanje svesti o ozbiljnim posledicama koje krađa i prevara mogu imati na poslovanje, kao i na pojedince koji se upuste u takva neetička ponašanja. Ova edukacija treba da istakne značaj integriteta na radnom mestu i podstakne zaposlene da usvoje visoke profesionalne standarde. Pored edukacije, preporučuje se da hotelska preduzeća razmotre uvođenje dodatnih beneficija za zaposlene, kao što su besplatni ili subvencionisani obroci i zalihe. Ovakva strategija može pomoći u smanjenju finansijskih pritisaka koji često podstiču insajderske prevare, doprinoseći stvaranju sigurnijeg i etički odgovornijeg radnog okruženja. Redovna i otvorena komunikacija između menadžmenta i zaposlenih o značaju etičkog ponašanja predstavlja još jedan važan mehanizam u borbi protiv prevara. Održavanje kontinuiranog dijaloga jača organizacionu kulturu zasnovanu na poverenju i transparentnosti, čime se dodatno podstiče poštovanje etičkih principa. Takođe, uspostavljanje jasnog etičkog kodeksa i striktna primena njegovih odredbi, uz dostupnost sigurne i anonimne linije za uzbunjivače, jasno demonstrira posvećenost hotelskih preduzeća suzbijanju svih oblika prevara (10). Studija koju je sproveo Poulston (22) posebno se bavila problemom krađe zaposlenih u ugostiteljstvu, analizirajući učestalost, motive i racionalizaciju takvog ponašanja. Korišćenjem upitnika za prikupljanje kvantitativnih i kvalitativnih podataka od radnika u sektoru ugostiteljstva, identifikovani su najčešće prisutni oblici krađe, tipični predmeti koji se otuđuju, karakteristike najverovatnijih izvršilaca i njihova opravdanja za takve postupke. Rezultati ukazuju da je krađa zaposlenih česta pojava, naročito u sredinama sa nedostatkom osoblja i neadekvatnom

obukom. Posebno su ranjive grupe povremenih i nisko plaćenih radnika, kao i mlađi zaposleni, koji pokazuju veću tolerantnost prema ovakvim oblicima ponašanja. Studija dodatno rasvetljava odnos između društvenog konsenzusa, moralnog rasuđivanja i sitnih krađa, pružajući uvid u uzroke krađa iz etičke perspektive (22).

Sama priroda poslovanja u ugostiteljstvu čini ovaj sektor podložnim prevarama, zbog velikog broja interakcija sa ljudima, razuđenosti usluga i čestih nedoslednosti u poslovnim politikama među različitim kompanijama (4). Kako Vasilev et al. (29, p. 119) ističu, u turističkoj industriji čest je slučaj neprijavlivanja transakcija, naročito među hotelima i turističkim agencijama. Do toga može doći usled postojanja međusobno povezanih lica unutar organizacione strukture, koja su istovremeno u privatnim odnosima. Takve okolnosti mogu omogućiti prikrivanje određenih transakcija, koje neće biti evidentirane u finansijskim izveštajima, iako su zaista realizovane. Dalje, tipične vrste prevara jesu: obavljanje neregistrovane ugostiteljske delatnosti, nabavka robe bez ulaznih računa, povezana lica u poslovima nabavke (nabavke se vrše preko firmi koje su u vlasništvu ili pod kontrolom zaposlenih ili menadžmenta, a cene kupljenih dobara/usluga značajno odstupaju od tržišnih), prodaja hrane, pića i smeštaja bez izdavanja računa, nepodudaranje prihoda i zauzetosti prostora, odnosno niži prihod a veliki broj gostiju („occupancy rate“), izdavanje faktura bez (rednog) broja što otežava njihovo praćenje i reviziju, prevare sa kreditnim karticama gde su radnici u ugostiteljstvu ukrali podatke o njihovim karticama i koristili ih za kupovinu robe i usluga, prekomerna naplata kupcima, prodaja usluga kupcima koje su besplatne, lažne agencijske provizije i drugo. Barirer (2) navodi još jednu vrstu prevare, a to je da se hoteli često nalaze između potrebe za dobrom uslugom i zaštite od prevara, poput slučaja kada neko traži da mu se pošalje račun za uslugu smeštaja, a zapravo nije pravi gost. Jedan hotel je nakon ovakvih prevara uveo mere zaštite, tako da više ne šalje račune putem faksa, već ih isključivo poštom šalje na adresu iz rezervacije.

Jedno od pitanja koje je relevantno kada je reč o istraživanju prevara, jeste pitanje mesta gde one najčešće nastaju. Prevara se može dogoditi bilo gde u ugostiteljstvu, uz napomenu da se neki oblici prevarnih radnji češće dešavaju na nekim mestima nego na drugim. Pronevera imovine izgleda da je češća u hotelima (7; 22). Jedna studija je otkrila da zaposleni uglavnom krađu torbe, aktovke i laptopove iz javnih prostorija hotela, kao što su lobi, restorani, barovi i sale za doručak (9). Kada je reč o počiniocima prevare protiv sopstvenog poslodavca, jedno istraživanje je pokazalo da je reč o počinitelju muškog pola, starosti između 36-45 godina, nalazi se na višoj menadžerskoj poziciji u organizaciji (senior management) i zaposlen je u kompaniji duže od deset godina (23).

Ugostiteljska preduzeća su odgovorna za edukaciju svojih klijenata i zaposlenih o sveobuhvatnim rizicima prevare. Pokretanjem proaktivnih kampanja podizanja svesti, mogu da osnaže zainteresovane strane da prepoznaju i prijave neetičko ponašanje. Jednako važna je obuka zaposlenih, posebno onih na prvoj liniji, da identifikuju i prijave slučajeve insajderske prevare. Zaposleni treba da dobiju sveobuhvatna uputstva o prepoznavanju znakova upozorenja na proneveru, krađu imovine i druge oblike prevarnog ponašanja njihovih kolega. Moraju se saopštiti i pojačati jasni protokoli za eskalaciju

sumnjivih aktivnosti i uzbunjivanja (9). Redovne finansijske revizije, interne i eksterne, igraju ključnu ulogu u otkrivanju potencijalnih slučajeva krađe zaposlenih ili zloupotrebe resursa kompanije. Pored toga, uspostavljanje anonimnih telefonskih linija za uzbunjivače omogućava zaposlenima da bez straha od posledica prijave sumnjivo ponašanje (9). Otkrivanje i istraživanje prevara nekad nije dovoljno, već treba kreirati kvalitetan program prevencije prevarnih radnji koji bi sprečio njihov nastanak (23).

## ZAKLJUČAK

Ključ za smanjenje rizika od prevara na nivou menadžmenta leži u uspostavljanju specijalizovanih kontrola koje su zasnovane na pažljivoj proceni konkretnih pretnji od prevare koje mogu ugroziti organizaciju. Istraživanje interne kontrole u hotelskim preduzećima pokazuje ključnu povezanost između efikasnih sistema kontrole i optimizacije poslovnih procesa, kao i prevencije prevara. S druge strane, interna kontrola ima ključnu ulogu u prevenciji prevara, posebno kod hotelskih preduzeća, gde specifične funkcije, poput nabavke, plaćanja i računovodstva, moraju biti jasno razgraničene kako bi se smanjio rizik od insajderskih prevara. Kontrolne aktivnosti, kao što su razdvajanje dužnosti, autorizacija transakcija i fizičke kontrole, zajedno sa redovnim revizijama, omogućavaju prepoznavanje i eliminisanje potencijalnih prevara. U procesu upravljanja rizikom od prevara je bitno koristiti napredne metode za otkrivanje detaljnih indikatora prevare, što takođe omogućava da se napravi kritična razlika između dokaza o iskrenoj ljudskoj grešci i potencijalne ili stvarne prevarne radnje.

S obzirom na specifičnost hotelskih preduzeća, uvođenje i kontinuirano unapređivanje sistema interne kontrole, kao i edukacija zaposlenih o etici i važnosti integriteta na radnom mestu, predstavljaju ključne faktore za uspešno upravljanje preduzećem. Implementacija ovih sistema može značajno smanjiti rizik od prevara i doprinosti stvaranju stabilnog, efikasnog i etički odgovornog poslovnog okruženja. Pitanje koje se postavlja je kako dalje razviti i implementirati predmet istraživanja ovog rada, imajući u vidu specifično okruženje hotelske delatnosti, kako bi se osigurao njihov dugoročni uspeh i očuvala stabilnost poslovanja.

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