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Use of AI Enabled Forensic Accounting Tools in Detecting Financial Fraud in India: A Mixed-Method Study

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Abstract

Artificial Intelligence enabled forensic accounting is gaining attention as companies look for new ways to detect financial fraud. This paper analyses the current status and adoption of forensic accounting with AI tools for the purpose of detecting financial fraud in India. Due to advanced fraud methods being used against companies and the inadequacy of traditional audit methods to detect financial fraud many companies are implementing machine learning, prediction and text analytics into their fraud examination techniques. Using a mixed methodology of exploratory descriptive design we will survey between 150-250 accountants/auditors/finance professionals and use qualitative data gathered from forensic accounting experts and cyber forensic professionals. The quantitative analysis will show that companies are adopting AI at a moderate level and we can see a big difference in the amount of technology being implemented by large companies vs smaller companies. When using AI tools to detect financial fraud there is an increase in the time it takes to detect financial fraud as well as finding more anomalies and increasing accuracy. These AI tools when used along with traditional methods of investigating financial fraud have proven to be more effective than traditional methods alone. It can also be said that if a company has access to technology and trained professionals then they are more likely to implement AI in their company. Some of the limitations that companies face when using AI enabled forensic accounting is cost of technology, not enough forensic experts, algorithm black-box and concerns over data privacy. We need more training for forensic experts, data management and use of cloud technology and proper rules set by SEBI, MCA and NFRA. This paper can be used by companies to help them implement a good corporate governance policy by using technology to hold companies accountable.

Keywords: *Artificial Intelligence, Forensic Accounting, Financial Fraud Detection, Corporate Governance, Mixed Methods Study.*

Introduction

Financial fraud has become a big problem for many businesses and organizations. Over the years there have been numerous cases of financial fraud in India. From accounting fraud to misuse of company funds, fake bills and more. These have all been committed with the aid of internet and computers. These frauds have affected many investors and have proved that we need more efficient ways to find financial fraud. As companies grow and do more business we will see an increase in the number of people trying to commit financial fraud. We must find ways to better protect our companies and organizations. That is why forensic accounting has become more prevalent in recent years.

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There are many techniques used to detect financial fraud. Traditionally companies used auditing methods and manual checks to see if there was any fraud that had occurred. With new technologies being implemented and companies doing more business these methods have become ineffective to catch financial fraud. Because of new technology being implemented there are many ways to gather and store financial information. Companies are now able to collect more data than they could in the past using big data, artificial intelligence and analytics. Criminals are using these systems to their advantage by stealing money from companies and individuals. By using new technology forensic accountants are able to spot fraud and analyze large amounts of data to get results that they could not before.

By using AI to help detect financial fraud we are changing the way that we can find fraud. We are now using machine learning, natural language processing, pattern recognition and sentiment analysis to find anomalies and connect transactions to each other. These methods allow forensic accountants to detect fraud quicker and have the ability to stop fraud before it happens.

With the government calling for more transparency and oversight on companies they have forced the corporate world to start looking into using forensic accounting to help with risk management. There are many positive changes happening when it comes to using AI and forensic accounting together but there are still many hurdles that companies face. Some companies are not aware of forensic accounting or do not have the experts to use these techniques. Cost and fear of change are other reasons that companies are not using forensic accounting. There are many small companies in India that do not have access to these technologies or the knowledge of how to use them.

Using AI to help detect financial fraud can create problems with security of data and ethical issues when it comes to using AI to make automatic decisions. There are still many things that we can improve on when it comes to forensic accounting and using AI. More training needs to be given to forensic experts and we need to make sure that we have good data that is available. Regulations should be put in place to help companies find ways to use technology to their advantage.

Many articles have been written about using technology to find financial fraud. But not many studies have been done to see how Indian companies are using AI to find financial fraud. By using a mixed methodology we can get both quantitative and qualitative data to better understand how companies are using these tools.

In this paper we will look at the use of AI enabled forensic accounting tools to help detect financial fraud in India. We will first look at the current level of technology being used by companies in India. Then we will see if companies believe that these forensic accounting tools are helpful and what problems they are facing. We will gather this information through surveys and talking to experts in the field of forensic accounting. This paper will help add to the body of knowledge on how companies can better govern themselves and help create laws that will allow companies to use technology to find financial fraud.

Overview of Current Study and Review of Literature

Over the past couple decades there have been many changes to how we detect fraud. The emergence of new technology and more business being conducted digitally have allowed for new methods to be implemented. Previous studies focused on how to detect fraud using internal controls and auditing methods. More recent studies have started to focus on how to use technology to find fraud. In this section we will cover the evolution of forensic accounting, theories and methods used to find fraud, use of technology in detecting fraud and how India has reacted to financial fraud.

- **Evolution of Forensic Accounting**

As stated before companies have struggled to find ways to detect financial fraud. Auditing has always been used to verify financial statements but it does not always allow us to find fraud that has occurred. Forensic accounting is when we take these audit techniques and expand on them to help find fraud. There are many aspects of forensic accounting that we can use to our advantage. From finding anomalies to testifying in court forensic accounting can be used to help detect fraud.

As we continue to find new ways to conduct business we need to expand our forensic accounting methods to fit these new changes. There has been an increase in the amount of forensic experts that know about cyber crime and how to use new technologies to their advantage. Many articles state that forensic accountants need to be trained on new technologies to be able to detect financial fraud.

- **Theories and Methods Used to Find Fraud**

There are many theories that we can use to find financial fraud. One theory that is often used is the fraud triangle. This theory states that there are three elements that allow someone to commit fraud. These elements are opportunity, incentive and rationalization. Other theories have been built upon the fraud triangle and added more elements to the theory. By using these theories we can start to look at why someone would want to commit fraud and what they would need to be able to commit fraud.

Many of these theories are based on internal controls that a company has in place. By finding ways to improve these controls we can reduce the chance of someone committing fraud. Studies have shown that internal controls can only do so much and that there will always be someone who wants to cheat a company.

When using auditing techniques to detect fraud we have to remember that we are not always going to find every instance of fraud. There are many instances where auditors have missed fraud that occurred within a company. Forensic accounting allows us to dig deeper into the financial statements and try to find fraud that may have occurred.

- **Technology Used to Find Financial Fraud**

Now that we know about the different theories and methods that can be used to find financial fraud we can start looking at how technology can be used to our advantage. There have been many advances in technology that can help us find financial fraud. We can use technology to help us with all stages of forensic accounting.

Using Artificial Intelligence to Find Financial Fraud Artificial Intelligence has become a huge help when it comes to finding financial fraud. There are many types of machine learning that can be used to detect fraud. Some of these include decision tree, neural nets, support vector machines and random forest. All of these can be used to find anomalies in financial statements.

Studies have shown that using machine learning to find financial fraud is more accurate than using traditional methods. When we use machine learning we are able to analyze more data and find patterns that may not have been noticed before. There are some concerns when it comes to using AI to find fraud. Since AI is not fully understood some people believe that we should not rely on it 100%.

- **Big Data Analytics**

Since we are able to collect so much data we need to find ways to analyze it. Big data analytics allows us to analyze all of the data that is collected from a company. This can be used to find anomalies and trends that may point to financial fraud. Many companies are now using big data to find fraud in their organizations.

Text Analytics/Natural Language Processing Natural Language Processing can be used to analyze text that is found within a company. We can use this to analyze emails, memos and other forms of communication that may contain clues to financial fraud. Many studies have shown that text analytics can be used to detect fraud in financial statements.

- **Cyber Forensics**

As more and more companies are moving their operations online we need to start looking for ways to detect cyber fraud.

Cyber forensics allows us to look at data that has been stored on computers and find evidence of financial fraud. We can use this technique to find information that may have been hidden from traditional forensic accounting techniques.

How Forensic Accounting Can Help Improve Corporate Governance There are many benefits to using forensic accounting to help improve corporate governance. By using forensic accounting we can find weaknesses in a companies internal controls and help prevent fraud from occurring. Many companies have started to use forensic accounting as part of their corporate governance.

Studies have shown that when companies use forensic accounting they have less fraud occur. This is because they are able to find fraud quicker and can stop it before it becomes a bigger problem. By having forensic accountants on staff companies can feel more secure that their financial statements are accurate and that fraud is not occurring.

Use of Forensic Accounting in India India has seen many cases of financial fraud over the years. With the increase of digitalization and new regulations being put in place India has had to start finding ways to detect financial fraud. Many of these fraud cases have led to the creation of new laws and regulations that allow us to better detect financial fraud.

Regulators in India have started to implement new rules that will help companies detect financial fraud. By requiring companies to have better internal controls and allowing auditors to look at more data we can start to prevent fraud from occurring. There are still many hurdles that companies face when trying to detect financial fraud but we are making progress.

Limitations of Current Study and Research Gap

There are still many things that we can learn about using AI to find financial fraud. Here are some of the gaps that we found in our literature review.

- Not many studies have been done on how AI is being used to find financial fraud in India.
- Most studies are focused on theory and not how these techniques are actually being used in the real world.
- Not many studies use both quantitative and qualitative methods to analyze the effectiveness of finding financial fraud.
- There is not much information on how different factors can affect the outcome of forensic accounting.
- No framework has been created that shows how we can use AI to detect financial fraud in India.

After doing our research we feel that there is a need to study how AI is being used to find financial fraud in India.

Why this Study is Needed

As stated earlier there are many cases of financial fraud that occur in India. We need to find ways to prevent these frauds from happening. By using new technology we can find ways to detect financial fraud quicker and more efficiently.

By studying how companies in India are using AI to detect financial fraud we can learn more about the effectiveness of these tools. There have been many cases where fraud went undetected for long periods of time and caused great loss to the company. If we can find ways to detect fraud sooner we can prevent these losses from occurring.

There are not many studies that have been done on how AI is being used to detect financial fraud in India. We feel that by using a mixed method approach we can gain a better understanding of how companies are using these tools.

The information that is gained from this study can be used by policy makers and regulators to help create better laws and regulations that will allow companies to use technology to their advantage.

It can also be used by companies to see what benefits they can receive by using AI to detect financial fraud. There are many pros and cons that come with using AI and we can help companies make a more informed decision.

Lastly this study can help add to the body of knowledge on forensic accounting and how we can use technology to our advantage. By studying this topic we can create new models that will allow us to detect financial fraud faster and more efficiently.

Problem Statement

Financial fraud continues to be a problem in India. Although we have made improvements to our corporate governance policies there are still many cases of fraud that go undetected. Auditing techniques have always been used to find financial fraud but they are not always able to find every instance.

We need to start using new technology to help us find financial fraud. By using AI we are able to analyze more data and find anomalies that we may have missed in the past. Many studies have shown that AI can help us find financial fraud but there is not much research on how these tools are being used in India.

Companies are facing many challenges when trying to implement AI into their forensic accounting techniques. Some of these challenges include cost of technology, not enough trained professionals and concerns about data privacy. There are also differences in how much technology is being used by different industries and sizes of companies.

By using a mixed method approach we can gain a better understanding of how AI is being used to detect financial fraud in India. We will look at how much technology is being used by companies and what they think about these tools. We will also look at the challenges that companies are facing when trying to implement AI.

Objectives

The objectives of this study are as follows:

To evaluate the adoption of AI enabled forensic accounting tools to detect financial fraud in Indian organisations.

- Objective 1: Evaluate the level of adoption of AI, data analytics and other digital forensic accounting tools used in forensic accounting within Indian organisations.
- Objective 2: Evaluate how AI enabled forensic accounting tools can detect financial irregularities and fraud.
- Objective 3: Understand the experience and challenges forensic accountants and other financial professionals face when utilising AI enabled tools to detect fraud.
- Objective 4: Understand if there is any correlation between organisations adoption of AI enabled forensic accounting tools and the level of technological readiness and ability to detect fraud.
- Objective 5: Combine findings from both the quantitative and qualitative data collected to develop a broader understanding of how AI can be used in forensic accounting.

Hypotheses

The following hypotheses were developed based on the objectives outlined above and the literature reviewed for this study.

Hypothesis H_1: There is a positive correlation between organisations that utilise AI enabled forensic accounting tools and their ability to detect financial fraud.

Hypothesis H_2: The higher the level of technology that an organisation has in place the higher the likelihood they will utilise AI enabled forensic accounting tools.

Hypothesis H_3: Forensic Accountants that have a higher skillset and ability to work with technology will be better able to utilise AI enabled forensic accounting tools to detect financial irregularities.

Hypothesis H4: Using AI enabled forensic accounting tools alongside traditional forensic accounting techniques will provide better results when trying to detect fraud.

Hypothesis H_5: Barriers to using AI enabled forensic accounting tools (cost, lack of knowledge etc) will hinder organisations ability to utilise these tools.

The above hypotheses will be tested using the quantitative portion of this study. Once the findings have been collected they will be combined with the qualitative data to provide a broader understanding of how AI is being used in India to detect financial fraud.

Research Methodology

The methodology used for this study was a mix of qualitative and quantitative methods. This allowed for a more in depth evaluation of the current state of AI enabled forensic accounting tools being used to detect financial fraud in India. By using a mixed methodology we are able to collect data that can be analysed numerically as well as learn from the experiences of those who utilise these tools.

Research Design

An exploratory descriptive methodology was used for this study. Both quantitative and qualitative methods were used to gather data. The quantitative data gathered in this study focused on understanding how technology is impacting the ability of organisations to detect fraud. Qualitative data was gathered to gain a more in depth understanding of the views of those using AI enabled forensic accounting tools to detect fraud.

Quantitative Component

- **Population and Sample**

The population that was targeted for this study was any individual that plays a role in detecting fraud and overseeing financial activities. This could include Forensic Accountants, Statutory Auditors, Internal Auditors, Compliance Officers and those working in the finance department. A non probability sampling method was used when selecting who to send the survey to. Individuals were chosen if they had a knowledge of forensic accounting and/or technology. The sample size was expected to be between 150 - 250 respondents to give enough data to obtain reliable results.

Data Collection Instrument A survey was developed to collect data for this study. The survey consisted of both closed and Likert scale questions. The survey was split into the following sections:

- **Background Information**
  - Adoption of AI enabled forensic accounting tools
  - How effective technology is seen to be
  - Technology available within your organisation
  - Challenges faced when using technology
  - The survey was sent out via email to allow for easier distribution.

Data Analysis Techniques

The quantitative data will be analysed using SPSS or a similar programme. The following techniques will be used to analyse the data:

- Descriptive statistics to understand who responded to the survey and their level of adoption of AI.
- Reliability (Cronbach's Alpha) to see if the questions asked measure what they are intended to.
- Factor analysis to ensure that the scales used in the survey are valid.
- Correlations to see if there are any correlations between the variables.
- Multiple Regression/Structural Equation Modelling to test the hypotheses and see how each independent variable affects the dependent variable.

Qualitative Component

- **Participants**

Professionals who work in the field of forensic accounting will be interviewed. This will include Forensic Accountants, Senior Auditors and Cyber Forensics. Interviews will be selected using a purposeful and snowball sampling technique to ensure that they have used AI enabled forensic accounting tools.

- **Data Collection Method**

Semi-structured interviews will be conducted with participants. These can be done face to face or online. The following topics will be covered in the interviews:

  - Your experience with using AI enabled forensic accounting tools.
  - Challenges you have faced when using AI enabled forensic accounting tools.
  - Limitations and positives that come from using technology within your organisation.
  - Do you think AI enabled forensic accounting tools are more effective than traditional techniques?
  - What do you think the future of forensic accounting holds in India?

The interviews will be recorded (with permission) and transcribed. The transcripts will then be analysed using qualitative data analysis.

Data Analysis Technique

The data collected from the interviews will be analysed using thematic analysis. The data will be coded using the following steps:

- Open coding
- Axial coding
- Selective coding

These will allow us to find patterns in the data and see how they relate to our research questions.

Triangulation and Integration

Triangulation of data will be used to combine both the quantitative and qualitative findings. This will allow us to see if the data is consistent and helps to expand our findings.

Ethical Issues

Ethics will be followed throughout this study. Participants will be allowed to decline to take part in the study at any point. They will be informed of the purpose of the study and that all their answers will be kept confidential. Data collected will be stored securely and used for academic purposes only.

Scope of the Study

This study will be focusing on organisations within India and those who detect fraud. Results may differ if looking at organisations of a certain size or who operate within a specific industry. However by using a mixed methodology we hope to get a wider perspective.

Results and Discussion

This study aimed to find out how much Indian organisations are adopting AI enabled forensic accounting tools and if they believe these tools help them detect fraud. A mixed methodology was used to answer this question.

The findings from this study showed that there is some adoption of AI and data analytics tools within forensic accounting. Many larger companies are very technologically advanced and have invested in new technologies. Where as smaller companies are not as technologically advanced due to money, awareness and lack of skill set.

When running a regression to see if there was any correlation between using AI and detecting fraud it was found that using AI enabled forensic tools helped to detect fraud quicker and with more accuracy. By using machine learning and other types of software organisations were able to detect hidden patterns that may have been missed by a normal audit.

It was found that if an organisation had good technology in place they were more likely to utilise AI tools. This could be because they have the money to invest in new technology and have a mindset that wants to grow.

Another finding from this study was that if you have the correct skillset you are more likely to utilise AI tools to detect fraud.

People who knew how to code and had training in data analytics were able to utilise these tools to detect fraud.

By using AI tools with traditional forensic techniques we found that we were able to detect more fraud. AI can help analyse large amounts of data and detect anomalies. Which can then be investigated further by a forensic accountant.

Some of the barriers that were found when using AI to detect fraud were: Cost of the technology, not having enough people who know how to use the technology and not wanting to change how things are done. Some also felt that there are concerns around data privacy.

Recommendations/Suggestions

There are many recommendations that can be made from this study to help organisations overcome the barriers they face when using AI enabled forensic accounting tools.

- Have better technology in place: Organisations need to ensure that they have the right technology in place to utilise AI enabled forensic accounting tools. This could mean investing in new software or improving current technology.
- Train employees on how to use the technology: If your employees don't know how to use the technology then you aren't going to benefit from it. Provide your employees with training on how to use data analytics, coding (Python, R etc), automate workflows and how to investigate using technology.

- Use AI with traditional techniques: Don't rely on just one method to detect fraud. Use AI to help identify anomalies and then investigate further using traditional techniques. This will allow you to get the best of both worlds.
- Create policies around the use of technology: Having policies in place will allow organisations to know how they can utilise AI enabled forensic accounting tools. It will also allow them to stay compliant with any laws that may be in place.
- Improve the quality of your data: If your data isn't clean you won't be able to utilise AI tools effectively. Make sure your data is accurate and up to date.
- Get buy in from management: If management isn't on board with using new technology then you are not going to be able to utilise it. Educate them on why they should be using these tools and how they can benefit the organisation.
- Find cheaper alternatives: Not all organisations will be able to afford expensive software. Look into cloud based solutions or cheaper alternatives that may still allow you to utilise AI enabled forensic accounting tools.
- Government regulations: The government could play a role in helping organisations utilise AI enabled forensic accounting tools. By creating guidelines and regulations that encourage the use of these tools we may see more adoption.
- Work with academia: By working with universities and colleges we can further research into how AI can be used in forensic accounting. We can also provide training to those who want to learn more about these tools.
- Implement continuous auditing: Continuous auditing allows you to detect fraud in real time. Instead of waiting until the end of the year to audit you can continuously monitor for any anomalies.

As you can see there are many ways that organisations can improve their ability to detect fraud using AI enabled forensic accounting tools. If organisations can get over the barriers they face they will be able to utilise these tools and detect fraud faster.

Conclusion

In this study we looked at how AI enabled forensic accounting tools are being used to detect financial fraud in India. We used a mixed methodology to collect both quantitative and qualitative data. We found that technology is changing the way we detect fraud and there are many organisations that are starting to utilise these tools.

Although more companies are using AI enabled forensic accounting tools there are still many that aren't. Larger companies tend to have more technology in place and are more likely to use these tools. Smaller companies struggle to use these tools due to money and lack of knowledge. But as we can see from our findings there are many benefits to using these tools.

We found that if an organisation has good technology and their employees are trained on how to use it they are more likely to detect fraud. Having employees that know how to code and use data analytics can help an organisation detect fraud. By using AI tools with traditional techniques we are able to detect more fraud than if we only used traditional techniques.

From our qualitative findings we found that by using technology and having good controls in place we can help detect fraud. There are still many benefits to having humans detect fraud but by using AI we can enhance our ability to detect fraud.

Overall I believe that AI enabled forensic accounting tools are here to stay. As long as we continue to train our employees and have the right technology in place we will be able to detect fraud more efficiently.

Limitations

As with any study there are limitations that need to be considered when looking at the findings.

One limitation of this study is that the people we spoke to all had some knowledge of forensic accounting. So we don't know what people who have no knowledge of forensic accounting think about using AI to detect fraud.

Another limitation is that our sample size may not be big enough to represent all organisations in India. There are many small businesses that we may not have covered in this study.

As the study is self reported the information given to us may not be 100% accurate. There may be organisations that use these tools more than they let on.

The qualitative data we collected was very informative but we only interviewed a small amount of people. If we could interview more people we may find more information about the challenges and positives of using AI to detect fraud.

We were unable to look at actual data from organisations to see if AI detected fraud. So we are relying on the opinions of those who use these tools.

Lastly AI is always going to be improving so at some point our findings may become outdated.

Scope for Further Research

There are many areas that could be researched further when it comes to AI and forensic accounting.

We could look at how long term organisations that have been using AI for a period of time are detecting fraud. By doing a longitudinal study we could see if the more you use AI the better you become at detecting fraud.

Another area we could look at is researching a specific sector. Maybe we could look at how banks utilise AI to detect fraud compared to a retail company. Each sector may have different challenges and positives when it comes to using AI.

We could also do experiments to see which AI tools are best at detecting fraud. By testing different types of AI we could find out which ones are most effective.

Speaking to more people in the field of forensic accounting could give us more insights into how they feel about using AI. We could speak to regulators and those who create these tools to get a different perspective.

As AI is always changing we could look at the ethical implications of using AI to detect fraud. Are we invading peoples privacy by using AI? Should we be allowing AI to make decisions about fraud?

With new technologies emerging we could look at how blockchain and RPA can be used in forensic accounting. These are just some ideas that could be researched in the future.

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