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- підтвердження достовірності нарахувань та виплат працівникам, відображення даних процесів в обліку;
- з’ясування законності та повноти утримань із заробітної плати та інших виплат працівникам на користь підприємства, інших суб’єктів;
- перевірка в організації аналітичного обліку розрахунків з оплати праці та взаємозв’язку аналітичного та синтетичного обліку;
- оцінка заходів, яких вживає адміністрація з метою своєчасного стягнення заборгованості виплат працівникам, що є важливим джерелом інформації для перевірки цих питань.

3. До перспективних напрямів досліджень у сфері обліку праці та її оплати з метою мінімізації ризиків слід віднести:
- контроль за дотриманням штатної дисципліни та раціональним використанням робочого часу;
- правильне обчисlenня витрат робочого часу в обліку праці;
- лецькі нарахування заробітної плати та утримань з неї;
- здійснення своєчасних і достовірних розрахунків по заробітній платі;
- контроль за використанням фонду заробітної плати;
- забезпечення споживачів інформацією про працю і заробітну плату.

Ключові слова: управління ризиками, оплата праці, аудиторські перевірки, методи порівняння, офіційна інформація, фактичні дані.

УПРАВЛЕНИЕ РИСКАМИ В СФЕРЕ ОПЛАТЫ ТРУДА

Коваль С. П.

Предметом статьи является исследование проблем управления рисками, связанных, в частности, с расхождениями официальных и фактических оценок оплаты труда. Наиболее важное значение для эффективного управления рисками имеет адекватное информационное обеспечение, которое включает широкий спектр различных видов информации: статистической, экономической, коммерческой, финансовой, юридической, технической и т.д. В исследовании использовались общенаучные и специальные методы: анализа и синтеза, аналогии и сопоставления, статистических оценок и др.

Результаты работы. Освещены особенности некоторых методов сопоставления официальных и фактических оценок оплаты труда на основе принципов аудиторских проверок. Результаты исследования могут быть использованы всеми заинтересованными сторонами, в том числе органами государственной исполнительной власти при усовершенствовании механизмов реализации социально-экономической политики занятости населения и государственного регулирования рынка труда Украины в сфере оплаты труда.

Выводы. 1. На основе методов сопоставления официальных и фактических оценок заработной платы в соответствии установленных критериев предоставлено условно-положительный вывод о достоверности и законности информации, отраженной в финансовой отчетности, по результатам проведенных операций относительно оплаты труда в 2020 году.

2. Основными задачами, которые должны быть нацелены на решение проблем относительно управления рисками путем аудита расчетов по оплате труда, определены:
- подтверждение достоверности начислений и выплат работникам, отображение данных процессов в учете;
- установление законности и полноты отчислений из заработной платы и других выплат работникам в пользу предприятия, других субъектов;
- проверка в организации аналитического учета расчетов по заработной плате и взаимосвязи аналитического и синтетического учета;
- оценка мероприятий, которые проводит администрация с целью своевременного изъятия задолженности по выплатам работникам, что является важным источником информации для проверки этих вопросов.

3. К перспективным направлениям исследований в сфере учета труда и его оплаты с целью минимизации рисков следует отнести:
- контроль за соблюдением штатной дисциплины и рацionalным использованием рабочего времени;
- правильное вычисление издержек рабочего времени в учете труда;
- лецькі нарахування заробітної плати та утримань з неї;
- осущевствлення своевременных и достовірних расчетов по заработной плате;
- контроль использования фонду заробітної плати;
- обеспечение потребителей информацией о труде и заработной плате.

Ключевые слова: управление рисками, оплата труда, аудиторские проверки, методы сопоставления, официальная информация, фактические данные.

RISK MANAGEMENT IN THE SPHERE OF WAGES

Svitlana Koval

The subject of article is to study the problems of risk management associated, in particular, with the discrepancies of official and actual wage assessments. The most important value for effective risk management...
has adequate information support, which includes a wide range of various types of information: statistical, economic, commercial, financial, legal, technical, etc. In the study, general scientific and special methods were used: analysis and synthesis, analogy and comparison, statistical estimates, etc.

**The results of work.** The peculiarities of some methods of comparing official and actual wage assessments based on the principles of audit inspections are highlighted. The results of the study can be used by all stakeholders, including the authorities of the state executive power in improving the mechanisms for implementing the socio-economic policy of employment and state regulation of the labor market in the field of remuneration.

**The conclusions.** 1. Based on the methods of comparing official and actual wage assessments in accordance with established criteria, a conditional-positive conclusion is provided to the reliability and legality of information reflected in the financial statements, according to the results of operations on the process of remuneration in 2020.

2. The main tasks that should be aimed at solving risk management issues by auditing calculations for remuneration are defined:
   - confirmation of the reliability of accruals and payments to employees, displaying processes of accounting processes;
   - finding out the legality and completeness of salaries and other payments to employees in favor of the enterprise, other subjects;
   - verification in the organization of analytical accounting calculations for remuneration and interconnection of analytical and synthetic accounting;
   - the assessment of the administration takes place in order to timely collect debt payments to employees, which is an important source of information to verify these issues.

3. The promising areas of research in the field of labor accounting and its payment in order to minimize risks include:
   - control over compliance with regular discipline and rational use of working time;
   - the correct calculation of labor costs in the account of labor;
   - legitimate payroll and dependents from it;
   - implementation of timely and reliable salary calculations;
   - control over the use of the wage fund;
   - providing consumers with information on labor and wages.

**Key words:** risk management, payment, audit verification, comparison methods, official information, actual data.

**JEL Classification:** D80, E24

**Formulation of the problem.** The most important value for effective risk management has adequate information provision. It includes a wide range of different types of information: statistical, economic, commercial, financial, legal, technical, etc. The presence of reliable and up-to-date information allows you to quickly take managerial decisions that exhibit impacts on lower risks. Proper information support and its effective use in conducting risk operations minimizes the likelihood of risks.

The main component of the general population income in Ukraine is known to have official salaries. However, in practice, it often turns out that official data on salaries do not correspond to reality. After all, the real fact that many employers simply ignore the guaranteed level of minimum wages and forcing hired workers to work for a small salary, and sometimes not declaring their labor payment. Or, on the contrary, wanting to avoid unnecessary, in their opinion, expenses, issued salary employees in the «envelopes». In this case, we are talking about «shadow» earnings, which are not payable taxes and are not deducted to the Pension Fund. As a result, agreeing to receive salaries in the «envelopes», most people do not think that deliberately deprecies themselves. At first glance it seems that it is bad: it is beneficial for both the employer and for the employee, because the first one does not pay taxes, and the second one - receives a decent amount of earnings. But, in fact, this benefit is very ghost. An employee receiving salary is unofficially, quite defenseless before the employer. Having a very questionable gain today, you can get a unambiguous losing in the future. Since, by contacting the protection of its rights to any instance, the employee will not have any evidence of a confirmation of wages he actually received.

In addition, receiving a salary in the «envelope», the employee carries out a serious offense - in fact, it promotes the employer to violate the law, and deprives itself worthy pension in the future, since low wages gives a low earnings coefficient, which is taken into account when calculating the pension. The oral arrangement is in no way fixed legally, the employer pays as much as it considers necessary and until it considers it necessary. As a result, an employee has no evidence to confirm the valid amount of their wages and labor experience.

Therefore, currently the audit of payments for remuneration and risk management in this area plays an important role for the national policy system. In addition to identifying violations, this is due to the fact that labor and wage records are labor-intensive, requires attention and concentration, since it is associated with the processing of a large number of primary information, has many same type of operations, which requires additional research.

**Sources.** During the audit of payments for remuneration, such sources of information [6] are used:

- Labor legislation,
- The Labour Code,
- Legislative acts about the company and entrepreneurship,
- Estimated payment statement (Form No. P-49),
- Estimated roll (Form No. P-51),
- Payment note (Form No. 53),
The purpose of the article is to study the main problems of risk management in Ukraine through the application of comparisons of official and actual sales assessment based on the principles of audit inspections.

Presenting main material. Standard methods of comparing official and actual wage assessments include the use of an audit sample during financial audit [4].

Domestic standards of internal audit are determined by the financial audit as an assessment of the activities of the institution regarding the legality and reliability of financial and budget reports, the correctness of accounting. Financial audit focuses on financial processes, focusing on control mechanisms in them, financial transactions, accounting and reporting.

At the same time, the methods of its conduct and preparation of the report (audit conclusions) are generally standardized, but necessary for its knowledge, as a rule, is limited to the spheres of the budget process, accounting, implementation of public procurement and law.

One of the key objectives of the financial audit are the provision of an audit (in international practice, the term «provision of sufficient guarantees») on the reliability of reporting is used.

Thus, the classical bases of the financial audit provide for the provision of two key objectives of such an audit [1, 2, 6]:
- to test the reliability (efficiency and effectiveness) of control measures that are used in the investigated process;
- provide an audit conclusion (or guarantees) on the reliability and justice of the financial statements of the institution.

As a rule, the criteria for the audit conclusion are established at the national level and characterize an acceptable level of errors in the preparation of an audit opinion on the reliability of financial statements. Each state is individually suited to identify such criteria. In Ukraine, such clear criteria at the legislative level are not established today.

For example, in the Netherlands at the level of the general methodology for the needs of internal financial audits, typical groups of criteria are identified to provide an audit opinion [3]:
1) If the financial statements contain errors, their level is analyzed in the volume of a population covered by the audit sample of transactions:
   - Errors <1% - definitely a positive conclusion;
   - Errors> 1%, but <3% - a conventional conclusion;
   - Errors> 3% - negative conclusion;
2) If the financial statements contain uncertainty - the lack of complete information on confirmation / refuting of the reliability of individual operations, then their level is analyzed in the scope covered by the audit sample of transactions:
   - Uncertainty <2% - definitely a positive conclusion;
   - Uncertainty> 3%, but <10% is a conventional conclusion;
   - Uncertainty> 10% - refusal to conclude.

In order to obtain an audit opinion, the «guarantee» and «materiality» are determined.

The level of guarantee concerns the authenticity of the audit conclusion. This, the so-called sufficient level of confidence (which guarantees the auditor) is that reporting does not contain significant errors. The addition to the level of guarantee is an audit risk. Audit risk means the risk that the internal auditor takes on the provision of an incorrect conclusion or thought.

In Europe, the guarantee level is usually 95%, and the auditor's risk corresponds to 100% - 95% = 5%. Reducing the level of warranty below 95% has a consequence of reducing the number of transactions to be verified, and at the same time reducing the value of the audit conclusion. Accordingly, an increase in the level of guarantee means an increase in the audit sample, but at the same time increases the value of the audit [3].

The level of materiality means an acceptable (permissible) level of errors, inconsistencies or inaccuracies. As a rule, it is associated with the «risk of appetite» by the management of the institution. The level of materiality can be defined as in absolute values (UAH, euros), as well as a percentage of the volume covered by the audit of transactions.
The level of guarantee, materiality, as well as a number of other aspects that are important for calculating the scope of the audit sample are determined at the stage of preliminary research in the audit program, which is actually a logical outcome of the completion of this phase.

Taking into account the above, you can set the following criteria for providing an audit.

If financial reporting contains errors, their level is analyzed in the volume of totality, then covered with audit sample of transactions [3]:

- Errors <5% - a definitely positive conclusion;
- Errors > 5%, but <15% - a conventional conclusion;
- Errors > 15% - negative conclusion.

As a result, a level of guarantee is 95%, an audit risk - 5%, the level of materiality is 5%.

A very important stage in the internal financial audit process is the preliminary study planning. It is necessary to clearly understand what goals face to auditors during the study, study the internal environment of the research object, which should focus on which stages of a certain process are the most risky. In any case, at this stage, the implementation of the financial audit must conduct a so-called process analysis, which is based on a detailed study of the environment, systematization and a thorough analysis of financial flows / operations schemes, including systematic control measures implemented in this process. The ultimate goal of the analysis of the process is to determine the most risky stages / operations and control measures that are reflected in the reporting, to carry out their detailed control at the subsequent stages of the financial audit.

As a rule, the most risky financial flows and operations include primarily those containing strategic risks (are politically significant, important for management or unreliable control) and financially essential (a significant percentage of the total amount of financial statements).

A useful tool for analyzing the process is its schematic image, that is, the construction of a block diagram of the process, in which individual attention should be paid to systematic control measures provided for in its framework.

The next stage in the analysis of the remuneration process is the analysis of risks that affect the financial statements of the institution and the most important economic operations. According to the results of such an analysis, the selection of the most risk operations and control measures for their further testing, in particular, information on the practical study of the process of remuneration.

The analysis of the process of remuneration in accordance with the given flowchart provides the following types of current (internal) control, namely:

- the department of personnel of the institution is carried out by the current control of the following basic stages of the process of remuneration, such as the check of working time, assembling orders for establishing salaries, allowances, surcharges, etc., transfer of working time and administrative documents to the Department of Economics and Finance;
- implementation of the personnel department of the above-mentioned stages of the process of remuneration, provided by the Instruction on the Office, the official instructions of the department employees and the schedule of document defense;
- The Department of Economics and Finance are the following stages of the process of remuneration: payroll and monetary support; retention of wages and monetary support; preparation of reporting.

Analyzing the stages of the remuneration process, during which the current control of the units of the institution is carried out, it can be concluded that the greatest risks may arise at the stage of charging the Department of Economics and Finance of Wages and Cash Support.

Investigation of the stage of payment of remuneration It is possible to identify errors in the stages of the process that took place earlier. In addition, errors found at the accrual stage are mostly systematic.

After determining the most risky stage, namely, payroll, preliminary testing of control systems by selective test audits. Conducting such an assessment is important, because the CR indicator is a risk of control system - is one of the key components for calculating the size of the audit sample based on a monetary assessment, which is based on the methodology of financial audits. Audit sample or selective verification means conducting audit procedures in relation to less than 100% of the data subject to be investigated. At the same time, the results obtained should allow the auditor to obtain audit evidence that will not only be sufficient to characterize individual proven facts, but will allow you to distribute (extrapolate) obtained conclusions on the entire set of data, that is, it will allow an objective assessment of their reliability. Extrapolation – the procedure for distributing the results of checking the selective data on a general population. At the planning stage of the audit sample, the risks assessment is extremely important [6]:

Audit Risk (AR) = Inherent / Personal Risk (IR)* Risk Control (CR)* Risk of Disexperience (DR)

\[ AR = IR \times CR \times DR \]  \hspace{1cm} (1.1)

With that:

- Audit risk (AR) is an application to a guarantee level (100% - (minus) a guarantee level). Typically, the guarantee level is 95%, and the audit risk is 5% (provided by the audit program).
- Inherent risk (IR) – the risk that the error will be admitted, regardless of the existing control measures. Aspects that affect the inherent risk: the qualifications of personnel, the complexity of the rules, the management measures on the results of the audit.
- Control risk (CR) – the risk that control measures will not be able to prevent or detect material deviations and thus are ineffective.
- Risk of disexperience (DR) – risk that substantial (basic) auditor tests, including sampling, will not show an error.

After determining the inherent risk and risk control, the risk of non-propagation can be determined as follows, using the audit model:

\[ DR = \frac{AR}{IR \times CR} \]  

(1.2)

According to the results of the tests at this stage, the risk of control system (CR) is evaluated, which may be high, medium, or low. This value corresponds to the corresponding coefficients from Table 1. To determine the size of the audit sample, it is important to determine the risk of indispensation and risk of control. These values are also given in Table 1.

Table 1. Risk coefficients of disexperience and control risks

<table>
<thead>
<tr>
<th>Risk of disexperience</th>
<th>Risk control</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High</td>
</tr>
<tr>
<td>High</td>
<td>1</td>
</tr>
<tr>
<td>Average</td>
<td>0,65</td>
</tr>
<tr>
<td>Low</td>
<td>0,45</td>
</tr>
</tbody>
</table>

Source: Built according to data [5, 6]

In determining the size of the sample, the internal auditor should take into account the fact that the size of the audit sample affects:

- the maximum error amount that the internal auditor is ready to adopt in all aggregate (level of materiality);
- the level of confidence that the internal auditor should provide its conclusion;
- the size of the sample set;
- assessment of an internal auditor of inherent risk and risk control.

Internal auditors must determine the level of risk that they are ready to be taken to determine the number of significant tests and the number of sample units necessary to provide sufficient and proper audit evidence. Audit risk model is used to determine the risk associated with audit procedures and, in particular, with significant tests.

The sample size can be calculated based on the formula:

\[ \text{Sample size} = \frac{\text{Aggregate} \times \text{Reliability coefficient}}{\text{Materiality}}. \]

Reliability coefficient (RF) is a level of confidence, convertible to the coefficient of confidence based on the number of expected errors (Table 2).

Table 2. Reliability coefficients

<table>
<thead>
<tr>
<th>Number of expected errors</th>
<th>Levels of confidence, %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>95%</td>
</tr>
<tr>
<td>0</td>
<td>3.00</td>
</tr>
<tr>
<td>1</td>
<td>4.75</td>
</tr>
<tr>
<td>2</td>
<td>6.30</td>
</tr>
<tr>
<td>3</td>
<td>7.76</td>
</tr>
<tr>
<td>4</td>
<td>9.16</td>
</tr>
</tbody>
</table>

Source: Built according to data [5, 6]

The level of confidence (CI) is a value that is indirectly depends on the risk of indexterity and calculated as follows:

\[ \text{CL} = 100 - DR \]  

(1.3)

Reliability coefficient is calculated based on the probability of occurrence of errors compared to the level of confidence to be achieved. The number of expected errors can be determined either by the results of previous internal audits, or on the basis of professional judgment of the auditor.

Based on a statistical sample, the auditor can make an assessment, within which limits the actual error amount. To determine these limits, two indicators are important:

MLE – is the most likely error that is calculated on the basis of a total error in the sample extrapolated over the entire set.

UEL – the highest level of errors that the internal auditor expects the sample results.

As a result of the study of the payment process of 2020, the upper limit of the UEL error was 1374090.62 UAH or 6.2% of a sample population. Thus, in accordance with the established criteria provided a conventional conclusion about the reliability and legality of information reflected in the financial statements, according to the results of operations on the process of remuneration.

Each enterprise in conditions of market relations can apply various forms of remuneration and material remuneration. Therefore, the auditor determines which payment is applied at the enterprise, and accordingly selects the path of verification. Thus, for hourly remuneration, the validity of tariff rates and compliance with contract conditions, and for the timing - the implementation of quantitative and qualitative indicators, the correctness of the use of norms and rates, etc.
The conclusions. Based on the methods of comparing official and actual wage assessments in accordance with established criteria, a conditional-positive conclusion is provided to the reliability and legality of information reflected in the financial statements, according to the results of operations on the process of remuneration in 2020.

The main tasks that should be aimed at solving risk management issues by auditing calculations for remuneration are defined:
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The promising areas of research in the field of labor accounting and its payment in order to minimize risks include:
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- providing consumers with information on labor and wages.

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КОНКУРЕНТНІ ПЕРЕВАГИ РОБОТИЗОВАНИХ ПІДПРИЄМСТВ
ПРИ ЗДІЙСНЕННІ ЗОВНІШНЬОЕКОНОМІЧНОЇ ДІЯЛЬНОСТІ

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Актуальність теми дослідження. Виходячи зі сплесків науково-технічного прогресу постала необхідність привернення уваги не тільки до конкурентних переваг автоматизовано-роботизованих підприємств над сучасною технологією, а й до іншості щодо швидкого зближення, якіх фахівці, експерти відомі в сфері високих технологій, змінюють комплексні спосіб діяльності, які характеризуються невизначеністю соціально-економічних умов у сфері зовнішньоекономічної діяльності. Постановка завдання, мети дослідження, методологія проведення дослідження, вихновка відповідно до статті.

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ЕКОНОМІКА ТА УПРАВЛІННЯ

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