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Prospects for the implementation of Global Internal Audit Standards in the banking sector of Ukraine: adaptation to international requirements and national realities

Abstract. Internal audit in banks is a key tool for enhancing the efficiency and resilience of the banking system, providing an independent assessment of governance, control, and risk management systems. The activities of internal audit units are regulated by international standards, particularly the Global Internal Audit Standards (GIAS) 2024, adapted to the Ukrainian context.

Problem statement. Under conditions of economic instability and external challenges, including martial law, the harmonization of national approaches to internal audit with international standards has become especially relevant, as it will improve control efficiency, transparency, and trust in the banking system.

Unresolved issues. Despite the existing regulatory framework, problems remain in resource provision, staff qualification levels, implementation of modern audit technologies, and the readiness of bank management to actively cooperate with internal audit units. The adaptation of GIAS to the public sector also remains insufficiently explored.

Purpose of the article. To substantiate the prospects for implementing the GIAS 2024 in the Ukrainian banking sector, considering international experience, national regulatory specifics, and current financial security challenges.

Main material. The article presents a comparative analysis of the structure and content of the GIAS 2024 and previous standards, highlighting the five domains of the new standards, their principles, requirements, and implementation guidelines. The difficulties of adapting the requirements - particularly in resource provision, communication with supervisory boards, and the introduction of KPIs for evaluating audit effectiveness—are analyzed. Practical aspects of implementing new procedures are identified, including strengthening the role of internal audit in risk management systems and supporting the digital transformation of banks.

Conclusions. The implementation of GIAS 2024 in the Ukrainian banking sector has the potential to significantly improve the quality of internal control, align with international standards, and strengthen investor confidence. Successful realization requires methodological guidelines, a clear system of performance indicators, updated internal bank regulations, adequate financial and human resources, and integration of the standards into the daily practice of internal auditors.

Keywords: internal audit, Global Internal Audit Standards, banking sector, risk management, international standards, financial security.

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Introduction. Internal audit in banks plays an exceptional role in ensuring the efficiency and resilience of the banking system, serving as an independent tool for assessing and improving governance, control, and risk management systems. The internal audit standards applied in Ukrainian banks are the International Standards for the Professional Practice of Internal Auditing, adopted by the International Internal Audit Standards Board (IIASB) and approved by the International Professional Practices Framework Oversight Council (IPPFOC), which define the general principles (procedures) that internal audit units must follow in the performance of their functions [1]. It should be noted that internal audit standards are continuously reviewed and improved. Thus, as of January 9, 2025, the Global Internal Audit Standards (GIAS) 2024 are in force [2]. Their official Ukrainian translation is available on the website of the Institute of Internal Auditors of Ukraine.

The relevance of this study is driven by the growing need to strengthen the Ukrainian banking system under conditions of economic instability, integration processes, and external challenges, particularly those related to martial law. Internal audit, as an independent management function, becomes especially important for ensuring the financial stability of banks and fostering trust from the state, investors, and society. In this context, a key task is the adaptation and implementation of the GIAS 2024, which serve as a modern tool for harmonizing audit processes with international practice. Given that the Ukrainian banking system aims to comply with EU standards and global financial control requirements, the study of mechanisms and prospects for implementing the new internal audit standards is both scientifically justified and practically necessary.

Literature Review. Theoretical aspects of the internal audit system in banks and the mechanisms of their practical implementation have been actively examined by both domestic and foreign researchers.

The scholarly contribution of Skasko O. and Dmyshko Ya. (2023) lies in defining criteria for assessing the efficiency of internal audit systems in banks by revealing the mechanisms of their interaction with the National Bank of Ukraine and audit firms under conditions of uncertainty during wartime. The authors proposed ways to improve bank management quality through streamlining the functioning mechanisms of internal audit and identified directions for enhancing the efficiency of organizing internal audit inspections in banks to improve the quality of management processes.

Krutova A. S. and Semenets A. O. (2018) systematized the shortcomings of domestic regulatory support for internal audit and developed measures to address them, taking into account international experience, by implementing global best practices into the national legal framework.

Mukiibi S. and Kabanda R. (2025) examined the impact of internal audit practices on financial performance. The study concluded that strengthening internal audit practices - including risk management, financial oversight, and compliance monitoring - is crucial for improving financial performance.

Particular attention should be paid to the research of Male K. and Irumba A. (2025), which focuses on the effectiveness of audit practices and their impact on bank cash flow management. The study investigated how the functions, policies, and procedures of internal audit contribute to the accuracy, accountability, and efficiency of managing a bank's financial flows.

Research by several foreign scholars focuses on identifying the challenges and barriers that arise in the practical implementation of the Global Internal Audit Standards within organizations and institutions of various levels and forms of ownership.

As Lenz and O'Regan (2024) note, while the revised Global Internal Audit Standards favor a principles-based approach, the prescriptiveness of the IIA's Standards continues to constrain individual judgment and critical reasoning, narrowing the intellectual and moral horizons of modern internal auditing.

Shaban and Barakat (2023) emphasize that while internal auditing plays a crucial role in ensuring regulatory compliance, identifying risks, and enhancing efficiency, the effectiveness of internal audit standards in fostering value-added tasks - such as strategic planning and risk management - remains insufficiently examined, especially in emerging markets.

Purpose, objectives, and research methods. The purpose of the study is to substantiate the prospects for implementing the Global Internal Audit Standards in the Ukrainian banking sector, taking into account international experience, national regulatory specifics, and current challenges in the field of financial security. To achieve this aim, the following objectives were set: to analyze the structure, content, and significance of the Global Internal Audit Standards in the context of the modern financial environment; to identify the main challenges in implementing the Global Internal Audit Standards in Ukrainian banks; and to propose practical recommendations for their implementation in Ukraine's banking sector.

The research methods include: analysis and synthesis (for studying scientific literature, legal acts, and internal audit standards); comparative analysis (for comparing the features of the GIAS 2024 with the International Standards for the Professional Practice of Internal Auditing 2017); a systemic approach (for assessing internal audit as part of the corporate governance system in banks); and the abstract-logical method (for theoretical generalization of conclusions and analysis of research results).

Results. In terms of content and structure, the current Global Internal Audit Standards (GIAS) 2024 differ significantly from the previous standards applied in the Ukrainian banking sector - the International Standards for the Professional Practice of Internal Auditing (2017). The main features of the GIAS 2024 are outlined below.

The Global Internal Audit Standards are grouped into five domains, namely:

- Domain I: Purpose of Internal Auditing;
- Domain II: Ethics and Professionalism;
- Domain III: Governing the Internal Audit Function;
- Domain IV: Managing the Internal Audit Function;
- Domain V: Performing Internal Audit Services.

Domains II–V are further divided into 15 principles, each of which is fulfilled through corresponding standards. The total number of GIAS is 52.

A distinctive feature of the standards' structure is their three-element composition:

1. *requirements* – provide clear instructions using the term “must”;
2. *implementation guidance* – contain clarifications on how the requirements may be achieved;
3. *examples of conformance evidence* – not only help confirm compliance with a specific standard but also assist in preparing for an overall quality assessment of the internal audit system.

Domain I – Purpose of Internal Auditing defines the aim of internal auditing as follows: “Internal auditing enhances an organization's ability to create, protect, and sustain value by providing the board and management with independent, risk-based, and objective assurance, advice, insight, and foresight” [2].

Key aspects of Domain I include a risk-based approach, support for the organization's ability to serve the public interest, the combination of assurance and consulting services, and the independence and objectivity of internal auditors.

Domain II – Ethics and Professionalism replaces the former Code of Ethics of the Institute of Internal Auditors and establishes expectations for the professional conduct of internal auditors, including chief audit executives and others providing internal audit services. It contains 5 principles and 13 standards (Table 1).

Table 1. Structure of Domain II «Ethics and Professionalism» Global Internal Audit Standards 2024

GIAS 2024 Principles	Standards
Principle 1. Demonstrate Integrity	1.1 Integrity and Professional Courage 1.2 Ethical Expectations of the Organization 1.3 Lawful and Ethical Conduct
Principle 2. Maintain Objectivity	2.1 Individual Objectivity 2.2 Preserving Objectivity 2.3 Disclosure of Impairments to Objectivity
Principle 3. Demonstrate Competence	3.1 Competence 3.2 Continuing Professional Development
Principle 4. Apply Due Professional Care	4.1 Conformance with the Global Internal Audit Standards 4.2 Due Professional Care 4.3 Professional Skepticism
Principle 5. Maintain Confidentiality	5.1 Use of Information 5.2 Protection of Information

Source: compiled by the author based on [2]

According to Table 1, GIAS retain principles of integrity, objectivity, competence, and confidentiality, which were also inherent in the Code of Ethics. However, a new requirement appears in Standard 1.1 - *professional courage*. This standard states: “Internal auditors must demonstrate professional courage by communicating truthfully and taking appropriate action, even when faced with dilemmas and difficult situations” [2].

Domain III – Governing the Internal Audit Function sets clear requirements for chief audit executives to work closely with the board in establishing the internal audit function, ensuring its independence, and overseeing its activities. Senior management is also responsible for supporting effective corporate governance of the internal audit function. The domain consists of 3 principles and 9 standards (Table 2).

Table 2. Structure of Domain III «Governing the Internal Audit Function» Global Internal Audit Standards 2024

GIAS 2024 Principles	Standards
Principle 6. Obtain Authority from the Board	6.1 Internal Audit Mandate 6.2 Internal Audit Charter 6.3 Support from the Board and Senior Management
Principle 7. Maintain an Independent Position	7.1 Organizational Independence 7.2 Qualifications of the Chief Audit Executive
Principle 8. Be Overseen by the Board	8.1 Engagement with the Board 8.2 Resources 8.3 Quality 8.4 External Quality Assessment

Source: compiled by the author based on [2]

The Chief Audit Executive’s Guide to Domain III [4] highlights several practical challenges, especially in the public sector. These include limited board authority in state-owned banks (often restricted by political functions), insufficient resources or authority of audit committees to influence management decisions, and funding or staffing constraints that conflict with Standards 7.1 (“Organizational Independence”) and 8.2 (“Resources”).

Moreover, higher qualification requirements for chief audit executives under Standard 7.2 and the need for continuous learning entail additional costs, which not all banks can afford. Implementing Domain III also requires updating internal audit documents and procedures, conducting gap analyses, and revising mandates and strategic plans - tasks demanding both time and expertise. Resistance from management to deeper engagement with the board may further hinder implementation. Thus, successful adoption of Domain III depends on systemic changes in governance approaches, adequate resources, and active stakeholder dialogue.

Domain IV – Managing the Internal Audit Function details the responsibilities of the chief audit executive, including strategic planning, obtaining and allocating resources, stakeholder communication, and ensuring continuous improvement in the internal audit function’s performance. The domain includes 4 principles and 16 standards (Table 3).

Table 3. Structure of Domain IV «Managing the Internal Audit Function» Global Internal Audit Standards 2024

GIAS 2024 Principles	Standards
Principle 9. Plan Strategically	9.1 Understanding Governance, Risk Management, and Control Processes 9.2 Internal Audit Strategy 9.3 Methodology 9.4 Internal Audit Plan 9.5 Coordination and Reliance on the Work of Others
Principle 10. Manage Resources	10.1 Managing Financial Resources 10.2 Managing Human Resources 10.3 Technological Resources
Principle 11. Communicate Effectively	11.1 Building Relationships and Communicating with Stakeholders 11.2 Effective Communication 11.3 Communicating Results 11.4 Errors and Omissions 11.5 Communication on Risk Acceptance
Principle 12. Enhance Quality	12.1 Internal Quality Assessment 12.2 Performance Measurement 12.3 Supervision and Enhancement of Engagement Performance

Source: compiled by the author based on [2]

Domain IV introduces new requirements such as developing an internal audit strategy alongside the audit plan (Standard 9.2), and a thorough understanding of governance, risk management, and control processes (Standard 9.1). This includes assessing how the organization identifies and evaluates significant risks, and how it selects appropriate controls in key risk areas:

- reliability and integrity of financial and operational information;
- effectiveness and efficiency of operations and programs;
- safeguarding of assets;
- compliance with laws and regulations.

Such a *risk-oriented approach* is also preserved in the requirements for developing the internal audit strategy, plan, and methodology, as defined in Standards 9.2–9.4 [2].

The implementation of Standards 10.1–10.3 may be challenging due to insufficient funding of IT infrastructure, the lack of specialized software solutions for auditing, and a shortage of qualified personnel.

Principle 11 of the GIAS requires internal auditors to ensure effective communication; however, its practical implementation also encounters a number of problematic aspects. In particular, the implementation of Standard 11.2, which requires regular reporting of audit results to the board of directors, may be hindered by ineffective stakeholder communication, since in Ukrainian banks this practice is often overly formalized due to excessive bureaucracy.

According to the requirements of Standard 11.5, if “*the chief audit executive concludes that management has accepted a level of risk that exceeds the organization’s risk appetite or tolerance, the issue must be discussed with senior management. If the chief audit executive determines that the matter has not been resolved by senior management, it must be escalated to the board*” [2].

Therefore, compliance with Standard 11.5 regarding risk acceptance reporting requires the development of appropriate risk communication mechanisms, which is complicated by the fear of conflicts with management.

Particular attention should also be paid to the requirements of Principle 12 of the GIAS, which provide for conducting both external and internal quality assessments of internal audit. Meeting this requirement necessitates the development of criteria for evaluating the performance of internal audit assignments, internal auditors, and the internal audit function as a whole. Such criteria form the basis for assessing progress toward effectiveness goals.

The implementation of Standard 12.2 essentially involves the introduction of a system of performance indicators for assessing internal audit activities — namely, **key performance indicators (KPIs)**. The standard provides several examples of such indicators, including:

- coverage of task objectives defined for verification according to the internal audit mandate;
- percentage of key risks and control measures tested within the organization;
- stakeholder satisfaction with the understanding of task objectives, timeliness of task execution, and clarity of audit findings;
- percentage of the internal audit plan completed on time;
- balance between assurance and consulting tasks in the internal audit plan in line with the audit strategy;
- external quality assessments confirming compliance of the internal audit function with the Standards, etc.

The application of Standard 12.2 in practice requires a well-developed methodology for calculating performance indicators. Therefore, its implementation should be preceded by the development of appropriate methodological support for the internal audit performance evaluation process. It is advisable to establish a list of necessary indicators and determine the methodology for their calculation at the national level.

Domain V – Performing Internal Audit Services shifts focus from management requirements to auditor-level tasks. It sets out obligations for effective task planning, conducting audits, developing recommendations and action plans, and maintaining communication with management throughout and after the engagement. The domain consists of 3 principles and 14 standards (Table 4).

Table 4. Structure of Domain V «Performing Internal Audit Services» Global Internal Audit Standards 2024

GIAS 2024 Principles	Standards
Principle 13. Plan Engagements Effectively	13.1 Engagement Communication 13.2 Engagement Risk Assessment 13.3 Engagement Objectives and Scope 13.4 Evaluation Criteria 13.5 Engagement Resources 13.6 Engagement Work Program
Principle 14. Conduct Engagements	14.1 Gathering Information for Analysis and Evaluation 14.2 Engagement Analysis and Potential Observations 14.3 Evaluation of Observations 14.4 Recommendations and Action Plans 14.5 Engagement Conclusions 14.6 Engagement Documentation
Principle 15. Communicate Engagement Results and Monitor Action Plans	15.1 Final Engagement Communication (Report) 15.2 Confirmation of Recommendation or Action Plan Implementation

Source: compiled by the author based on [2]

A key feature of Domain V is the emphasis on comprehensive documentation of all audit engagement stages - planning, execution, reporting, and follow-up, which increases administrative workload. The requirement to formalize each step poses particular challenges for small internal audit units.

Discussion. The process of implementing the Global Internal Audit Standards (GIAS) is ongoing and requires harmonization of a number of national regulatory requirements in the field of internal audit. The active discussions surrounding this process have been fueled by the presentation of the draft law "On Amendments to the Law of Ukraine 'On the Audit of Financial Statements and Auditing Activities' and Certain Laws of Ukraine Regarding the Improvement of Legislation in the Field of Auditing Activities".

In particular, the All-Ukrainian Public Organization "Institute of Internal Auditors of Ukraine" has expressed concern over the proposed amendments to the Law of Ukraine "On the Audit of Financial Statements and Auditing Activities" that pertain to the internal auditing

profession. In their opinion, certain provisions of the draft law fail to take into account the specifics of the internal auditor profession and internationally recognized approaches to its regulation. This could have negative consequences both for the professional community of internal auditors and for the economy as a whole.

The GIAS set high requirements for the professional competence and ethical conduct of internal auditors. The proposed changes do not incorporate these standards, creating the risk of Ukraine diverging from established international practices [6].

Overall, it should be noted that the implementation of the GIAS in the Ukrainian banking sector is a significant step toward enhancing the effectiveness, transparency, and professionalism of internal audit in banks. The key prospects for implementing the GIAS include:

1. Improving the quality of internal audit, particularly by raising requirements for the documentation of auditors' work; enhancing communication with management and supervisory bodies, which will ensure a deeper understanding of risks and more effective control.
2. Harmonizing domestic internal audit requirements with international ones, which is crucial for integrating Ukraine's banking sector into global financial markets and increasing investor and partner confidence.
3. Enhancing the professional competencies of auditors, including updating training programs and raising qualification requirements for internal auditors, which will contribute to the development of professional skills.
4. Strengthening the role of internal audit in the risk management system, enabling banks to more effectively identify, assess, and manage various types of risks.
5. Supporting digital transformation, as the GIAS address modern technological challenges, particularly in IT systems auditing, which is critical for the banking sector in the context of digitalization.

It should be noted that Ukraine is currently undertaking measures to adapt national standards to the GIAS, with the support of international programs such as *EU4PFM*. The goal of these initiatives is to assist in harmonizing standards, updating training programs, and strengthening quality control in internal auditing [3].

Conclusions.

The implementation of the Global Internal Audit Standards in the Ukrainian banking sector holds significant potential for strengthening the effectiveness of internal control. However, it requires a systemic approach, adequate resources, and active support from state and professional institutions.

Based on the above, it is considered that for the further integration of the GIAS into the practical activities of bank internal audit units, the following prerequisites must be met:

- development and implementation of methodological guidelines for applying the GIAS;
- approval of a list of key performance indicators for evaluating internal audit activities and development of a methodology for their calculation at the national level;
- updating the existing Internal Audit Regulations of individual banks in accordance with current internal audit standards (GIAS);
- conducting systematic training and professional development of internal auditors;
- ensuring adequate resources for the implementation of new audit procedures and technologies;
- integrating the standards into the daily practice of bank internal audit units.

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**Перспективи впровадження глобальних стандартів внутрішнього аудиту в банківському секторі
України: адаптація до міжнародних вимог і національних реалій**

Анотація. Внутрішній аудит у банках є ключовим інструментом підвищення ефективності та стійкості банківської системи, забезпечуючи незалежну оцінку систем управління, контролю та управління ризиками. Діяльність підрозділів внутрішнього аудиту регламентується міжнародними стандартами, зокрема Глобальними стандартами внутрішнього аудиту (ГСВА) 2024 року, адаптованими до українських реалій.

Постановка проблеми. В умовах економічної нестабільності та зовнішніх викликів, зокрема воєнного стану, особливо актуальним стає питання гармонізації національних підходів до внутрішнього аудиту з міжнародними стандартами, що дозволить підвищити ефективність контролю, прозорість та довіру до банківської системи.

Нерозв'язані аспекти. Попри наявність нормативної бази, залишаються проблеми з ресурсним забезпеченням, рівнем кваліфікації кадрів, впровадженням сучасних технологій аудиту та готовністю керівництва банків до активної взаємодії з підрозділами внутрішнього аудиту. Недостатньо дослідженими є питання адаптації ГСВА до умов державного сектору.

Мета статті. Обґрунтувати перспективи впровадження ГСВА 2024 у банківському секторі України з урахуванням міжнародного досвіду, національних особливостей регулювання та актуальних викликів фінансової безпеки.

Основний матеріал. У статті проведено порівняльний аналіз структури та змісту ГСВА 2024 і попередніх стандартів, виокремлено п'ять розділів (доменів) нових стандартів, їх принципи, стандарти та рекомендації з впровадження. Проаналізовано труднощі адаптації вимог, зокрема у сфері ресурсного забезпечення, комунікації з наглядовими радами, впровадження КРІ для оцінювання ефективності аудиту. Визначено практичні аспекти впровадження нових процедур, включно з підвищенням ролі внутрішнього аудиту у системі управління ризиками та підтримкою цифрової трансформації банків.

Висновки. Впровадження ГСВА 2024 у банківському секторі України має потенціал для суттєвого підвищення якості внутрішнього контролю, гармонізації з міжнародними стандартами та зміцнення довіри інвесторів. Для успішної реалізації необхідні методологічні рекомендації, чітка система показників ефективності, оновлення внутрішніх положень банків, належне фінансове та кадрове забезпечення, а також інтеграція стандартів у щоденну практику внутрішніх аудиторів.

Ключові слова: внутрішній аудит, Глобальні стандарти внутрішнього аудиту, банківський сектор, управління ризиками, міжнародні стандарти, фінансова безпека.

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