

# Employee Trust Betrayal and Fraud Dynamics in Indonesia's Logistic Industry

Elok Nurindah Sari<sup>1\*</sup>, Indrianawati Usman<sup>2</sup>

<sup>1,2</sup>Faculty of Economics and Business, Universitas Airlangga, Indonesia

Email: <sup>1)</sup> [elok.nurindah.sari-2023@feb.unair.ac.id](mailto:elok.nurindah.sari-2023@feb.unair.ac.id), <sup>2)</sup> [indrianawati-u@feb.unair.ac.id](mailto:indrianawati-u@feb.unair.ac.id)

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## Abstract

Fraud remains a persistent challenge for organizations in Indonesia, particularly within the logistics industry, which is characterized by complex operations and a high reliance on trust among parties. This study aims to identify the dynamics of employee trust betrayal and patterns of fraudulent behavior in Indonesian organizations. Employing an exploratory case study approach, the research analyzed internal corporate documents, including investigation reports, disciplinary records, and compliance policies from logistics sectors. The findings reveal a rising trend in fraud cases from 2019 to 2024, strongly linked to post-pandemic economic pressures, weak internal controls, and moral rationalization by offenders. Demographic analysis indicates that most perpetrators are early-career male employees under special contract status, suggesting a correlation between employment instability and unethical conduct. Theoretically, this study contributes to the literature by integrating Agency Theory and Fraud Triangle Theory to explain the behavioral roots of organizational fraud. Practically, it underscores the importance of integrity-based governance, multilayered monitoring, and an ethical culture that prioritizes accountability and transparency.

**Keywords:** Agency Theory, Corporate Governance, Fraud, Fraud Triangle, Trust.

## 1. Introduction

Every business activity inherently carries a vulnerability to the risk of fraud. Although most organizations have implemented adequate internal control systems, fraudulent practices remain a persistent, difficult to eradicate completely. This condition indicates that no company, regardless of size small or large is entirely immune to the risk of fraud (Krambia-Kapardis & Zopiatis, 2010; Murray, 2014). Bressler & Bressler (2007) revealed that approximately 30 percent of small business failures are caused by internal corruption and employee dishonesty. This vulnerability is further exacerbated by the limited resources available to implement adequate internal controls (Hanno & Hughes, 1999), the underutilization of anti-fraud technology in detecting deviant behavior (Bierstaker et al., 2006), and weak external monitoring mechanisms such as independent audits (Wells, 2004). The combination of these factors demonstrates that fraud is a phenomenon that can occur across various types of organizations, regardless of their size, system, or level of professionalism.

Fraud is an act of obtaining personal gain through deceitful and dishonest means from others who would not otherwise provide such benefits if they knew the truth (Levi, 2011). Gupta & Gupta (2015) emphasize that fraudulent behavior often involves false or manipulative representations to obtain illegitimate advantages. The Association of Certified Fraud Examiners (2014) defines occupational fraud as the misuse of one's position or authority within an organization to enrich oneself by exploiting the company's resources. Wells (2004)



further explains that employee fraud can take many forms, from simple acts such as the theft of office supplies to more complex schemes like financial statement manipulation. Thus, fraud is not merely an administrative or financial violation but also a betrayal of trust and organizational integrity.

Various reports indicate that fraudulent practices continue to be a serious issue, causing significant losses to organizations in Indonesia. According to *Occupational Fraud 2022: A Report to the Nations* by the ACFE, the Asia-Pacific region recorded the highest number of fraud cases, with corruption accounting for approximately 50% of all reported cases. As part of this region, Indonesia ranked fourth with 23 identified cases (ACFE, 2022). Although many of these cases originate in the public sector, similar trends are also observed in industrial and corporate settings. Various forms of internal misconduct ranging from asset misappropriation, financial data manipulation, to employee collusion illustrate that fraud has become a systemic challenge in Indonesia's business environment.

In the context of the Indonesian industry, the issue of fraud becomes even more complex. Hierarchical organizational structures, business process complexity, and intense competition pressures create information asymmetry between management and employees, increasing the likelihood of misconduct (Eryanto, 2020). Specifically, the potential for fraud within the Indonesian logistics industry is particularly high due to its dispersed operations, numerous distribution points, and reliance on inter-party trust (Yuri & Sari, 2022).

Activities such as inventory management, goods transportation, and electronic transactions create opportunities for individuals to engage in fraudulent acts without easy detection (Wijayanti & Setyawan, 2022). Furthermore, an organizational culture that tolerates minor violations, weak internal reporting systems (whistleblowing systems), and a lack of ethical leadership all contribute to an increased risk of fraud (Setiawan et al., 2022). In such an environment, betrayal of trust becomes the root cause of dishonest behavior. When the trust granted by the organization is exploited for personal gain, it not only results in financial losses but also damages the moral stability and reputation of the company.

This study is expected to make both theoretical and practical contributions in several ways. First, from an academic perspective, this research expands the literature on fraud dynamics by introducing behavioral and social perspectives within the understudied logistics industry. Second, from a practical standpoint, this study's findings can help logistics companies identify the primary causes of fraud and understand perpetrators' behavioral patterns, enabling the development of more effective monitoring systems and preventive policies. Third, the study provides a foundation for management to build an integrity- and trust-based organizational culture to minimize the risk of fraud in the future. Fourth, the findings will also benefit policymakers and logistics industry associations in formulating national strategies for fraud prevention, aimed at strengthening governance and enhancing the reliability of Indonesia's logistics sector in the era of global competition.

## 2. Literature Review

### 2.1. Agency Theory

Agency theory has long been a foundational framework for explaining behavioral deviations organizations. Rooted in economic studies of the 1960s and early 1970s, the theory initially discussed risk sharing among individuals or groups with differing risk preferences (Arrow, 1971; Wilson, 1968). It later evolved to address the agency problem, a conflict of interest arising when a principal (such as an owner or shareholder) delegates authority to an agent (such as a manager or employee) whose goals and actions may diverge from those of the

principal (Jensen & Meckling, 1976; Ross, 1973). This misalignment is amplified by information asymmetry, as principals cannot always verify whether agents are acting in their best interest.

Agency theory employs the contractual metaphor to illustrate how incentive systems and control mechanisms are designed to align interests between principals and agents (Hou & Liu, 2025). Its effectiveness depends on several factors, including self-interest, risk aversion, organizational structure, and the quality of information systems. When monitoring and incentives are weak, agents may exploit their positions to pursue personal gains at the expense of organizational welfare (Lootah et al., 2025).

In Indonesia's industrial environment, this theory helps explain the occurrence of employee fraud as a manifestation of opportunistic behavior that arises from governance weaknesses and limited oversight (Yuri & Sari, 2022). Company owners or executives (principals) entrust operational and financial control to employees or managers (agents). Still, insufficient supervision caused by hierarchical complexity, limited transparency, or weak internal controls creates moral hazard (Bierstaker et al., 2006). Employees may then engage in asset misappropriation, falsification of records, or collusion for personal benefit. From this perspective, employee fraud is not merely an individual ethical failure but a structural outcome of an imbalanced principal agent relationship.

Thus, agency theory underscores that fraud prevention requires more than moral enforcement it demands an integrated governance design that minimizes information asymmetry, aligns incentives with organizational goals, and promotes accountability. Trust, therefore, must coexist with effective monitoring to ensure that delegated authority does not devolve into betrayal.

## 2.2. Fraud Triangle Theory

The Fraud Triangle Theory, introduced by Cressey (1953), is one of the classical theories that provides a behavioral foundation for understanding why individuals who were initially trusted can turn into perpetrators of fraud within the context of work or organizations. The Fraud Triangle Theory explains that fraud occurs when three key elements pressure, opportunity, and rationalization which coexist and reinforce one another. Pressure is the primary motivation that drives individuals to commit fraud, stemming from financial difficulties, a consumptive lifestyle, or unrealistic performance targets (Wilks & Zimbelman, 2004). Opportunity arises from weak internal controls, lack of segregation of duties, or ineffective monitoring mechanisms, which allow individuals to engage in misconduct without immediate detection (Jensen & Murphy, 2001). Meanwhile, rationalization reflects the psychological process by which offenders justify their fraudulent behavior through moral or social reasoning, such as feeling undervalued, overburdened, or believing their actions are acceptable within the organizational culture (Cohen et al., 2010).

The combination of these three elements creates fertile ground for trust betrayal within the workplace. Individuals who were once trusted may turn into perpetrators of fraud when personal or organizational pressures intersect with weak oversight and moral justification for unethical actions (Gupta & Gupta, 2015). In Indonesia's industrial sector particularly in logistics industries that rely heavily on mutual trust among suppliers, customers, and employees this phenomenon becomes highly relevant. When organizational trust is violated, it not only causes financial losses but also erodes the moral foundation, reputation, and integrity that underpin business sustainability (Eryanto, 2020; Siregar & Tenoyo, 2015; Yuri & Sari, 2022). Therefore, the Fraud Triangle Theory provides a crucial lens for understanding how psychological, structural, and cultural factors interact to produce fraudulent behavior in industrial environments.

### 2.3. Previous Research

Findings from several financial oversight institutions reveal that fraud stems from weak control systems and behavioral factors, organizational culture, and a lack of ethical commitment within management (Yuri & Sari, 2022). In the context of decentralization and financial management autonomy across industrial sectors, opportunities for fraud become even greater when internal supervision is not accompanied by increased accountability and transparency. Skousen et al. (2008) classifies fraud into three major categories financial statement fraud, asset misappropriation, and corruptional equally damaging effects on organizations. According to the ACFE's reports from 2002–2010, organizational losses due to fraud are estimated at around 5-7% of total annual revenue (ACFE, 2022). This fact underscores that fraud poses a financial threat and undermines the trust that forms the foundation of workplace relationships.

Most previous studies on fraud Indonesia have focused on the financial and governmental sectors, emphasizing financial statement analysis, internal audit effectiveness, or management control systems (Eryanto, 2020; Setiawan et al., 2022; Siregar & Tenoyo, 2015). Research specifically examining the behavioral dynamics of fraud within the logistics sector particularly those addressing social and psychological aspects such as trust betrayal in workplace relationships remains very limited. Yet, the logistics sector is highly complex and depends heavily on individual integrity across multiple operational levels. Therefore, this research is crucial to fill this gap by exploring the causes, dynamics, and impacts of fraud on management and organizational performance in Indonesia's logistics industry.

## 3. Methods

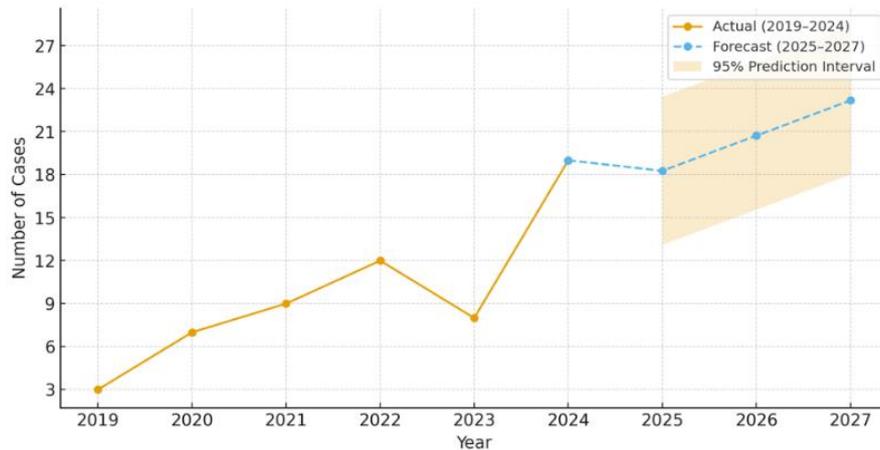
This research paper presented an exploratory case study on fraud detection and prevention within the particular social, economic, and cultural environment of logistic companies in Indonesia. This study employed document analysis as the primary data collection method. The analysis was conducted on a variety of documents and records obtained from the Human Resource (HR) departments of logistics, distribution and construction companies in Indonesia. The reviewed materials included employee fraud reports, investigation reports, disciplinary action records, and internal policy documents related to employee conduct and compliance.

Document analysis enables the researcher to obtain systematic and contextual evidence of employee fraud cases as recorded within the organization. According to Annamalah (2024), the use of document analysis in case studies provides a rich and detailed description of the phenomenon under investigation, allowing a deeper exploration of events in their real-life context. Similarly, Michaud (2017) emphasizes that analyzing organizational document helps uncover meanings and patterns that contribute to a comprehensive understanding of the research problem.

In this study, document analysis serves not only as a source of factual information but also as a means to interpret organizational behavior and control mechanisms that shape the occurrence and management of employee fraud. Each document was carefully examined to identify themes related to the causes, impact, and prevention strategies of employee fraud. Cross-checking across different document types and across cases was conducted to ensure the credibility and reliability of the findings.

#### 4. Results and Discussion

Figure 1 presents the actual and projected trends in fraud cases among Indonesian logistic companies from 2019 to 2027. Actual data from 2019 to 2024 shows a general upward trend, indicating a rise in fraudulent activity in the sector. While there was a slight decline in 2023, the sharp increase in 2024 indicates an increased risk of fraud, potentially related to post-pandemic economic pressures, increased operational complexity, and inadequate internal control systems. This pattern reflects how organizational vulnerabilities and governance weaknesses can create opportunities for misconduct, particularly when financial performance pressures increase (Ullah et al., 2019).



**Figure 1. Annual Case Count (Actual and Forecast)**

The forecasted results generated using the Exponential Triple Smoothing (ETS) method further indicate a sustained increase in fraud cases through 2027. As a forecasting model, ETS effectively captures both trend and seasonal variations, while emphasizing recent data points to produce adaptive and reliable projections. The upward prediction trend and narrow 95% prediction interval highlight the persistence of fraud risk, signaling an urgent need for stronger governance mechanisms, enhanced transparency, and ethical leadership within logistic firms. These findings underscore the importance of proactive fraud prevention strategies to mitigate long-term sustainability risks in Indonesia’s corporate sector.

Table 1 provides a detailed demographic profile and yearly distribution of identified fraudsters within Indonesian logistic firms during the 2019-2024 periods. Panel A summarizes the central tendency of fraud-related characteristics, indicating that the average age of perpetrators is 32 years, with the youngest recorded at 22 and the oldest at 60. This finding suggests that fraud tends to occur among individuals in their early to mid-career stages, reflecting a combination of professional ambition and access to financial or operational resources. The average length of service is 5.6 years, but varies widely (0.3 to 33 years), indicating that both relatively new and long-serving employees are involved in fraudulent acts. Moreover, the average financial loss per case amounts to IDR 114.05 million, with the most severe case reaching IDR 1.84 billion, highlighting that while most fraud incidents are moderate in size, a small number of high-value cases contribute disproportionately to total losses.

**Table 1. Fraudster Profile**

<b>Panel A: Central Tendency</b>						
<b>Demographic</b>	<b>Mean</b>	<b>Min</b>	<b>Max</b>			
Age (years)	32	22	60			
Length of service (years)	5.6	0.3	33			
Losses (IDR million)	114.05	0	1,841.6			
<b>Panel B: Yearly Distribution</b>						
<b>Demographic</b>	<b>No. of employees</b>					
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>Age</b>						
≤ 25 years	0	0	1	1	0	3
26-30 years	1	5	2	3	4	7
31-35 years	1	0	4	2	4	7
≥ 36 years	1	2	2	6	0	2
<b>Length of service</b>						
1-3 months	0	0	0	0	0	0
4-12 months	0	0	1	1	3	5
1-3 years	2	6	6	1	2	7
≥ 4 years	1	1	2	10	3	7
<b>Gender</b>						
Male	3	7	8	11	7	16
Female	0	0	1	1	1	3

Source: Authors

Panel B presents the yearly distribution of fraudsters across demographic categories. The number of detected cases shows a steady increase from 2019 to 2024, aligning with the earlier forecasting results that suggest a rising trend in corporate fraud. Age-wise, individuals aged 26-30 years and 31-35 years are the most frequently involved groups, particularly during 2022-2024, accounting for a significant portion of total incidents. This pattern may reflect a stage where employees possess sufficient authority and system knowledge to exploit internal weaknesses. Regarding tenure, the majority of fraudsters have been employed for 1-3 years or more than 4 years, suggesting that both newly integrated and long-established employees can pose fraud risks either through opportunistic behavior or accumulated control over processes. In terms of gender distribution, male employees dominate the sample across all periods, representing over 80% of total fraudsters. This finding aligns with prior empirical evidence indicating that males are statistically more likely to engage in occupational fraud, often associated with risk-taking tendencies and role centrality in financial decision-making.

Overall, the descriptive patterns imply that fraud in logistic firms is not confined to a specific age or tenure group but tends to cluster around early-career males with moderate to long service duration. The consistent year-on-year increase further underscores the need for continuous monitoring, enhanced ethical training, and the implementation of targeted internal controls, particularly in units managed or influenced by high-risk demographic profiles.

Table 2 presents the annual summary of employee fraud cases, highlighting the highest-cost case recorded in each year, along with the description of the fraud type, the perpetrator's employment status, and the cost involved. The data reveal that the dominant fraud types involve embezzlement activities, particularly billing and cash sales embezzlement, resulting in losses ranging from IDR 382.04 million to IDR 1,841.6 million. These cases were primarily perpetrated by employees under special contract or other non-permanent employment statuses, implying that contractual employment may correlate with higher susceptibility to unethical behavior due to lower organizational attachment or weaker internal control

alignment (Griep et al., 2023; Ning & Zhaoyi, 2017). The variety of motives, such as lifestyle indulgence, luxury consumption, and family financial needs, further underscores how personal and socio-economic pressures interact with opportunity structures to drive fraudulent conduct within corporate environments.

**Table 2. Analysis of employee fraud cases**

Year	Case	Status	Cost (million)
2019	Billing Embezzlement - Gambling & Luxury Consumption	Contract	IDR1,841.6
2020	Sales Cash Embezzlement - Lifestyle & Luxury Consumption	Special Contract	IDR521.75
2021	Lapping -Family Needs	Probation	IDR 653.71
2022	Billing Cash Embezzlement - Family Needs	Outsourcing	IDR1,028.4
2023	Cash Embezzlement - Lifestyle	Special Contract	IDR382.04
2024	Cash Sales Embezzlement - Lifestyle	Special Contract	IDR1,202.9

Source: Authors

As can be seen in table 2, the trend over time indicates an escalation in both the value and persistence of fraud cases, culminating in 2024 with a significant cash sales embezzlement incident costing over IDR 1.2 billion. The consistency of high-value lifestyle-related fraud across multiple years suggests a shift from necessity-driven to aspiration-driven misconduct, aligning with behavioral perspectives of the Agency Theory and Fraud Triangle Theory (Cressey, 1953), where pressure, opportunity, and rationalization collectively explain employees' engagement in fraudulent acts. Overall, the findings highlight that organizations relying heavily on contract-based employment should strengthen behavioral monitoring and ethical control mechanisms to mitigate the escalating financial and reputational risks associated with internal fraud.

## 5. Conclusion

This study confirms that fraud within Indonesia's logistics industries is not solely the result of weak internal control systems but also reflects complex behavioral and organizational cultural factors. The findings reveal a significant increase in fraud cases between 2019 and 2024, driven by post-pandemic economic pressures, ineffective supervision mechanisms, and moral rationalization by offenders. Demographically, most perpetrators are early-career male employees under special contract status, indicating a lower level of organizational attachment and a higher propensity for opportunistic behavior. Theoretically, these results reinforce the relevance of Agency Theory and the Fraud Triangle Theory in explaining the dynamics of trust betrayal within workplace relationships.

As a recommendation, companies should strengthen technology-based internal control systems, implement multilayered monitoring mechanisms, and cultivate an organizational culture grounded in integrity and accountability. Additionally, establishing an effective whistleblowing system and providing regular ethics training for all employees are essential strategies to prevent and mitigate the growing risk of fraud in the future.

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