

# Workplace Fraud Trends 2025



## Fighting Fraud and Financial Crime Together

Protecting organisations and individuals from fraud and financial crime through the sharing of data, intelligence, and learning.



Data



Intelligence



Learning

# Welcome To Our Workplace Fraud Trends Report

At Cifas, the UK's leading fraud prevention service, we know fraud isn't just an external threat - it can originate from within. With UK fraud costing an estimated £219 billion annually, the urgency to strengthen organisational defences has never been greater.

As fraud becomes more industrialised, digitised, and harder to detect, our latest research, Workplace Fraud Trends, explores a critical blind spot: employee-driven fraud.

This fresh survey reveals how UK professionals perceive – and sometimes justify – fraudulent behaviours in the workplace.

From selling login credentials to secretly working for competitors, the findings expose shifting norms, blurred boundaries, and rising risks to organisational integrity.

## About The Research

Commissioned by Cifas and conducted by independent insight agency Opinion Matters, the survey captured responses from 2,000 UK employees working in companies with 1,000+ staff. Participants reacted to five fictional scenarios involving workplace fraud, sharing whether they found the actions justifiable, and whether they, or someone they know, had done the same.

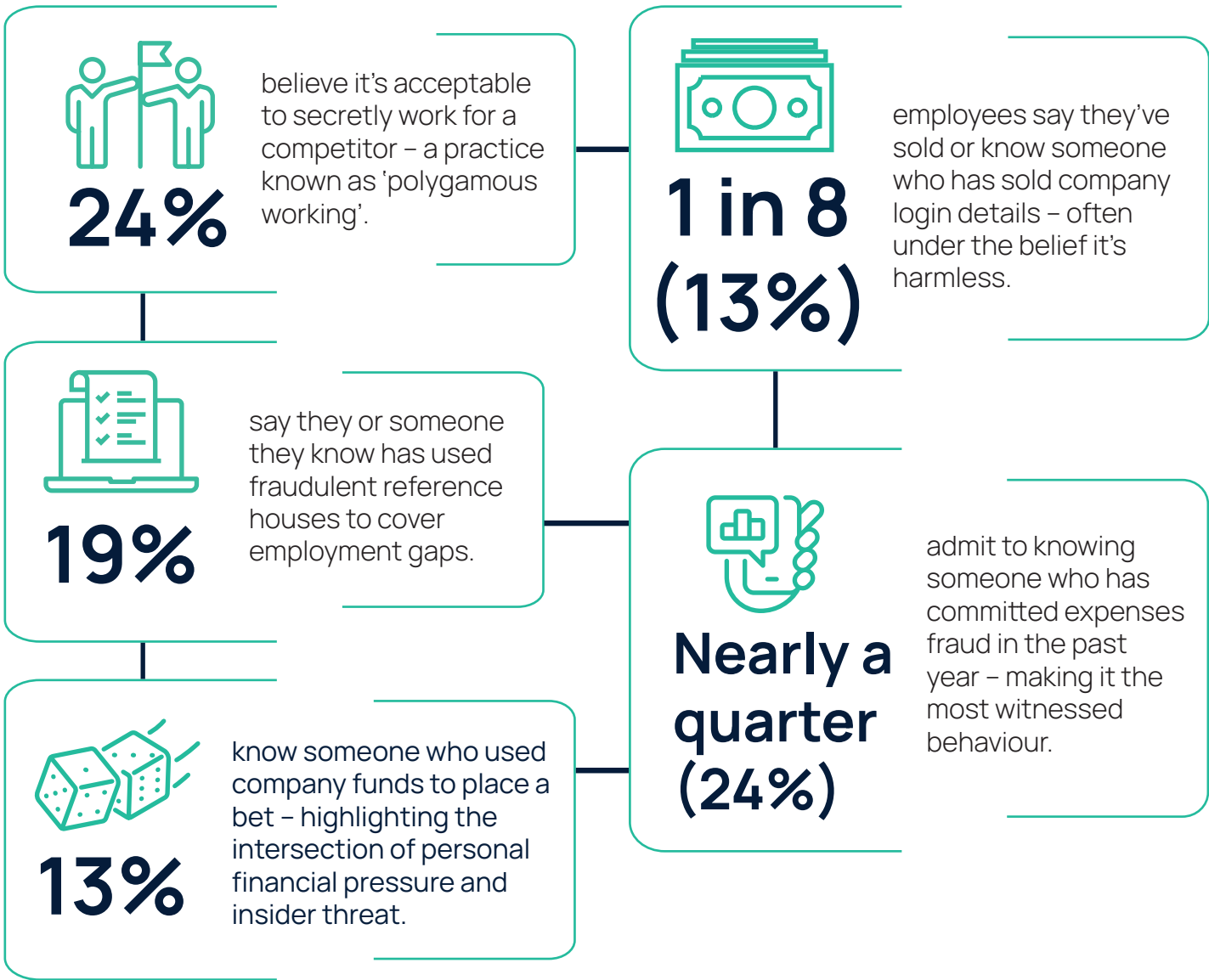
## The Scenarios

- Employee A fakes a reference to cover gaps and gets hired.
- Employee B sells login details, believing it's harmless one-time access.
- Employee C secretly freelances for a competitor, hiding dual employment.
- Employee D claims personal lunches as business expenses to avoid approval hassle.
- Employee E gambles company funds, intending to repay after winning.

## What Did We Uncover?

The findings were eye-opening. They show that tolerance for fraud-related behaviour exists across all levels of seniority – including leadership. The bigger picture also reveals a pattern of risk that spans several industries, with IT and Telecoms professionals found to have shown the highest tolerance across multiple scenarios.

# Here Are The Top-Line Results for 2025



**'These findings aren't isolated incidents – they reflect a broader shift in workplace behaviours when faced with the opportunity to commit fraud.'**

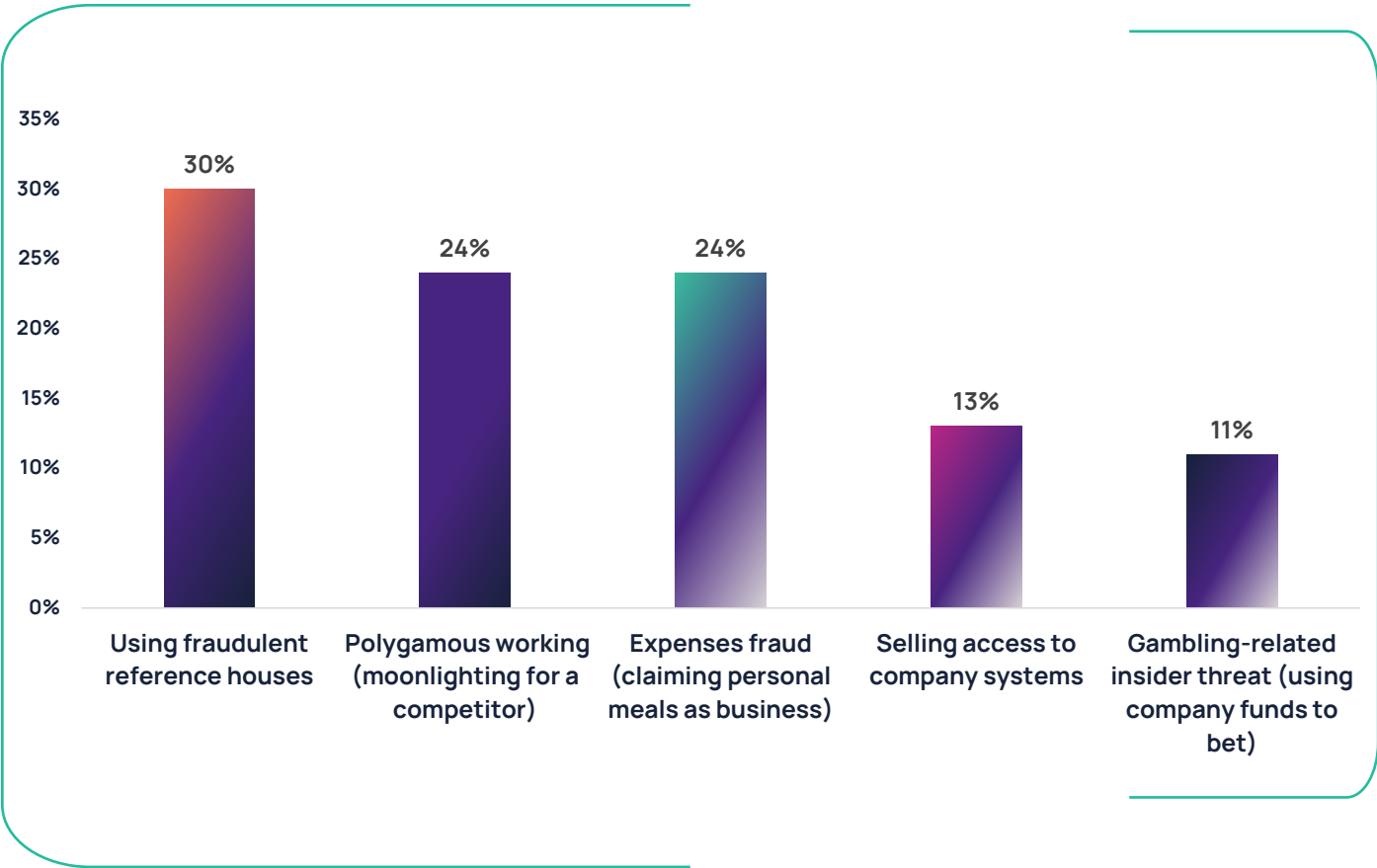
**These insights suggest a shift in workplace norms and raise urgent questions about organisational culture, risk management, and accountability.**

**Organisations must take steps urgently to build effective counter-fraud cultures in the workplace, strengthening prevention, and empowering employees to do the right thing.'**

**Mike Haley, CEO, Cifas**

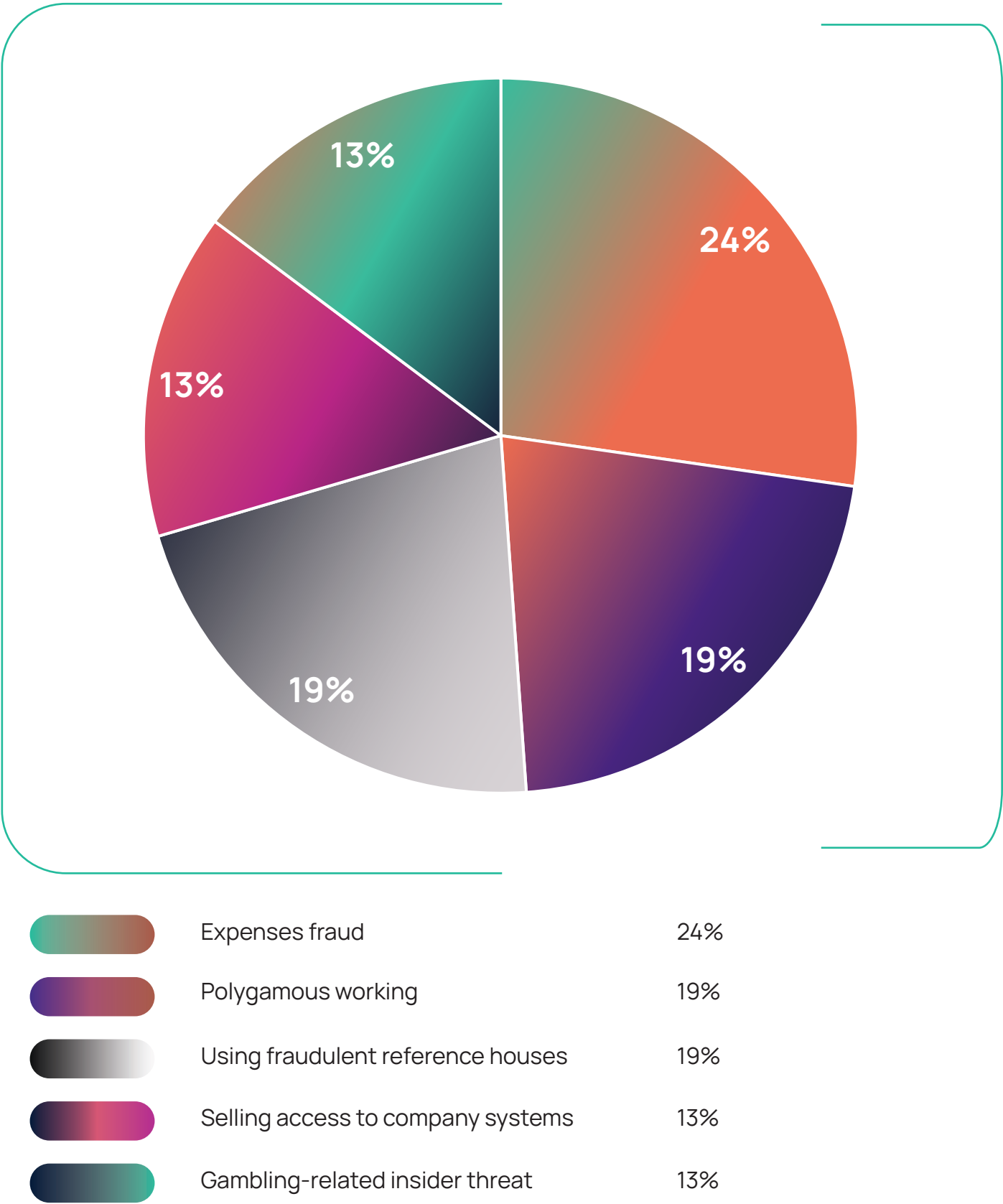
# Justifiability Of Workplace Behaviours

The bar chart below shows the percentage of respondents who found each scenario justifiable:



# Respondents Who Have Done Or Know Someone Who Has (% Yes Net)

This pie chart illustrates the proportion of respondents who admitted to or knew someone who committed each behaviour:



# What Can Employers Do To Safeguard Your Workforce?



Conduct regular fraud risk assessments



Vet job applicants thoroughly – including reference checks



Continue background checks beyond onboarding



Deliver specialist fraud prevention training across all teams



Monitor employee behaviour responsibly



Build a culture of transparency and accountability



Support employee wellbeing to reduce vulnerability

# Learn More About Cifas' Products And Services That Strengthen Organisational Defences

Cifas offers a suite of fraud prevention tools and training programmes to help organisations stay ahead of emerging threats:

## Vision

Vision is the UK's leading risk monitoring solution. It delivers automated real-time risk alerts to proactively protect your organisation and your customers from fraud and financial crime. Vision can help organisations identify risk by sending them real-time alerts every time one of their employees is placed on the National Fraud Database. [Discover more here.](#)

## Insider Threat Protect

Insider Threat Protect is a complete solution that targets the insider threat through three core areas: data, intelligence, and learning. Because the insider threat can affect any area of your business, Insider Threat Protect contains tools and resources for all your people and functions: from C-suite leaders and HR and recruitment teams, to specialist fraud roles and 'on the ground' workers. [Learn more here.](#)

## Training and Qualifications

Our Learning service equips people and organisations with the knowledge and skills to effectively detect, prevent, and investigate fraud. Delivered through our [Fraud and Cyber Academy](#), our expert led training includes accredited qualifications, specialist courses, bespoke learning programmes, as well as engaging fraud awareness content via our digital platform, [Apollo](#).



'Employees are your first line of defence against workplace fraud.

Equipping them with the right training not only strengthens organisational resilience, but it empowers people to recognise and challenge risky behaviours before they escalate.'

**Rachael Tiffen,**  
**Director of Learning**  
**and Public Sector, Cifas**

Visit <https://www.cifas.org.uk/workplace-fraud-trends-2025> to find out more about our Workplace Fraud Trends figures and research.

