

BEYOND GROWTH: HOW MORAL FAILURE AND TOXIC CULTURE TRIGGERED
EFISHERY'S FRAUD

Ghina Saumalia, Yusnaini

Jurusan Akuntansi, Fakultas Ekonomi, Universitas Sriwijaya, Palembang

E-mail: saumaliaghina@gmail.com, yusnaini@fe.unsri.ac.id

Abstract

Fraud in the startup ecosystem has become a growing concern, especially with the recent case of eFishery, which allegedly manipulated financial reports in a systematic manner. This study aims to examine the key factors contributing to fraud in startups by focusing on two critical aspects: weak individual morality and unethical organizational culture. The research employs a systematic literature review of 17 scientific articles indexed in Scopus and SINTA. The analysis reveals that both factors are interrelated and jointly foster conditions that enable fraudulent behavior. Low individual morality increases the likelihood of deviant financial decision-making, while a permissive organizational culture exacerbates the risk of fraud. The study highlights the importance of fostering ethical values and strengthening internal control systems to prevent fraud in startups, particularly those operating under high growth pressure. These findings are expected to serve as a reference for developing more accountable and integrity-driven governance in the startup environment.

Keywords: *Fraud, Startup, Individual Morality, Organizational Culture, eFishery*

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INTRODUCTION

eFishery, the first Aqua-Tech startup in Asia, is involved in a financial statement falsification case. This case has sparked discussions about the factors that lead to extortion in startups and whether the failure is due to weak behavioral accounting or an unethical organizational culture. The external accounting system presented to outside parties such as stakeholders, efficient shareholders, and auditors, and the internal accounting system that reflects the actual performance of the company and its financial position. Both of these accounting systems started in 2018, involving several parties Purwanti, (2025).

The founders of eFishery, including Gibran Chuzaefah, are suspected of falsifying financial reports to show revenue of \$750 million during the first nine months of 2024, while the actual revenue was only \$157 million. They also falsified metrics, such as reporting 400,000 active fish feeders, even though only 25,000 were verified. The fraud concealed losses of over \$35 million, misrepresenting profitability and attracting notable investors like Temasek and SoftBank. Based on the financial reports issued to external parties, the effectiveness of sales growth increased significantly. It is also known that the profit during the current year was not

accurate, as it turned out to be a loss. Based on external reports, eFishery recorded a pre-tax benefit of IDR 261 billion during the January-September 2024 period. However, the internal report version shows that eFishery actually incurred a loss of Rp578 billion during the same period Purwanti, (2025).

In the context of startups, the main challenge faced is how to maintain a balance between innovation and sound financial governance. Startups are often under high pressure to achieve rapid growth, which can lead to impulsive or irrational decision-making (Kahneman, 2011). If not managed properly, this condition can increase the risk of financial statement manipulation or investment fund misuse (Gino & Bazerman, 2009).

Individual morality is a set of internal principles or standards that guide a person in distinguishing between right and wrong behavior. these principles develop through the complex interaction of personal values, social norms, education, and life experiences. In the context of fraud, individual morality plays a crucial role in determining whether someone engages in unethical or illegal behavior Pramesti & Wulanditya, (2021).

Some studies show varied results regarding the relationship between individual morality and fraud. Study by Eliza, (2015) shows that individual morality has a negative influence on the tendency for accounting fraud, the higher the individual's morality, the lower the tendency to commit fraud in accounting. Another study by Kesumawati & Pramuki, (2021) showing that the high or low level of a person's morality tends to influence dishonesty. This finding shows that the higher a person's moral level, the more they strive to avoid committing fraud that harms many people. Conversely, the lower someone's moral level, the more they strive to fulfill their personal interests without considering the interests of others. Organizational culture is formed from several elements or components that exist within the organization. McKenna & Beech, (1995) dividing the elements of organizational culture is as follows: (1) artifacts, which are things that can be seen, experienced, or heard by someone when interacting with a group of people from a different culture, (2) espoused values, which are values that encourage someone to be willing to sacrifice for what they do, and (3) underlying assumptions, which are beliefs held by the members of the organization. According to Yuliani (2018), organizational culture is a system of shared meanings and beliefs adopted by the members of the organization that largely determines their behavior.

Schein, (2010) shows that a strong organizational culture, with values based on integrity and transparency, can enhance compliance with accounting standards and reduce the risk of fraud. On the other hand, a study by Gino & Bazerman, (2009) reveals that an unethical organizational culture, such as a work environment permissive of fraudulent practices and pressure to meet unrealistic targets, can accelerate fraudulent behavior within a corporate setting. Furthermore, research by Trevino & Nelson, (2011) asserting that an organizational culture focused solely on financial results without prioritizing business ethics can create conditions that support manipulative actions in financial reports. A culture that does not emphasize integrity and work ethics can encourage individuals to commit small violations that eventually escalate into major fraud. (Septiani et al., 2023). Research that found organizational ethical culture negatively affects the tendency for fraud is Panggabean, (2016). On the other hand, research from Afasari, (2016) found that there is no influence of organizational ethical culture on the tendency to commit fraud. Menurut Primastiwi et al., (2020) The enforcement of regulations and the ethical culture of the organization do not have a significant impact on fraud. Therefore, further understanding of how unethical culture influences the occurrence of fraud becomes crucial in efforts to prevent and mitigate fraud risk in various organizations.

The researcher wrote this study to gain a deeper understanding of why fraud can occur in the startup ecosystem, particularly in the case of eFishery, which damaged investor trust in the broader Indonesian agritech and startup ecosystem. Startups often face high pressure to grow quickly and attract investment, which can lead to irrational financial decision-making. By considering the aspects of behavioral accounting, this research explores how psychological factors such as cognitive biases and external pressures influence financial reporting practices. On the other hand, an unethical organizational culture can be a major driving factor in the normalization of manipulative practices. Therefore, this research seeks to answer whether eFishery's failure is more influenced by the weak implementation of behavioral accounting or an unethical organizational culture, and how these two factors can interact to create an environment vulnerable to fraud.

LITERATURE REVIEW

Agency Theory

This theory explains that the relationship between the principal (owner) and the agent (manager) can lead to agency problems, especially when the agent does not act in the interest of the principal. (Chenkiani & Prasetyo, 2023). In the context of startups, weaknesses in behavioral accounting and an unethical organizational culture can exacerbate agency problems and increase the risk of fraud (Cindiyasari, 2024). In this case, startups like eFishery, the agency problem can become increasingly complex due to pressure from investors to show rapid growth. This can encourage management to manipulate financial information to enhance investment appeal, even though such actions contradict the principles of transparency and accountability.

Slippery Slope Theory

The Slippery Slope Theory explains how small ethical violations can develop into larger fraudulent actions. This concept is rooted in the understanding that individuals who commit minor deviations tend to justify their actions and gradually become more comfortable with increasingly unethical behavior (Gino & Bazerman, 2009). Initially, someone might take actions that seem insignificant, such as slightly altering numbers in financial reports or hiding small information from investors. However, over time, tolerance for violations increases, and they begin to engage in more serious actions, including large-scale financial statement manipulation or corporate fraud (Welsh et al., 2015). In the context of a startup like eFishery, the pressure to achieve growth targets and maintain an image in front of investors can be a major trigger for gradual fraudulent behavior. If the work environment does not have a strong oversight system, managers may start with small manipulation practices that eventually develop into larger fraud.

Fraud

Fraud is an act of manipulation or deceit carried out intentionally to gain unlawful benefits. Cressey, (1953) In the Fraud Triangle theory, it is stated that fraud occurs due to the presence of three main elements: pressure, opportunity, and rationalization. Fraud in the startup world often occurs due to high financial pressure, opportunities from weak oversight systems, and rationalization in the form of justifying unethical actions (Roden et al., 2016). Fraud can take the form of financial statement manipulation, asset embezzlement, or other dishonest practices in business (Wells, 2017). Nugraha & Susanto, (2018) researching fraudulent behavior in Indonesia and finding that financial pressure, opportunities due to weak oversight

systems, and rationalization through the justification of unethical actions are the main factors driving the occurrence of fraud. Similar results were also found in the research Gleason et al., (2022), which highlights how the "fake it till you make it" culture in startups can exacerbate the risk of fraud.

Individual Morality

According to (Aranta, 2013), morality is the implementation of engagement that still pays attention to the law. Overall, morality is a guarantee to adhere to what is in the human mind, and to consider them as a form of engagement, (Afriade, 2017) finding that morality is identified as positive or negative behavior Based on the missing theory, the factors that drive individuals to commit fraud: greed. The feeling of dissatisfaction with what one has (greed), then the individual will be driven to succeed in achieving it, including through cheating.

Organizational Culture

Organizational culture is a system of values, norms, and beliefs that influence the behavior of organizational members (Schein, 2010). A healthy organizational culture encourages adherence to ethical principles and good governance, whereas an unethical organizational culture can create an environment permissive of fraudulent actions. Rosiqin & Adriani, (2024) finding that a strong, adaptive, and aligned organizational culture can support successful strategy implementation by fostering innovation, collaboration, and flexibility. Menurut Hidayati et al., (2024) There is a positive and significant relationship between organizational culture and organizational commitment to employee performance. research by Hidayati et al., (2024) found that a positive organizational culture and a supportive work environment significantly enhance work productivity. Menurut Perdana et al., (2024) A strong organizational culture contributes to effective communication, organizational commitment, and employee job satisfaction, which ultimately has a positive impact on the quality of healthcare services.

Penelitian Terdahulu

Research on fraud in startups has garnered attention in recent years. Several previous studies have discussed various factors that influence the occurrence of fraud, including behavioral accounting aspects and organizational culture.

Tabel 1. Penelitian Terdahulu

Variabel	Index	Author	Research Result
Pengaruh Moralitas Individu Terhadap Fraud	S5	Fitriana & Suwandi, (2023)	+
	S4	Mawikere et al., (2025), Widyarini & Putra, (2023)	+
	S2	Chairi et al., (2022), Septiani et al., (2023)	+
	S3	Batkunde & Dewi, (2022)	-
	S5	Suhartono et al., (2023), Saununu et al., (2025)	-
	S2	Fernandhytia & Muslichah, (2020)	-
	S3	Nazaruddin et al., (2023)	+
Pengaruh Budaya Organisasi Terhadap Fraud	S4	Siregar & Hamdani, (2018)	-
	S2	Septiani et al., (2023)	+
	S5	Lisdiono et al., (2023)	+
	S3	L. P. Dewi et al., (2022)	+
	Q2	Setiawan & Soewarno, (2025), Ferina et al., (2021)	+

Inclusion criteria include articles published in journals indexed by Scopus Q1-Q4 and SINTA 1-5. In addition, articles that are not available in English or Indonesian and do not have empirical relevance to the research topic are excluded from the analysis. At the reporting stage, data from the selected articles are categorized based on the main themes related to fraud, the influence of individual morality on fraud, and the unethical organizational culture towards fraud.

RESEARCH METHOD

Research using qualitative methods and systematic literature review to examine various previous studies related to fraud in startups, behavioral accounting, and organizational culture. This method was chosen because it is capable of identifying, evaluating, and interpreting all research relevant to a specific topic using a systematic and transparent approach.

The collected data will be used to address the author's concerns, whether fraud in the eFishery startup occurs due to weaknesses in behavioral accounting or an unethical organizational culture, so that the author can draw a comprehensive conclusion. With this approach, this research aims to provide a more comprehensive understanding of the factors contributing to fraud in startups, as well as how behavioral accounting and organizational culture can play a role in preventing or exacerbating fraudulent practices.

DISCUSSION

Fraud eFishery: Weakness of Individual Morality?

In the case of eFishery, pressure arises from market expectations for the company's growth, opportunity arises from weak internal systems, and rationalization occurs when individuals feel that the actions are justified for the company's survival (Cressey, 1953). Individual morality has an influence on fraud; if an individual has good morality, it will positively affect fraud indicators, and conversely, if an individual has poor morality, it will negatively affect fraud indicators. The lower someone's level of moral awareness, the greater the likelihood that they will deviate from the organization's ethical norms. Thus, the fraudulent actions carried out by individuals in eFishery are a reflection of the weak morality of the individuals involved.

The formation of good morals in students will make them increasingly understand whether the things they do will have a positive or negative impact on themselves or others (Nazaruddin et al., (2023). Other research Evia Lestari & Ayu, (2021) stating that individual morality is good and great in preventing fraud. Those with high morals are more likely to adhere to rules based on their principles, which prevents fraud. Conversely, those with low morals tend to make decisions based on what they want, such as greed in someone who does not adhere to rules and obligations. Thus, the level of dishonesty is negatively correlated with individual morality. The fraud that occurred at eFishery indicates that the founders' morality is weak, leading to the fraud.

Fraud eFishery; An Unethical Organizational Culture?

An unethical organizational culture can create an environment that is permissive of fraudulent behavior, especially in conditions where business pressure is high and internal oversight is weak (Schein, 2010). In the case of eFishery, an organizational culture that focuses more on achieving financial targets rather than business ethics creates conditions where fraudulent practices can develop without hindrance (Gino & Bazerman, 2009).

Based on several analyzed studies, it can be concluded that organizational culture plays an important role in the prevention and escalation of fraud risk. A strong, ethics-based, and transparent organizational culture tends to suppress the occurrence of fraud, while a culture that is permissive of deviations can actually worsen the situation. Thus, companies need to build a healthy organizational culture to reduce the risk of fraud.

In the case of fraud affecting eFishery, there are indications that an unethical organizational culture was the main factor in the failure to prevent the fraud. Several aspects that are highlighted in this case include the lack of ethics in the organizational culture. Study by Trevino & Nelson, (2011) serta Sari & Musmini, (2022) emphasizing that an ethical organizational culture can prevent fraud. If eFishery does not instill a strong business ethic, the risk of fraud increases. Lack of transparency and accountability. Research by Septiani et al., (2023) dan Aprilia & Yuniasih, (2021) shows that organizations with high transparency have a lower risk of fraud. If eFishery does not have a system that supports transparency, then the opportunity for fraud increases. Rationalization and pressure factors within the organization Based on the fraud triangle theory, research by Najah, (2013) dan Natalia & Coryanata, (2019) shows that high work pressure and individual rationalization of fraudulent actions can encourage fraud. If eFishery has high work pressure without a good supervision system, then the likelihood of fraud increases.

The impact of an unhealthy organizational culture Study by Dewi et al., (2018) and Veronika & Febrian, (2019) asserts that an organizational culture permissive of deviations tends to increase the risk of fraud. research Diah et al., (2024), Darwis et al., (2018), Mulia & Lianti, (2022), and Lestari et al., (2024), The factor of organizational culture and weak internal controls are often associated with an increased risk of fraud. Organizational culture that does not support transparency from the study Zulkarnain (2013) and (Miranda et al., 2023) conclude that an organizational culture that is not based on ethics and transparency will facilitate fraudulent practices. If eFishery does not instill values of integrity and accountability, the risk of fraud increases, and if eFishery does not have mechanisms to address unethical behavior, then fraud will continue.

The fraud case at eFishery shows that weak individual morality and an unethical organizational culture can be major factors in the increased risk of fraud. Previous research findings emphasize that an organizational culture based on ethics and transparency can suppress the tendency for fraud, while a culture that is permissive of deviations actually exacerbates the situation. Therefore, companies like eFishery need to strengthen ethical values within the organizational culture, enhance accountability, and reinforce internal controls to prevent similar cases in the future.

CONCLUSION

Based on the 17 studies that have been eliminated and indexed in Sinta and Scopus, it can be concluded that the eFishery case occurred due to a combination of weak individual morality and an unethical organizational culture. The soaring value of eFishery, which has raised hundreds of millions of dollars, pushed its founders into unsustainable growth strategies and ultimately led to fraud. These two factors interact with each other and reinforce conditions that allow fraudulent practices to develop within the company. Poor individual morality allows individuals to make irrational financial decisions, especially under high pressure from investors. Meanwhile, an organizational culture that does not emphasize integrity and transparency exacerbates the situation by creating an environment permissive of abuse of authority and financial manipulation. The need for emotional resilience, disciplined

governance, and guidance to help founders navigate the pressures of a high-growth environment. eFishery's failure to prevent fraud is not solely due to a single factor, but rather the result of a combination of weak moral values held by an individual and the unethical organizational culture possessed by the company.

When business ethics values are not prioritized, individuals within the organization are more likely to justify actions that contradict sound financial principles. The interaction between weak individual morality and an unethical organizational culture creates conditions that strongly support fraudulent practices within the company. Without effective control mechanisms and compliance with regulations, the risk of fraud will increase. Therefore, this research emphasizes that to prevent fraud in startups like eFishery, a combination of good individual morality and the establishment of an organizational culture based on ethics and transparency is necessary. With stricter oversight and an organizational culture that emphasizes integrity values, the risk of fraud can be significantly minimized.

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