65% of Indonesian Shoppers Hit by E-commerce Fraud:
Cacco Survey Exposes Critical Need for Automated Detection

Cacco Inc. (Headquarters: Minato-ku, Tokyo; Representative Director, President Hiroyuki Iwai; Securities Code: 4166; hereinafter "Cacco"), a provider of the No.1*1 domestic fraud detection service contributing to the development of infrastructure for safe online shopping, has been conducting surveys on fraud damage and fraud prevention solutions among E-commerce (EC) operators and consumers in Japan. We are now pleased to announce the results of our investigation focused on Indonesia, specifically highlighting the actual state of fraudulent use and fraud prevention solutions related to EC.

Indonesia is one of the leading countries for digital economic growth in Southeast Asia. Its EC market is expected to expand to 86.81 billion USD by 2028, growing at a compound annual growth rate (CAGR) of 10.4%*2. Furthermore, as Indonesia's population continues to increase, consumption activities are expected to become even more active. In proportion to this market expansion, the increase in fraud damage is predicted to advance further in the future.

＊1： Based on a survey conducted by TOKYO SHOKO RESEARCH, LTD., "Survey on the number of EC sites in Japan introducing paid fraud detection services" (as of the end of March 2025).

＊2： Based on International Trade Administration, "Indonesia Country Commercial Guide" (published November 17, 2025).
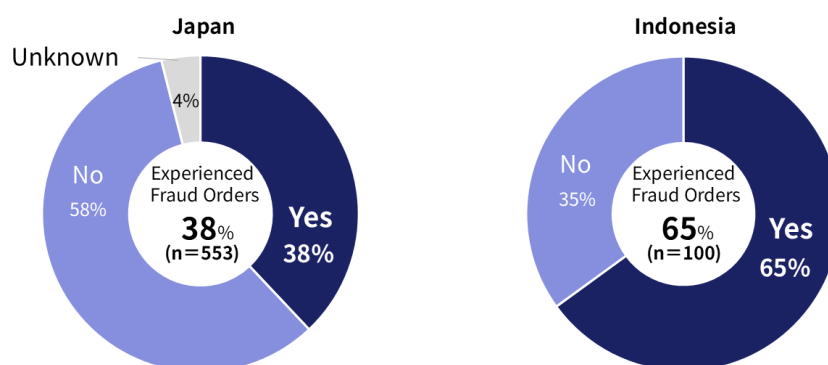
■ Executive Summary

1. 65% of EC users in Indonesia have experienced "fraud" showing a higher trend compared to Japan.

2. The top types of damage include "Cash on Delivery (COD) Refusal," "Account Takeover," and "Parcel Non-delivery Scams."

3. Monthly average economic losses are concentrated at less than "1,000,000 IDR (approx. 9,329 JPY)"* for approximately 75% of victims.

4. Over 50% of businesses utilize manual monitoring and fraud detection systems for fraud prevention solutions. 3D Secure, the most common measure in Japan, was used by only 22%.

5. EC businesses face loss of sales and increased burden of customer support due to the rise in fraudulent orders. *(Exchange rate as of January 7, 2026)

■Survey Details
・Conducted by: Cacco Inc.
・Methodology: Online research via Populix
・Target: 100 EC operators
・Period: May 2025

1. Frequency of Fraud Damage 65% of EC operators have experienced some form of fraud.

Question: Have you experienced any fraud? (Single choice)

Japan

Unknown
4%

No
58%

Experienced
Fraud Orders
38%
(n=553)

Yes
38%

Indonesia

No
35%

Experienced
Fraud Orders
65%
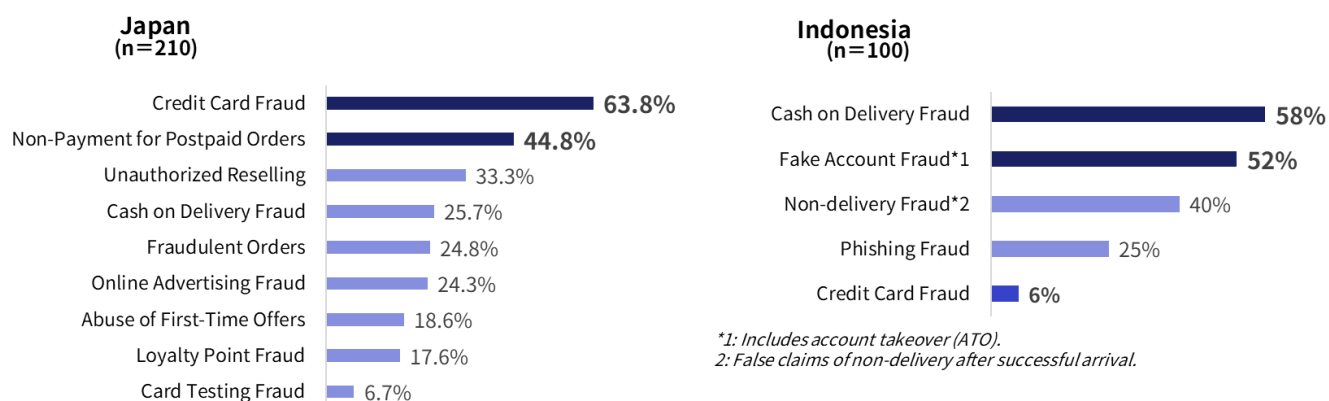(n=100)

Yes
65%

Japan data: "E-Commerce Business Survey 2025" by Cacco
*Indonesia figures are based on experiences **in the past year**, while Japan asked about experiences **at any time**.*

2. Major Fraud Types: "COD Scams" and "Account Takeovers" In Indonesia

"COD-related fraud" and "Account Takeover" account for a large proportion. In contrast, "Credit Card Fraud," which is a major focus in Japan, remains at only 6%, highlighting a different landscape.

Question: What types of fraud have you experienced? (Multiple answers)

Japan
(n=210)

Credit Card Fraud	**63.8%**
Non-Payment for Postpaid Orders	**44.8%**
Unauthorized Reselling	33.3%
Cash on Delivery Fraud	25.7%
Fraudulent Orders	24.8%
Online Advertising Fraud	24.3%
Abuse of First-Time Offers	18.6%
Loyalty Point Fraud	17.6%
Card Testing Fraud	6.7%

Indonesia
(n=100)

Cash on Delivery Fraud	**58%**
Fake Account Fraud*1	**52%**
Non-delivery Fraud*2	40%
Phishing Fraud	25%
Credit Card Fraud	**6%**

1: Includes account takeover (ATO).
*2: False claims of non-delivery after successful arrival.*

Japan data: "E-Commerce Business Survey 2025" by Cacco

3. Economic Loss from Fraud

While the frequency is high, approximately 75% of monthly losses are concentrated under 1,000,000 IDR. However, 23% fall within the range of 1,000,000 to 10,000,000 IDR.

"COD-related fraud" and "Account Takeover" account for a large proportion. In contrast, "Credit Card Fraud," which is a major focus in Japan, remains at only 6%, highlighting a different landscape.

Question: What is the average monthly economic loss due to fraudulent orders? (Single answer)
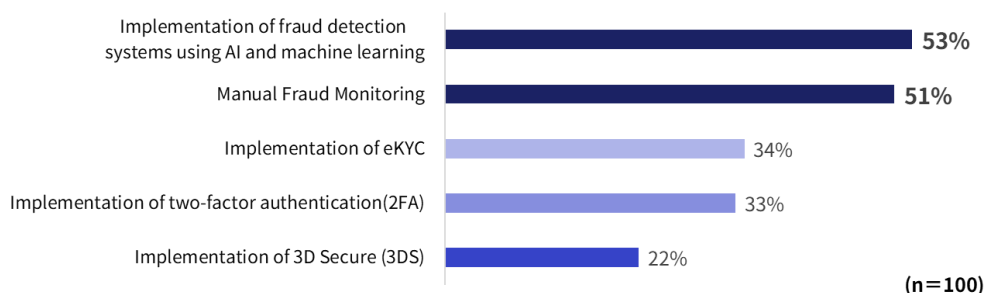
Rp10M-Rp100M
2%

Over Rp100M
0%

Rp1M-Rp10M
23%

Under Rp1M

75%
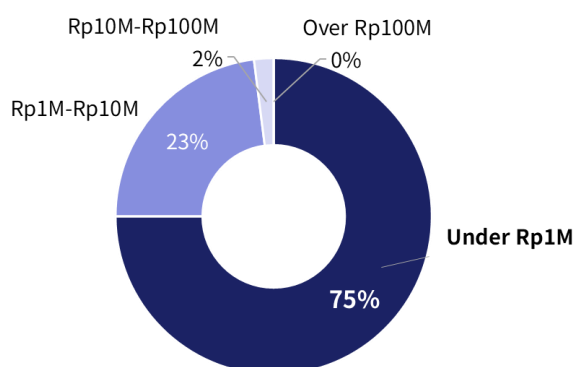
※Rp 1M=Rp 1,000,000

4. Fraud prevention solutions Against Fraud

Over 50% of businesses rely on manual monitoring or fraud detection systems. Notably, 3D Secure adoption is only 22%.
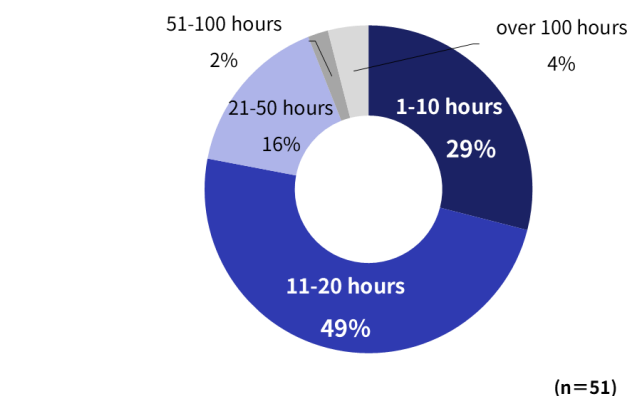
Question: Which fraud prevention methods are you currently using? ((Multiple choice)

Method	Percentage
Implementation of fraud detection systems using AI and machine learning	53%
Manual Fraud Monitoring	51%
Implementation of eKYC	34%
Implementation of two-factor authentication(2FA)	33%
Implementation of 3D Secure (3DS)	22%

(n＝100)

5. Operational Burden on Businesses

Many businesses spend dozens of hours monthly on monitoring, leading to challenges such as labor costs, operational delays, and false positives due to inconsistent judgment.

Question: How many hours are spent each month on manual fraud monitoring? (Single choice)

Category	Percentage
51-100 hours	2%
over 100 hours	4%
21-50 hours	16%
1-10 hours	29%
11-20 hours	49%

(n＝51)

*n=51：*n=51:Data collected from respondents who conduct manual fraud checks.

■ Summary

The survey revealed that fraud frequency is high and the methods are diversifying in the Indonesian EC market. Particularly, issues such as COD refusal and orders via account takeover, which stem from specific payment methods and transaction channels, are prominent. Currently, many businesses still depend on manual monitoring, leading to significant human resource burdens. This reliance not only reduces efficiency but can also lead to false positives, negatively impacting the user experience.

As seen in Japan over the past decade with the surge in credit card fraud, fraud schemes are expected to become more sophisticated as the market grows. Moving forward, The Indonesian market is expected to necessitate a transition toward real-time detection and automated rule-based operations to mitigate reliance on manual resources. Cacco aims to support the advancement of fraud prevention tailored to the Indonesian market and contribute to sustainable EC growth.

■ About [Cacco Inc.](#)

Cacco operates under the corporate vision of "Shaping the 'Let's Do It' for a Next Game Changer."

With a strong foundation in security, payments, and data science technologies, the company develops and provides algorithms and software solutions that help businesses overcome challenges and drive innovation.

Positioning fraud detection for online transactions as its core business, Cacco offers "O-PLUX," Japan's No.1* fraud detection service by number of installations, which helps prevent fraudulent logins and unauthorized orders. The company also provides "O-MOTION," a service that detects unauthorized access to prevent information leaks at financial institutions and member websites, along with phishing fraud prevention solutions.

In the field of data science, Cacco contributes to cost reduction, operational efficiency, and profitability improvement across a wide range of industries — including manufacturing, apparel, and construction — through advanced data utilization and analytics.

Global Insights Hub Launched

To share critical intelligence on fraud trends and prevention strategies with a global audience, Cacco has launched its new English language resource hub. We invite you to explore our latest international reports and expert analyses at: https://frauddetection.cacco.co.jp/media/en/

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