Workplace Fraud in the AI Era: Are Your Employees Prepared?

Employees know AI is making fraud harder to catch: 84% expect AI-generated impersonation to slip past them. But they still watch for the red flags of a decade ago while today's fraud arrives polished, inside the threads and identities they trust.

Trustmi usually studies the technical side; this time we asked 1,000 employees who work with invoices, approvals, and vendor payments how they judge whether a request is real. Their confidence is high. The signals they trust say otherwise.

84%
expect AI-generated impressions to slip past them

70%
are still hunting for typos and grammar

Confident, but looking for the wrong signals

78% are confident they could identify a fraudulent payment request at work:

- **37%** are very confident.
- **41%** are somewhat confident.

The signals that should raise alarms rank lowest. Only 22% flag unusual urgency and 16% an unexpected invoice, both hallmarks of modern payment fraud.

Yet **70%** still rank typos, fonts or grammatical errors as their No. 1 warning sign, the tells of old-school phishing rather than AI-driven fraud.

Trust is the new attack surface

The signals employees trust most are pillars of business communication, the ones they see every day and rarely question.

Most-cited trust signals:

- **Existing email thread (33%):** hijacked live, with the request sent from inside the real conversation.
- **Executive's work email address (30%):** spoofed, or the account taken over outright.
- **Reference to a real company project (29%):** lifted from past breaches, public profiles, or the thread itself.

81%
would assume a payment request is legitimate if it appeared in an existing email thread

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One thing employees did get right?

79% say email filters alone aren't enough.

Organizations know current defenses aren't enough

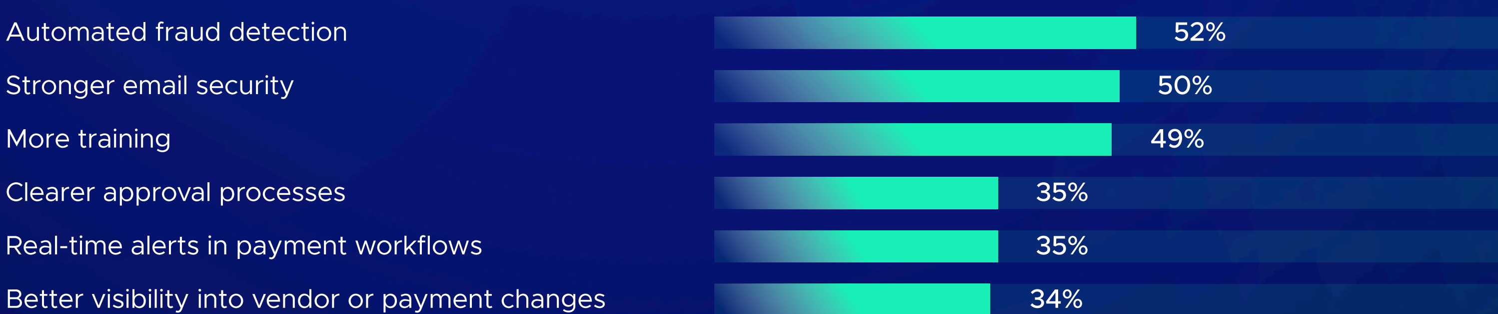
40% say they or someone at their company has already experienced an impersonation attempt:

- 22% were personally targeted.
- 18% say someone else at their company was targeted.

61% say their organization provides fraud training rarely or not at all:

- 39% get no training at all
- 22% get it only rarely

What employees say would help most



Employees aren't the only ones missing the signals of modern fraud—the tools meant to catch it miss them too.

See what gets through on the technical end in our 2026 Benchmark Report.

Download the report

* This survey polled 1,000 U.S. employees age 18+ who work with payment-related workflows, including invoices, vendor communications, payment approvals, and finance systems, in June 2026. It focused on how they interact with workplace payment processes and business communications.

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