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Moral Dilemma Of Sellers In The Practice Of Manipulation Of Institutional Purchase Transaction Notes From The Perspective Of Islamic Business Ethics

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Abstract
This study examines the moral dilemma experienced by household furniture store sellers when facing requests for invoice manipulation from institutional buyers. This phenomenon is rarely discussed despite reflecting the conflict between economic interests and ethical responsibility in institutional transactions. The research aims to explain the forms of moral dilemma faced by sellers, how sellers interpret and respond to these dilemmas, and the application of Islamic business ethics principles as a resolution framework. A qualitative approach with phenomenological design was employed to understand the subjective experiences of sellers. Data were collected through semi-structured interviews and participant observation with household furniture store owners in Kecipir, Palangka Raya who serve institutional purchases. Findings reveal three patterns of invoice manipulation: price increases exceeding actual transactions, provision of blank stamped invoices, and addition of fictitious items. Sellers experience internal conflict between maintaining integrity and retaining regular customers as stable income sources. These practices violate the principles of amanah, shiddiq, justice, and tabligh in Islamic business ethics. The root cause lies in structural injustice characterized by the absence of employee compensation policies and weak internal control systems in institutions. The study concludes that strengthening spiritual awareness, establishing fair compensation policies, improving audit systems, and implementing strict sanctions are necessary to address this moral dilemma. The findings contribute to developing the concept of moral dilemma in Islamic business ethics, particularly in the context of institutional transactions that have been rarely examined previously. .

INTRODUCTION

Home furnishings store owners who handle institutional purchases face a complex yet rarely discussed moral dilemma. Store owners frequently receive requests from institutional buyers to manipulate purchase orders in various ways. These requests place sellers in a dilemma between maintaining business integrity and maintaining business continuity.

Preliminary interviews with home furnishing and agency supply store owners revealed a recurring pattern of requests. Institutional buyers often requested invoices with prices higher than the actual transaction price, claiming they would not receive transportation allowances or compensation for time spent. Some buyers even requested blank invoices with store stamps, which they would then fill in as needed. Another practice involved requests for fictitious items to be added to invoices to align the purchase value with the agency's budget limit.

Shop owners admit they find it difficult to refuse such requests for fear of being perceived as uncooperative and losing opportunities for ongoing transactions. According to Santoso et al. (2024) , complying with a buyer's request would involve the seller engaging in practices that violate

Islamic business ethics and harm the institution. Refusing to do so risks losing loyal customers and long-term business relationships. Small-scale vendors, who rely on orders from institutions, feel they lack the bargaining power to refuse. This creates an imbalanced power dynamic in business transactions.

The moral dilemma for sellers becomes even more complex when considering their structural position in business relationships. (Wardani & Ridlwan, 2022) show that sellers face economic pressure to retain institutional customers who provide a stable source of income. This economic dependence creates an imbalanced power relationship where sellers feel compelled to comply with buyers' requests even though they realize such actions are wrong. Buyers assigned by agencies often explain that they are not compensated for transportation costs, time, or effort. This explanation builds empathy from sellers, who then consider requests to manipulate invoices as a form of assistance to struggling employees.

The reality on the ground shows that sellers experience prolonged internal conflict after agreeing to requests to manipulate invoices. They understand that such actions violate religious teachings and the principles of Islamic business ethics. However, the pressure to retain institutional customers as their primary source of income pushes them to compromise their ethical values. Some sellers try to appease their conscience by claiming they are simply helping employees in distress, not directly harming the institution.

The issue becomes more complicated when considering the structural positions of both parties in the business relationship. Buyers assigned by agencies often feel disrespected because they have to incur personal expenses for office needs without clear reimbursement. This situation creates a sense of injustice that drives buyers to seek compensation through non-transparent means (Nugraheni et al., 2024) . On the other hand, according to (Wardani & Ridlwan, 2022) , sellers face economic pressure to retain institutional customers who provide a stable source of income. This economic dependence creates an unequal power relationship where sellers feel compelled to comply with buyers' demands even though they realize such actions are wrong.

The phenomenon of invoice manipulation is inextricably linked to issues with compensation systems and procurement governance within institutions. Many agencies lack clear policies regarding compensation for employees tasked with purchasing small quantities of goods. (Solehudin et al., 2024) suggests that agencies often assume such purchases do not require formal procedures or special reimbursement because they are considered part of the employee's routine duties. This assumption ignores the reality that every purchasing task requires time, effort, and transportation costs, which should be the agency's responsibility.

The phenomenon of sellers' moral dilemmas cannot be separated from broader systemic issues. Furthermore, (Nugraheni et al., 2024) indicates that weak internal control systems in agencies contribute to the practice of invoice manipulation. Many agencies lack strict invoice validation procedures or mechanisms for cross-checking market prices with the prices listed on the invoices. This lack of control makes sellers perceive requests for invoice manipulation as commonplace and informally accepted. The lack of sanctions or negative consequences for this practice makes some sellers even more daring to comply with requests for manipulation.

In the context of Islamic business ethics, the moral dilemma faced by sellers reflects a conflict between economic interests and spiritual responsibilities. The value of *amanah (trustworthiness)* requires each party to maintain the trust placed in them and not abuse their position for personal gain (Ulfah & Arsal, 2022) . Sellers who create fake invoices or inflate the price on invoices violate the principle of honesty, even if they do so at the buyer's request (Fauziah et al.,

2022) . The principle of *shiddiq (honesty)* demands honesty in every aspect of a transaction, including documenting prices and quantities.

Ni'maturohmah & Sirad's perspective , (2024) explains that this issue also reflects the weak internalization of Islamic business ethics in everyday trade practices. Although the majority of sellers are Muslim, the application of Sharia principles in business transactions still faces various obstacles. These obstacles stem from economic pressures, a weak understanding of the spiritual consequences of unethical business practices, and an imbalance in power relations with institutional buyers.

The impact of unresolved moral dilemmas on sellers is multidimensional. Financially, sellers who refuse requests for manipulation risk losing customers and experiencing decreased revenue. Psychologically, sellers who comply with requests experience internal conflict and prolonged feelings of guilt. Spiritually, sellers worry that their income will not be blessed due to dishonesty. Socially, sellers involved in invoice manipulation risk losing their reputation and trust when the practice is exposed (Apriliani & Mira, 2024) . Morally, this practice erodes the integrity of employees and sellers and makes dishonest behavior commonplace (Hulaimi et al., 2024) .

Santoso et al. (2024) showed that , from a seller's perspective, the decision to accept or reject a request for invoice manipulation involves complex considerations. Some sellers feel that complying with the request is a form of empathy for the difficulties faced by buyers who are not compensated by the institution. Others view the action as a business strategy to retain customers (Cahyo, 2021) . The practice of invoice manipulation not only creates a moral crisis but also undermines the seller's integrity in business relationships with institutions.

Studies on sellers' moral dilemmas in the context of institutional transactions still show limited scope for exploration. Most previous research has focused on the application of ethical values in traditional markets and the MSME sector, which involve direct interactions between sellers and consumers (Hulaimi et al., 2024) . This type of research tends to emphasize aspects of honesty and responsibility on a micro scale. Meanwhile, the moral dilemmas of sellers in the context of institutional transactions with formal structures and complex power relations have received little attention.

To date, studies specifically addressing the moral dilemmas faced by home furnishing store sellers when faced with requests to manipulate invoices from institutional buyers are rare. For example, research by Santoso et al., 2024, focused solely on the practice of issuing blank invoices for office stationery transactions, focusing on administrative compliance aspects without addressing the dimensions of moral dilemmas and internal conflicts faced by sellers in other trade sectors. Yet, the differences in business contexts, customer characteristics, and economic pressures experienced by home furnishing store sellers make a more in-depth study of how sellers interpret, respond to, and make ethical decisions in dilemmatic situations crucial for the development of Islamic business ethics theory and practice.

This study aims to explain how sellers experience moral dilemmas when faced with requests for note manipulation from institutional buyers, how sellers interpret and respond to these dilemmas, and how Islamic business ethics principles can serve as a framework for resolving the moral dilemmas faced by sellers. The focus of the study covers three main aspects: the form and dynamics of the moral dilemmas faced by sellers, the strategies of sellers in responding to the dilemma between economic interests and ethical responsibilities, and the application of Islamic business ethics principles as a solution to sellers' moral dilemmas.

Theoretically, this research contributes to the development of the concept of moral dilemmas in Islamic business ethics, particularly in the context of institutional transactions, which are rarely discussed in the literature. Practically, this research is expected to generate recommendations for sellers to manage moral dilemmas while maintaining business integrity, and for institutions to create systems that do not place sellers in such a dilemma.

This research is expected to create a more comprehensive understanding of the relationship between Islamic ethical values, economic pressures, and sellers' moral dilemmas in business practices at the institutional level. Strengthening the principles of *amanah* , *shiddiq* , adil, and *tabligh* must be accompanied by an understanding that sellers have the right to reject requests that violate ethics without losing customers. Thus, this research not only provides an academic contribution but also offers practical solutions to help sellers face moral dilemmas in institutional purchasing transactions in accordance with Islamic business ethics .

METHODS

This study adopted a qualitative approach with a phenomenological design. This method was chosen based on the need to understand the subjective meanings and direct experiences of sellers facing moral dilemmas when receiving requests for invoice manipulation from institutional buyers. Phenomenology allows researchers to explore business actors' perceptions and awareness of ethical issues they encounter in everyday transactions. (Sugiyono, 2023) explains that qualitative research aims to understand phenomena in depth through interpreting the meanings given by research subjects. This approach is relevant for exploring the social, cultural, and spiritual dynamics that shape ethical behavior in the context of institutional transactions.

The research location was chosen in the Kecipir area of Palangka Raya City, a city with significant trading activity. The researchers focused on home furnishings stores that serve purchases from government institutions or agencies. The research subjects included home furnishings store owners responsible for creating transaction receipts. Data collection was conducted through two main techniques. First, semi-structured interviews to explore the perspectives, experiences, and ethical values held by sellers when faced with requests to manipulate receipts. Second, participant observation to understand the social context and interactions between sellers and institutional buyers during the transaction process. Data validity was ensured through triangulation of sources and methods. The researchers also conducted member checking by requesting confirmation from store owners regarding the interpretation of the results (Creswell & Creswell, 2023) . An audit trail was implemented to transparently track each stage of data collection and analysis.

This methodology is designed to generate an in-depth and contextual understanding of the moral dilemmas of note manipulation practices in institutional purchasing transactions. The combination of a phenomenological approach, triangulation validation, and systematic thematic analysis is expected to significantly contribute to strengthening the ethical values of Islamic business in the modern trade sector. This approach also provides readers with the opportunity to understand the moral dilemmas of sellers from a human perspective, rather than solely judging them from a normative or regulatory perspective .

RESULTS AND DISCUSSION

Patterns of Note Manipulation Practices in Institutional Purchasing Transactions

Research results show that invoice manipulation in institutional purchasing transactions occurs systematically and repeatedly. Interviews with home furnishings store owners in Kecipir, Palangka Raya, revealed three dominant patterns occurring in the field. The first pattern involves institutional buyers requesting an invoice price increase, citing lack of transportation allowance and other reasons. This request is usually made after price negotiations are complete and payment has been made.

The second pattern involves requesting blank invoices, which the buyer then fills in according to reporting requirements. The buyer requests an invoice with the store's stamp but without item details and prices. This blank invoice allows the buyer the flexibility to complete the invoice as needed without having to return to the store. The third pattern involves adding fictitious items to adjust the purchase value to the agency's budget ceiling. The buyer asks the seller to add items not purchased to the invoice to ensure the total purchase value matches the available budget.

Field data reveals an increase in the frequency of requests for invoice manipulation toward the end of the budget period. Shop owners explained that these requests become more frequent in November and December as buyers rush to spend their remaining budget. This phenomenon suggests that the budgeting system within agencies also influences the behavior of institutional buyers. According to Wardani & Ridlwan (2022) , structural pressures such as budget absorption targets encourage employees to seek shortcuts that harm transaction integrity.

Field observations revealed the detailed process of note manipulation. Institutional buyers typically came during off-peak hours to avoid crowds and the attention of other customers. They initially negotiated the price normally, then, once an agreement was reached, separately requested a higher-priced note. Shop owners explained they paid the original price but requested a higher note. They then collected the difference from the institution's cash. This pattern suggests that note manipulation was carried out in a planned manner, separating actual transactions from administrative documentation.

The research findings identified four stages in the receipt manipulation process. The first stage is an informal approach where buyers build personal relationships with sellers through repeat transactions. Regular customers develop a close relationship that facilitates informal communication about receipt manipulation. The second stage involves buyers beginning to complain about the lack of compensation from the agency to build empathy. They describe the difficulties they face in carrying out purchasing tasks without receiving reimbursement.

The third stage is when the customer requests a receipt manipulation with a pre-arranged reason. This request is carefully worded and usually accompanied by assurances that this practice is common among other employees. The fourth stage is the formation of an informal agreement that continues for subsequent transactions. The shop owner stated that initially they simply shared their difficulties. Gradually, they began asking for help. After I complied once, they assumed it had become a habit.

The findings of this research can be explained through the theory of *akhlaq al-tijarah* put forward by Imam Al-Ghazali in (Solikhudin et al., 2025) ensuring that trade in Islam does not only pursue financial profits but also upholds the values of *shiddiq* and fairness in muamalah. Manipulation of notes is a form of violation of the principles of honesty and justice which should be upheld by every business actor.

To reinforce this view, (Monady et al., 2024) stated that honesty, transparency, *trustworthiness* , fairness, and moral responsibility are the main pillars of halal transactions. When these principles are ignored, business relationships become fragile and filled with suspicion. The practice of note manipulation demonstrates the weak internalization of these principles within Islamic ethics in modern business transactions, even though the majority of participants are Muslim.

The Moral Dilemma of Sellers between Ethics and Business Continuity

The interviews revealed a central theme: the moral dilemma sellers face between maintaining ethics and retaining customers. Shop owners understand that manipulating receipts is wrong from both a religious and ethical perspective. However, they feel compelled to comply with the request for fear of losing loyal customers, their primary source of income. Shop owners stated, "We know this isn't right, but if we refuse, it would make me feel bad for the customers, so we just say yes." This statement demonstrates the conflict between moral responsibility and economic pressure experienced by sellers.

This dilemma becomes even more complex when sellers face institutional buyers who repeatedly come with similar requests. These repeat customers hold strategic value for business continuity. Losing an institutional customer means losing a stable and predictable source of income. Economic pressures force some businesses to compromise ethical values for the sake of business continuity.

This phenomenon reinforces the view (Firdaus et al., 2024) that ethical business behavior builds market trust and economic stability, while unethical behavior undermines social balance. In the short term, note manipulation may benefit sellers by retaining customers. However, in the long term, this practice undermines trust and creates an unhealthy business culture.

From Astuti's perspective, in her book Islamic Business Ethics (Contemporary Cases), (Astuti, 2022) , this moral dilemma arises from an imbalance in power relations between those with economic authority and those dependent on market demand. Interviews revealed that most sellers comply with requests to manipulate notes because they lack a strong bargaining position. Smaller sellers who rely on institutional orders feel unable to refuse requests without risking losing customers.

This situation is also related to weak internal oversight systems at purchasing agencies. When agencies don't validate prices or cross-check purchase orders, sellers perceive requests to manipulate orders as commonplace and informally accepted. The lack of sanctions or negative consequences for this practice makes sellers even more willing to comply with requests for manipulation.

The study also revealed that sellers experienced prolonged internal conflict after agreeing to the fake invoice request. The shop owner stated, "After I gave them the fake invoice, I felt bad. I thought it was a sin, but I had already done it." This feeling of guilt suggests that sellers actually have a strong moral conscience but are under pressure from the economic situation. They realize their actions are against religious teachings but feel they have no other choice.

Some vendors try to soothe their conscience by claiming they're simply helping an employee in need, not directly harming the agency. This rationalization suggests the vendors don't fully understand the consequences of their actions. They don't realize that by creating fake invoices, they're partially responsible for the agency's losses.

The Seller's Interpretation of the Practice of Manipulating Notes

The research revealed that sellers viewed the practice of bill manipulation as a form of social empathy, but also with a moral awareness that it was wrong. The shop owner expressed pity for employees who spent personal money on office matters, but also admitted, "I know this is wrong and against religious teachings. But if I don't comply, I lose customers."

This interpretation suggests a moral justification for legitimizing unethical actions, where the sellers view themselves as helping employees oppressed by an unfair institutional system. However, there is also an internal conflict between religious values and the demands of economic reality. The sellers experience psychological pressure because they realize their actions are wrong but feel they have no other choice to maintain their businesses.

(Mulyono, 2021) states that the application of Islamic business ethics requires consistency between *niyyah* (intention) and amal (behavior). While the intention to help a buyer may seem good, manipulative actions still violate the principles of *trust* and honesty. This moral rationalization demonstrates the seller's weak understanding of the basic principles of muamalah, where the seller only views the bilateral relationship with the buyer without considering the institution as a third party who is harmed.

From an Islamic business ethics perspective, every transaction must be fair to all parties. Transactions that harm a third party, even if based on a bilateral agreement, remain invalid. Allah SWT forbids the unlawful appropriation of another's property, as stated in Surah Al-Baqarah, verse 188. Manipulating invoices to induce an agency to overpay is considered unlawful appropriation of property.

Application of Islamic Business Ethics Principles in the Context of Note Manipulation
The Principle of *Trust* in Business Transactions

The principle of *trust* is the primary foundation of every Islamic business transaction. Allah SWT states in Surah An-Nisa, verse 58, that every form of trust given must be properly safeguarded (Firdaus et al., 2024) . In the context of institutional transactions, employees tasked with purchasing goods are *entrusted with the agency's responsibility* to conduct purchases honestly and efficiently. Sellers are also entrusted *with* providing accurate transaction documentation in accordance with the price and goods being traded.

Manipulating invoices is a form of betrayal of *the trust* entrusted to them. An employee who manipulates invoices has betrayed the trust of the agency that authorized the purchase. A vendor who creates fake invoices has also betrayed *the trust* to provide accurate documentation. Both parties are responsible for this betrayal of *trust* , albeit in different roles.

Rasulullah SAW emphasized the importance of maintaining *trust* in the hadith narrated by Abu Hurairah regarding the signs of hypocrites. One sign of hypocrisy is betraying when given *a mandate* (HR. Bukhari and Muslim). This hadith shows that betrayal of *trust* is a trait of hypocrisy that must be avoided by every Muslim. A seller who makes a fake note at the buyer's request has betrayed *the trust* even though the action was carried out at the urging of another party.

Research findings indicate that sellers and buyers are unaware of *the trust they hold* from purchasing agencies, even though there is no formal binding contract. When agencies entrust their employees to conduct transactions with a particular store, the store is indirectly entrusted *with* providing honest pricing and documentation. This comprehensive understanding of *trust* needs to be instilled in business actors so they recognize their moral responsibility in every transaction. The principle of *trustworthiness* also encompasses the responsibility to maintain public trust in the trading system as a whole (Astuti, 2022) . When invoice manipulation becomes common practice, public trust in the integrity of business actors will decline.

The Principle of *Shiddiq* in Transaction Documentation

Honesty is the second pillar of Islamic business ethics, which must be upheld in every aspect of business transactions. Allah SWT commands Muslims in Surah At-Taubah, verse 119, to always be honest and associate with honest people (Apriliani & Mira, 2024) . In a business context, honesty applies not only to the quality of goods but also to the administrative information conveyed to others.

Manipulating invoices is a form of dishonesty that harms third parties, namely institutions that entrust purchasing funds to their employees. Purchase invoices are official documents that serve as the basis for financial accountability. When these invoices are manipulated, the entire financial accountability system becomes unreliable. This has systemic impacts that undermine the institution's financial governance.

According to (Bidaula et al., 2024) Rasulullah SAW gave a concrete example of the importance of honesty in trade. He was known by the title Al-Amin (the trusted one) even before being appointed as an apostle. In a hadith, Rasulullah SAW said that honest and trustworthy traders will be with the prophets, very honest people and martyrs (HR. Tirmidhi). This hadith shows that honesty in trading has a very high position in Islam.

Honest traders will receive rewards equal to those of prophets, *righteous ones* , and martyrs. Conversely, dishonest traders will face losses in this world and the hereafter (Yahya, 2023) . In the context of this research, sellers who consistently refuse requests to manipulate invoices despite the risk of losing customers are striving for a high spiritual level. They are willing to sacrifice worldly gains to maintain integrity and honesty.

Al-Ghazali, in Solikhudin et al., 2025, prioritizes honesty in trade, including honesty in pricing, product quality, and transaction recording. A seller who issues a bill with a price different from the actual transaction price violates the principle of *shiddiq,* even if it is done at the buyer's request. There is no justification for dishonesty in Islam, including the need to help others or maintain business relationships.

Research findings indicate that sellers try to justify their actions by arguing that they are simply helping an employee in need. However, this argument is unacceptable from an Islamic ethical perspective, as good deeds should not be performed in ways that violate the basic principles of mutual transactions. Helping others must be done in a lawful manner and without harming third parties.

The principle of *shiddiq* also requires sellers to be courageous in telling the truth, even when it's difficult. When a buyer requests a copy of a receipt, the seller should explain that the request violates the principle of honesty and cannot be fulfilled. A seller who dares to tell the truth, even at the risk of losing a customer, demonstrates high moral integrity.

The Principle of Fairness in Providing Rights to Each Party

Justice in Islam involves granting each party their due rights without harming others. Allah SWT commands justice and righteousness in Surah An-Nahl, verse 90 (Monady et al., 2024) . In the context of institutional transactions, justice demands that employees who incur personal expenses for office purposes receive proper reimbursement from the institution.

However, justice also demands that the method of obtaining compensation not harm other parties through manipulation and deception (An & Lasi, 2024) . Employees who feel they have not received fair compensation should file a formal complaint with the agency rather than seeking compensation through manipulated receipts. The method used must align with the principle of fairness for all parties involved.

Allah SWT also states in Surah Al-Maidah, verse 8, that justice must be upheld under all circumstances. This verse explains that even towards those we dislike, we must still act fairly. In the context of this research, even if employees feel unfairly treated by an agency that does not provide compensation, this does not justify the manipulation of invoices that harm the agency.

The Prophet Muhammad (peace be upon him) stated that harming others is prohibited in a hadith narrated by Ibn Majah, stating that one should not harm oneself or others (Narrated by Ibn Majah). This hadith states the basic principle of Islamic transactions: that transactions should not harm either party. Manipulating invoices clearly harms institutions that must pay more than the actual price.

Even if employees feel disadvantaged by not receiving compensation, the way to address this injustice should not be by creating new injustices for others. The principle of justice demands solutions that benefit no party. Agencies should provide a fair compensation system for employees on duty. Employees should submit compensation claims through legitimate channels, not through the manipulation of invoices.

According to Monady et al. (2024) , justice in Islamic economics encompasses distributive justice, namely the fair distribution of resources, and procedural justice, namely a fair transaction process for all parties. Manipulating notes violates both aspects of justice. From a distributive perspective, institutions are disadvantaged by having to pay higher prices. From a procedural perspective, transactions are conducted in a non-transparent manner and involve fraud.

Research findings indicate that structural injustice in the employee compensation system is the root cause of the problem, driving the practice of invoice manipulation. Agencies that fail to provide adequate compensation to employees violate the principle of fairness in wage distribution. However, this violation of fairness by agencies does not justify the violation of fairness by employees and vendors through invoice manipulation. The appropriate solution is to improve the compensation system, not to perpetuate the practice of manipulation.

***Tabligh* Principles in Information Transparency**

The principle of *tabligh* requires every Muslim to convey information accurately and transparently without hiding or manipulating facts. Allah SWT states in Surah Al-Baqarah, verse 42, that it prohibits mixing truth with falsehood and concealing known truth (Firdaus et al., 2024) . In business transactions, this principle requires sellers to provide accurate information about the price, quality, and condition of goods to buyers.

Sellers must not conceal information or provide false documents, even if requested by the buyer. When a buyer requests a bill with a price that does not correspond to the actual transaction, the seller has a moral obligation to refuse the request. The seller must explain that such action violates the principle of transparency and could harm third parties.

In the context of transaction recording, Allah SWT provides a very detailed instruction in Surah Al-Baqarah, verse 282, regarding the importance of accurate recording of debt and receivable transactions. Although this verse addresses debt and receivables, the same principle applies to all business transactions: the importance of accurate and honest record keeping. Purchase orders are a form of transaction recording that must reflect the true facts without any manipulation.

A seller who issues a note with a price different from the actual transaction price violates the recording principles commanded by Allah SWT. This violation not only results in financial losses for the institution but also undermines the overall financial recording and accountability system. When transaction documentation is unreliable, the entire financial audit and oversight system becomes ineffective.

According to Fauziah et al., 2022, transparency and openness of information are key to building long-term trust in business. Sellers who consistently provide honest information will gain customer trust and build a solid reputation. Conversely, sellers who habitually manipulate information will lose trust when their practices are exposed.

Research findings show that sellers who initially comply with invoice manipulation requests later run into problems when their practices are discovered by authorities. They lose trust not only from the affected institution but also from other customers who become aware of the dishonest practices. This demonstrates that dishonesty is detrimental to businesses in the long run.

The principle of *tabligh* also requires sellers to actively educate buyers about the importance of transparency in business transactions (Monady et al., 2024) . When buyers request manipulation of invoices, sellers should explain the negative impact of such practices not only on the institution but also on the integrity of both buyers and sellers. This education is part of the seller's responsibility to uphold the principles of Islamic business ethics.

Prohibition of consuming wealth in a false way

Allah SWT strictly forbids consuming other people's wealth in a false way. God's Word in QS. Al-Baqarah verse 188 prohibits consuming other people's property in a false way (Nurmadiansyah, 2021) . This verse prohibits consuming other people's property in an illegal and unfair way. Manipulation of notes which results in the agency paying more than the actual price is a form of consuming assets in a false way.

Even though employees feel entitled to compensation, obtaining it through manipulation of receipts still constitutes misappropriation of assets because it is done without the knowledge and approval of authorized parties within the agency. Employees do not have the authority to determine their own compensation by manipulating transaction documentation.

Allah SWT also states in Surah An-Nisa, verse 29, that a valid transaction is one conducted on the basis of mutual consent and transparency. Manipulating a note does not meet these requirements because the institution, as the owner of the funds, is unaware of and does not approve of payment at a higher price than the actual transaction. Transactions conducted without the knowledge of the owner of the funds do not meet the principle of mutual consent.

Rasulullah SAW warned about the dangers of consuming haram wealth in a hadith narrated by Muslim that wealth obtained from haram means will not bring blessings even if it is later used for good (HR. Muslim). This hadith shows that wealth obtained through haram means will not bring blessings even if it is later used for family needs or even given to charity.

Employees who earn money from manipulated notes will not receive blessings from the money, even if they use it for family needs. The money remains haram (forbidden) because it was obtained through illegal means. Awareness of the importance of the blessings of wealth should be a strong deterrent for employees from manipulating notes.

Research findings indicate that sellers are unaware that by creating fake invoices, they are helping buyers consume assets in an unlawful manner. Informants initially viewed their actions as helping employees in distress, but in fact, this constitutes aiding in the unlawful consumption of assets. Sellers need to understand that assisting others in committing unlawful acts is just as unlawful as committing the act itself.

In Islamic jurisprudence (fiqh) regarding transactions, there is a principle that any party who facilitates an illicit act will share the sins of that act (Solikhudin et al., 2025) . Sellers who create fake invoices cannot claim they are simply assisting a buyer's request. They have a moral responsibility to refuse requests that violate Sharia law, even if it risks losing customers.

The Obligation to Avoid Syubhat in Transactions

Islam teaches its followers not only to avoid what is clearly forbidden but also to avoid what is doubtful (Ali et al., 2022) . The Prophet Muhammad (peace be upon him) stated in a hadith narrated by Bukhari and Muslim about the importance of guarding oneself from doubtful matters. This hadith teaches that whoever protects oneself from doubtful matters has saved their religion and honor (Narrated by Bukhari and Muslim).

This hadith teaches the importance of caution in transactions by avoiding anything of questionable legality. Although the seller considers the manipulation of receipts to be a way of helping an employee in need, the legality of the money obtained through this practice remains questionable because it involves dishonesty and harms others. A Muslim who wants to safeguard the sanctity of his wealth should avoid such practices, even under pressure from buyers. A seller who bravely refuses requests to manipulate receipts, despite the risk of losing customers, is protecting himself from doubtful matters and preserving his religion and honor.

Firdaus et al.'s (2024) perspective reinforces this view by stating that awareness of God's oversight (muraqabah) is the most important foundation for maintaining business integrity. A merchant who believes that God sees every transaction will be careful to maintain honesty even in the absence of human oversight. Shop owners apply this principle in their business practices by always remembering that God records every transaction.

These findings show that understanding the concepts of syubhat and muraqabah is very effective in preventing sellers from engaging in note manipulation practices. Sellers who have high spiritual awareness will consider the impact of their actions not only in this world but also in the afterlife. They would rather lose worldly gains than take the risk of acquiring unlucky treasures.

The concept of muraqabah teaches that every human action is monitored by Allah SWT and will be held accountable in the afterlife. This awareness should be the strongest internal control for every Muslim businessperson. When external oversight systems are weak, muraqabah awareness becomes the last line of defense preventing someone from committing unethical acts.

The Role of Internal Control Systems and Institutional Policies

The research results show that weak internal control systems at purchasing agencies are a structural factor facilitating the practice of invoice manipulation. Agencies rarely verify prices or cross-check invoices submitted by employees. This situation indicates that agencies lack adequate audit mechanisms to prevent misuse of purchasing funds.

These findings reinforce the view (Nugraheni et al., 2024) that the absence of transaction validation mechanisms increases the opportunity for ethical lapses. When institutions lack strict controls, institutional buyers feel they have the freedom to manipulate invoices without risking detection. This weak oversight creates a moral hazard where employees are tempted to commit deviant acts due to the low chance of detection.

Solehudin et al. (2024) added that agencies often assume that small purchases don't require formal procedures or special reimbursement because they are considered part of an employee's routine duties. This assumption ignores the reality that each purchasing task requires time, effort, and transportation costs, which should be the agency's responsibility. The absence of a clear compensation policy creates structural inequities that encourage employees to seek compensation through non-transparent means.

This study found no clear compensation policy for employees tasked with purchasing office supplies. Informants stated that buyers often reported that their agency didn't provide gas or fatigue allowance, prompting them to seek reimbursement on their own. This lack of a compensation policy creates a sense of injustice that encourages employees to seek compensation through non-transparent means. This structural situation places both employees and vendors in a dilemma that could have been avoided through system improvements.

Research data revealed that the receipt approval process at agencies is very simple and lacks substantive verification. Shop owners explained that customers told them their superiors simply signed the receipt without checking the price. The important thing was that the store stamped the receipt and the amount did not exceed the permitted limit. This finding suggests that the approval system at agencies emphasizes formal administrative aspects over the substance of the transaction. Superiors who sign the receipts do not feel the need to verify the receipts, believing that their employees have performed their duties effectively.

Nurmadiansyah (2021) supports this view by emphasizing that Islamic business ethics prohibits all forms of abuse of power and information manipulation. Manipulation of invoices in the context of institutional purchases is a form of information asymmetry prohibited in Islam. This research finding suggests that this practice often occurs due to the dominance of institutional buyers over small sellers. When buyers have the power to determine the seller's business continuity, sellers tend to comply with requests even if they conflict with ethical values.

The Impact of Note Manipulation Practices on Various Parties

Research reveals that the practice of note manipulation has multidimensional negative impacts. The first impact is financial losses for agencies. Although the manipulation value per transaction may seem small, the cumulative impact of repeated practices involving many employees results in significant losses. Store owners estimate that the average amount of note manipulation ranges from 10 to 20 percent of the actual transaction value.

If an agency conducts dozens of purchase transactions each month with an average manipulation value of 20 percent, annual losses could reach millions of rupiah, even tens of millions of rupiah. These financial losses could actually be prevented if the agency had a better internal control system and a fair compensation policy for its employees.

The second impact is the breakdown of trust between agencies and businesses. When invoice manipulation is detected, agencies lose trust in all sellers, including honest ones. This situation demonstrates that unethical practices by some actors create a negative stigma for the entire trading community. Honest sellers become victims of the bad reputation created by dishonest sellers.

The third impact is the degradation of the morale and integrity of employees involved in note manipulation. Employees accustomed to small-scale manipulation will lose their moral sensitivity to larger-scale corruption practices. Santoso et al. (2024) explains that major corruption often begins with small, normalized corruption practices that are considered normal. This study's findings indicate that some institutional buyers, who initially only requested small price increases, later dared to request larger manipulations after feeling safe from detection.

This process of normalizing corruption is extremely dangerous because it gradually erodes integrity. Employees who initially feel guilty eventually come to view the practice as normal and even their right. This shift in perception suggests that petty corruption can become a gateway to larger corruption in the future.

The fourth impact is on the sellers themselves, who experience prolonged moral conflict. The shop owner admitted to often feeling anxious and guilty after creating fake invoices. "I often feel guilty for giving fake invoices and also for inflating the prices on the invoices. I'm afraid my fortune will be ruined." This feeling of guilt indicates that even though sellers comply with requests to manipulate invoices, they remain aware that their actions are wrong and violate religious teachings.

According to (Hulaimi et al., 2024), unethical business practices impact not only the economic aspects but also the mental and spiritual health of the perpetrators. Sellers who consistently engage in actions contrary to their religious values will experience psychological and spiritual stress that impacts their overall quality of life.

The fifth impact is the creation of an unhealthy business culture where honesty is perceived as weakness and manipulation as intelligence. When the practice of note manipulation becomes commonplace and socially accepted, ethical standards in business transactions will decline. A generation of young traders growing up in this environment will view dishonesty as a normal part of business practice.

This business culture that justifies dishonesty is extremely dangerous because it erodes the moral foundations of the economy and creates a generation of businesspeople lacking integrity. In the long term, this situation will damage the entire economic ecosystem and hinder sustainable economic growth.

Apriliani & Mira (2024) explain that unethical business practices create a domino effect that damages the entire economic ecosystem. When note manipulation becomes commonplace, standards of honesty in business transactions will decline, and trust, a social capital within the economy, will erode. In the long term, this situation will harm all parties, including business actors who initially felt they benefited from the manipulation.

Comprehensive Solutions Based on Islamic Business Ethics Principles

The first solution is to strengthen spiritual awareness through an understanding of the concept of blessed sustenance. Sellers need to be convinced that even small amounts of halal sustenance will bring blessings, while manipulated sustenance can cause unrest. (Rafiqi et al., 2024) states that spiritual awareness of God's oversight is the strongest foundation for maintaining business integrity. An understanding of the Muslim hadith on illicit wealth needs to be instilled so that sellers focus on long-term blessings, not short-term gains.

The second solution is to establish a clear and fair compensation policy for employees tasked with purchasing office supplies. Agencies must establish a compensation SOP that covers transportation costs, meal allowances, and time compensation for employees tasked with purchasing goods. The amount of compensation should be calculated realistically based on distance, time, and the difficulty of the task. This principle aligns with the hadith of Ibn Majah concerning the payment of wages before the worker's sweat dries. According to (Nugraheni et al., 2024), ensuring a fair compensation system is a prerequisite for preventing ethical deviations. This policy must be clearly communicated and consistently implemented with a simple and transparent submission mechanism.

The third solution is to implement strict sanctions for employees and vendors found to have manipulated invoices. Consistent, indiscriminate sanctions are necessary to create a deterrent effect. Employees found to have manipulated invoices are subject to administrative sanctions up to and including dismissal, while vendors are blacklisted. Firm sanctions create an organizational culture that does not tolerate corruption, but must be accompanied by improvements to the compensation system and internal controls to prevent unfairness.

CONCLUSION

Invoice manipulation in institutional purchasing transactions occurs in three main forms. The first is inflating the price on the invoice beyond the actual transaction price. The second is requesting blank invoices stamped by the store. The third is adding fictitious items to adjust the purchase value to the budget ceiling. This practice occurs repeatedly and increases towards the end of the budget period. This structured pattern is facilitated by weak oversight systems within purchasing institutions.

Home furnishings store salespeople face a conflict between moral responsibility and economic pressure. They understand that the manipulation of invoices is against religious teachings. However, their reliance on institutional customers as a stable source of income compels them to comply. The salespeople view this action as a form of social empathy for employees who receive no compensation from the institution. Nevertheless, they still feel spiritual unease because they realize the act is wrong.

The practice of note manipulation violates four fundamental principles of Islamic business ethics. The principle *of trustworthiness* is violated because employees betray the institution's trust. The principle *of shiddiq* is ignored through dishonest transaction documentation. The principle of justice is violated because the institution is harmed for the employee's personal gain. The principle of *tabligh* is not applied because the actual transaction information is hidden. Note manipulation includes consuming assets by false means, as prohibited in Surah Al-Baqarah, verse 188. The institution, as the owner of the funds, is unaware of and does not approve payments at a higher price than the actual transaction.

This problem is rooted in structural injustice. The agency lacks a clear compensation policy for employees tasked with purchasing office supplies. The audit and invoice validation system is also very weak. This creates moral hazard and an imbalance in power relations. Employees and vendors are placed in a dilemma that could be avoided through institutional system improvements.

The impact of this practice reaches across multiple dimensions. Agencies experience significant accumulated financial losses. The moral integrity of employees and vendors is degraded. Trust in the business ecosystem is damaged. Small-scale corruption is normalized and has the potential to escalate to larger scale. An organizational culture that justifies dishonesty as normal begins to form. In the long term, this condition erodes socioeconomic capital and hinders sustainable growth .

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