



جَابَاتَانِ اِلَاٰمِ اِسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR

BUSINESS

ETHICS IN ISLAM



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ


Let us have the *taqwa* of Allah by fulfilling all of His Commandments and avoiding all of His prohibitions.

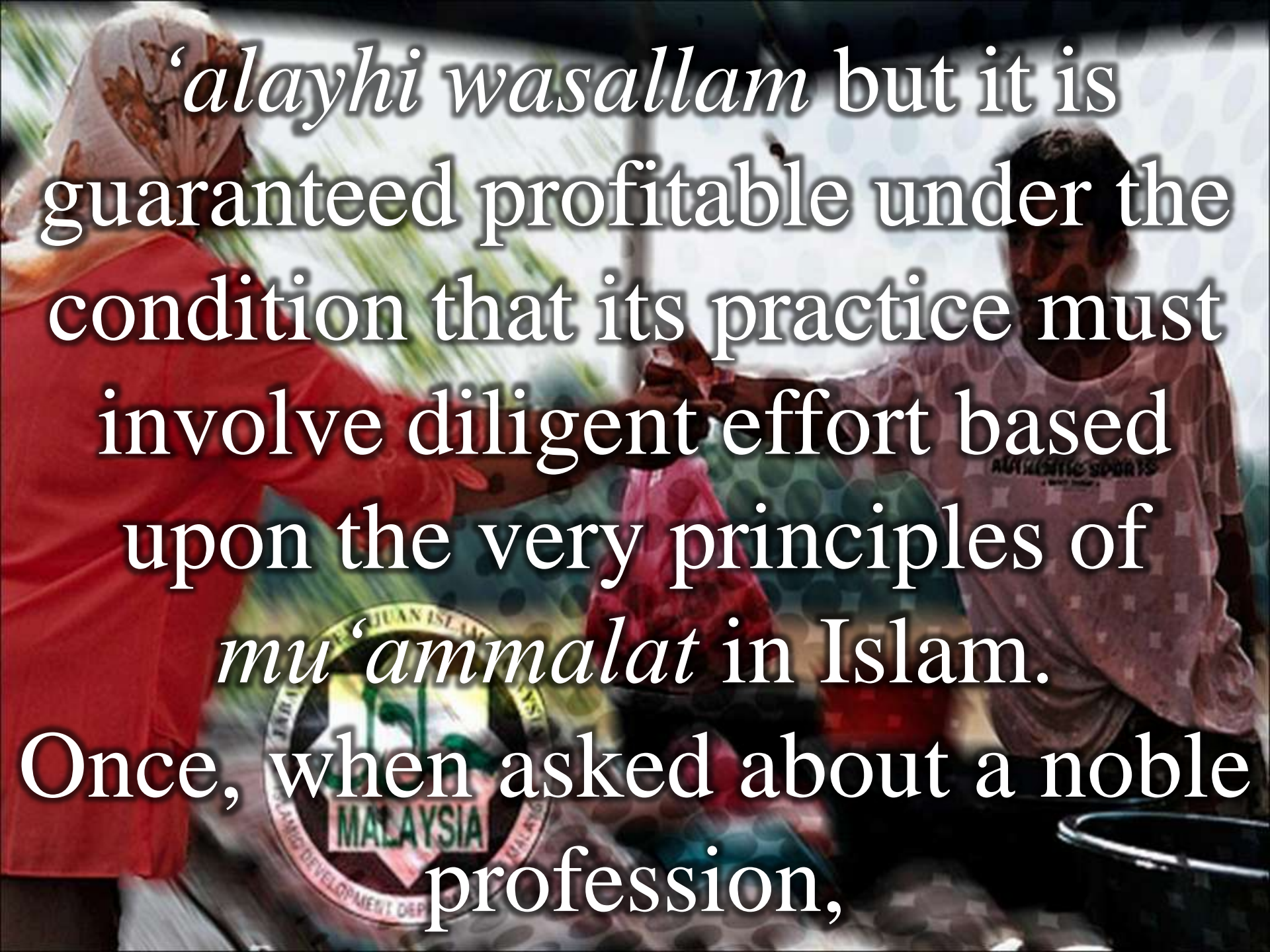
Verily, we truly hope to attain success and prosperity in this world and the Hereafter.



Today's *khutbah* will touch upon matters regarding **Business Ethics in Islam.**

Trading or engaging in commerce is a profession that is highly regarded in Islam. This is because it is not only the *sunnah* of the Messenger *sallAllaahu*





'alayhi wasallam but it is guaranteed profitable under the condition that its practice must involve diligent effort based upon the very principles of *mu'ammalat* in Islam.

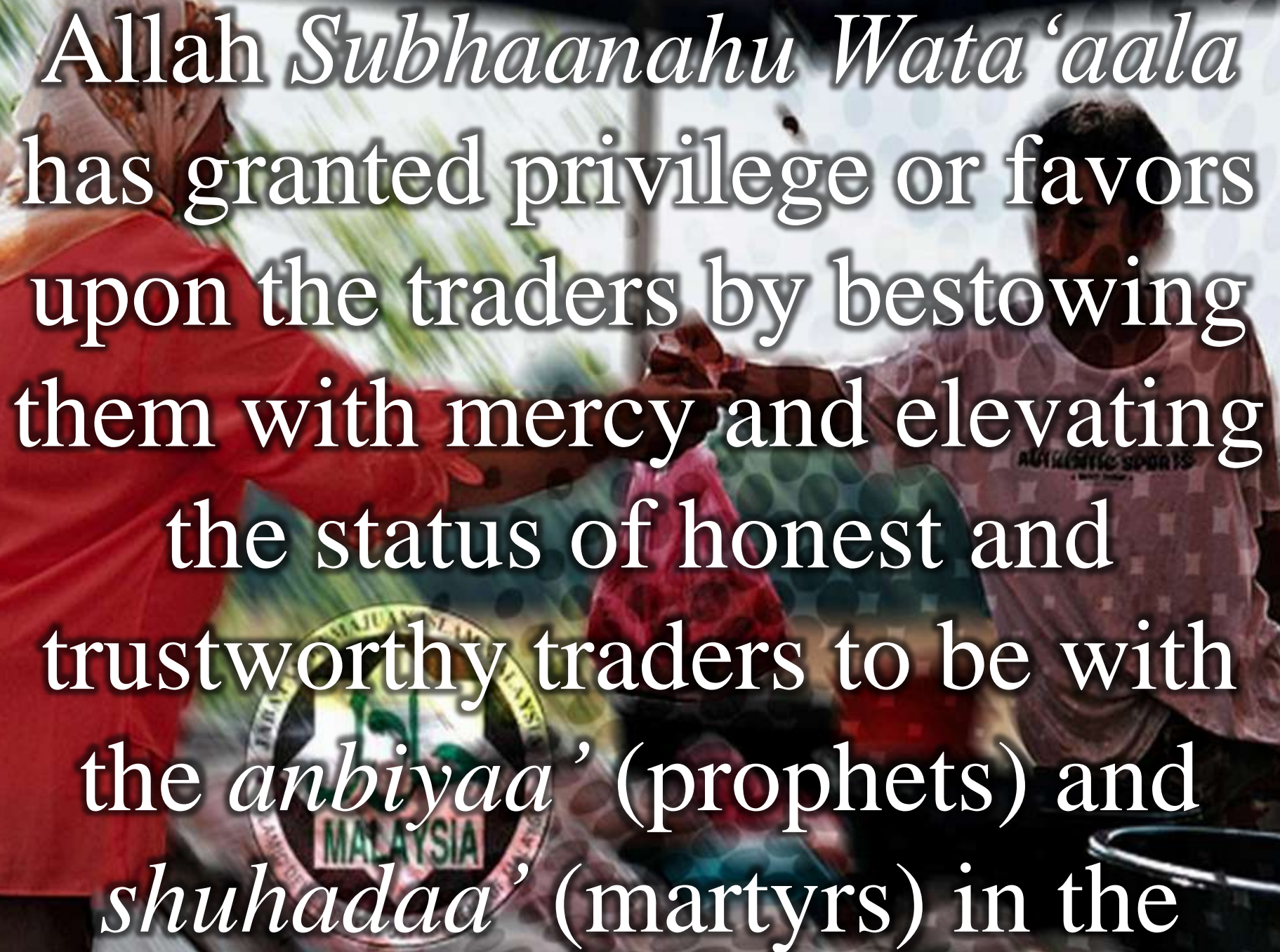
Once, when asked about a noble profession,



the Messenger *sallAllaahu*
'alayhi wasallam replied
saying:

“(It is) buying and selling that
is *mabroor* (pleasing) and
occupation that is done with
one’s very own effort.”

(al-Bazaar and Ahmad: *saheeh*)

A woman wearing a red hijab and a red long-sleeved shirt is handing a pink patterned bag to a man. The man is wearing a white t-shirt with a pattern and the text "ATHLETIC SPORTS". They are in an outdoor market setting with palm trees in the background. A circular logo for "MALAYSIA" is visible in the lower-left corner of the image.

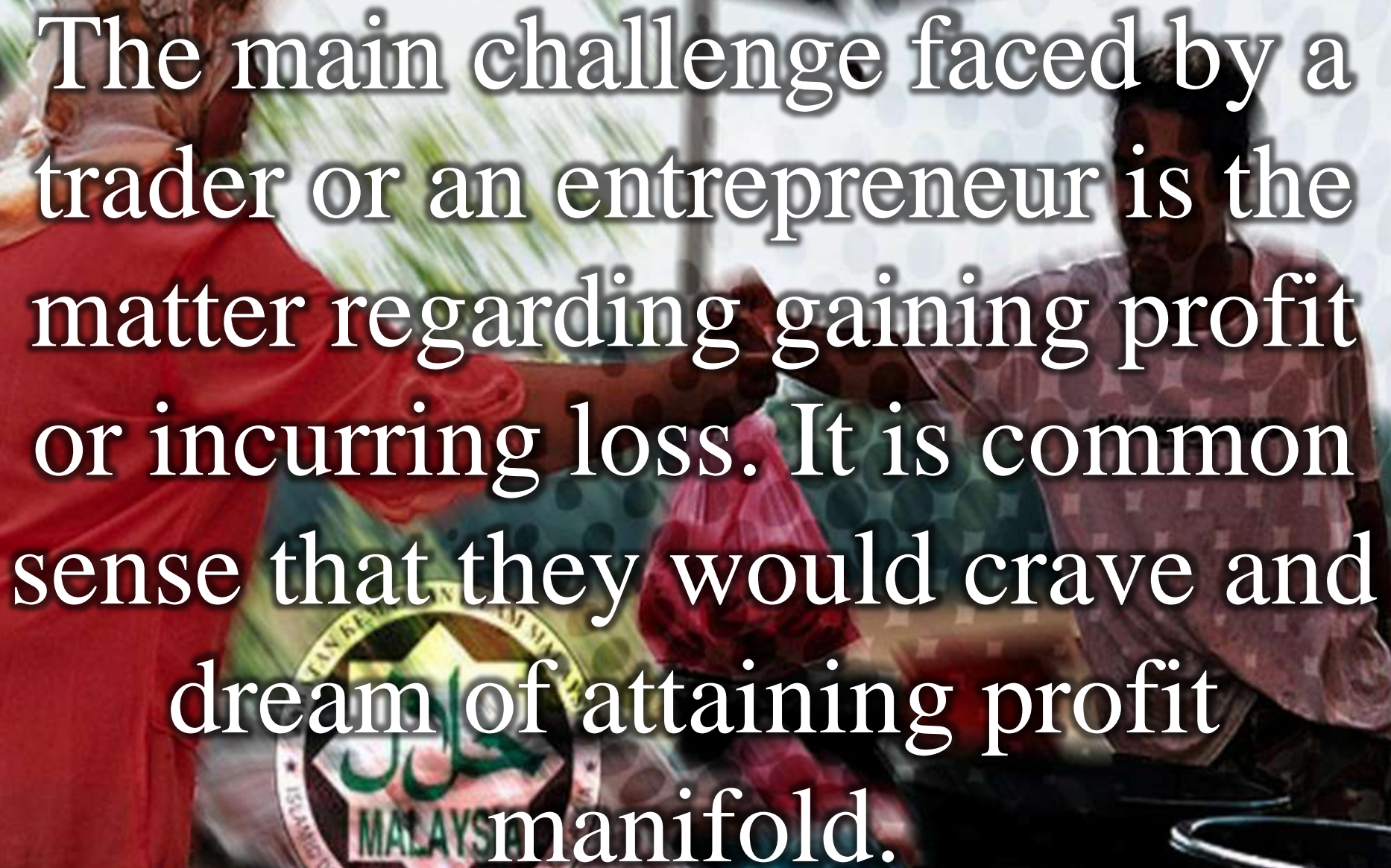
Allah *Subhaanahu Wata'aala*
has granted privilege or favors
upon the traders by bestowing
them with mercy and elevating
the status of honest and
trustworthy traders to be with
the *anbiyaa'* (prophets) and
shuhadaa' (martyrs) in the

A woman wearing a red hijab and a man in a pink shirt are holding hands in a market stall. The woman is on the left, and the man is on the right. They are both looking towards each other. The background is slightly blurred, showing other market stalls and people. The text is overlaid on the image in white with a black outline.

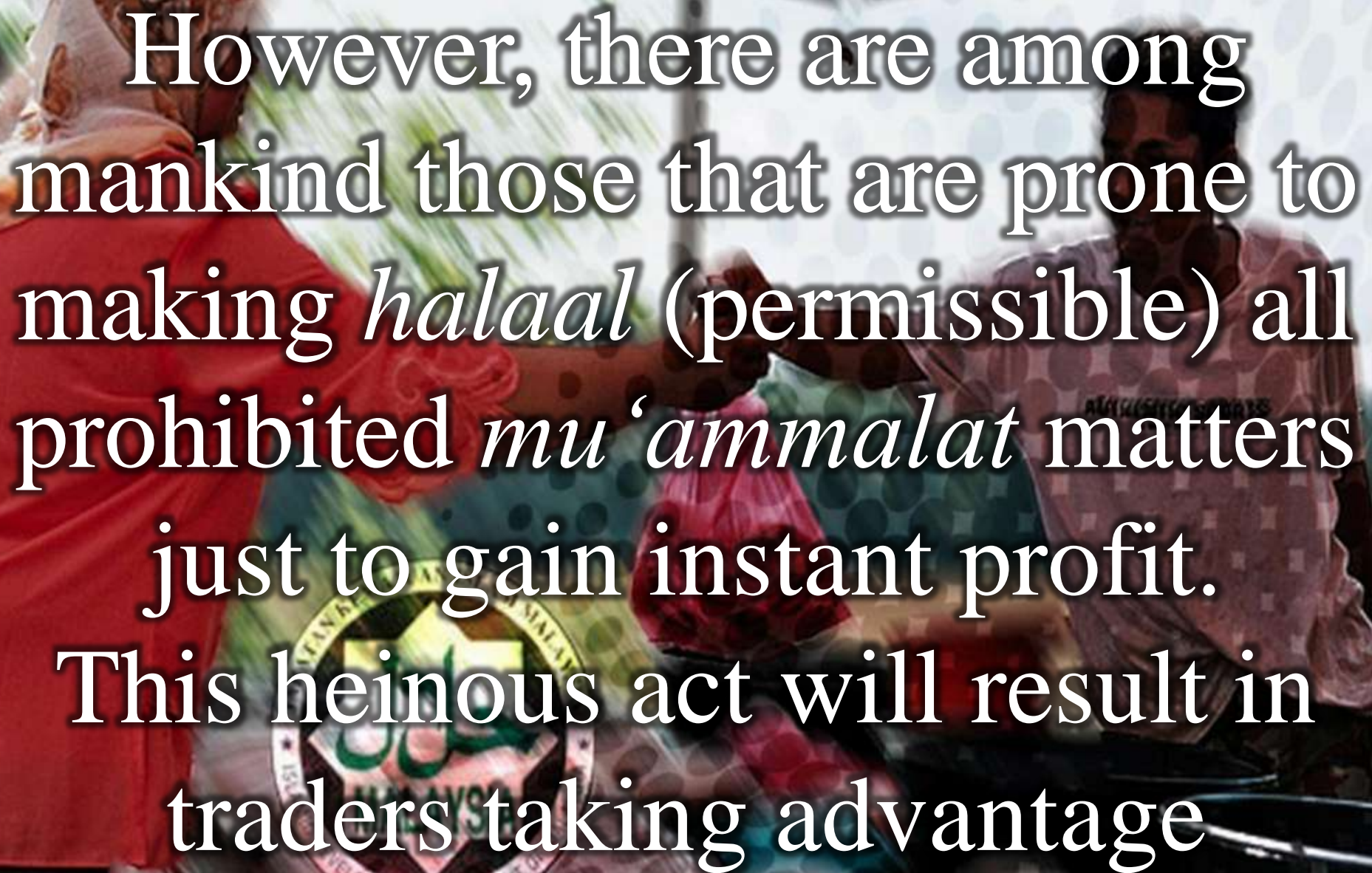
Hereafter, as it was mentioned
in a *hadeeth*:

**“The honest and trustworthy
trader will be with the
prophets, the honest ones, and
the martyrs (on the Day of
Resurrection).”**

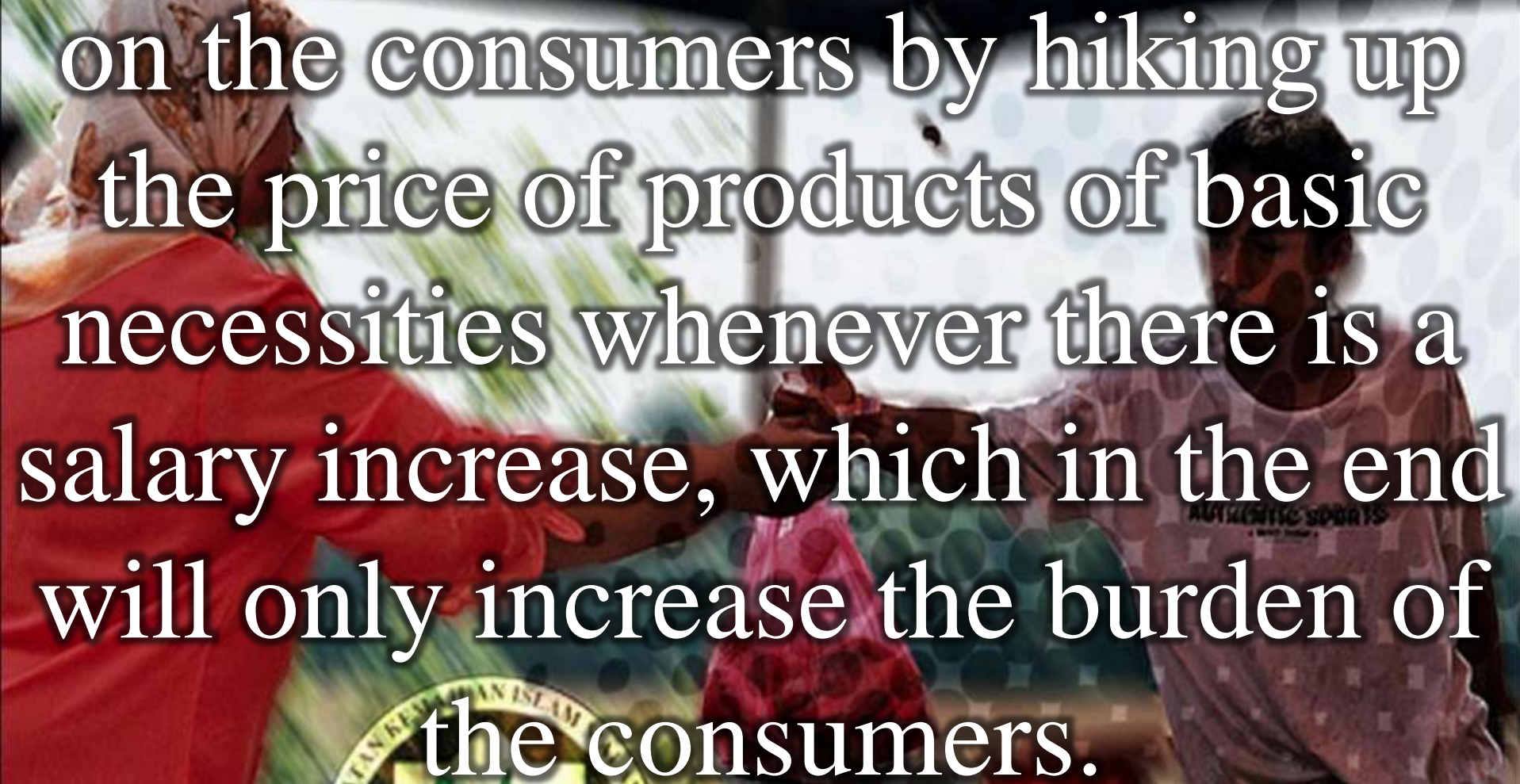
(at-Tirmidhi: *saheeh lighayrihi*)



The main challenge faced by a trader or an entrepreneur is the matter regarding gaining profit or incurring loss. It is common sense that they would crave and dream of attaining profit manifold.

A woman wearing a red hijab and a man in a patterned shirt are standing in a market stall. The woman is holding a red plastic bag. The man is holding a red plastic bag. In the background, there are green palm fronds. A logo for the Malaysian Ministry of Islamic Development is overlaid on the image. The logo features a green shield with a white crescent and star, and the text 'MALAYSIA' and 'MINISTRY OF ISLAMIC DEVELOPMENT' around it.

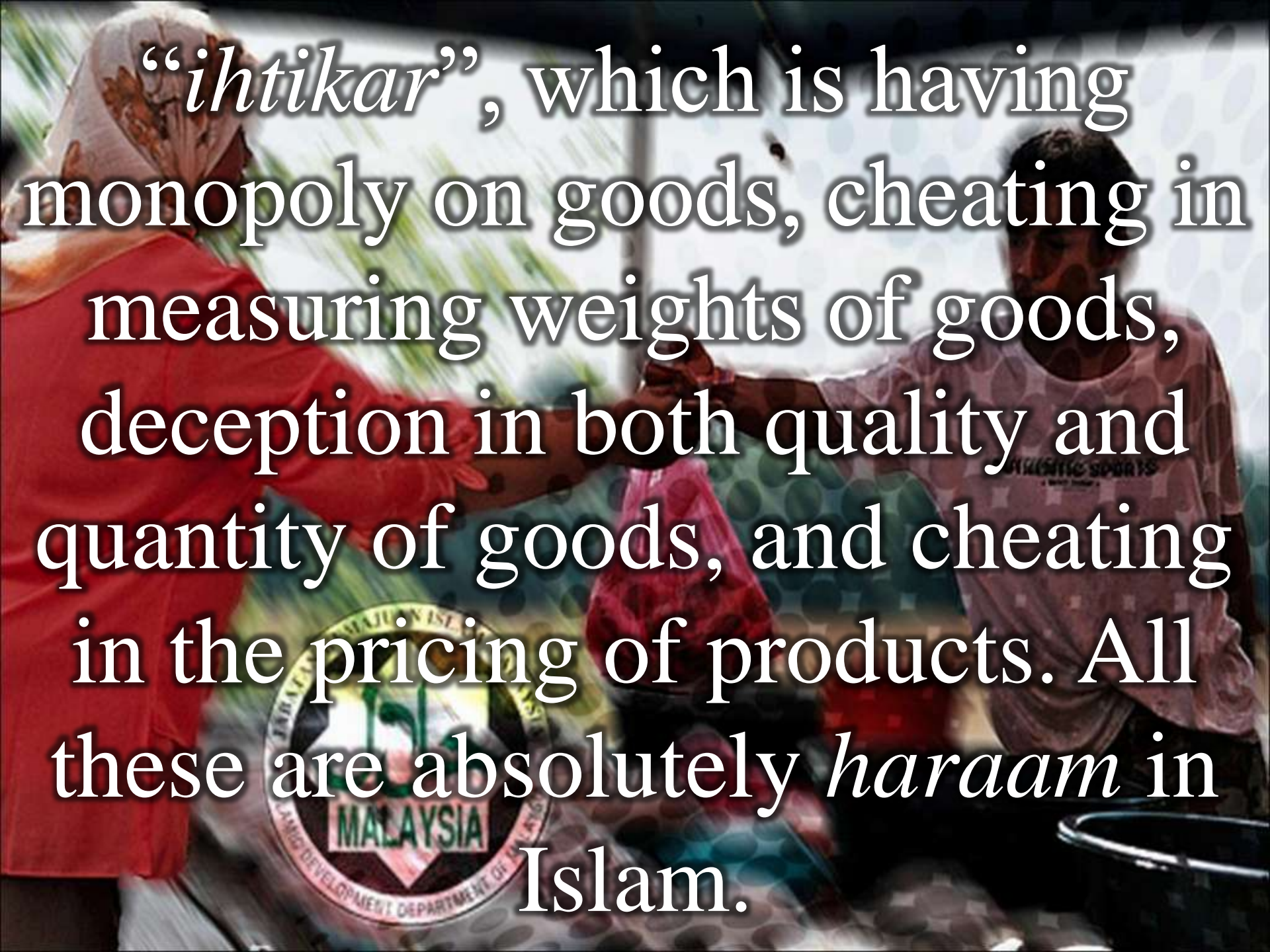
However, there are among mankind those that are prone to making *halaal* (permissible) all prohibited *mu'ammalat* matters just to gain instant profit. This heinous act will result in traders taking advantage

A woman in a red shirt and white headscarf is handing a pink plastic bag to a man in a patterned t-shirt. The background is slightly blurred, showing what appears to be an outdoor market or street scene. The text is overlaid on the image in a white, bold, serif font with a drop shadow.

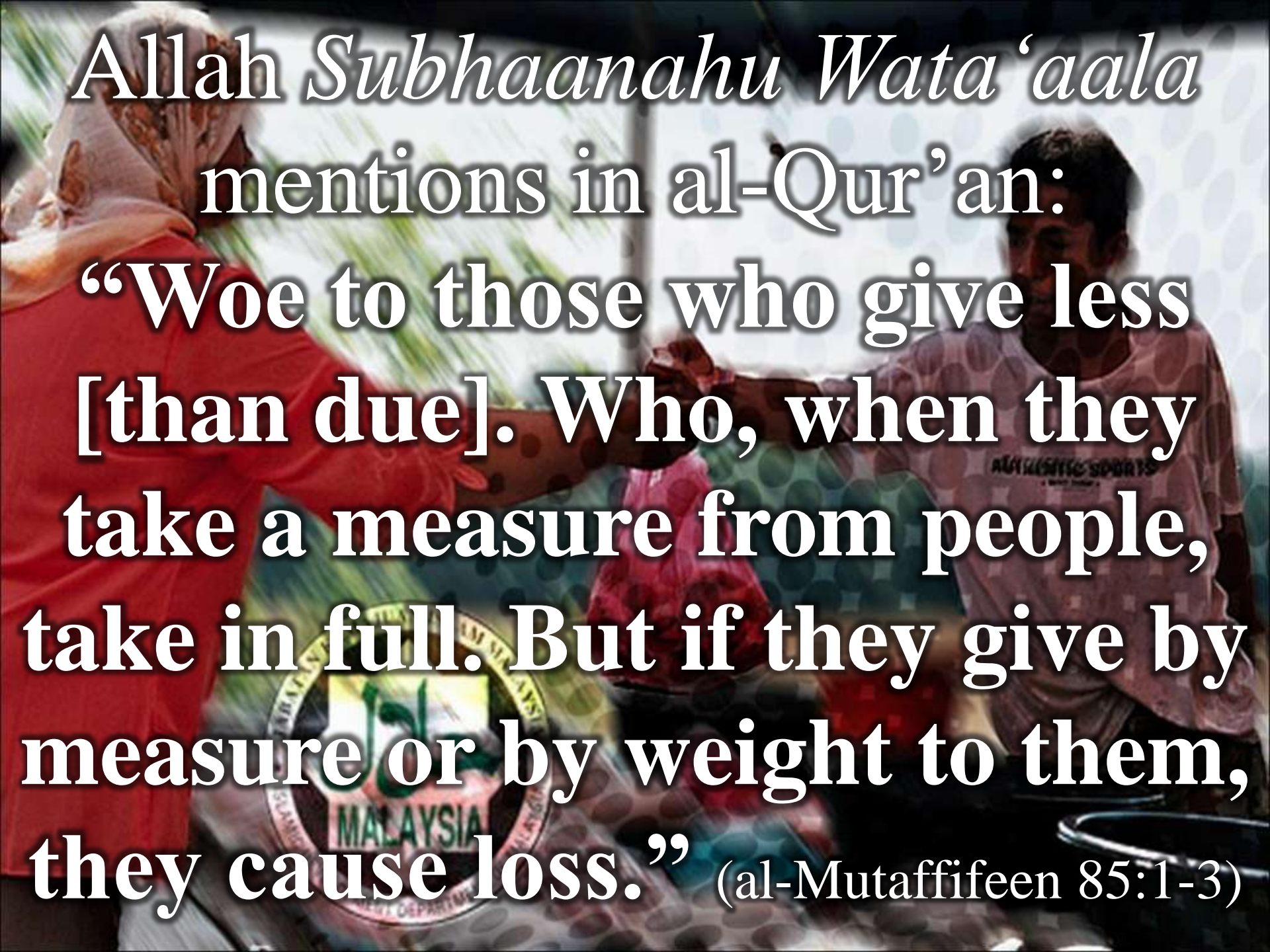
on the consumers by hiking up the price of products of basic necessities whenever there is a salary increase, which in the end will only increase the burden of the consumers.

The logo of the Malaysian Islamic University (Universiti Islam Malaysia) is visible in the lower-left quadrant. It features a circular emblem with a green and white design, surrounded by the text 'UNIVERSITI ISLAM MALAYSIA' and 'IBRAHIM KHALID'.

Also not to mention unethical entrepreneurs that resort to



“*ihtikar*”, which is having monopoly on goods, cheating in measuring weights of goods, deception in both quality and quantity of goods, and cheating in the pricing of products. All these are absolutely *haraam* in Islam.



Allah Subhaanahu Wata'aala
mentions in al-Qur'an:

**“Woe to those who give less
[than due]. Who, when they
take a measure from people,
take in full. But if they give by
measure or by weight to them,
they cause loss.”** (al-Mutaffifeen 85:1-3)



The best approach that Muslim traders and entrepreneurs can take is the business method that is prescribed by Allah

Subhaanahu Wata'aala:

“Indeed, those who recite the Book of Allah and establish prayer and spend [in His

**cause] out of what We have
provided them, secretly and
publicly, [can] expect a profit
that will never perish. That
He may give them in full their
rewards**

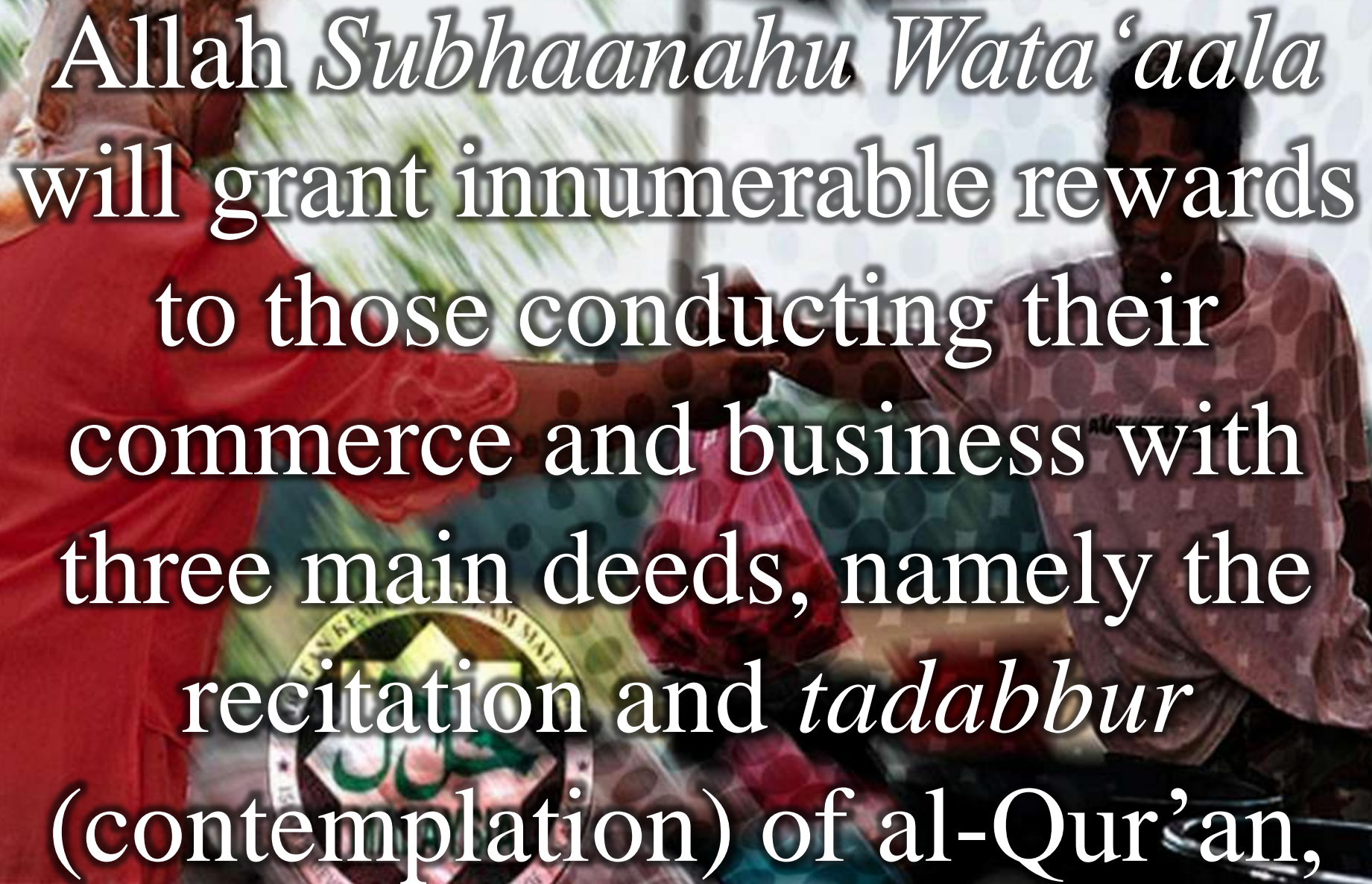




**and increase for them of His
bounty. Indeed, He is
Forgiving and Appreciative.”**

(Faatir 35:29-30)



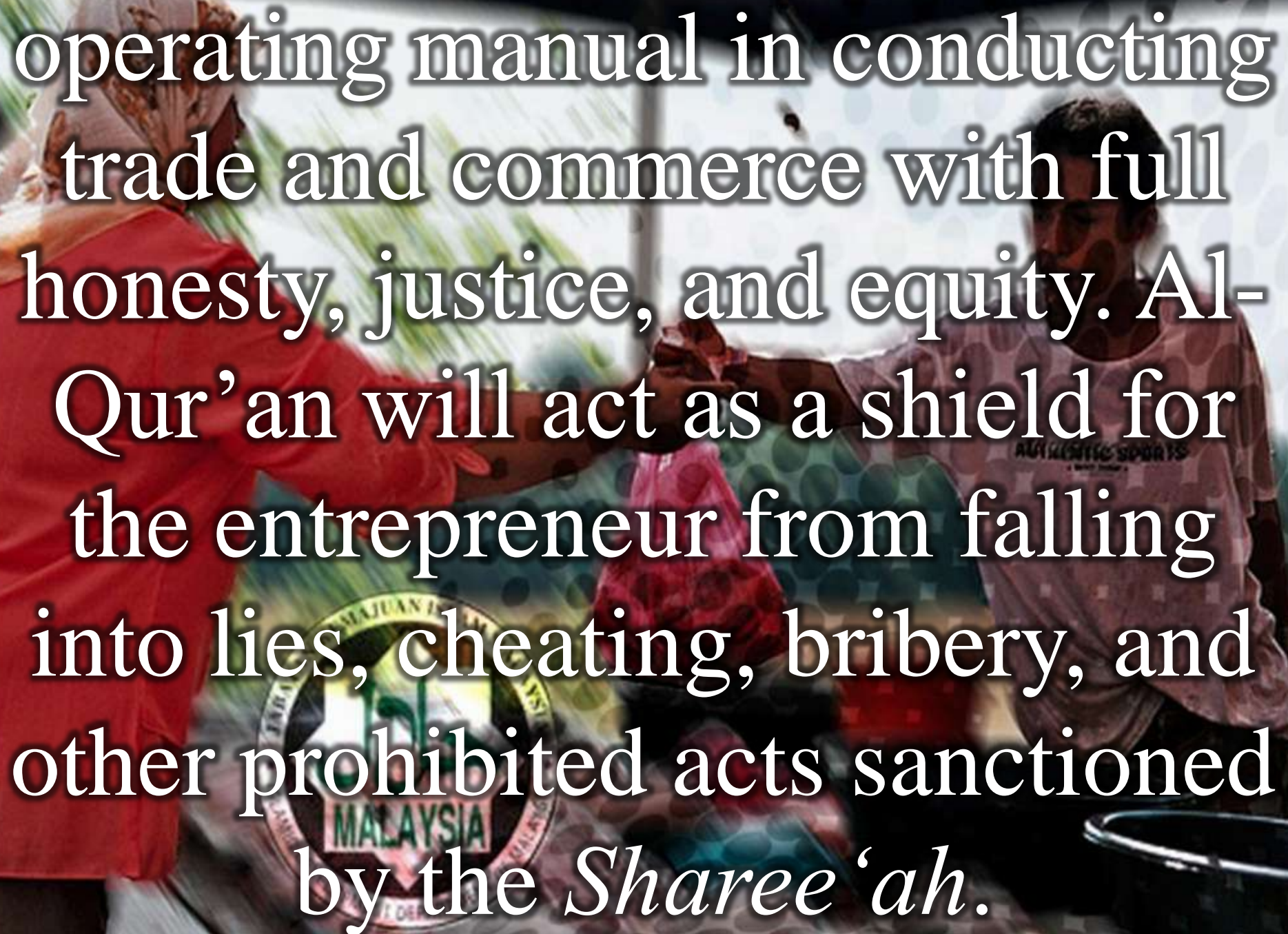


Allah *Subhaanahu Wata'aala* will grant innumerable rewards to those conducting their commerce and business with three main deeds, namely the recitation and *tadabbur* (contemplation) of al-Qur'an,

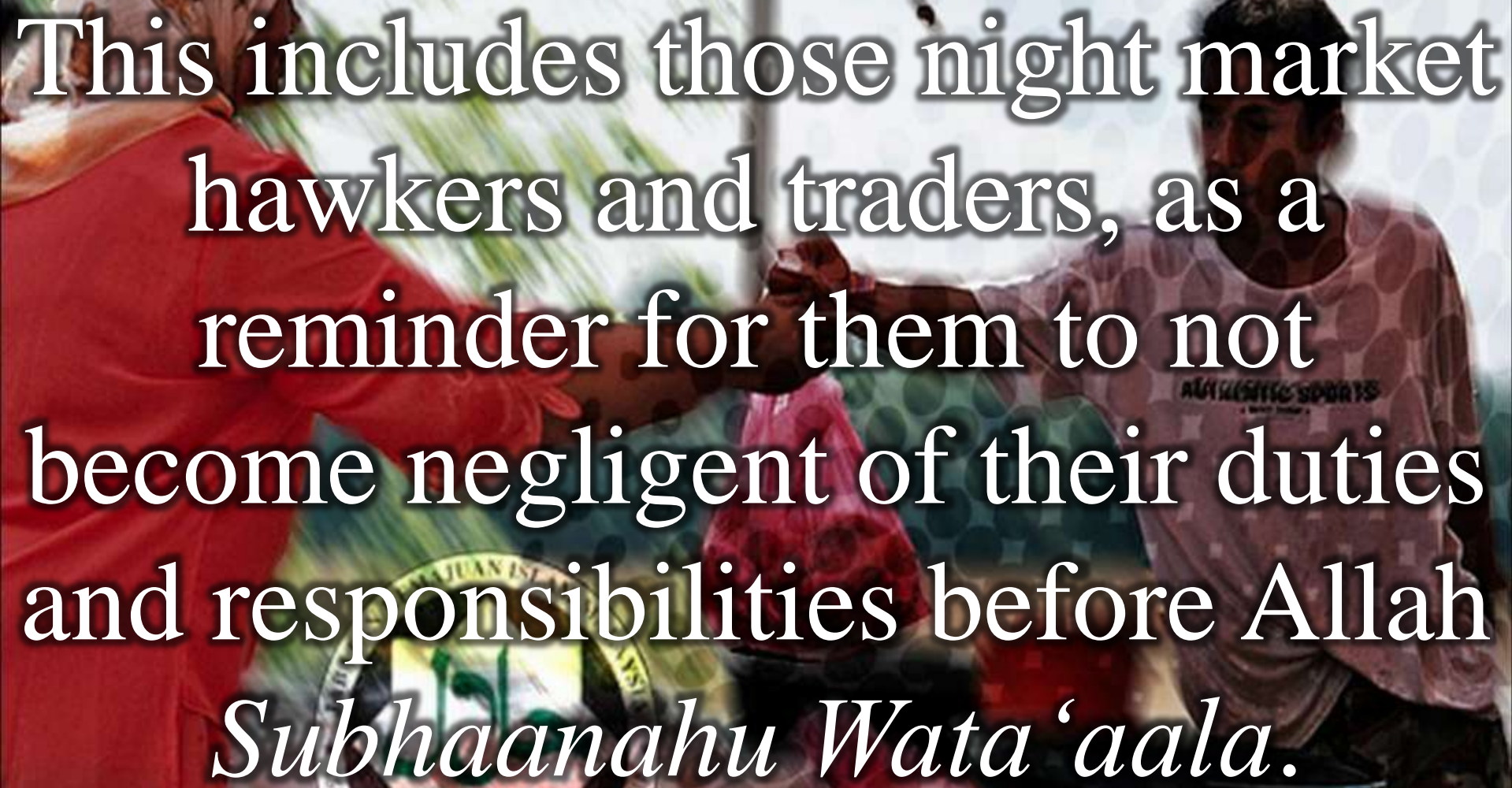
A woman wearing a red hijab and a red long-sleeved shirt is handing a pink plastic bag to a man. The man is wearing a light-colored t-shirt with a pattern of dark circles and the text "AUTHENTIC SPORTS" on it. They are standing in front of a building with palm trees in the background. A circular logo for "JUAN ISLAM MALAYSIA" is visible in the lower-left corner of the image.

hastening to perform the *fard salaah*, and to *infaq* (donate) a portion of wealth to those that are in greater need.

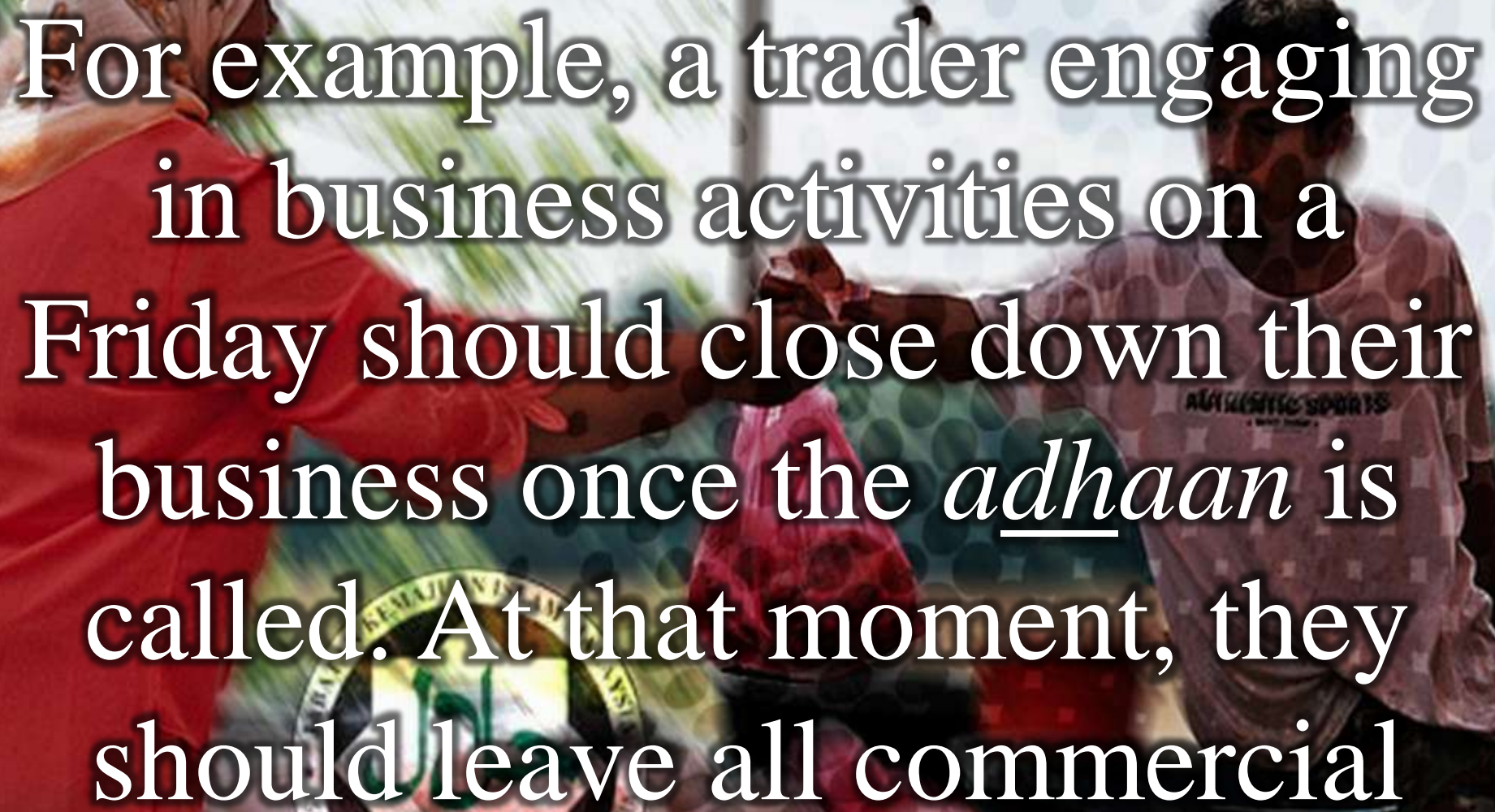
A good businessperson will constantly recite al-Qur'an with comprehension, utilizing al-Qur'an as guidance and



operating manual in conducting trade and commerce with full honesty, justice, and equity. Al-Qur'an will act as a shield for the entrepreneur from falling into lies, cheating, bribery, and other prohibited acts sanctioned by the *Sharee'ah*.

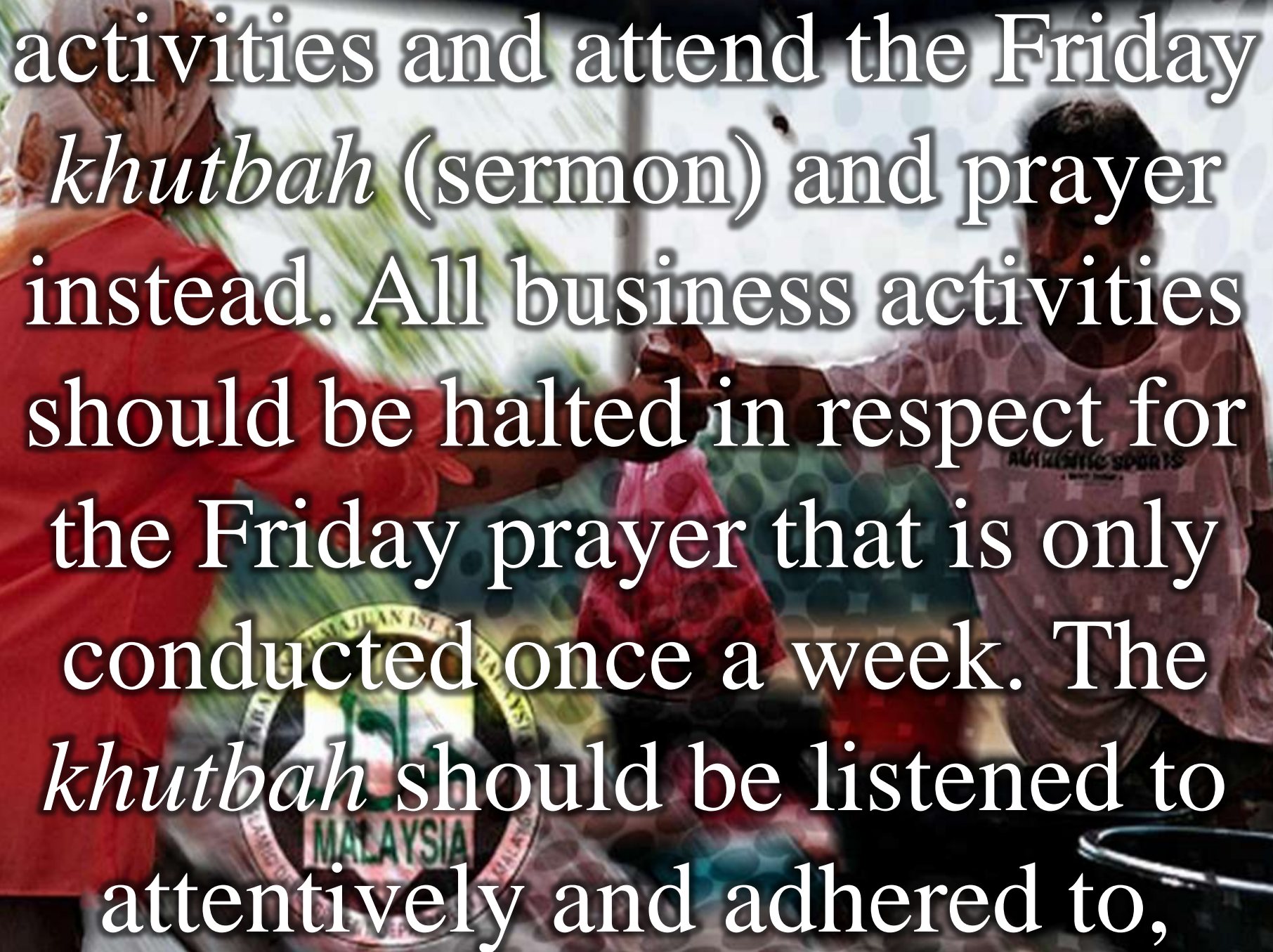
A photograph of a woman in a red hijab and a man in a pink shirt at a night market stall. The woman is on the left, and the man is on the right, holding a pink plastic bag. The background is slightly blurred, showing other market stalls and palm trees. A circular logo for the Malaysian Department of Islamic Development is visible in the lower-left corner.

This includes those night market
hawkers and traders, as a
reminder for them to not
become negligent of their duties
and responsibilities before Allah
Subhaanahu Wata 'aala.

A photograph of a woman in a red hijab and a man in a white t-shirt holding hands in a market setting. The woman is on the left, and the man is on the right. They are both looking towards each other. The background is slightly blurred, showing what appears to be a market stall or a similar outdoor setting. The text is overlaid on the image in a white, serif font with a drop shadow.

For example, a trader engaging in business activities on a Friday should close down their business once the *adhaan* is called. At that moment, they should leave all commercial

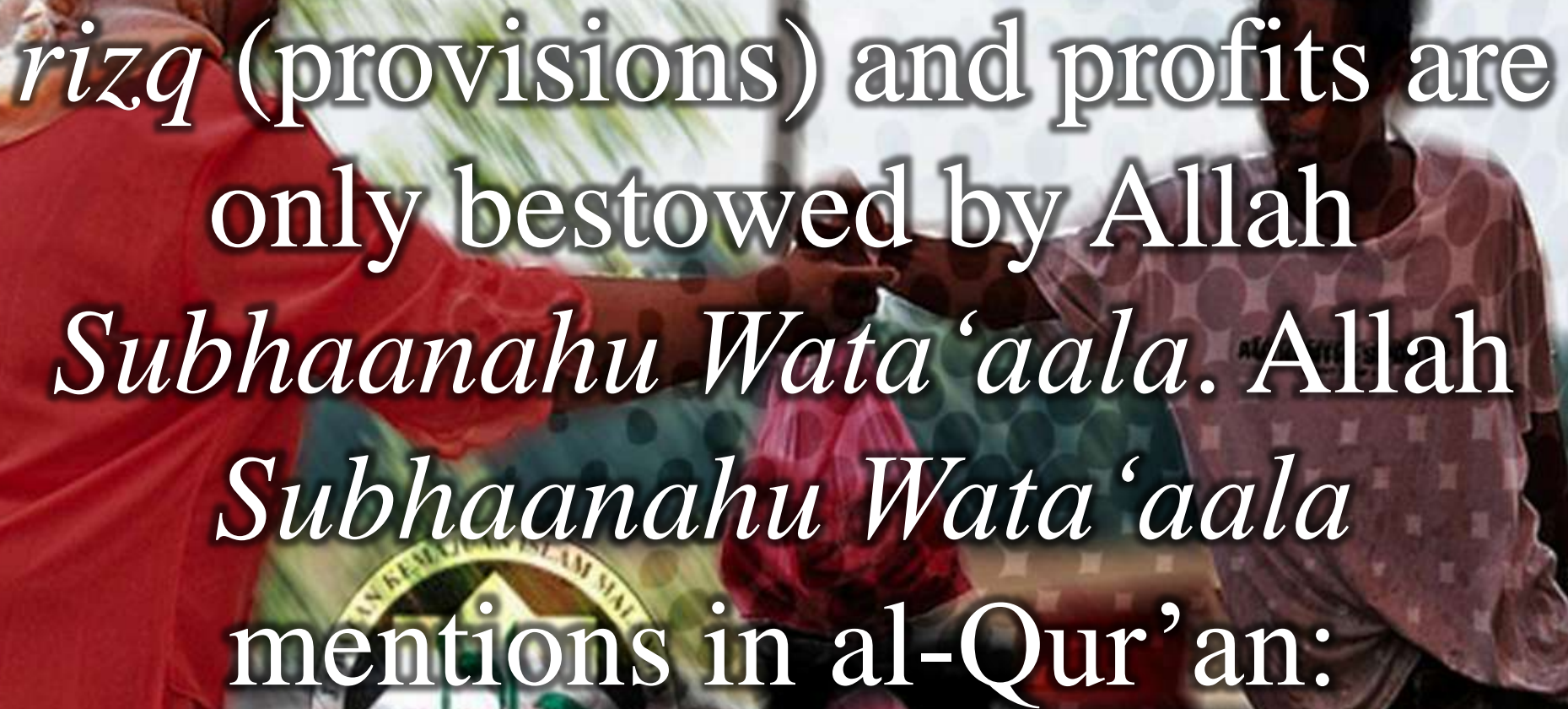




activities and attend the Friday *khutbah* (sermon) and prayer instead. All business activities should be halted in respect for the Friday prayer that is only conducted once a week. The *khutbah* should be listened to attentively and adhered to,

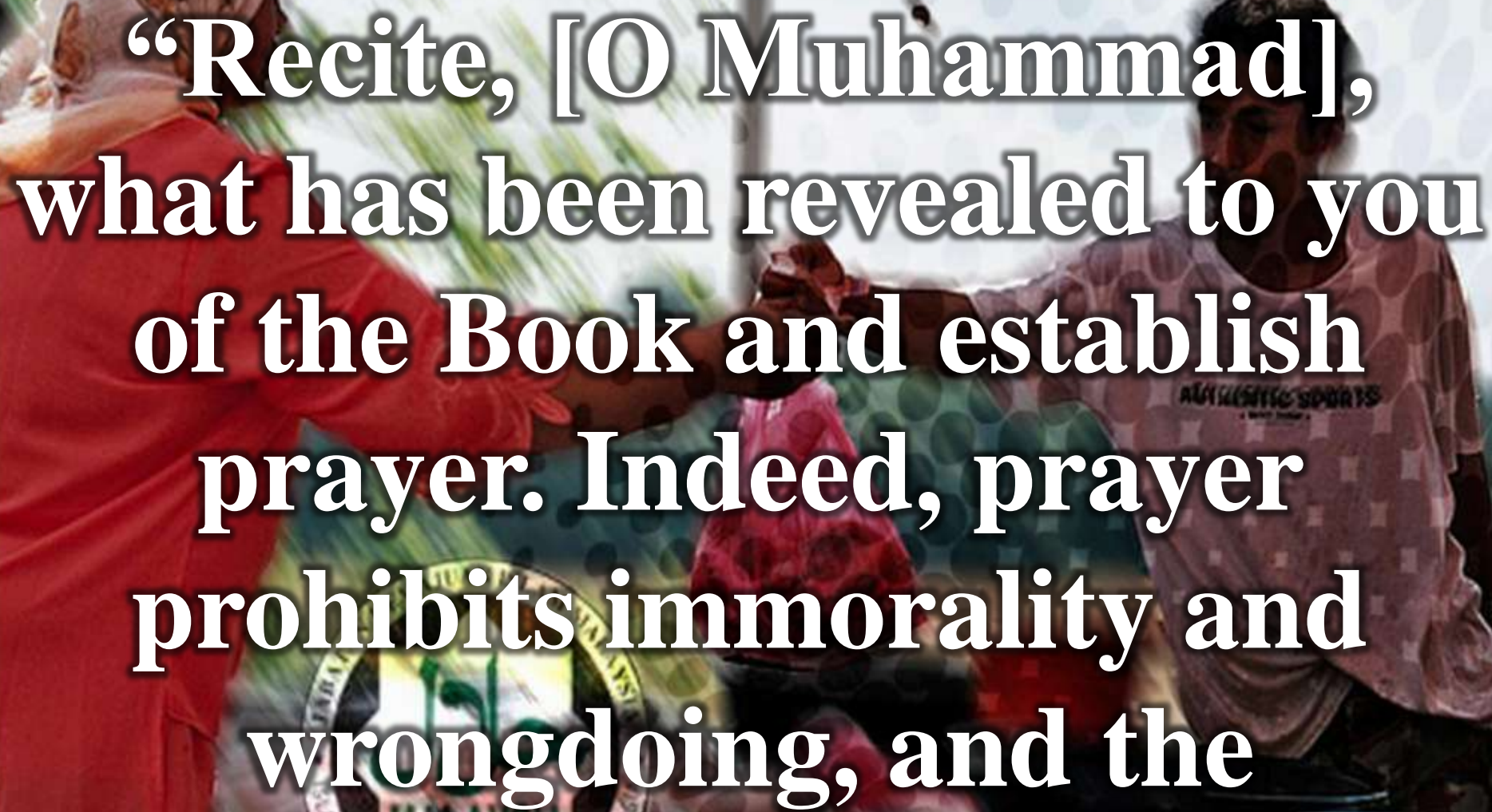
not just as mere fulfillment of the conditions of the Friday prayer. We must remember, that blessings will only be reaped through the full obedience to Allah *Subhaanahu Wata 'aala* for





rizq (provisions) and profits are
only bestowed by Allah
Subhaanahu Wata'aala. Allah
Subhaanahu Wata'aala
mentions in al-Qur'an:



A photograph of a woman in a red hijab and a man in a white t-shirt with 'ATHLETIC SPORTS' on it, holding hands in prayer. The background is slightly blurred, showing greenery and a building. A circular logo for the Malaysian Department of Islamic Development is visible in the bottom left corner.

**“Recite, [O Muhammad],
what has been revealed to you
of the Book and establish
prayer. Indeed, prayer
prohibits immorality and
wrongdoing, and the**

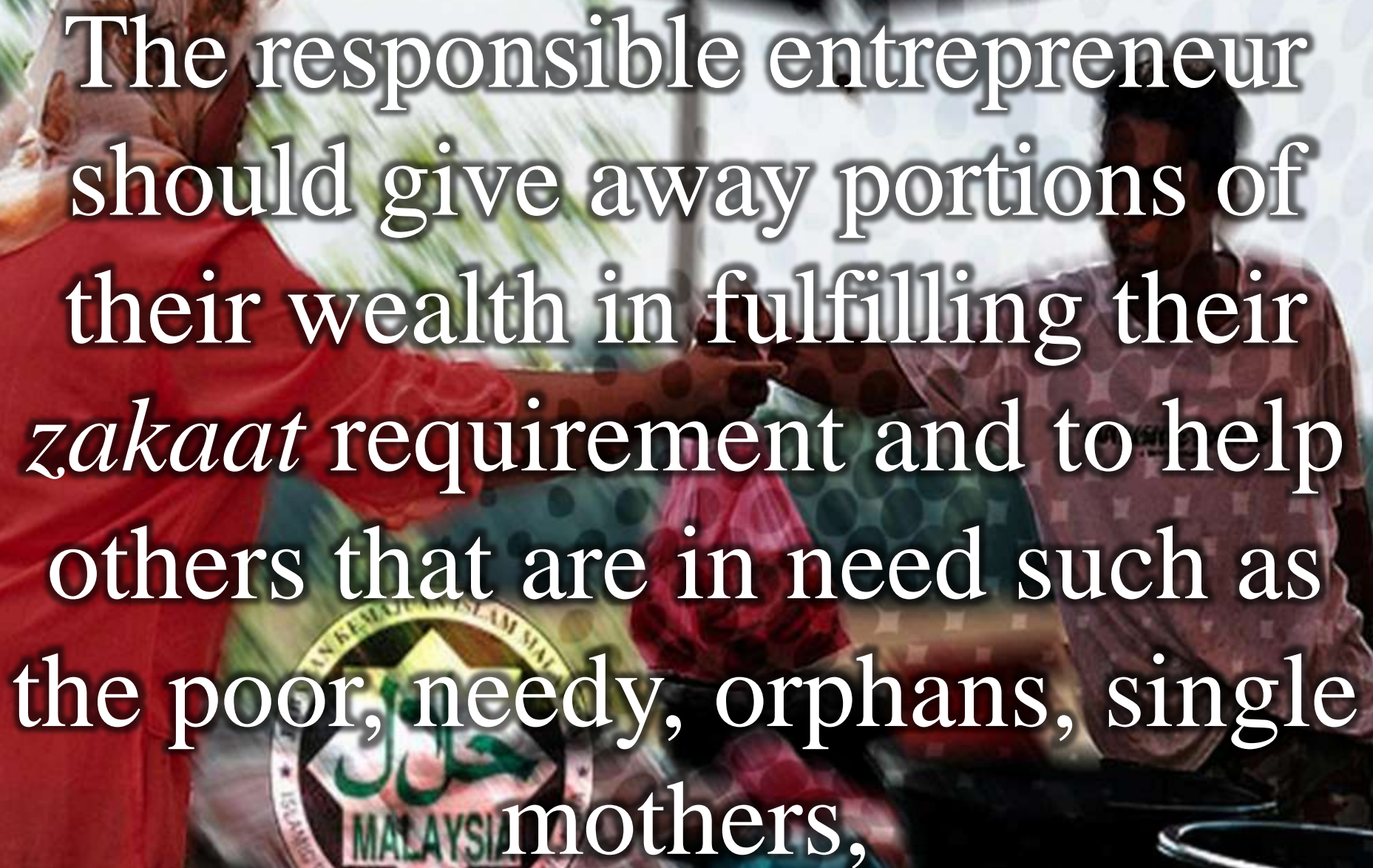


A photograph of a woman in a red hijab and a man in a white t-shirt holding hands in a kitchen. The woman is on the left, and the man is on the right. They are both looking towards each other. The background is a kitchen with a window and some plants.

**remembrance of Allah is
greater. And Allah knows that
which you do.”**

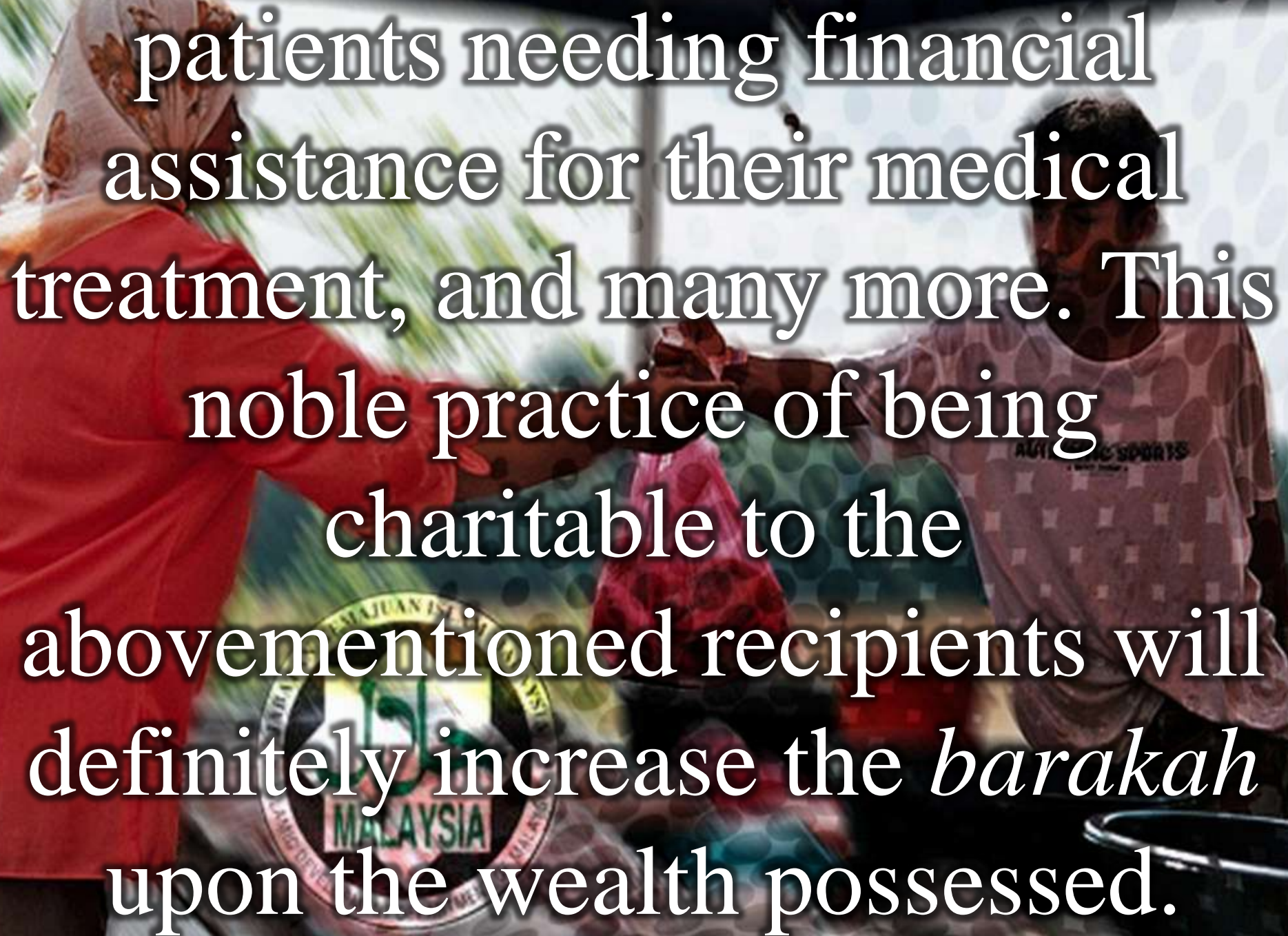
(al-‘Ankaboot 29:45)



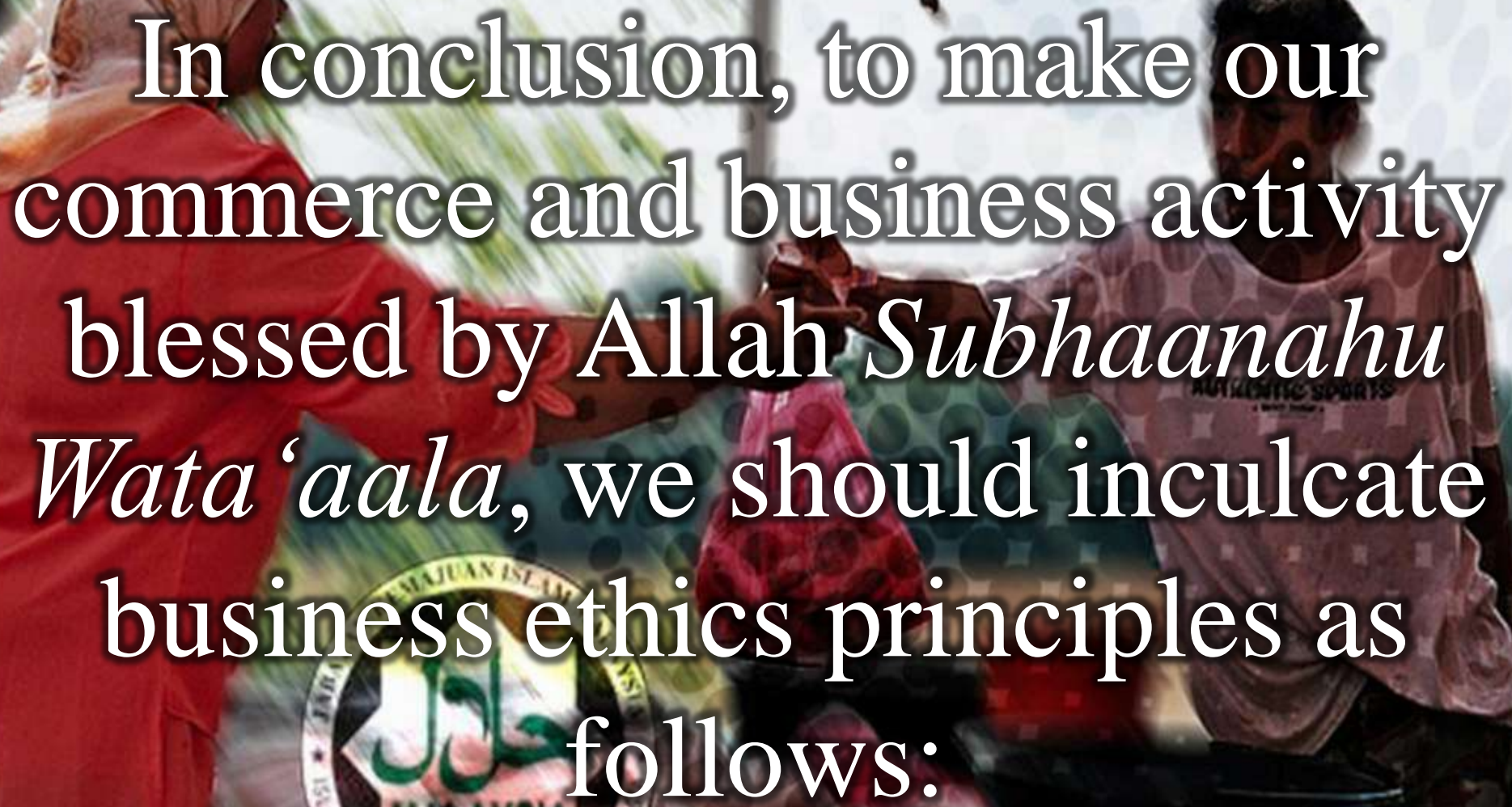
A photograph showing a woman in a red hijab and a man in a patterned shirt. The woman is handing a pink bag to the man. The background is slightly blurred, suggesting an outdoor setting. A circular logo is overlaid on the bottom left of the image.

The responsible entrepreneur should give away portions of their wealth in fulfilling their *zakaat* requirement and to help others that are in need such as the poor, needy, orphans, single mothers,



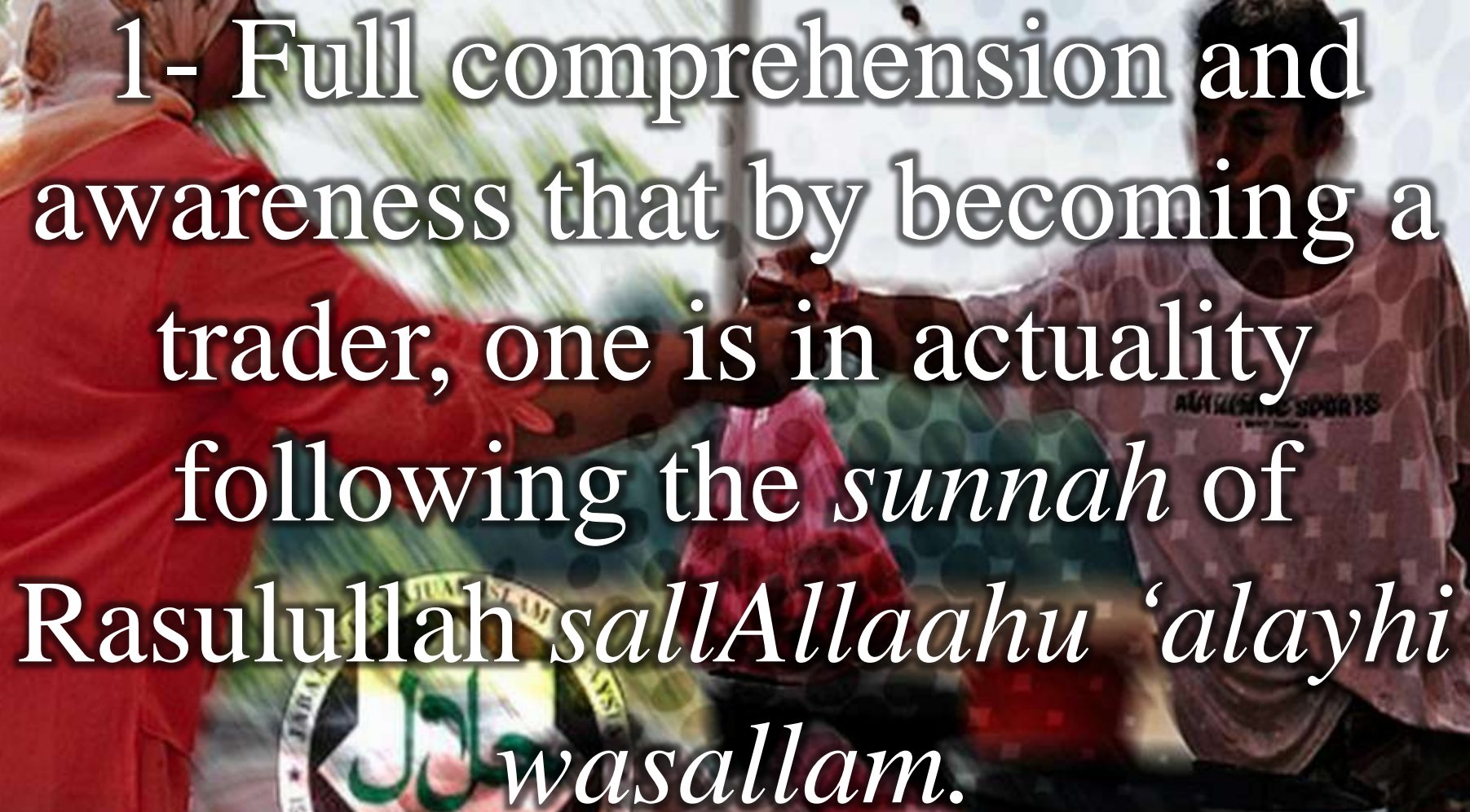
A photograph showing a woman in a red hijab and a man in a patterned t-shirt. The woman is handing a pink bag to the man. The background is slightly blurred, showing some greenery. A circular logo is visible in the lower-left corner, featuring the text 'MALAYSIA' and 'JAWA' around a central emblem.

patients needing financial assistance for their medical treatment, and many more. This noble practice of being charitable to the abovementioned recipients will definitely increase the *barakah* upon the wealth possessed.

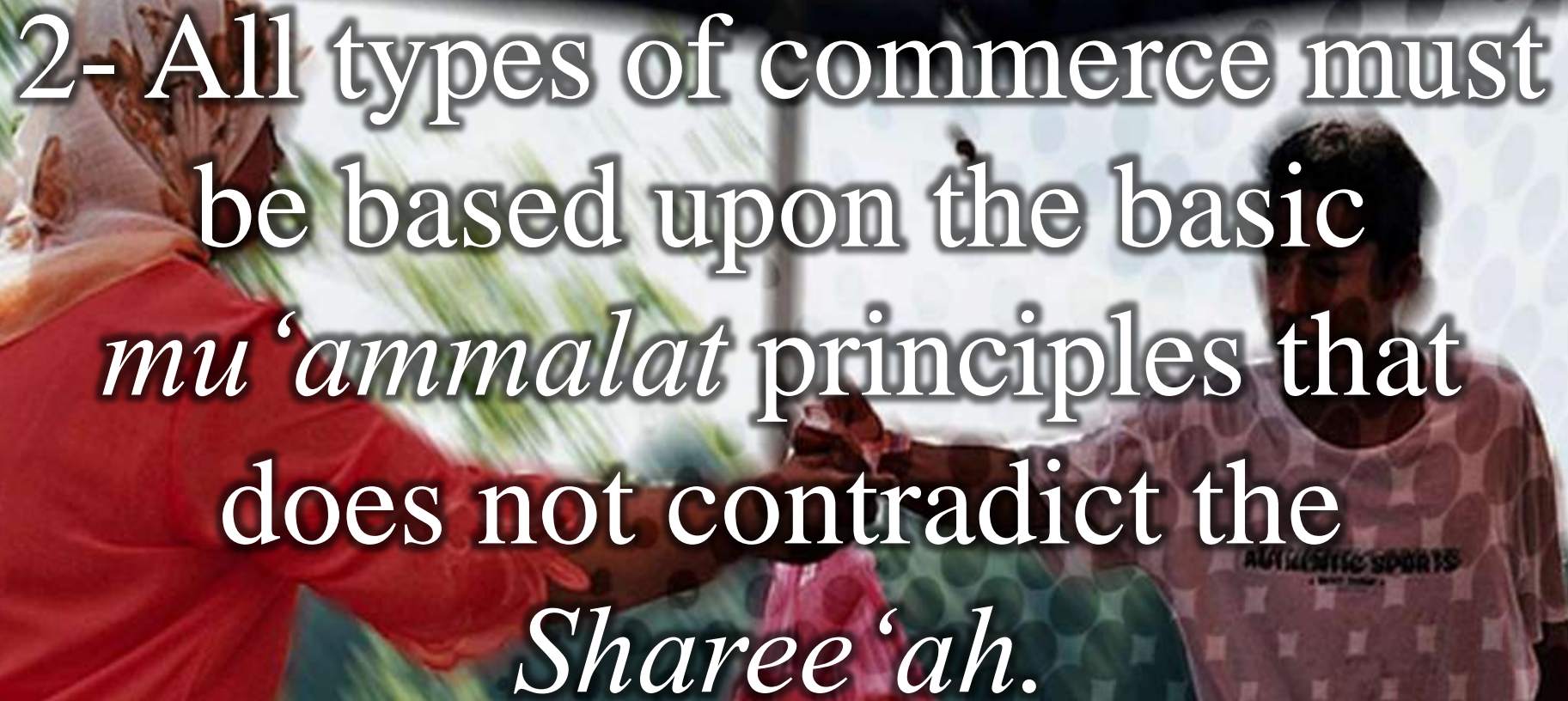
A photograph of a woman in a red hijab and a man in a white t-shirt holding hands in a market setting. The woman is on the left, and the man is on the right. They are both looking towards the camera. The background is slightly blurred, showing other people and market stalls. The text is overlaid on the image in a white, serif font with a drop shadow.

In conclusion, to make our commerce and business activity blessed by Allah *Subhaanahu Wata'aala*, we should inculcate business ethics principles as follows:



A photograph of a woman in a red hijab and a man in a pink t-shirt holding hands in a market setting. The woman is on the left, and the man is on the right. They are both looking towards the camera. The background is slightly blurred, showing other people and market stalls. A circular logo for the Department of Islamic Development Malaysia is visible in the bottom left corner.

1- Full comprehension and awareness that by becoming a trader, one is in actuality following the *sunnah* of Rasulullah *sallAllaahu 'alayhi wasallam*.



2- All types of commerce must be based upon the basic *mu'ammalat* principles that does not contradict the *Sharee'ah*.

3- Honesty and trustworthiness are the keys to success in business.





4- Never resort to the oppressing of other businesses through monopoly in the market.

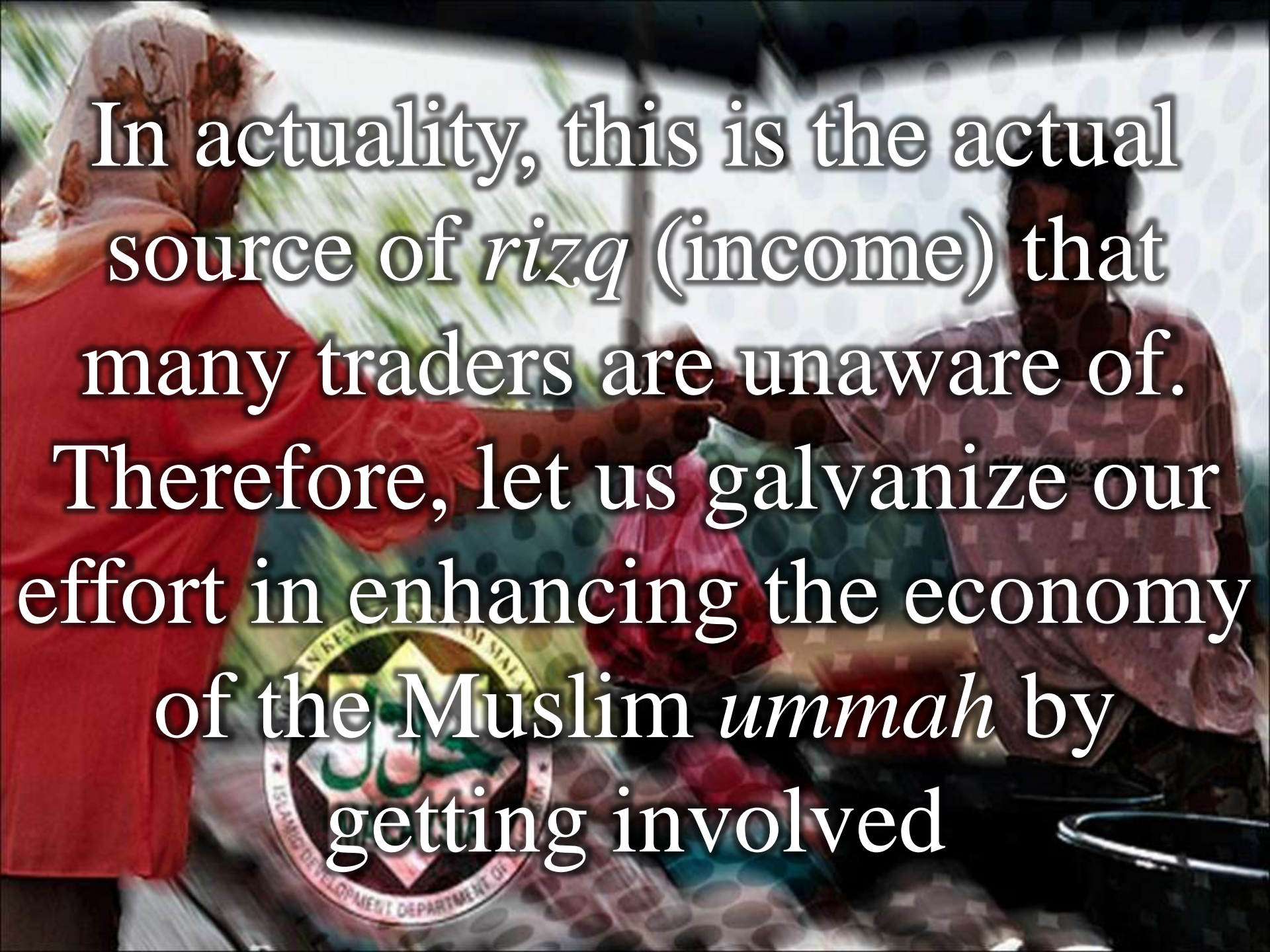
5- Traders and entrepreneurs must always adhere to Islamic ethics by always performing *wudoo*, covering the *'awrah*,



full observance (mindful) on interactions between opposite gender, and most importantly to perform *salaah* and fulfill *zakaah*, for the sake of increasing the *barakah* and pleasure of Allah *Subhaanahu Wata'aala*.

6- The trader should always be charitable in giving away portions of their wealth for the cause of Islam, providing assistance to those that are disadvantaged and disabled.



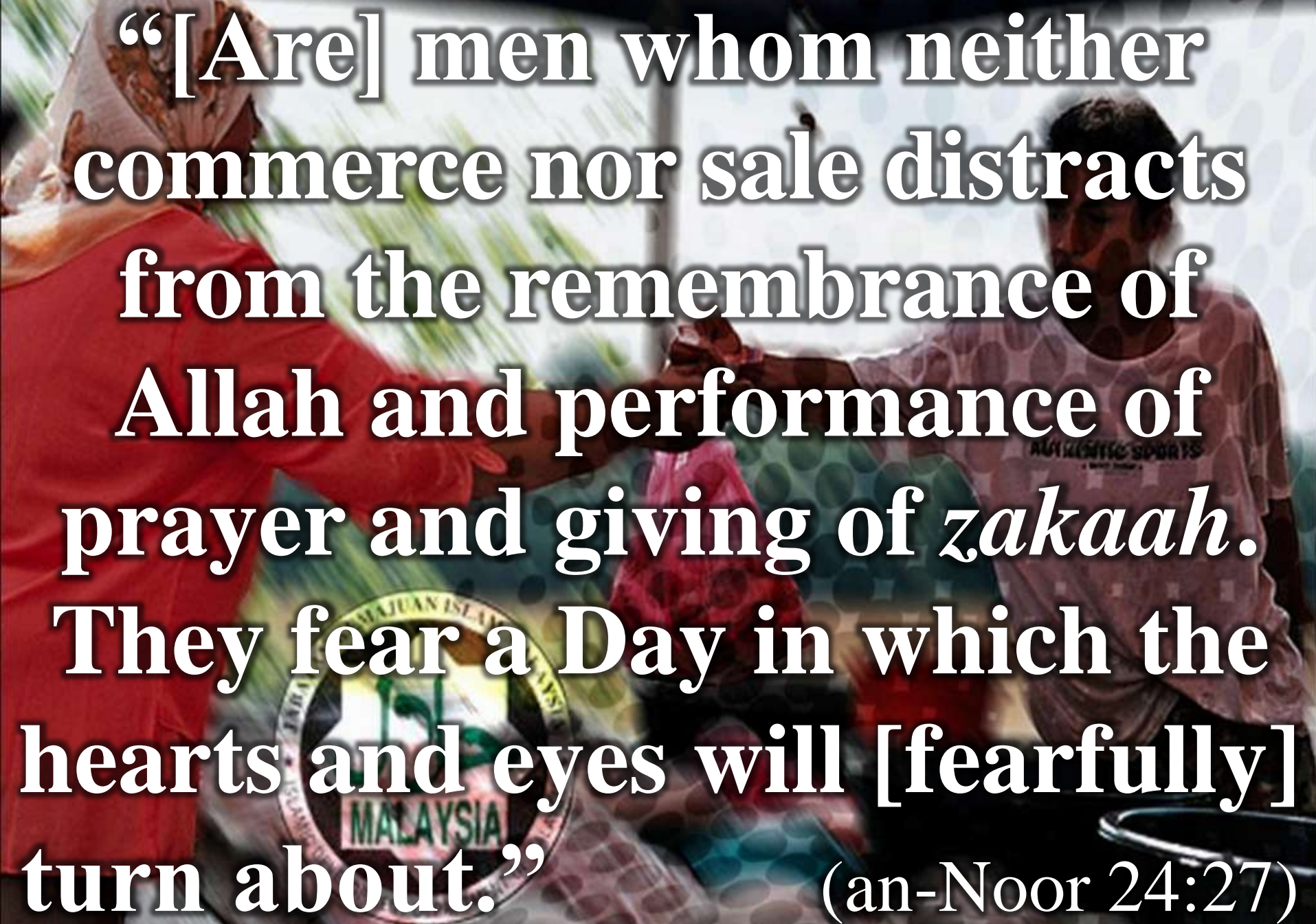


In actuality, this is the actual source of *rizq* (income) that many traders are unaware of. Therefore, let us galvanize our effort in enhancing the economy of the Muslim *ummah* by getting involved

A photograph of a woman in a red hijab and a man in a white t-shirt holding hands in a market setting. The woman is on the left, and the man is on the right. They are both looking towards each other. The background is slightly blurred, showing what appears to be a market stall or outdoor area. The text is overlaid on the image in a white, serif font with a drop shadow.

in trade and commerce, which is
always granted the blessings,
forgiveness, and pleasure of
Allah *Subhaanahu Wata'aala*.



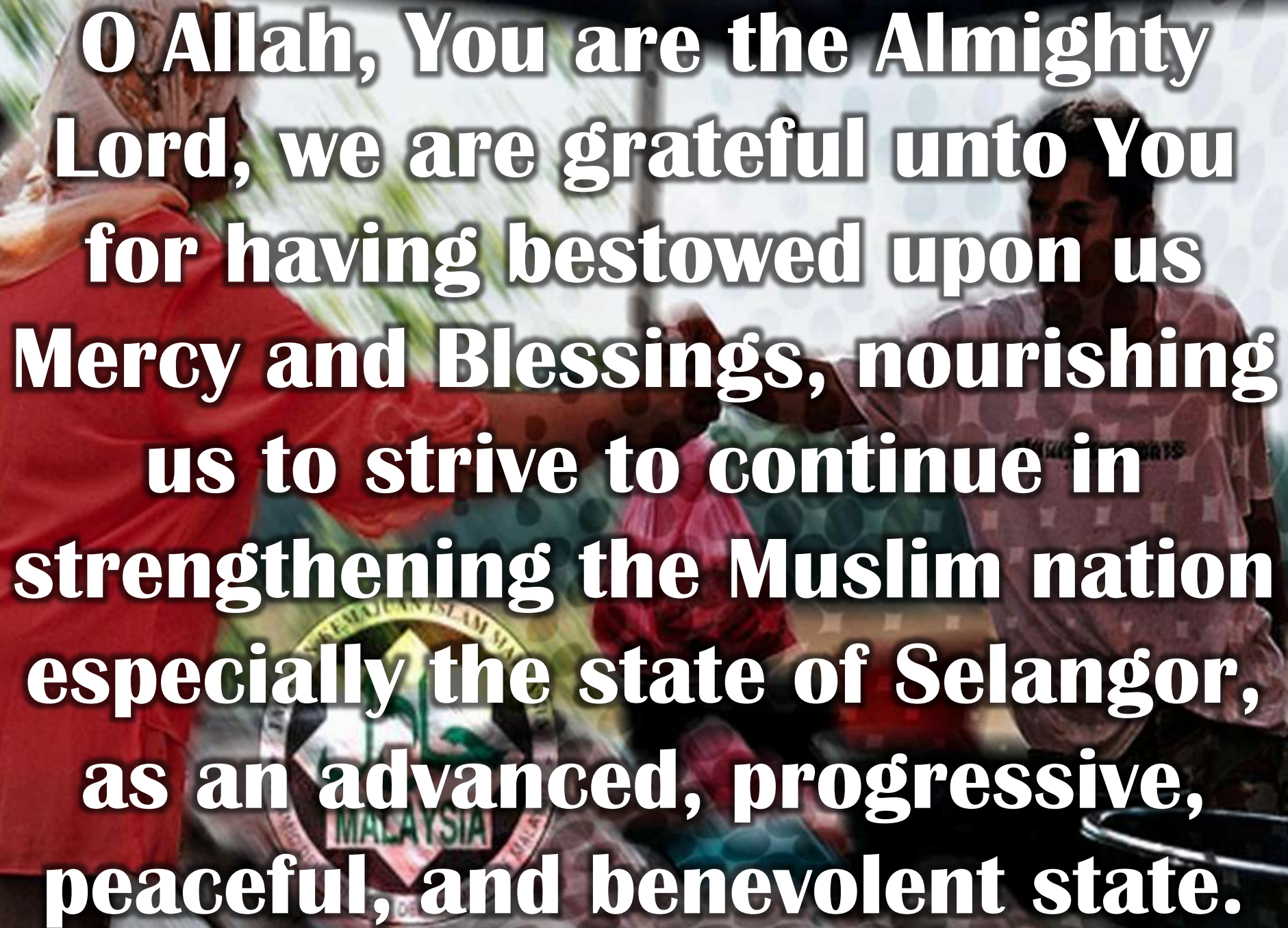


“[Are] men whom neither commerce nor sale distracts from the remembrance of Allah and performance of prayer and giving of *zakaah*. They fear a Day in which the hearts and eyes will [fearfully] turn about.”

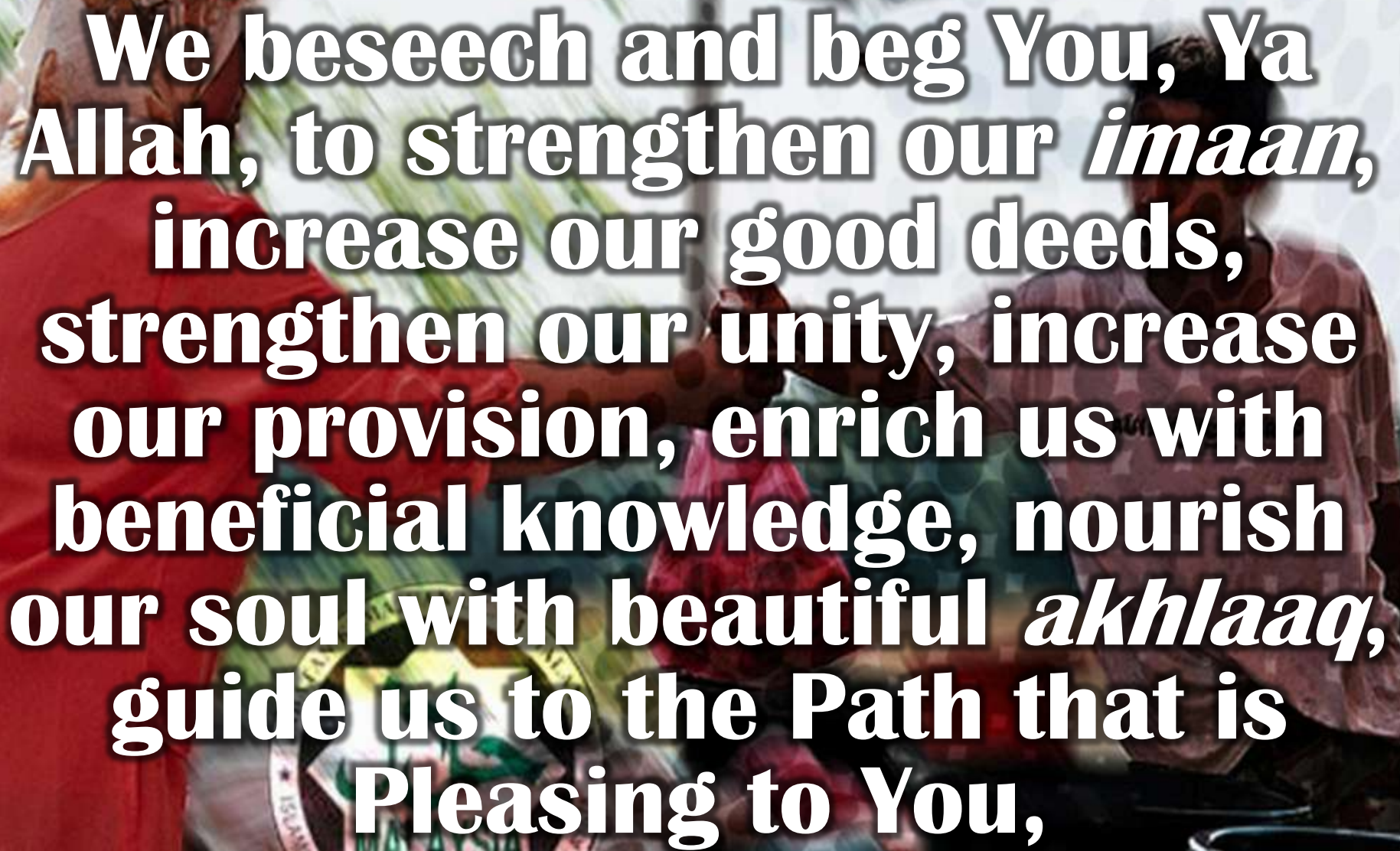
(an-Noor 24:27)

بَارَكَ اللهُ لِيْ وَ لَكُمْ فِي الْقُرْآنِ الْعَظِيْمِ وَ نَفَعَنِي
وَ اِيَّاكُمْ بِمَا فِيْهِ مِنَ الْآيَاتِ وَ الذُّكْرِ الْحَكِيْمِ وَ تَقَبَّلْ
مِنِّيْ وَ مِنْكُمْ تِلَاوَتَهُ اِنَّهُ هُوَ السَّمِيْعُ الْعَلِيْمُ. اَقُوْلُ
قَوْلِيْ هَذَا وَ اَسْتَغْفِرُ اللهَ الْعَظِيْمَ لِيْ وَ لَكُمْ وَ لِسَائِرِ
الْمُسْلِمِيْنَ وَ الْمُسْلِمَاتِ وَ الْمُؤْمِنِيْنَ وَ الْمُؤْمِنَاتِ
الْأَحْيَاءِ مِنْهُمْ وَ الْأَمْوَاتِ فَاسْتَغْفِرُوهُ
اِنَّهُ هُوَ الْغَفُوْرُ الرَّحِيْمُ

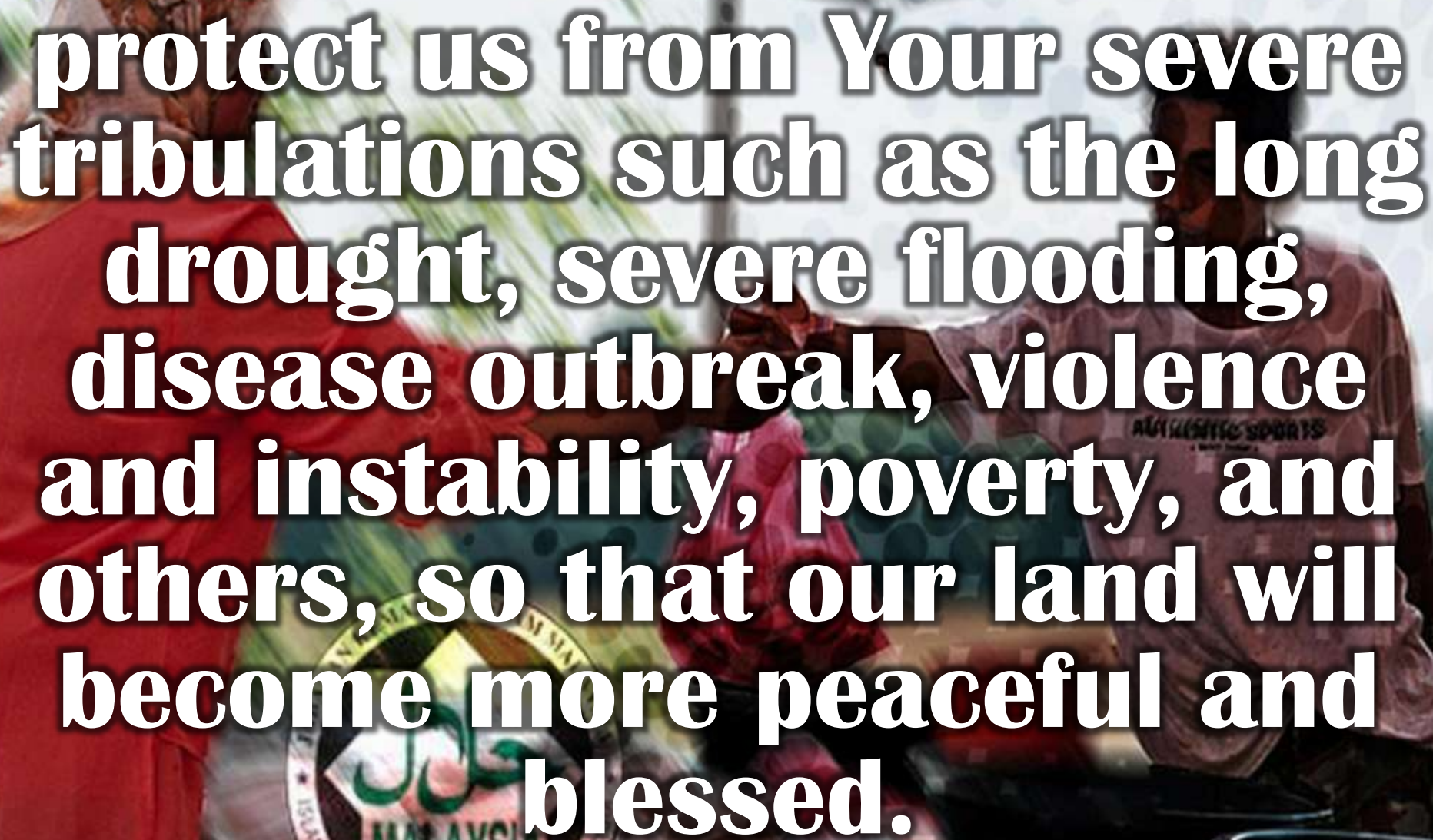


A woman in a red hijab and a man in a patterned shirt are standing together, looking towards the right. The woman is on the left, and the man is on the right. In the foreground, there is a circular emblem with a green and white design, featuring a crescent moon and a star, and the word "MALAYSIA" at the bottom. The background is slightly blurred, showing some greenery.

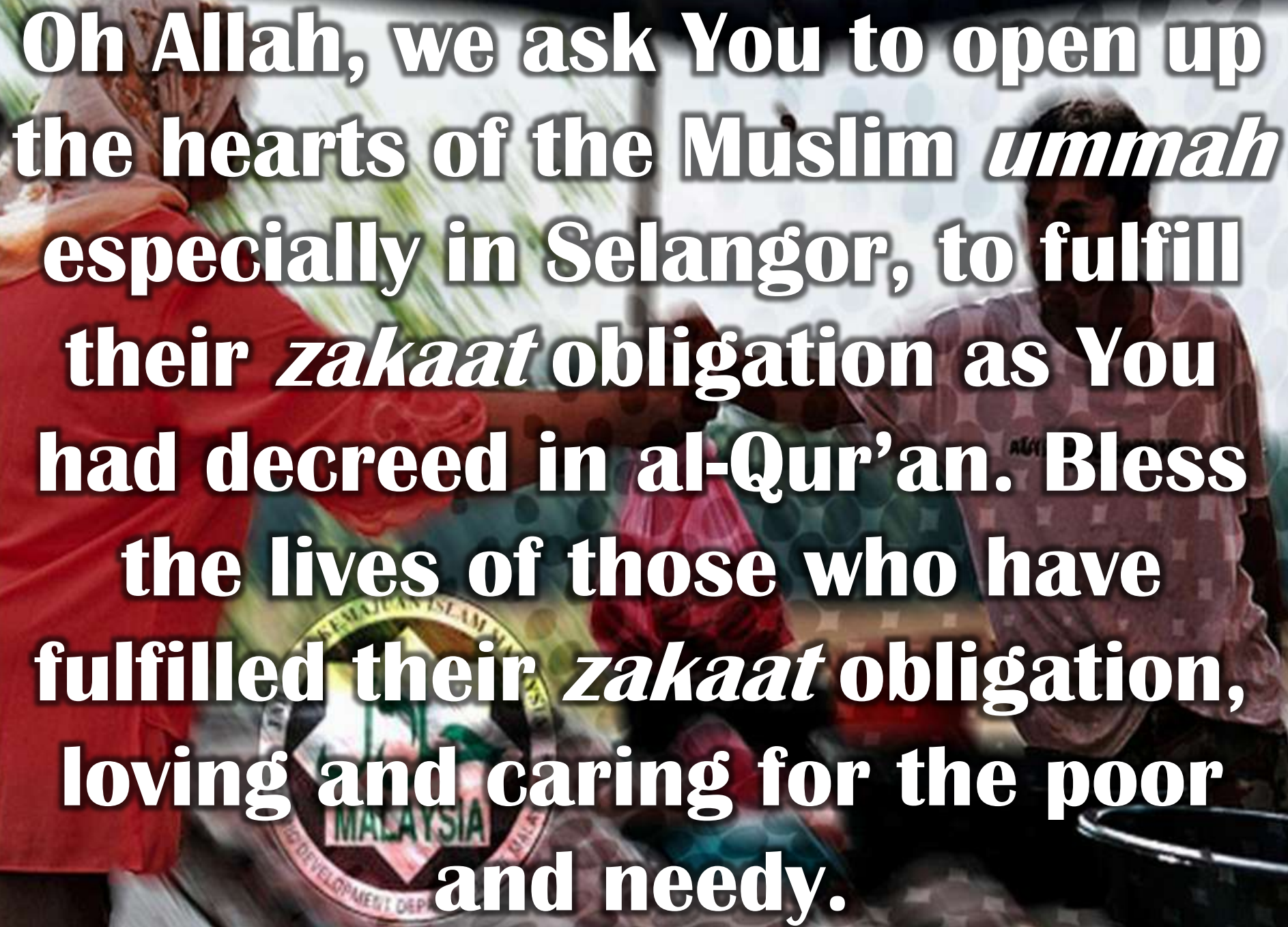
O Allah, You are the Almighty Lord, we are grateful unto You for having bestowed upon us Mercy and Blessings, nourishing us to strive to continue in strengthening the Muslim nation especially the state of Selangor, as an advanced, progressive, peaceful, and benevolent state.

A woman in a red hijab and a man in a red shirt are standing in front of a building. The woman is on the left, and the man is on the right. They are both looking towards the camera. The background is slightly blurred, showing some greenery and a building. A circular logo is visible in the lower-left corner of the image, featuring the text 'MALAYSIA' and 'DEPARTMENT OF' around a central emblem.

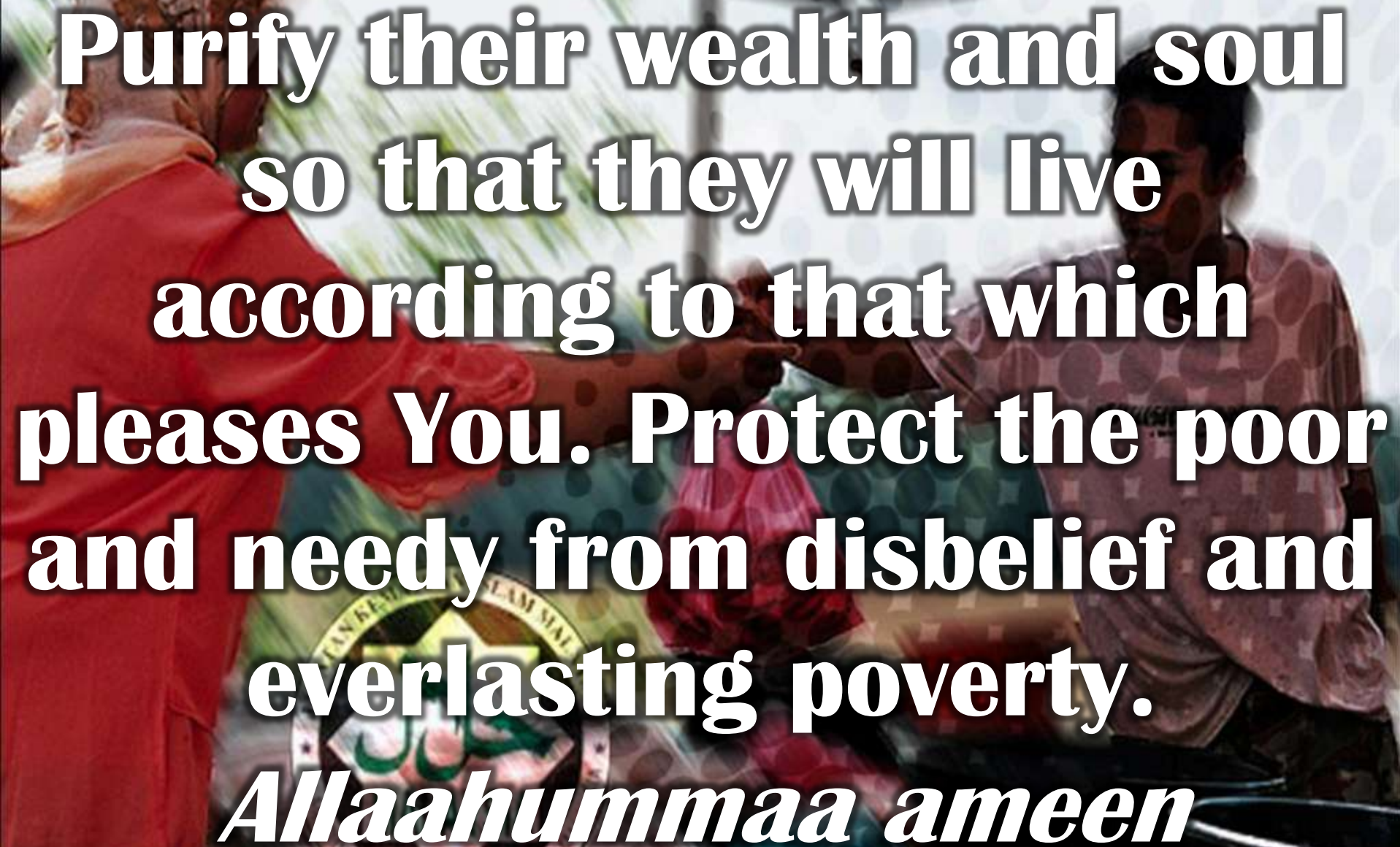
We beseech and beg You, Ya Allah, to strengthen our *imaan*, increase our good deeds, strengthen our unity, increase our provision, enrich us with beneficial knowledge, nourish our soul with beautiful *akhlaaq*, guide us to the Path that is Pleasing to You,

A woman wearing a red hijab and a red long-sleeved shirt stands on the left. A man in a red t-shirt with "ATHLETIC SPORTS" printed on it stands on the right. In the background, a building features a large circular sign for the "MALAYSIAN DEPARTMENT OF ISLAMIC RELIGIOUS AFFAIRS" with the Malay word "Kementerian" and "MALAYSIA" visible. The scene is outdoors with palm trees in the background.

protect us from Your severe tribulations such as the long drought, severe flooding, disease outbreak, violence and instability, poverty, and others, so that our land will become more peaceful and blessed.



Oh Allah, we ask You to open up the hearts of the Muslim *ummah* especially in Selangor, to fulfill their *zakaat* obligation as You had decreed in al-Qur'an. Bless the lives of those who have fulfilled their *zakaat* obligation, loving and caring for the poor and needy.

A photograph showing a woman in a red hijab and a man in a patterned shirt. The woman is handing a pink plastic bag to the man. The background is slightly blurred, showing some greenery. A circular logo is visible in the bottom left corner, featuring Arabic calligraphy and the text 'DEVELOPMENT DEPARTMENT OF'.

**Purify their wealth and soul
so that they will live
according to that which
pleases You. Protect the poor
and needy from disbelief and
everlasting poverty.
*Allaahummaa ameen***



جَابَاتَانِ اِغَامَا اِسْلَامِ سِلَانْغُورِ
JABATAN AGAMA ISLAM SELANGOR

DI SEDIAKAN OLEH :
UNIT KHUTBAH,
JABATAN AGAMA ISLAM SELANGOR

ILLUSTRASI OLEH :
UNIT TEKNOLOGI MAKLUMAT,
JABATAN AGAMA ISLAM SELANGOR

