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# FRIDAY SERMON

***Title:***

***“BE A SMART CONSUMER”***

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**JABATAN AGAMA ISLAM SELANGOR**



## “BE A SMART CONSUMER”

الْحَمْدُ لِلَّهِ الْقَائِلِ: ءَامِنُوا بِاللَّهِ وَرَسُولِهِ ءَ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ  
مُسْتَخْلَفِينَ فِيهِ ۖ فَالَّذِينَ ءَامَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ ﴿٧﴾<sup>1</sup>  
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ  
وَرَسُولُهُ. اَللّٰهُمَّ صَلِّ وَسَلِّمْ عَلٰى سَيِّدِنَا مُحَمَّدٍ وَعَلٰى ءَالِهِ وَأَصْحَابِهِ  
أَجْمَعِينَ.

أَمَّا بَعْدُ، فَيَا أَيُّهَا الْمُسْلِمُونَ! اتَّقُوا اللَّهَ! أُوصِيكُمْ وَإِيَّايَ بِتَقْوَى اللَّهِ  
فَقَدْ فَازَ الْمُتَّقُونَ.

قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ ءَ وَلَا تَمُوتُنَّ  
إِلَّا وَأَنْتُمْ مُسْلِمُونَ ﴿١٠٢﴾<sup>2</sup>

**Dear blessed Muslims,**

I sincerely remind myself and respected congregation to altogether strive in empowering our *taqwa* of Allah *Subhaanahu Wa Ta'aala* with true *taqwa*, by performing all of His Commands and avoiding all of His prohibitions. May we all attain blissfulness in this world and the Hereafter.

Today I will be discussing upon a *khutbah* titled “**BE A SMART CONSUMER.**”

**Dear respected audience,**

<sup>1</sup> al-Hadeed 57:7.

<sup>2</sup> Aal 'Imraan 3:102.



The smart consumer campaign is an educational effort on a constant basis in conveying the message of consumerism to the Muslim *ummah*. This is because, on average, the society has yet to internalize the principles of consumerism. Smart consumers would have the knowledge on the basics of consumerism and must know certain rights that can be upheld. However, the Consumer Day Carnival campaign is only seen to promote various events, as well as product sales. On the contrary, consumerism campaign must give proper emphasize upon greater awareness within the society regarding services, practices, or contemporary issues that are related to consumerism. This is because, every individual and community are entitled to due rights without any room for oppression or exploitation by others. In comprehending the fundamentals and principles of consumerism, we need the interpretation in seeking the pleasure of Allah *Subhaanahu Wa Ta'aala* upon wealth or products that are *halaal* (lawful) and also good that can bring about benefit to the consumers. This coincides with what Allah *Subhaanahu Wa Ta'aala* mentioned in verse 168 of soorah al-Baqarah:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا  
خُطَوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ﴿١٦٨﴾

***“O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.”***

**Dear respected Friday congregants,**

Among the strategies and measures for consumerism campaign is to disseminate information so as to enable more members of the society to become well-informed of their rights and choices, hence educating



individuals unto becoming wise consumers. Conveying consumerism-related information can be further expanded in the wake of the rising prices of goods and facilitate the general public in lodging reports to the authorities so as to ensure that the price of controlled items will not be increased at will. The smart consumer campaign will indirectly educate the community from being conned by traders that would manipulate consumers simply to rake in easy profits. With consistent campaigning, traders with integrity, as well as smart consumers, incidents of fraud in cases reported within the press and social media can be overcome regularly through effective communication between the authorities and concerned consumers.

In reality, at a time of economic uncertainty and rising costs of living, we must truly comprehend our rights as consumers. Day after day, we find reports and complaints from consumers that were deceived into fraudulent transactions. As the saying goes, "it's no use to lock the barn door after the horse has escaped." Among the latest modus operandi is fraud syndicates that utilizes e-commerce platforms as the medium to con consumers. Aside from that, there are various forms of manipulations that exist within the issue of consumerism, among them are scammers, online transaction frauds, non-*halaal* products, as well as fraudulent *halaal* certificates. Other than that, having no price tag on goods sold, insufficient labeling, and cheating in weighing and measurement are among incidents that were raised by consumers.

As intelligent consumers, we must carefully review the business information offered before pursuing any online transaction, bargaining, and others. Likewise, do not be easily fooled by clearance sale ad promotions and job offers with salary that is unreasonably too good to be true. These scenarios will cause us to easily fall prey to irresponsible merchants who will take advantage of our weakness. This is because there is no feeling of



fear or apprehension upon the punishment of Allah *Subhaanahu Wa Ta'aala* and there is no more attribute of *amaanah* (trustworthy) being practiced within business transactions. Moreover, *amaanah* serves as the bastion in measuring the level of *imaan* (faith) of a believer. This is crystal clear, in the prohibition of cheating mentioned by Rasulullah ﷺ as narrated in the *hadeeth* of Abu Hurayrah *radiyAllaahu 'anh*, where he ﷺ stated:

مَنْ غَشَّ فَلَيْسَ مِنَّا

***"Whoever cheats, he is not one of us."***

*(at-Tirmidhi)*

### **Dearest audience,**

There are several measures and practices to be inculcated unto becoming consumers that are intelligent and proactive. First, consumers can make price comparison by surveying through the wide open market. Therefore, choose the minimum pricing but with quality so that one can spend with prudence especially now that we are still affected by the declining economy due to Covid-19 pandemic. Second, smart consumers must avoid getting into debt such that it will burden the individual and also the household in continuing to pay off the debt on a constant basis. Let us spend according to our capability and do not spend more than our earnings. It's like measuring for our garment, which should be according to our own body size (meaning: spending within our means). Furthermore, prudent and proper financial management will become the bridge in producing wise consumers. This is because Islamic teachings greatly emphasize on moderation, in the sense of not becoming stingy or miserly and not extravagant or wasteful that one does not become grateful upon the favors bestowed by Allah *Subhaanahu Wa Ta'aala*. Therefore, let us educate ourselves in spending by prioritizing upon locally made products,



for it will indirectly aid in stimulating domestic economic growth that has been adversely affected by the Covid-19 pandemic.

### **Dearest audience,**

In the principles of consumerism, when we practice good consumerism practices, we will feel more tranquil despite the daunting challenges from the rising costs of living. Therefore, in the context of manifesting the attributes of intelligent consumers, consumers are not only wise in choosing *halaal* and quality goods, but they are also intelligent in managing waste materials, so as to preserve cleanliness and environmental sustainability by not dumping used oil waste into rivers, ditches, drains, and surrounding areas to cause pollution. Moreover, waste disposal must be done properly and not threaten the health of the population.

In the *hadeeth* of 'A'ishah *radiyAllaahu 'anha*: Rasulullah ﷺ said:

إِنَّ اللَّهَ يُحِبُّ إِذَا عَمِلَ أَحَدُكُمْ عَمَلًا أَنْ يُتْقِنَهُ

***“Indeed Allah loves one who when he does a work, he does it with itqaan (excellence).”***

*(al-Bayhaqi)*

### **Respected Muslims,**

There are several lessons and reflections that can be derived from this *khutbah*, among them:

1. As wise Muslim consumers, we must seek the pleasure of Allah *Subhaanahu Wa Ta'aala* upon all matters that we administer, purchase, and sell.



2. As smart Muslim consumers, we must fulfill the ethics, customs of decency, and praiseworthy acts by avoiding blameworthy traits such as lying just to reap worldly gain.

3. As intelligent consumers, the Muslim *ummah* must not inflict harm upon others including the environment, in disposing food waste such as used cooking oil and others.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ  
ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ  
لِيذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ ﴿٤١﴾

***“Corruption has appeared throughout the land and sea by [reason of] what the hands of people have earned so He may let them taste part of [the consequence of] what they have done that perhaps they will return [to righteousness].”***

(Soorah ar-Room 30:41)

بَارَكَ اللَّهُ لِي وَلَكُمْ فِي الْقُرْآنِ الْعَظِيمِ، وَنَفَعَنِي وَإِيَّاكُمْ  
بِمَا فِيهِ مِنَ الْآيَاتِ وَالذِّكْرِ الْحَكِيمِ وَتَقَبَّلَ مِنِّي وَمِنْكُمْ  
تِلَاوَتَهُ، إِنَّهُ هُوَ السَّمِيعُ الْعَلِيمُ.  
أَقُولُ قَوْلِي هَذَا وَأَسْتَغْفِرُ اللَّهَ الْعَظِيمَ لِي وَلَكُمْ وَلِسَائِرِ  
الْمُسْلِمِينَ وَالْمُسْلِمَاتِ، فَاسْتَغْفِرُوهُ إِنَّهُ هُوَ الْغَفُورُ الرَّحِيمُ



## THE SECOND KHUTBAH

الْحَمْدُ لِلَّهِ الَّذِي جَعَلَنَا مِنَ الْمُسْلِمِينَ، وَرَزَقَنَا مِنَ الطَّيِّبَاتِ.  
أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ، وَأَشْهَدُ أَنَّ  
مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ وَبَارِكْ عَلَى سَيِّدِنَا  
مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَمَنْ تَبِعَهُمْ بِإِحْسَانٍ إِلَى يَوْمِ  
الدِّينِ. أَمَّا بَعْدُ، فَيَا عِبَادَ اللَّهِ، اتَّقُوا اللَّهَ، أَوْصِيكُمْ وَإِيَّايَ  
بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

**Dear blessed audience,**

Once more, I would like to remind all of us to always have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* by guarding ourselves and our families from abominable deeds and disobedience against Allah *Subhaanahu Wa Ta'aala*. At the same time, we will continue to pray so that our country will always remain blessed and protected from all forms of threat, as well as contagions from the Covid-19 pandemic.

May we become among the slaves of Allah that are patient while enduring all diseases afflicted, disciplined in adhering to the Standard Operating Procedures (SOP) and deriving lessons from everything that has happened, always vigilant and mindful though we have been given a bit of freedom to move about. This is because the entire nation is still fighting the Covid-19 pandemic, for the sake of our own safety and the society as a whole.





For those that are truly affected by this pandemic, do not take the easy way out by harming and injuring oneself. We must be selfless, patient, and strong mentally and physically, built upon solid *imaan*.

Let us altogether increase our *salawaat* upon our beloved Prophet Muhammad ﷺ as Allah has commanded:

إِنَّ اللَّهَ وَمَلَائِكَتَهُ يُصَلُّونَ عَلَى النَّبِيِّ يَا أَيُّهَا الَّذِينَ ءَامَنُوا صَلُّوا عَلَيْهِ وَسَلِّمُوا تَسْلِيمًا ﴿٥٦﴾

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا وَمَوْلَانَا مُحَمَّدٍ سَيِّدِ الْمُرْسَلِينَ  
وَارْضَ اللَّهُمَّ عَنْ أَصْحَابِهِ وَقَرَابَتِهِ وَأَزْوَاجِهِ وَذُرِّيَّاتِهِ  
أَجْمَعِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ  
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ  
وَيَا قَاضِيَ الْحَاجَاتِ. اللَّهُمَّ أَعِزِّ الْإِسْلَامَ وَالْمُسْلِمِينَ، وَأَهْلِكَ  
الْكُفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِينَ وَدَمِّرْ أَعْدَاءَكَ أَعْدَاءَ الدِّينِ.  
وَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ.

اللَّهُمَّ إِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ إِلَيْكَ بِنَبِيِّكَ الْأَمِينِ، وَنَسْأَلُكَ  
بِأَسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، أَنْ تَحْفَظَ بَعَيْنِ  
عِنَايَتِكَ الرَّبَّانِيَّةِ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةِ، جَلَالَةَ مَلِكِنَا  
الْمُعْظَمِ، سُلْطَانَ سَلَاطِينِ، سُلْطَانَ شَرَفِ الدِّينِ اَدْرِيسِ شَاهِ



الحاج ابن المرحوم سُلْطَانِ صَلَاحِ الدِّينِ عبد العزيز شاه  
الحاج. اَللّٰهُمَّ اَدِمِ الْعُوْنَ وَالْهِدَايَةَ وَالتَّوْفِيقَ، وَالصِّحَّةَ  
وَالسَّلَامَةَ مِنْكَ، لِوَلِيِّ عَهْدِ سَلَاطُوْر، تَعَكَوْ اَمِيْر شَاهِ اِبْنِ  
السُّلْطَانِ شَرْفِ الدِّينِ ادريس شاه الحاج، فِيْ اَمْنٍ وَصَلَاحٍ  
وَعَافِيَةٍ بِمَنْنِكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْاِكْرَامِ. اَللّٰهُمَّ اَطْلُ  
عُمْرَهُمَا مُصْلِحِيْنَ لِلْمُوْظَفِيْنَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ  
مَقَاصِدَهُمَا لِطَرِيْقِ الْهُدٰى وَالرَّشَادِ.

O Allah, You are the Lord that is All Mighty, we are grateful to You for having bestowed upon us *rahmah* and blessings upon this state that continues to prosper and progress, and that its residents remain united, under the auspices and leadership of our Ruler as the Head of Islamic affairs in this state.

O Allah, make us among Your slaves whom are always exalting Your Word and Religion. Keep us away from groups and those that like to criticize, curse, and insult Your Religion.

O Allah, grant us guidance in performing the five obligatory prayers in congregation, fulfilling *zakaat* through Selangor *Zakaat* Board (LZS), making endowment (*waqf*) through *Perbadanan Wakaf Selangor* (Selangor Endowment Corporation) and giving away (*infaaq*) our wealth through *Tabung Infak Jariah Umat Islam Selangor* (TIJARI, Selangor Continuous Charity for Muslims Fund), and to the orphans through Darul Ehsan Islamic Foundation (YIDE).



اللَّهُمَّ يَا دَافِعَ الْبَلَاءِ، اذْفَعْ عَنَّا هَذَا الْوَبَاءَ وَالْبَلَاءَ وَالْمَرَضَ  
وَالشَّدَائِدَ وَالْمِحْنَ، بِلُطْفِكَ يَا لَطِيفُ إِنَّكَ عَلَى كُلِّ شَيْءٍ  
قَدِيرٌ وَبِالْإِجَابَةِ جَدِيرٌ.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا.  
رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الْآخِرَةِ حَسَنَةً وَقِنَا عَذَابَ النَّارِ ﴿٢٠١﴾.  
عِبَادَ اللَّهِ، إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَى  
وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ



فَاذْكُرُوا اللَّهَ الْعَظِيمَ يَذْكُرْكُمْ وَاشْكُرُواهُ عَلَى نِعَمِهِ يَزِدْكُمْ،  
وَاسْأَلُوهُ مِنْ فَضْلِهِ يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا  
تَصْنَعُونَ.