



جڤاتڤن اءاماء اسلام سلانءور
JABATAN AGAMA ISLAM SELANGOR

...



#bahagianpengurusanmasjid
Khutbah Multimedia

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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 ...



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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:

“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.”

**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 connect 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 خَتَّنَ فَلَيْسَ مِنَّا

***“Whoever cheats, he
is not one of us.”***

(at-Tirmidhi)

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.**

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:

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

(al-Bayhaqi)

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.


“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)




**THE SECOND
KHUTBAH**




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, and 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 ourselves. 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:**




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 our wealth (*infaaq*) through *Tabung Infak Jariah Umat Islam Selangor* (TIJARI, Selangor Continuous Charity for Muslims Fund),



**and to the orphans through
Darul Ehsan Islamic
Foundation (YIDE).**



**ILUSTRASI INI
DISEDIAKAN OLEH**

**unit khutbah
bahagian pengurusan masjid**