





## “EDUCATING OURSELVES IN BECOMING SMART CONSUMERS”

الْحَمْدُ لِلَّهِ الْقَائِلِ: الَّذِي خَلَقَ الْمَوْتَ وَالْحَيَاةَ لِيَبْلُوَكُمْ أَيُّكُمْ أَحْسَنُ عَمَلًا وَهُوَ الْعَزِيزُ الْغَفُورُ ﴿٢﴾<sup>1</sup>

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ. اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَىٰ آلِهِ وَأَصْحَابِهِ أَجْمَعِينَ.

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

قَالَ اللَّهُ تَعَالَى: يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ حَقَّ تَقَاتِهِ ۖ وَلَا تَمُوتُنَّ إِلَّا وَأَنْتُمْ مُسْلِمُونَ ﴿١٢٢﴾<sup>2</sup>

Dear blessed Muslims,

Let us altogether strive to increase our *imaan* (faith) and *taqwa* of Allah *Subhaanahu Wa Ta'aala* by diligently performing all of His Commands and avoiding all of His prohibitions. May we all be from among His slaves attaining success in this world and the Hereafter.

The title of the *khutbah* today is “**EDUCATING OURSELVES IN BECOMING SMART CONSUMERS.**”

<sup>1</sup> al-Mulk 67:2.

<sup>2</sup> Aal ‘Imraan 3:102.



**Dear respected Muslims,**

Verily, Islam is a complete and perfect religion. A religion that governs the entire system within the human life, whether in the relationship with Allah *Subhaanahu Wa Ta'aala* or relationship between humans. The *mu'aamalaat* (social dealings) of consumerism such as buying and selling, rental, pawnshops, debts, and its like are all among the systems that regulate *mu'aamalaat* procedures between humans. It not only refers to the transaction for ownership transfer or benefits of goods, but it intends to preserve every element within it such as the element of willingness and pleasure. Allah *Subhaanahu Wa Ta'aala* firmly asserted in verse 29 of soorah an-Nisaa':

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ  
تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ  
بِكُمْ رَحِيمًا ﴿٢٩﴾

***“O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful.”***

**Dear blessed Friday audience,**

In comprehending the fundamentals and principles of consumerism, it brings us to the interpretation where one seeks the pleasure of Allah *Subhaanahu Wa Ta'aala* upon wealth and goods that are *halaal* (lawful) and good, which can bring about benefit to the consumer. This coincides with what Allah *Subhaanahu Wa Ta'aala* mentions in verse 168 of soorah



al-Baqarah:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوتِ  
الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ

***“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.”***

This reminder from Allah *Subhaanahu Wa Ta’aala* is very clear to us as sellers and consumers purchasing goods. With full cognizance upon the warning from Allah, then there are no concerns raised regarding fraudulent of goods, pricing of goods, profiteering, piracy, lying on *halaal* logo status, deception within direct selling pyramid scheme, and also online trading scams and the like.

In a situation of economic uncertainty and skyrocketing cost of living, we must become smart consumers, with increased concerns and vigilance at all times.

There are rights belonging to us as consumers that we must know about, among them is the rights to attain basic necessities, the rights to obtain safe goods and services, the rights to have access to information, the rights to make choices, the rights to express our opinion, the rights to obtain compensation, the rights for access to consumer education, and the rights to live in a healthy and safe environment.

Why are we often deceived? We should be consumers that are careful and well-aware in every matters that we pursue. Smart consumers will always prioritize on the needs rather than wants, thinking rationally



and not easily tempted by elements that would cause them to spend beyond their need and capability to the point of wastage.

The smart consumer will make price comparison first. This practice can help to save expenditure costs and the amount saved can provide excess that can be turned into savings.

The smart consumer must avoid from getting into debts. If there is no financial capability, it is only befitting for the consumer to not purchase, rather than taking shortcuts such as using credit card and others.

The wise consumer will always remain cognizant that Islamic teachings greatly emphasize on moderation, in the sense of not being too stingy or miserly, and also not too extravagant or wasteful to the point of becoming ungrateful upon the favors bestowed by Allah *Subhaanahu Wa Ta'aala*.

Let us spend according to our needs. Do not easily be influenced by prevailing trends and friends when spending that it exceeds our income. It is akin to "measuring our garment according to our body size" (meaning: spending within the means). This is in line with what Allah *Subhaanahu Wa Ta'aala* mentions in verse 67 of Soorah al-Furqaan:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

***"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate."***

**Dear beloved Muslims,**



To end the *khutbah* today, let us internalize the following three matters as guidance in our lives, namely:

1. The Muslim *ummah* must always think for the betterment and benefit of others, as well as seeking the pleasure of Allah *Subhaanahu Wa Ta'aala* upon all matters that are being managed, bought and sold.

2. It is *wajib* (obligatory) upon the Muslim *ummah* to heavily stress on the matter of *halaal* and *haraam* (unlawful) in its daily affairs by not prioritizing on profits alone, while others are in misery and suffering.

3. The Muslim *ummah* must have regret and fear upon the torment of Allah *Subhaanahu Wa Ta'aala* for having taken advantage, pressuring and deceiving consumers, for the sake of reaping profits and luxuries of life in this world.

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ  
يَأْتِيهَا النَّاسُ إِنَّ وَعْدَ اللَّهِ حَقٌّ <sup>وَوُصِّطَ</sup> فَلَا تَغُرَّنَّكُمُ الْحَيَاةُ الدُّنْيَا وَلَا يَغُرَّنَّكُم  
بِاللَّهِ الْغُرُورُ ﴿٥﴾

**“O mankind, indeed the promise of Allah is truth, so let not the worldly life delude you and be not deceived about Allah by the Deceiver.”**

(Faatir 35:5)



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 وَآيَايَ  
بِتَقْوَى اللَّهِ فَقَدْ فَازَ الْمُتَّقُونَ.

Dear blessed audience,

Let us altogether strive to have the *taqwa* of Allah *Subhaanahu Wa Ta'aala* by increasing our obedience towards Him and avoiding acts of disobedience and abominable deeds.

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

اللَّهُمَّ صَلِّ وَسَلِّمْ عَلَى سَيِّدِنَا مُحَمَّدٍ وَعَلَى آلِهِ وَأَصْحَابِهِ  
أَجْمَعِينَ.

اللَّهُمَّ اغْفِرْ لِلْمُسْلِمِينَ وَالْمُسْلِمَاتِ وَالْمُؤْمِنِينَ وَالْمُؤْمِنَاتِ  
الْأَحْيَاءِ مِنْهُمْ وَالْأَمْوَاتِ، إِنَّكَ سَمِيعٌ قَرِيبٌ مُجِيبُ الدَّعَوَاتِ





وَيَا قَاضِيَ الْحَاجَاتِ. اَللّٰهُمَّ اَعِزَّ الْاِسْلَامَ وَالْمُسْلِمِيْنَ، وَاَهْلِكَ  
الْكُفْرَةَ وَالْمُبْتَدِعَةَ وَالْمُشْرِكِيْنَ.

اَللّٰهُمَّ اِنَّا نَسْأَلُكَ وَنَتَوَسَّلُ اِلَيْكَ بِنَبِيِّكَ الْاَمِيْنِ، وَنَسْأَلُكَ  
بِاسْمَائِكَ الْحُسْنَى، وَصِفَاتِكَ الْعُظْمَى، اَنْ تَحْفَظَ بَعِيْنَ  
عِنَايَتِكَ الرَّبَّانِيَّةَ، وَبِحِفْظِ وَقَايَتِكَ الصَّمَدَانِيَّةَ، جَلَالَةَ مَلِكِنَا  
الْمُعْظَمِ، سُلْطَانَ سَلَاطُوْر، سُلْطَانَ شَرْفِ الدِّيْنِ اَدْرِيسِ شَاهِ  
الْحَاجِ ابْنِ الْمَرْحُوْمِ سُلْطَانَ صَلَاحِ الدِّيْنِ عَبْدِ الْعَزِيْزِ شَاهِ  
الْحَاجِ. اَللّٰهُمَّ اَدِمِ الْعُوْنَ وَالْهِدَايَةَ وَالتَّوْفِيْقَ، وَالصِّحَّةَ  
وَالسَّلَامَةَ مِنْكَ، لِوَلِيِّ عَهْدِ سَلَاطُوْر، تَعْكُوْ اَمِيْرِ شَاهِ اِبْنِ  
السُّلْطَانَ شَرْفِ الدِّيْنِ اَدْرِيسِ شَاهِ الْحَاجِ، فِيْ اَمْنٍ وَصَلَاحٍ  
وَعَافِيَةٍ بِمَنْنِكَ وَكَرَمِكَ يَا ذَا الْجَلَالِ وَالْاِكْرَامِ. اَللّٰهُمَّ اَطْلُ  
عُمْرَهُمَا مُصْلِحِيْنَ لِلْمُوْظَفِيْنَ وَالرَّعِيَّةِ وَالْبِلَادِ، وَبَلِّغْ  
مَقَاصِدَهُمَا لِطَرِيْقِ الْهُدَى وَالرِّشَادِ.

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 وَبِالإِجَابَةِ جَدِيرٌ.

رَبَّنَا هَبْ لَنَا مِنْ أَزْوَاجِنَا وَذُرِّيَّتِنَا قُرَّةَ أَعْيُنٍ وَاجْعَلْنَا لِلْمُتَّقِينَ إِمَامًا.  
رَبَّنَا ءَاتِنَا فِي الدُّنْيَا حَسَنَةً وَفِي الآخِرَةِ 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 وَاشْكُرُوهُ عَلَى نِعَمِهِ يَزِدْكُمْ،  
وَاسْأَلُوهُ مِنْ فَضْلِهِ يُعْطِكُمْ وَلَذِكْرُ اللَّهِ أَكْبَرُ وَاللَّهُ يَعْلَمُ مَا  
تَصْنَعُونَ.