



جہاتان آءاماء اسلام سلانءور
JABATAN AGAMA ISLAM SELANGOR

...

***EDUCATING
OURSELVES IN
BECOMING SMART
CONSUMERS***



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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...

...

A person's hand is shown holding the handles of several shopping bags in various colors (orange, plaid, brown, green, red). The background is a blurred outdoor setting, possibly a shopping mall or street, with other people and lights visible in the distance.

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#bahagianpengurusanmasjid

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':

*“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."

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:

“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:

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

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 *waajib* (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.

“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)



**THE SECOND
KHUTBAH**



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.



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**