جابتن اڬام اسلام سلاڠور

JABATAN AGAMA ISLAM SELANGOR


#bahagianpengurusanmasjid

Khutbah Multimedia

بسم الله الرحمن الرحيم

**I sincerely implore all of us to altogether strive in increasing our *taqwa* of Allah *Subhaanahu Wa Ta'aala* by fulfilling all**

of His Commands and abandoning all of the matters He prohibited. May we be bestowed with blissfulness and salvation in this world and the Hereafter.

On this noble day, I will expound on a *khutbah* titled...


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Islam is a religion that is *shumool* (complete), encompassing all aspects of life including matters pertaining to seeking *rizq* (provision) and wealth. Islam does not prohibit its adherents from seeking *rizq* and accumulating wealth. Aside from entering into business to expand one's wealth, we can also invest in financial instruments and products within Islamic capital market such as *sukuk*, unit trusts, shares, and various other Islamic capital market products. As Muslims, we must embrace *Sharee'ah*-compliant investments as our only choice.

*Sharee'ah*-compliant investments are investments that are *halaal* (lawful) for the Muslims, in which they are founded upon Islamic principles and based upon Islamic law.

When we invest in a *sharee'ah* compliant investment, it means that we are investing in an investment that is free from elements of *ribaa* such as interest (usury) on the loan, *gharar* (uncertainty), and *maysir* (gambling). Aside from avoiding those prohibited elements, *sharee'ah*-compliant investments also emphasize on selecting *halaal* industries and sectors, as well as beneficial to the Muslim *ummah*. Hence, *sharee'ah*-compliant investments would not be involved in investing in sectors and industries that contradict the *shara'* such as the production and sale of alcohol, gambling, pork-based products, cigarettes, and excessive entertainment.

Therefore, as responsible Muslims, it behooves us to abandon matters that are *haraam* (unlawful), avoid matters that are *shubuhah* (doubtful), and only consume the *halaal* so that we will not blindly follow the footsteps of *shaytaan*.

Allah *Subhaanahu Wa Ta'aala* mentions in verse 168 of soorah al-Baqarah that was recited at the beginning of the *khutbah:*

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

**Recently, investment activities within the Malaysian society have increased, especially within Muslim communities. This is a positive development, and it should be**

continued so that the economy of the Muslim *ummah* will expand from time to time. However, investment activities that are illegitimate and scams have also crept in akin to cancer within the

**society. Money flow within these illegal investment scheme not only harm the Muslims but also damaging to the country.**

**According to the research conducted by the**

**Malaysian Anti-Corruption Commission (SPRM), approximately one third (1/3) or 30% of Malaysians are at risk of becoming victims to investment scams or frauds. In 2023,**

the Securities Commission received 3,262 reports and queries regarding illegal investments and scams, while in 2024 the figure rose to 4,859.

The total number of reports received by the Securities Commission every year is worrying, and the total amount of losses suffered by the scam victims reaches tens of millions of Ringgit.

Therefore, the Muslim investor must truly remain vigilant upon investment offerings that are just too good to be true. Remember, promises of high returns without risks are an illusion that makes no sense at all. That is why we are demanded not to be hasty, by scrutinizing the authenticity of each offering and examining its truth before coming to a decision.

**Be careful with investment offerings advertised on social media, especially those offering high returns in a very short period. The cunning scammer will usually place the victim inside a *WhatsApp* or**

*Telegram* chat group, which are filled with fake testimonials.

There are also scammers that are like “two peas in a pod.” They would misuse various names and logos of legitimate entities such banks and registered companies to deceive the victims. Moreover, there are scammers that even falsified certificates and letters that were supposedly originated from regulatory bodies such as Securities Commission Malaysia (SC) just to convince the victims that they are legit entities.

Lately, there are even scammers that utilize the disguising technology *deepfake*. It is used to manipulate the voice and face of individuals, whereas the actual individual never uttered those words as shown. They would disguise by using the voice and face of influential individuals in offering their illegitimate investments and scams.

Aside from that, there are many illegal investment schemes and scams that misused the *sharee'ah*-compliant label just to trap their victims, especially Muslim investors. Among their tactics is to misuse the pictures of religious personalities and famous celebrities in promoting their fraudulent schemes. We must remember that even though an investment scheme is labeled as "*sharee'ah*-compliant" or associated with a high-profile individual, it does not at all mean that such scheme is devoid of risks and guarantee high returns. It also does not mean that scheme is licensed and registered with statutory bodies such as the Securities Commission Malaysia.

It must be reminded that we must always remain careful with offers being offered on social media. Scammers will always offer commission for easy tasks such as leaving comments, like, follow, and share their social media page. After completing the assigned tasks, the victim will be offered to invest and provided with the information of the mule account for the purpose of payment. After the payment is done, the victim will receive fake investment return statements. In the end, the victim will be unable to withdraw those investment returns.

Aside from that, there are also investment fraud schemes involving romance (love scam), which typically begins with casual introduction over social media, followed by the outpouring of love and sympathy, and ending with money transfers, then left abandoned without any news.

As Muslim investors that are responsible, we must cross-check through the Securities Commission Malaysia's Investment Checker portal, whether that company or individual offering the investment product is licensed or registered with the Securities Commission Malaysia or not. Make sure we have sufficient information before believing in something, as Allah *Subhaanahu Wa Ta'aala* mentions in verse 36 of Soorah al-Israa':

***"And do not pursue that of which you have no knowledge. Indeed, the hearing, the sight and the heart - about all those [one] will be questioned."***

I would like to remind fellow congregants, let us not even once conspire with evil. Do not even once rent out or lend our bank account to a third party just to earn extra pay or reward. Scammers would often use mule accounts to deceive their victims. Investment frauds can be curbed without the existence of mule accounts. Let us ponder verse 2 of Soorah al-Maa’idah, where Allah *Subhaanahu Wa Ta‘aala* mentions:

***“And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty.”***

To end the *khutbah* today, let us derive lessons and guidance as follows:

**1. The Muslim *ummah* must always be careful with investment schemes offered on social media platforms.**

2. The Muslim *ummah* must only transact with valid investment companies, licensed and registered with the Securities Commission Malaysia as earnest effort to avoid fraud and abuse.

3. The Muslim *ummah* must first check the status of *sharee'ah* compliance and authenticity of a company before making any investment, so as to not plunge into devastating losses.

***“And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good.”***

*(Soorah al-Baqarah 2:195)*

# THE SECOND KHUTBAH

**O Allah! Strengthen the *'aqeedah* of the Muslims upon the creed of *Ahl as-Sunnah wal-Jamaa'ah*, which is upon the path of**

**Prophet Muhammad ﷺ and his Companions *radiyAllaahu 'anhum*. Spare us from all forms of bribery, abuse of power, as well as**

misguidance, shirk and superstition, and protect us from *fitan* that can harm the union and unity of the Muslim *ummah*.

O Allah! Bestow peace and prosperity upon our state and nation. Protect us from all forms of disaster, fitnah and calamities. Bestow upon us leaders

**that have utmost integrity, firmness, and courage in upholding the Truth according to Your *Sharee'ah.***

**O Allah! Verily we beseech with the splendor of Your Names, with Your lofty attributes as The Most Powerful and The Protector. Protect the**

participants of the Global Sumud Flotilla that are headed towards the waters of Gaza to aid our Muslim brethren who have been wronged, oppressed, and imprisoned by the Israeli military blockade. Keep their journey safe and secure from any threats and evil disturbance by the enemies of Islam.

**O Allah! Strengthen and establish their steps as You had strengthened the steps of the *mujaahideen* in the battlefield. Strengthen their hearts as**

**You had strengthened the heart of Prophet Moosa *'Alayhissalaam* in front of Fir'awn, and protect them as You had**

**protected Prophet Ibraaheem *'Alayhissalaam* from the blazing fire.**

**O Allah! Prevent all the deceits and trickeries of**

the enemies and traitors that intend to thwart this sacred mission.

Deliver the aid brought by Your warriors to our brethren in Gaza who are facing difficult moments, afflicted with starvation, food crisis, health issues, and a plethora of other hardships.

**Return them, O Allah, the warriors of Global Sumud Flotilla back to their homeland in peace, safely, and good health.**

ILUSTRASI INI DISEDIAKAN OLEH

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