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Research Article

The Successful Merchant and his Ethics in Islam

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Abstract. Trade is of great importance, and Islam has recommended it, magnified its importance, and praised its pious people who are upright and keep what God has obligated and stay away from what God forbids, and trade is one of the most important works of Muslims and one of the most important ways of earning money. There is no doubt that trade is one of the best worldly works in which people work to collect their livelihoods and the livelihoods of their families and dependents, and serve their communities, and what distinguishes a Muslim trader from others: His adherence to the values of his religion and his constant reliance on his Lord. Therefore, it was imperative for every Muslim merchant at this time to familiarize himself with the ethics, do's and don'ts that relate to his business; this is because of the spread of prohibitions and the many suspicions that affect most transactions, deviating them from the legitimate controls that Allah Almighty has commanded. For all these reasons, the researcher believes in mentioning some ethics in trade that must be practiced by the merchant in his transactions in order to obtain the blessing of money and avoid things that destroy its blessing.

Keyword : ethics, trade, transaction, bussines.

Abstrak. Perdagangan adalah suatu hal yang besar, dan Islam telah memujinya, meninggikan pentingnya hal itu, dan memuji orang-orang saleh yang jujur dan menjaga apa yang diperintahkan oleh Allah, dan menjauhi apa yang dilarang-Nya. Perdagangan juga merupakan salah satu pekerjaan terpenting umat Islam, dan merupakan salah satu cara terpenting untuk mendapatkan penghasilan. Tidak diragukan lagi bahwa perdagangan adalah salah satu pekerjaan duniawi yang terbaik di mana orang-orang bekerja untuk mencari nafkah dan demi penghidupan keluarga serta tanggungan mereka, dan untuk berkontribusi bagi masyarakatnya, Yang membedakan seorang saudagar muslim dengan saudagar lainnya adalah ketaatannya pada nilai-nilai agamanya dan ketaqwaannya yang terus-menerus kepada Tuhannya. Oleh karena itu, setiap pedagang muslim di era ini perlu mengenal moral atau etika serta apa yang boleh dan tidak boleh dilakukan dalam pekerjaannya. Hal ini disebabkan oleh tersebarnya pantangan-pantangan dan banyaknya keragu-raguan yang melingkupi sebagian besar transaksi, sehingga menyimpang dari kendali hukum yang diperintahkan Allah Subhanahu wa Ta'ala. Oleh karena itu, peneliti mempertimbangkan untuk menyebutkan beberapa akhlak atau etika dalam berdagang yang harus dimiliki oleh saudagar dalam bertransaksi agar dapat memperoleh keberkahan harta dan terhindar dari hal-hal yang menghilangkan keberkahannya.

Kata kunci; Etika, Perdagangan, Transaksi, Bisnis.

INTRODUCTION

Allah permits trade in His Book and commands to seek from His bounty, and praises the pious people who are upright and keep what Allah has obligated, and stay away from what Allah forbids, and the best of the Companions Radhiyallahu 'anhum used to trade and seek a livelihood, and scholars and sages have forbidden a man to have no craft or industry, lest he need people and be humiliated by them. There is no doubt that trade is one of the most important works of Muslims, and it is one of the most important ways of earning, and there is no doubt that trade is one of the best worldly works in which people work to collect their livelihoods and the livelihoods of their families and dependents, and to serve their communities, and it is the work of the Muhaajiriin, when the Muslims migrated from Mecca and others to Medina During the time of the Prophet (peace be upon him), they were engaged in trade, and the Ansar were engaged in agriculture, and the Prophet (peace be upon him) fraternized between them and the Muhajireen (may Allah be pleased with all of them), so the Ansar said, "We will support you and share the profit with you, so the Ansar work and help the Muhajireen from their profit, until Saad ibn al-Rabi' al-Ansari said to Abdulrahman ibn Awf when the Prophet (peace be upon him) gave him and Abdulrahman a brotherhood between them." Saad said, "Abdulrahman, I give up half my money and give you one of my two wives. God bless you in your family and money. He went and bought as much ghee and cotton as he could, and then he is still continue selling and buying until God made it easy for him to earn a lot of money and get married, and he got a lot of good, and he continue to profit from trade, and then from the spoils, until he became one of the richest people.

What distinguishes a Muslim trader from others is his adherence to the values of his religion and his constant reliance on his Lord. As we have seen from the biographies of these companions, including the life of Abdul Rahman bin Auf (may Allah be pleased with him and all the companions).

Therefore, it is imperative for every Muslim merchant at this time to familiarize himself with the ethics, do's and don'ts that relate to his business; this is because of the prevalence of prohibitions and the many suspicions that affect most transactions, deviating them from the legitimate controls that Allah Almighty has commanded.

Problems of study

Despite people's needs for work to satisfy the needs of themselves, their families and their dependents. Trade is an important process in the life of society, and it is known that Islam does not specify a certain amount in profits, but if the profit takes 100% of the price of the commodity, it is okay. However, there is a lack of interest by some traders in earning profits Is it halal or haram, and does what he did conform to the Shari'ah or not.

Given the importance of the qualities of a Muslim merchant and the ethics that a successful merchant must possess, the study's question is: Who is a successful Muslim merchant, and what are the qualities or ethics that a merchant should possess?

Objectives of the study:

Based on the formulation of the previous question, the objectives of this study are as follows:

1. Analyze the correct understanding of the qualities of a Muslim merchant
2. Recognize the etiquette and qualities of a Muslim merchant
3. Describe the qualities and etiquette that a merchant must possess.

Benefits of the study:

After we have defined the objectives of this study, the benefits of this study are as follows:

1. The contribution of highlighting and understanding the qualities of a Muslim merchant that many Muslims are ignorant of
2. The contribution of teaching people the ethics or qualities of a Muslim merchant
3. This study contributes to building Muslim merchants who are characterized by Islamic ethics in commerce.

Previous studies:

In the legacy of the ancient scholars' books, there have been investigations in the jurisprudential books as well as in the books of the contemporaries, due to the great interest of the Shari'ah from the words of the Lord Almighty and from the words of the best of the people, the Prophet (peace be upon him), God said: "O you who believe, do not eat your money between you in vain, unless it is a consensual trade and do not kill yourselves, for God was merciful to you. The Prophet (peace and blessings of Allah be upon him) said: "The honest and truthful trader is with the prophets, the righteous and the martyrs.

A special book has been written on the issue of the aforementioned from the commentaries on the hadiths, such as the so-called Prophetic Etiquette by Muhammad Abdul Aziz al-Shadhli al-Khuli, the book Fayd al-Qadir in the commentary on al-Jami' al-Saghir by al-Manawi, and other commentaries that explain the hadiths on the morals of the merchant. Hussam al-Din ibn Afana wrote a special book called Fiqh al-Tajer al-Muslim, in which he detailed the ethics and morals that a Muslim merchant cannot be ignorant of. And the book called What the Merchant Cannot Ignore written by Dr. Abdullah Al-Muslih and Dr. Salah Al-Sawi and other books that we cannot mention in this study.

There are scientific researches and studies on this axis, the most important and recent of which are the following:

1. The Ethics of Commercial Competition in Islamic Law, written by Dr. Hassan Taysir Shamout, Associate Professor in the Department of Jurisprudence and Fundamentals at Jerash University in 2016, in which he mentioned some of the commercial ethics that Islam calls for, mentioning five of them and some ethics that must be avoided by the merchant and then mentioned some forms of prohibited sales.
2. Dr. Zarzar al-Ayashi wrote The Controls and Etiquette of Commercial Competition in Islam in 2014, in which he mentioned nine ethics, but he combined the ethics that a Muslim should have and those that he should avoid.
3. Emmanuel Yeboah-Assiamah, Business Ethics in Islam: Assessing Traders' Understanding of Islamic Work Ethics; Perspectives of Muslim Market Women in Kumasi Central Market, Ghana, Africa, summarized their views on business ethics as follows: It should be based on sincerity, honesty, humility, fairness in pricing, as well as love for customers and fellow traders. The respondents believe that Islam mandates that these should be followed to avoid overpricing, stop disloyalty and above all Islam obliges traders to be reasonable in their dealings.
4. Researchers Muhammad Zulkifli and Omar Sharifuddin (2014) wrote a study called Concept Of Business Ethics In Islam -Approach To The Entrepreneur in which they mentioned five ethics The qualities that a Muslim trader must possess are:Honest intention, not participating in usury, avoiding fraud, fairness and honesty.
5. The two researchers agree on the name of their research, namely Asim Nabil Badr Ghalib and Abdul Rahman bin Bashir Al-Hajlah, the first researcher mentioned seven praiseworthy ethics of the Muslim merchant and four disreputable ethics, but he concluded by mentioning the rest of the disreputable ethics that the merchant should avoid. The second researcher mentioned five ethics of a Muslim merchant that every merchant should have, and then concluded with the things that contradict the ethics of a Muslim merchant.
6. A research paper written by Abu Abdullah Faisal bin Abduh Qaid al-Hashiri, called "Learn the merchant's ethics," in which he mentioned nearly twenty-three ethics for the merchant, not only with customers, but also his ethics in the market and others.

What characterizes this study

It is noted that previous studies vary in their categorization, including those that divide the ethics of the merchant into praiseworthy and disadvantageous, some of which mention all ethics in one place, and some of which categorize a special topic in the ethics of the Muslim merchant, and some of which expand on the things related to the transaction and preface their introduction by mentioning the ethics of the merchant.

This study is distinguished from previous studies by its focus on mentioning these ethics in a concise, concise, and sufficient summary that can be understood by beginners, especially those who are qualified. As the researcher is limited and brief in definitions and does not prolong the mention of all the statements from the people of language, for example, and the terminology of the scholars of art.

THEORETICAL FRAMEWORK

Definition of ethics in language

Ethic: With the Fatha of the Kha and the lam from Khalq with the kasra of the lam, worn out. Shabby Al-Khuluq (morality): With the dhamma of the first and second, a quality that is ingrained in the soul, from which the actions come without cost.¹

Morals is the plural of ethics and morality in the language, with the dhamma and sokoon of the word, It is the religion, nature, and habit, and its truth is that it is for man's inner image, which is his soul, and its descriptions and meanings that are specific to it, just as the creation is for his outer image and its descriptions and meanings, and they both have good and ugly descriptions, and reward and punishment.²

According to Firuzabadi in the Al-Qaamoos Almoheet: Al-Khuluq, with the dhamma or dhammatin: Character and nature, morality and religion.³

We say that morality is the nature and character that God has imprinted on man, it may be good or ugly, and it is related to a person's honor and religion.

Definition of morality in terms of terminology

Imam al-Ghazali defined morality as follows: "Morality is an established form in the soul, from which actions are easily and easily performed, without the need for thought and deliberation. If the form is such that it produces beautiful actions that are praiseworthy mentally and legally, that form is called a good morality, and if it produces ugly actions, the form that is the source is called a bad morality, so what comes out of the human soul What comes out of the human soul without cost is what is called a creation, and what comes out of a person with cost and under any circumstances is not considered a creation; for example, a person whose nature is bounty and generous, but who is stingy in one situation, for some reason, is not said

¹ "Lexicon of the Language of Jurists", Muhammad Rawas Qalaaji, - Hamed Sadiq Qunaybi

² "The Arabic language of Ibn Manzoor (10/86), Dar Sader - Beirut, third edition, 1414 AH, see most of the contemporary Arabic language by Dr. Ahmed Mukhtar Abdul Hamid Omar (1/688), publisher World of the Book, first edition.

³ The Oceanic Dictionary by Al-Fayrouzabadi, p. 881, Al-Risala Foundation for Printing, Publishing and Distribution, Beirut, Lebanon, eighth edition, 1426 H.

to be stingy, and vice versa, a person whose nature is stingy, but for some reason he helps a needy person or donates a sum of money, is not said to be generous."⁴

Al-Suyuti said: Ethics: It is said: It is a collective name for the powers that are perceived with insight, and is sometimes attributed to the instinctive powers, and sometimes to the acquired state by which a person becomes capable of doing one thing and not another.⁵

From these two definitions, we know that morality in terms of terminology is a psychological disposition or a well-established form from which actions are easily and readily performed without any contemplation or reflection, which may be good if it results in praiseworthy actions or bad if it results in bad actions.

Definition of etiquette

Etiquette is the plural of adab and Ibn Manzoor said in the Arabic tongue: "Adab: Literature: It is called literature because it disciplines people to the praiseworthy, and forbids them from the abominable. It is called politeness because it disciplines people to the praiseworthy and forbids them from the abominable: "invitation" and "banquet". Ibn Buzurj: I have been well mannered and you are well mannered. Abu Zayd said: If a man is well mannered, he is well mannered."⁶

Definition of literature in terminology

Abdul Rauf Al-Manawi defined literature as: The sport of souls and good manners, and it falls on every praiseworthy sport by which a person graduates in one of the virtues.⁷ Al-Jarjani also defined it in definitions: It is the knowledge of what is guarded against all kinds of error.⁸

From the two previous definitions, we know that politeness is the sport of the soul that guards against all kinds of mistakes, so it prevents him from committing mistakes, so those who are polite with good manners are said to be polite.

The relationship between the definition of morals and manners and the difference between them

However, some scholars say that morality is more general than politeness, as Sheikh Muhammad bin Saleh al-Uthaymeen said when he was asked the difference between morality and politeness: Ethics is what a person is characterized by in dealing with people, such as kindness, gentleness and so on. As for morality, it is

⁴ Al-Ghazali's Revival of the Sciences of Religion (3/53), Dar al-Maarifa - Beirut, and see Al-Jarjani's Definitions, p. 101.

⁵ Al-Suyuti's Maqasim Al-Muqallid Al-Ulum fi al-Hududud wa al-Rasum, p. 197, Al-Adab Library - Egypt, first edition, 1424 A.H.

⁶ The Arabic language of Ibn Manzoor (1/206), see Al-Fayrouzabadi's Oceanic Dictionary, p. 58, and Al-Azhari's Tahdhib al-Language (14/147).

⁷ Al-Tawqeef on the Importance of Definitions by Abdul Raouf Al-Manawi, p. 42, World of Books 38 Abdul Khaliq - Cairo, first edition, 1410 A.H.

⁸ Definitions by al-Jarjani, p. 15, Dar al-Kutub al-Alamiya, Beirut, Lebanon, first edition, 1403 AH

what a person behaves with in himself, so that he does not do things that violate morality.⁹

Merchant definition

Merchant is an active noun from the word trade, which is from the word trade: He sells and buys, as well as trades, and he also trades, as he is active, and it is often used for the tailor, as Al-Asha said:

I have witnessed the merchant ... the safe, whose drink is supplied. In the hadith: Whoever trades with this man will pray with him.

Ibn al-Athir said: This is how some of them narrate it, and it is from trade, because he buys the reward for his work, and it cannot be from the reward according to this version, because the Hamsa is not inserted into the "Ta", but rather it is said to be traded. Al-Jawhari: The Arabs call the seller of alcohol a merchant; Al-Aswad ibn Yafra said: I may go to the merchants on foot, humiliated by my money, but softened by my wages

That is, leaning my neck from drunkenness. The plural is merchants, and the plural is merchants, as well as merchants and merchandisers, as well as companions and companions.¹⁰

Merchant definition

In the terminology of trade: Buying something to be sold at a profit. It is said: It is the flipping of money in Buying and selling for the purpose of profit. It was said: The exchange of goods, tools, crops, or money of any kind between nations or individuals, either by barter, or by buying and selling.

It was narrated from some of the old merchants that he said - when asked about it -: "I teach it to you in two words, "buy the cheap and sell the expensive."¹¹

This is the definition of a merchant, which is a person who buys at a cheap price to sell at a high price to make a profit.

Definition of Merchant Ethics and Etiquette

After we separated each word of this complex phrase, we defined the meaning of ethics as a psychological queen or an established form from which actions are easily and readily performed without any reflection or thought, which may be good if he performs good deeds or bad if he performs bad deeds.

Manners are the sport of the souls that guard against all kinds of mistakes, thus preventing them from committing mistakes, so it is said that those who are polite with good manners are said to be polite. A merchant is a person who buys at a cheap price to sell at a higher price than the capital to make a profit

Although there is no special definition of this compound sentence, we say that it is all the things and concepts that make the person who does buying and selling away from mistakes in his dealings and bring him closer to being a successful Muslim

⁹ Explanation of the Doctrine of the People of the Sunnah by Ibn al-Uthaymeen, p. 42

¹⁰ The Arabic tongue of Ibn Manzoor, p. 89

¹¹ Encyclopedia of General Islamic Concepts for a group of researchers, Supreme Council for Islamic Affairs - Egypt, p. 113

merchant by having those ethics and manners that are in accordance with the superiority of Islamic law.

The ethics and manners of a Muslim merchant

The successful Muslim merchant is the one who adheres to the Islamic morals and ethics mentioned in the Book of Allah and the Sunnah of His Messenger, may Allah's peace and blessings be upon him, for there is no good that the Prophet (peace be upon him) has not guided us to and no evil that he has not warned his nation against. Some of these morals and ethics mentioned in the Qur'an and Sunnah are both general and specific to the merchant:

From the Qur'an:

You Not to be distracted by commerce from the remembrance of Allah. The Almighty says: Men whose neither trade nor sale will distract them from the remembrance of Allah, the observance of the prayer, and the giving of the zakat, fearing a day when hearts and eyes will be turned away from the remembrance of Allah. (Annur: 37)

Ibn Kathir, may Allah have mercy on him, said in his Tafsir: "And the saying: {Men who are not distracted by trade or sale from the remembrance of Allah}, like the saying: {O you who believe, do not let your wealth or your children distract you from the remembrance of Allah, and whoever does so, those are the losers} [Al-Munafiqun: 9], and the Exalted says: "O you who believe, when the call to prayer is made on Friday, seek the remembrance of Allah and avoid selling, for that is better for you if you know." [Al-Jumu'ah: 9]

The Exalted says: Do not be distracted by the world, its trappings and adornments, the pleasures of its sales and its odor, from the remembrance of their Lord, who is their Creator and Provider, and who know that what He has is better for them and more beneficial than what they have; for what they have is passing away and what Allah has is permanent; hence, He said: {No trade or sale distracts them from the remembrance of Allah, establishing prayer, and paying the zakat}, meaning: they put His obedience, His will, and His love before their own will and love.

Hushaim said: From Sayyar: [I was told about Ibn Mas'ud that he saw some people from the market when the call to prayer was called, they left their sales and went up to the prayer, so 'Abdullah said: These are among those whom Allah mentions in His Book: {Men who are not distracted by trading or selling from the remembrance of Allah}

Amr ibn Dinar al-Qahramani narrated from Salim from Salim from Allah's son 'Umar, may Allah be pleased with them both, that he was in the market and the prayer was called, so they closed their shops and entered the mosque, so Ibn 'Umar said: In them it was revealed: {Men who are not distracted by trade or sale from the remembrance of Allah}¹²

¹² Tafsir al-Qur'an al-Azim by Ibn Kathir (6/69), Dar al-Tayyibah for Publishing and Distribution, second edition, 1420 AH.

Then he mentioned in the same place: "Ali ibn Abi Talha said about Ibn Abbaas: {No trade or sale distracts them from the remembrance of Allah}: From the obligatory prayer. Similarly, al-Rabi'i ibn Anas and Muqatil ibn Hayyan said. Al-Suddi said: From praying in congregation.

And Muqatil ibn Hayyan said: "They should not be distracted from attending the prayers, and keeping them as Allah has commanded them, and keeping the time of the prayers, and what Allah has preserved for them."¹³

The companions of the Prophet (peace be upon them) are an example to us in that they did what was revealed to them from the verses and the remembrance of the wise, and they hastened to close their shops and stores in compliance with the previous verse.

Investigate earning a halal livelihood

O you who have believed, do not eat your money between yourselves in vain, except as a trade with your own consent, and do not kill yourselves, for Allah has been merciful to you (Surat al-Nisa).

Imam al-Tabari, may Allah have mercy on him, said: "By his words: 'O you who have believed' [al-Baqarah: 104], he means: 'Believe in Allah and His Messenger {Do not eat your money among yourselves in vain} [Al-Nisa: 29] says: "Do not eat each other's money by what Allah has forbidden, such as usury, gambling, and other things that Allah has forbidden you to do, except as a trade. He forbade eating your money among yourselves in vain, unless it is a trade between you by mutual consent, as follows: {O you who believe, do not eat your money among yourselves in vain, unless it is a trade between you} [al-Nisa: 29] He forbade them from eating their money between them in vain, usury, gambling, undervaluation and injustice, except as a trade, to make a profit in a dirham a thousand if he can "¹⁴

A Muslim merchant must seek to earn halal income and avoid all kinds of usurious transactions so that Allah will bless his business and his money.

Allah and His Messenger should be more beloved to him than trade.

The saying: "Say: If your fathers, your sons, your brothers, your husbands, your wives, your relatives, money that you have acquired, a trade that you fear will fail, and dwellings that you are content with are more beloved to you than Allah and His Messenger and jihad in His cause, then wait until Allah comes by His command, and Allah does not guide those who are ungodly.

In this verse, there is a severe punishment and woe for those whose business is more beloved to them than Allah, the Messenger and jihad in the way of Allah, as Al-Saadi (may Allah have mercy on him) said in his commentary: "Therefore, he mentioned the reason for this, which is that the love of Allah and His Messenger should be put before the love of everything else, and make all things subordinate to them: {Say: If your fathers, like your mothers, {your sons and brothers} in kinship and cohabitation (1) {your husbands, wives and lovers}, i.e.:Your relatives in general

¹³ Ibid.

¹⁴ Jama' al-Bayan on the Interpretation of the Qur'an by Tabari, (6/626) Dar al-Hajar, 1422 A.H.

{Money that you have acquired}, i.e., money that you have earned and labored to acquire, he singled them out because they are more desirable to their people, and their owner is more keen on them than those who receive money without effort or toil.

{This is inclusive of all kinds of trade and gains, such as prices, utensils, weapons, weapons, luggage, grains, crops, livestock, etc.

{If these things are {loved to you more than Allah, His Messenger, and jihad in His cause}, then you are unrighteous and unjust.

{So, wait for your punishment {until Allah comes with His decree}, which is irreversible.

{Allah does not guide the ungodly people} i.e.: those who are out of obedience to Allah and who put anything before the love of Allah.

This verse is the greatest proof of the obligation to love Allah and His Messenger, and to put it ahead of the love of everything else, and of the severe punishment and abhorrence of those who love anything of these things more than Allah and His Messenger, and jihad for His sake.

The sign of this is that if a person is offered two things, one of which he loves Allah and His Messenger, in which he has no desire, and the other which he loves and desires, but misses or diminishes what he loves for Allah and His Messenger, if he puts what his soul desires over what Allah loves, this indicates that he is unjust and neglects what he is obligated to do.¹⁵

Advancing the call to Friday Prayer from all business dealings and spreading after it is spent

As Allah Almighty said in Surat al-Jumu'ah: O you who believe, when the call to prayer is made on Friday, seek the remembrance of Allah and avoid selling, for that is better for you if you know, and if the prayer is finished, then spread out in the land and seek the favor of Allah, and remember Allah often, that you may be successful.

The Almighty commands His believing servants to attend the Friday prayer and to take the initiative to it, as soon as it is called, and to strive for it, and the meaning of striving here is: The meaning of striving here is: Initiating it, paying attention to it, and making it the most important occupation, not running, which has been forbidden when going to prayer, and the saying: {Forget selling}, meaning: Leave selling, if the prayer is called, and go to it.

For {that is better for you} than your preoccupation with selling and missing the obligatory prayer, which is one of the most important duties.

{If you know that what Allah has is better and more lasting, and that whoever chooses the world over religion has lost the real loss, from where he thought he was gaining, and this command to leave selling is temporary for the duration of the prayer.

{When the prayer is over, then spread yourselves out in the land to seek gains and trade, and because being engaged in trade is the cause of inattention to the remembrance of Allah, Allah commands to increase the remembrance of Allah,

¹⁵ Tayssir al-Karim al-Rahman on the interpretation of the words of al-Manan by al-Saadi, p. 332, Al-Risala Foundation, first edition, 1420 AH.

saying: {And remember Allah much} that is, when you rise and fall and on your sides, {that you may be fortunate, for increasing the remembrance of Allah is one of the greatest causes of fortune.

{When they see a trade or play, they turn away from it, i.e., they leave the mosque, eager for that play and trade, and leave the good, {and leave you standing up} to preach to the people, and that is [on] the day of Jumu'ah. While the Prophet (peace be upon him) was preaching to the people, a merchant carrying trade came to the city. When the people heard about it, while they were in the mosque, they left the mosque and left the Prophet (peace be upon him) preaching, in haste for what should not be hastened, and lack of politeness, {Say what Allah has} of reward and reward, for those who remain good and patient in the worship of Allah.

{Better than play and commerce}, which, even if some of the purposes are achieved, it is a little unpleasant, missing the good of the Hereafter, and patience in obedience to Allah is not a loss of livelihood, for Allah is the best provider, and whoever fears Allah will get his livelihood from where he does not expect it.¹⁶

As for the Sunnah of the Prophet, it is very numerous, as follows:

The qualities mentioned in the hadith that a Muslim merchant must possess are the following:

Honesty and honesty: These are the highest qualities of a Muslim merchant, and the Prophet (peace be upon him) praised merchants for them; on the authority of Abu Saeed al-Khudri, the Prophet (peace be upon him) said: "The honest and truthful merchant is with the prophets, the righteous, and the martyrs.¹⁷ In other words, whoever is honest and truthful is in the company of the righteous among the prophets and the righteous among the prophets and the righteous.¹⁸

Seek halal and stay away from haram: A Muslim merchant must seek to earn halal and stay away from all kinds of usurious transactions in order for Allah to bless his business and his money.

The Prophet (peace and blessings of Allah be upon him) explained that the halal is between the halal and the haram and what is in between is doubtful, as the Prophet (peace and blessings of Allah be upon him) said of Naaman bin Bashir (may Allah be pleased with them both): I heard the Messenger of Allah (peace and blessings of Allah be upon him) say: ("The halal is between the two and the haram is between them, and between them are matters of doubt that many people do not know. falls into suspicion and falls into the forbidden, like a shepherd grazing around a sheepfold, he is about to fall into it. Doesn't Every king has a protectorate, and Allah's protectorate is His sanctuary, and in the body there is a nourisher, if it is healthy, the

¹⁶ Ibid. p. 863

¹⁷ Sunan al-Tirmidhi, Chapter on what came about merchants, and the Prophet's naming of them, Hadith No. 1209

¹⁸ Tahfat al-Ahwathi Sharh Jama'at al-Tirmidhi (4/335) by al-Mubarakfuri, Dar al-Kutub al-Alamiya - Beirut.

whole body is healthy, and if it is unhealthy, the whole body is unhealthy, namely the heart." Narrated by the Sheikhs in their two Sahih.¹⁹

Facilitation and tolerance: In the hadith of Jabir, the Prophet (peace be upon him) said: "May Allah have mercy on a man who is tolerant when he sells, tolerant when he buys, tolerant when he buys, and tolerant when he spends." The Prophet (peace be upon him) said, "May Allah have mercy on a man who is tolerant in these four places," meaning that he calls for mercy for him if he is tolerant in these four places. He is generous when he pays, if he pays someone else, he is generous when he gives him on time and does not procrastinate, as well as generous when he buys, as well as generous when he owes, if he takes his right, these four situations in which a person should be generous in order to receive the supplication of the Messenger of Allah (peace be upon him).²⁰

Giving and giving: Merchants are encouraged to give alms in order to atone for what may happen to them, such as cheating, concealing a defect, or bad manners: The Messenger of Allah - may Allah bless him and grant him peace - said: "O merchants, this sale is attended by gossip and swearing, so mix it with charity." In a word: "O merchants, the devil and sin are present at the sale, so mix your sale with charity."²¹

Fulfillment of promises and contracts: It is no secret that Allah (swt) has commanded us to fulfill contracts, Allah says in His Book: {O you who believe, fulfill contracts} and the Messenger of Allah (peace be upon him) taught us his nation if he has a covenant with another, let him fulfill his covenant, and it is mentioned in the hadith from Abdullah bin Amer - may Allah be pleased with him - said: "My mother called me one day while the Messenger of Allah (peace be upon him) was sitting in her house, and she said: "Come, I will give you. The Messenger of Allah - may Allah bless him and grant him peace - said to her: What did you want to give him? I gave him dates. The Messenger of Allah - may Allah's peace and blessings be upon him - said to her, "If you had not given him anything, it would have been written as a lie against you.) Narrated by Abu Dawud and improved by Allama Al-Albani in Sahih Sunnat Abu Dawud 3/943 and Al-Salasah Al-Salih 2/384.

It is narrated from Aisha (may Allah be pleased with her) that the Prophet (peace and blessings be upon him) used to frequently invoke protection in his prayers from sin and debt, so it was said to him: "O Messenger of Allah, how often do you invoke protection from debt?" He said: "If a man is in debt, he will tell a lie and promise to break it.) Narrated by Bukhari.²²

¹⁹ Al-Azkar by al-Nawawi, Hadith No. 1235, Dar al-Fikr for Printing, Publishing and Distribution, Beirut, Lebanon, new edition, 1414 A.H.

²⁰ Commentary on Riyadh al-Salihin by Ibn al-Uthaymeen (5/405), Dar al-Watan Publishing House, Riyadh, 1426 A.H.

²¹ Sahih Fiqh al-Sunnah wa Adilah wa Tathdhih al-Madhab al-Imamah by Abu Malik Kamal bin al-Sayyid Salem, Tawfiqiya Library, Egypt, 2003 A.H.

²² Fiqh of the Muslim Merchant by Ibn Affana, p. 229, first edition, Scientific Library and Dar al-Tayyib for Printing and Publishing

METHOD OF STUDY

The method used in this research is the study of literature. Literature study in this research is a series of activities related to library data collection methods, reading and note-taking, as well as managing research data objectively, systematically, analytically and critically regarding the ethics of a successful Muslim merchant, this research with literature studies has the same preparation as other research, but the sources and methods of data collection are by taking data from the library, reading it, taking notes, and processing research materials from research articles about the variables in this research. This literary study analyzes them carefully and deeply in order to obtain objective results about the ethics of successful Muslim merchants so that they know what they have to do in terms of morals and ethics that each one of them must have.

The data collected and analyzed are secondary data in the form of research findings such as books, magazines, articles, websites, etc. that are relevant to the ethics of successful Muslim merchants.

Hence, the data analysis technique in this research uses content analysis data analysis techniques. Data analysis begins with The data collection process begins with a theory search and literature review. This research analysis was conducted non-interactively and continuously searched and found literature review findings from different sources. Data analysis techniques adapt to the stages of the research, so that the data will be analyzed using the findings found in the literary sources related to the ethics and morality of the successful Muslim trader. The data is systematically arranged according to the type of information needed and then read and studied.

From the study of the previous literature, it is clear that both the author and the researcher mentioned what the Prophet (peace and blessings of Allah be upon him) taught us of the Islamic ethics and manners that must be adorned by those who want to trade and wish to be a successful trader in a time when suspicions and lusts have spread, although the Messenger of Allah (peace and blessings of Allah be upon him) showed us that the halal is between, the haram is between, and what is in between are matters of confusion.

Many merchants do not care about halal and haram in their transactions. So-and-so trades in usury, so-and-so cheats in the contract, so-and-so leaves the congregational prayer, so-and-so breaks his promise, and other things that take away the blessing of money and family.

The previous studies are all concerned with mentioning the praiseworthy qualities of a merchant and the reprehensible qualities that make the owner a loser in this world and a loser in the hereafter because he commits some or all types of prohibited transactions such as usury, monopoly, cheating, etc. However, these studies may have their objectives

The things that must be taken into account for those who wish to succeed, profit, and obtain blessings in their trade and money are the observance of the morals and ethics proven from the Qur'anic verses, the guidance of the Prophet (peace be upon him), and the famous Muslim merchants from the Companions and others. The merchant does not dispense with their biographies and is satisfied with upgrading or developing himself to become a successful entrepreneur by simply looking and

learning sales techniques or listening to the Listening to motivational advice to attract customers without paying attention to legal restrictions.

Summary, Conclusions, and Recommendations

Based on the results of the literature study, it can be concluded that the success of a trader is not only seen from the methods he uses to become a successful entrepreneur and achieve a lot of wealth, but also through his commitment to the ethics of a successful trader, which corresponds to what God Almighty has taught through His holy verses as well as through the tongue of His Messenger, may Allah bless him and grant him peace, in his honorable sayings. Islam's interest in everything that leads man to happiness, not only happiness in the hereafter, but also happiness in this world, indicates the comprehensiveness of this tolerant Shari'ah.

One of our duties is to understand and remind people of high morals and high ethics, especially for merchants, because they often fall into doubts and even into prohibitions in order to obtain the few worldly goods, as Allah said in Surat Al-Baqarah: "Those who bought misguidance for guidance, their trade was not profitable, and they were not guided.

We ask Allah, the Almighty, to grant all Muslim merchants success in their transactions and avoid injustice, cheating and taking the money of others in vain. May Allah bless our Prophet Muhammad and his family and companions.

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