

PROPHET MUHAMMAD SAW TRADING STREET: THE SECRET TO SUCCESS IN TRADING

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ABSTRAK

Islam mendorong manusia untuk memproduksi dan melakukan segala bentuk kegiatan ekonomi, bahkan Islam merestui perbuatan duniawi ini dan memberikan nilai tambah sebagai ibadah kepada Allah dan jihad di jalan-Nya. Semua orang di seluruh dunia yang hidup pada zaman itu tahu bahwa Nabi Muhammad adalah seorang pedagang yang jujur dan adil. Nabi Muhammad selalu menunjukkan tanggung jawab dan kejujuran kepadasemua orang. Reputasinya sebagai trader sejati dan jujur sudah dikenal sejak usia dini. Ada dua aspek jalur perdagangan yang dilakukan Nabi Muhammad SAW dan menjadibahan pembelajaran bagi seluruh umat. Aspek Hablumminallah merupakan bentukhubungan horizontal antara manusia dengan Allah SWT sebagai bentuk kepasrahan dansemata-mata karena Allah SWT terkait dengan ibadah, taqwa, amanah, zikir, syukur dalam jual beli. Aspek kedua adalah aspek Hablumminannas sebagai bentuk hubunganhorizontal antara sesama manusia yang berkaitan dengan terjalinnya hubungan yang baik antara karyawan, pelanggan dan masyarakat. Tujuan dari penulisan ini adalah untuk mengetahui konsep jual beli yang dilakukan oleh Nabi Muhammad SAW dan pentingnya penerapan konsep jual beli sebagaimana yang dilakukan oleh Nabi Muhammad SAW. Tulisan ini menggunakan studi pustaka, selain itu juga menggunakan metode interpretasi untuk mengkaji ayat-ayat yang berkaitan dengan perdagangan. Setelah dilakukan dengan berpedoman pada Al-Qur'an dan as-Sunnah, maka metode studi literatur dan interpretasi yang dilakukan menunjukkan bahwa begitu penting dan begitu menguntungkan menjalankan bisnis perdagangan seperti yang dilakukan Nabi Muhammad. Selain mendapatkan keuntungan dunia, maka kita juga akan mendapatkan keuntungan di akhirat.

Kata Kunci : Rasulullah Muhammad SAW, Berdagang

ABSTRACT

Islam encourages humans to produce and engage in all forms of economic activity, even Islam blesses this worldly act and gives it added value as worship to Allah and jihad in His way. All the people around the world who lived in that era knew that the Prophet Muhammad was an honest and just trader. Prophet Muhammad always showed



responsibility and honesty to everyone. His reputation as a true, honest trader was well known from an early age. There are two aspects of the trade route carried out by the Prophet Muhammad and become learning material for all people. The Hablumminallah aspect is a form of horizontal relationship between humans and Allah SWT as a form of surrender and solely because Allah SWT is related to worship, piety, trust, remembrance, gratitude in trading. The second aspect is the Hablumminannas aspect as a form of horizontal relationship between fellow humans related to establishing good relationships between employees, customers and the community. The purpose of this paper is to find out the concept of trading carried out by the Prophet Muhammad SAW and the importance of applying the concept of trading as practiced by the Prophet Muhammad SAW. This paper uses a literature study, besides that it also uses an interpretation method to examine verses related to trading. After this has been done by referring to the Qur'an and as-Sunnah, the literature study and interpretation methods carried out show that it is so important and so profitable to carry out a trading business like that of the Prophet Muhammad. Apart from gaining worldly benefits, then we will also receive benefits in the hereafter

Keywords : Prophet Muhammad SAW, Trade

INTRODUCTION

Trading is a very interesting thing, many people understand that trading is a business, the prospects for which are abundant. In classical economics, business people sometimes forget a social obligation and ignore ethics in doing business, where some of them only care about big profits with little capital so they do things that are outside of business ethics it self (Sholekhah: 2018). For example, most transactions in the market contain elements of fraud. They hoard goods with the aim of increasing prices many times because goods are scarce while consumer needs are very large and urgent. This is due to the great desire of the people to gain as much profit as possible in the shortest possible time. thereby transmitting the values of honesty inherent in entrepreneurship. This is demonstrated by the way they manipulate prices, with some sellers setting prices higher than the actual price. In addition, traders hide defects in their goods, making buyers disappointed with the goods offered to them (Rohmah: 2016).

A true entrepreneur will certainly appreciate every process that takes place and in this process, of course, requires patience so that the fruit of that patience leads to the achievement of the desired goals. Failure to apply Islamic values leads to an increase in fraudulent behavior, dishonesty in doing business and a lack of understanding of the values inherent in business can make a person unable to control himself when he is at his



peak. failure or success. Therefore, when starting a business, you must know the values associated with business, such as: self-confidence, task and results oriented, risk-taking, strong leadership, future-oriented, creative and innovative.

The application of Islamic values in the business world is said to be able to encourage the growth of an ethical entrepreneurial spirit and is one of the driving factors for the nation's economic prosperity and development. Because a prosperous nation must have a big soul, namely a soul that fosters religious values in it. Indonesia is the largest Muslim country in the world, so as citizens we have high hopes for the economic development of a nation that is based on Islamic values (Sholekhah, 2018). As was done by Rasulullah Muhammad SAW, he was a true trader who gave instructions for an authentic and professional business. Twelve years of the age of Rasulullah Muhammad SAW, like the first time to experience a special adventure. Starting from there Rasulullah did exercises that were useful later when he ran his own business. Only then did he follow his uncle to trade in Syria. How diligent the Prophet Muhammad was at that time. His uncle often invited Rasulullah Muhammad SAW out of the area instead of bringing his own son, Abu Talib, to go with him. Rasulullah Muhammad SAW's behavior as a businessman became a problem. It is very interesting to discuss where Rasulullah Muhamamd SAW apart from fulfilling his duties as Uswatun Hasanah, namely setting an example in all things, including financial transactions in this case, Rasulullah Muhamamd SAW saw him as a trader (Yahya, 2020). How diligent the Prophet Muhammad was at that time. His uncle often invited Rasulullah Muhammad SAW out of the area instead of bringing his own son, Abu Talib, to go with him. Rasulullah Muhammad SAW's behavior as a businessman became a problem. It is very interesting to discuss where Rasulullah Muhamamd SAW apart from fulfilling his duties as Uswatun Hasanah, namely setting an example in all things, including financial transactions in this case, Rasulullah Muhamamd SAW saw him as a trader (Yahya, 2020).

From some of the statements above, the author attempts to analyze how the pattern of trading paths ala the Prophet Muhammad SAW and whether applying the trading pattern



of the Prophet Muhammad will be the key to success in trading. This is considered very important to be analyzed to add to the body of knowledge because many Muslim intellectuals did not continue their research and stopped there without clear results.

RESEARCH METHODS

The research method is a scenario of executing the research. In general, there are two types of research methods, as previously stated, namely qualitative research and quantitative research. Qualitative research is usually used to "explore" and quantitative research is generally used to "measure," the latter being commonly used by academics in mathematics and the natural sciences. Qualitative research methods are more commonly used by humanities, social, and religious academics. In this regard, other methods are also known, such as social research methods, quantitative social research methods, and social research methods with various alternative approaches. In fact, there are also cultural research methods. Returning to the focus of qualitative research methods, this can be carried out through two channels, namely literature studies and field studies. There are times when two channels are used at once, namely a combination of literature studies and field studies (Darmalaksana: 2020). Literature was obtained from various sources used to write this research. The nature of this research is descriptive qualitative, namely explaining the study of one object. Besides that, it also uses the method of interpretation to study verses related to trade.

RESULTS AND DISCUSSION

The Prophet was a full-fledged trader, the Prophet gave good trading lessons. This is in accordance with what is contained in the hadith of Ahmad bin Hambal's history:

Peace be upon you

O Allah, the Most High, the Most High, the Most High, the Most High

“It was narrated from Ali karamallahu wajhah that a man came to the Prophet (pbuh) asking about a better business. He said someone's work with his hands and every buying and selling transaction is justified. Allah actually likes professional believers, and people who suffer because they support their family are like warriors in the path of Allah 'azzawa jalla” (Sitepu)

Muhammad's entrepreneurial spirit was nurtured from an early age, God nurtured the strength of his personality since he was young living in an orphanage. He honed his



business mindset by becoming a pastor. As a child he became a shepherd of the Meccans. As a shepherd, he was paid to observe Muhammad's journey and discover how independence was promoted from his youth. It is known that both of his parents abandoned him when he was young. While his extraordinary children enjoyed the love of their parents, Muhammad struggled to face the hardships of life. Muhammad was not the type of child who never gave up with all the obstacles and obstacles he faced, he never walked away, he faced problems with clear solutions. Muhammad is a human figure with a very high spirit of survival. Disabled, Muhammad's instinct for survival thrived. This instinct steered him to leave the wonderful world of his childhood to become a goat herder. Together with Prince Halimah, his nursing mother, he takes care of the goats of the people of Mecca. Even though he had a grandfather who ruled in Mecca, all of that did not make him ashamed to work (Sitepu,)

Undoubtedly, the Prophet always paid attention in his teachings how traders maintain relationships with consumers. He never argues with his clients, everyone he comes into contact with feels happy, satisfied, confident and believes in the integrity of Muhammad SAW. Same in nature conservation. He is very famous for teaching us how to plant trees. This soil may run out, but if you have seeds in your hand, plant them quickly. They are also taught not to cut down trees carelessly because trees have many benefits. If someone plants a tree and it bears fruit, whether it is stolen by people or eaten by birds, then the value is the same as alms, no matter how big and high the value of greening is, not many do it (Rohmah: 2016).

Prophet Muhammad SAW. Be a pioneer in doing business based on honest, fair and healthy principles. He did not hesitate to socialize it in the form of direct training and firm statements to entrepreneurs. When he became head of state, law enforcement was carried out strictly against rogue businessmen. He also introduced the principle of "Facta Sur Servanda", which we know as the main principle of civil law and agreements. Merchants have the highest authority to carry out transactions based on mutual agreement. "In fact, the sale and purchase transaction is (binding) on the basis of mutual agreement (ridha)." Regarding hoarding goods, he stated clearly: "No one hoards goods (ihtikar) unless it is really wrong (sin)" (Firmansyah: 2013)

The principle of trading the Messenger of Allah with honesty as the words of the Prophet saw: "It is not justified for a Muslim to sell a sale that has a disgrace unless he explains the disgrace" (HR. al-Quswaini), then he is a figure who really keeps his promise



in a hadith narrated by Abu Hurayrah , Prophet Muhammad saw said: “Rasûlullâh saw. (may he be blessed) said, if you guarantee me about 6 things, I will guarantee you Heaven. Speak the truth when you speak, keep the promises you have made, maintain trust, avoid sexual immortality, lower your eyes, and protect your hands from injustice. The Messenger of Allah is more concerned with Allah than trade, a humble figure, and a fair figure according to the words of Allah SWT said: "O you who believe, you should be those who always uphold (truth) for the sake of Allah, witness fairly. And don't let your hatred of a people encourage you to act unjustly. Be fair, because fairness is closer to piety. And fear Allah, verily Allah is All-Knowing of what you do." (QS: Al-Maa'idah: 8)(Firmansyah: 2013)

Halal business and the sustenance that we get is a big thing and very important because it will have a very big impact, both for ourselves, families, companies, state institutions and on the social life of the community. That is why the endeavor to obtain halal sustenance is obligatory. Both are lawful in terms of objects, transactions and how to obtain them. Here are some factors and Allah's law so that a business can be said to be halal:

1. Free from usury

Trade that is obtained and contains an element of usury will produce something that is unlawful, because Allah hates usurers and includes despicable people as explained in the holy verse of the Koran:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Meaning: "Those who eat usury cannot stand but are like the standing of a person who is possessed by a demon because he is mad. That is because they say that buying and selling is the same as usury. Whereas Allah has justified buying and selling and forbidding usury. Whoever gets a warning from his Lord, then he stops, then what he has earned before becomes his and his business is (up to) Allah. Whoever repeats, then they are residents of hell, they are eternal in it.

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Meaning: "Allah destroys usury and nourishes alms. Allah does not like everyone who remains in disbelief and wallows in sin."



إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Meaning: "Indeed, those who believe, do good deeds, perform prayers and pay zakat, they will be rewarded with their Lord. There is no fear of them and they do not grieve."

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا

Meaning: "O you who believe! Fear Allah and leave the rest of usury (which has not been collected) if you are believers."

فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

Meaning: "If you don't do it, then declare war from Allah and His Messenger. But if you repent, then you are entitled to the principal of your wealth. You are not unjust (harmful) and not wronged (harmed)."

2. Not the result of gambling and selling liquor

The prohibited trade is also gambling and income from selling liquor, as explained in the Koran:

يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنَافِعُ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَتَفَكَّرُونَ

Meaning: "They ask you (Muhammad) about alcohol and gambling. Say, "In both there is great sin and some benefit to man. But the sin is greater than the benefit." And they ask you (about) what they (should) spend. Say, "Excess (of what is necessary)." Thus Allah explains His verses to you so that you think, "

3. Not the result of theft

The profits obtained from theft also do not escape Allah's watch and are very clear in the following verse:

وَالسَّارِقُ وَالسَّارِقَةُ فَاقْطَعُوا أَيْدِيَهُمَا

Meaning: "As for men and women who steal, cut off their hands (as) recompense for what they have done and as punishment from Allah. And Allah is Mighty, Most Wise."

4. Not the proceeds from the sale of liquor

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رِجْسٌ مِنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ

Meaning : "O you who believe! In fact, drinking alcohol, gambling, (sacrifice to) idols, and raffle fate with arrows, are abominable acts and include the deeds of satan. So stay away from those (deeds) so that you will be lucky."



Muhammad became a businessman greatly influenced by his environment from his childhood to adulthood, and married Khadijah. The business experience he gained before he became an Apostle was the result of his struggle with social reality. And after he became an Apostle, some of his experiences were outlined in his words, which are called hadiths. There are several messages from the Prophet in business, including (Rohmah, 2016):

1. Buying and selling must be based on an agreement (an tarāḍin) between the seller and the buyer

قال رسول الله صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ: إنما البيع عن تراضٍ

Meaning: "The Messenger of Allah said: Indeed, buying and selling is only valid if it is done on the basis of likes and likes (an tarāḍin)."

2. The goods that are the object of the transaction must be sacred

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ عَامَ الْفَتْحِ وَهُوَ بِمَكَّةَ إِنَّ اللَّهَ وَرَسُولَهُ حَرَّمَ بَيْعَ الْحَمْرِ وَالْمَيْتَةِ وَالْخَنْزِيرِ وَالْأَصْنَامِ فَقِيلَ يَا رَسُولَ اللَّهِ أَرَأَيْتَ شُحُومَ الْمَيْتَةِ فَإِنَّهَا يُطْلَى بِهَا السُّفُنُ وَيُذْهَبُ بِهَا الْجُلُودُ وَيَسْتَنْصَبُ بِهَا النَّاسُ فَقَالَ لَا هُوَ حَرَامٌ ثُمَّ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عِنْدَ ذَلِكَ قَاتَلَ اللَّهُ الْيَهُودَ إِنَّ اللَّهَ لَمَّا حَرَّمَ شُحُومَهَا جَمَلُوهَا ثُمَّ بَاعُوه فَأَكَلُوا ثَمَنَهُ

Meaning: "From Jabir bin Abdullah ra. that he heard the Messenger of Allah say at the time of fath al-Makkah: "Indeed, Allah and His Messenger have forbidden the sale of intoxicants, carrion, pork and idols." Then it was said to him: "What do you think about carrion fat which can be used as boat patching, leather dye and which is used as lamp oil by humans?" He replied: no, the law is still unlawful. Then the Messenger of Allah said: "Indeed Allah after forbidding the Jews of carrion fat, they process the fat, then sell it and eat the money (price) of it."

3. There is no deception (gharar) in trading

عن أبي هريرة قال : نهى رسول الله عن بيع الحصة وعن بيع الغرار

Meaning: "From Abu Hurairah that the Prophet SAW forbade selling haṣah and buying and selling gharar (the price, goods, time and place of which are not clear)."

4. Goods clearly position and size (weight – quantity)

عن ابن مسعود رضي الله عنه قال: قال رسول الله صلى الله عليه وسلم: ولا تشتروا السمك في الماء فإنه غررٌ
Meaning: "Abdullah bin Mas'ud said that the Messenger of Allah said: Do not buy fish in water because it contains an element of deception."

5. Items sold are proprietary

Income from trading that is not ours will get a loss hereafter

وعن حكيم بن حزام قال : قلت : يا رسول الله إني أشتري بيوعا فما يحل لي منها وما يحرم علي ؟ قال : إذا اشتريت شيئا فلا تبعه حتى تقبضه

Meaning: "Verily Hakim bin Hizam has told it, saying: "O Messenger of Allah, in fact I have bought an item, what is lawful for me to do and what is unlawful?" He replied: "When you buy something, don't sell it until you hold it yourself."

6. Immediately pay wages

قَبْلَ أَنْ يَجْفَ عَرْفُهُ

Meaning: "It was narrated from Abdillah bin 'Umar said, the Messenger of Allah said: Give workers wages before their sweat dries."

7. Do not betray business relations.

عن أبي هريرة رضي الله عنه قال: قال رسول الله صلى الله عليه وسلم: قال الله تعالى: أنا ثالث الشريكين ما لم يخن أحدهما صاحبه، فإذا خان خرجت من بينهما

Meaning: "From Abu Hurairah: May Allah elevate his rank - that Allah says in a hadith qudsi: "I am the third party of two people who form an association as long as one of them does not betray his friend. If one of them betrays, I am out of their dispute."

8. Don't hoard things.

عن أبي عمر عن النبي صلى الله عليه وسلم من احتكر طعاما أربعين ليلة بربى من الله تعالى وبرئى الله تعالى منو

Meaning: "From Ibn 'Umar (that) the Prophet SAW (said): "Whoever hoards food for forty days (with the aim of increasing prices) he has separated himself from Allah, and Allah has also separated himself from him."

9. Do not carry out ribawi transactions.

، حدثنا محمد بن الصَّبَّاح ، وزهير بن حرب ، وعثمان بن أبي شيبة ، قالوا : حدثنا هشيم ، أخبرنا أبو الزَّبير عن جابر ، قال : لعن رسول الله صلى الله عليه وسلم آكل الرِّبا ، ومؤكله ، وكاتبه ، وشاهديه ، وقال : هم سواء

Meaning: "Narrated from Jabir, he said that the Messenger of Allah cursed usury eaters, people who gave loans, people who represented them (people who owed them), people who recorded them, and people who were witnesses of them. And he said: "They are all the same (law)."

It is very interesting to learn about his principles in managing his business which never fails. Especially in terms of capital. Muhammad as a businessman was not a great financier, his main value in business was faith (al-Amin). With confidence, he can easily find investors who want to help his company, because he is honest and trustworthy.



Muhammad's personal branding as al-Amin is capital. His ability or expertise as an entrepreneur is also unclear. This shows how well Muhammad knew the markets or trading places in the Arabian Peninsula. He is also familiar with various business and finance functions. Muhammad was also aware of usury and prohibited it because he was aware of the dangers of usury and advocated a profitable buying and selling system.

CONCLUSIONS AND RECOMMENDATIONS

The explanation above illustrates that the Prophet's way of trading in trading used principles that were in accordance with the Shari'a, the principle of the Prophet was not only thinking about worldly profits but also thinking about the afterlife profits and this did not make the Messenger of Allah lose money but get abundant profits. The figure of the Prophet Muhammad gave good trading lessons so that this can be used as an example that trading in the right way will not make us lose money but can lead us to gain abundant profits.

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