



ANALYSIS OF THE APPLICATION OF THE CONCEPT OF BUYING AND SELLING BY IMAM AL GHAZALI

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ABSTRACT

Buying and selling activities (trade) that are getting easier and faster nowadays make business people put aside muamalah values. Business actors who are only profit-oriented cause many ethical violations to occur in buying and selling activities. This must be corrected immediately so that the world economic order can improve. Imam Al Ghazali is one of the great thinkers in Islamic economics. Many of his monumental works such as *Ihya Ulum al-Din* and *al-Wasith fi al-Madzab*, thoroughly discuss the substantial aspects of Islamic economics. So, this study aims to describe the concept of buying and selling al-Ghazali and analyze the application of the concept of buying and selling al-Ghazali. The type of research in this writing is library research (library) using a qualitative approach that is descriptive and analytical in nature to describe the application of al-Ghazali's buying and selling concept. The results of this study explain that the application of al-Ghazali's buying and selling concept is very relevant and can be used today, his concepts in the economic field, especially trading activities, can help economic (business) actors to achieve *maslahah*. So that business activities do not only refer to the world, but can be of worship value and extend to the afterlife.

Keywords: Islamic economics; muamalah; buying; selling

1. INTRODUCTION

Humans carry out many interactions in fulfilling their life needs. In this process, there is a reciprocal relationship between one individual and another (Basyir, 2000). This

relationship is carried out by cooperation in various fields, political life, defense, security, education, law, economy, and so on. Among the many collaborations, especially in the economic field, humans are introduced to what is called buying and selling. Everyone will experience difficulties in meeting their needs when they do not buy and sell.

Buying and selling is a daily activity that must be carried out by all humans, including us as Muslims so that buying and selling can be interpreted as an exchange of goods that have value with an agreement that is acceptable to both parties to receive the goods sold and other parties who receive them in accordance with sharia provisions. As a Muslim who embraces Islam, in buying and selling transactions, of course, must comply with the pillars, conditions, and also the forms of buying and selling that are permitted in Islamic teachings. If a Muslim buys and sells that is not permitted in Islamic teachings, then the sale and purchase that is carried out is not valid and can also cause a Muslim to sin. Basically, the law of buying and selling in Islam is halal as Allah SWT says in surah al-Baqarah verse 275:

Whereas Allah has justified buying and selling and forbidding usury (QS al-Baqarah/2: 275). But in reality, in society, buying and selling is sometimes something that violates the rules and the rights of others to get big profits. Seeing the ease and increasing size of buying and selling, makes it a means to commit tyranny such as fraud, improper profit-taking, market distortions such as hoarding practices, price dumping and others. One of the phenomena can be seen from research conducted by (Bustami, 2017) In this study it was explained that traders in the Bringharjo market discriminated against tourists visiting the market. To obtain more profit than selling merchandise to the local community.

Another phenomenon can also be seen from the research conducted by the researcher. (Hidayat, 2019) In his research, it was explained that there was a hoarding of Balinese coconuts at the Tanah Merah market carried out by Ahmadi as a distributor of Balinese coconuts which resulted in three elements of prohibiting the hoarding being prohibited by the Shari'a, first, there was an effort to scarcity of Balinese coconuts in Tanah Merah market by hoarding stock or using entry-barriers. secondly, selling Bali coconut prices which are expensive than before, thirdly, taking higher profits compared to profits before elements 1 and 2 were carried out.

A similar thing was also found in the research conducted by (Witro, 2019) that the scarcity of machetes occurred due to the large number of requests from foreign regions, while the tukang were late in issuing orders for machetes ordered by the saho craftsmen. When the number of machetes is stable, they are sold at a price of Rp. 500,000 per code, all legal workers sell at the same price. But when machetes were scarce, the saho craftsmen who stockpiled them earlier sold them for Rp. 550,000 per

code while he has a large supply of machetes and doesn't want to be less at such a high price.

Nasution A. (2019) in his research explained the competition in the photocopy business in the IAIN Langsa environment where the prices set by newcomers were very low, resulting in old entrepreneurs losing customers and closing their businesses. This competition creates injustice that photocopy entrepreneurs feel, and these actions are not following maqasyid sharia and cause harm to themselves and others.

Based on the explanation above, this study will discuss how to apply the concept of buying and selling according to Imam Al-Ghazali. This is because Imam Al Ghazali is one of the great thinkers in Islamic economics. Many of his monumental works thoroughly discuss the substantial aspects of Islamic economics. According to him, economic development is part of the tasks of social obligations Allah has ordained. Faisal (2015), in his discussion, Al-Ghazali emphasized justice, peace and stability as the foundations of economic readiness in production, consumption and distribution. This is of course very relevant considering the many distortions in current buying and selling practices

2. METHODS

The type of research in this writing is library research (library). It is called literature because this writing is done by collecting various references, then reading and citing theories that are related to the research theme. In addition, it is called literature because in this writing it tries to analyze, examine and identify good knowledge that comes from books, journals, articles and other written documents. Especially the literature related to the application of the concept of buying and selling according to Imam Al Ghazali.

This writing is descriptive qualitative, called descriptive because this paper tries to explain problem solving based on the data that has been collected by presenting, analyzing, and interpreting the data obtained. So that in this paper identification of data is carried out then describing and analyzing the concept of buying and selling according to Imam Al-Ghazali based on the data that has been collected. It is called qualitative because in this writing it focuses more on verbal statements (not counting numbers).

There are two sources of data used, namely primary data and secondary data. The primary data used are the verses of the Qur'an and the hadiths related to buying and selling. While the secondary data used comes from books, journals and articles related to buying and selling, especially the concept of buying and selling according to Imam Al Ghazali. In developing the discussion of writing used is descriptive and analytical. This descriptive approach is used to systematically, factually and accurately describe the

phenomenon being investigated. While the analytical method is used to obtain information from books, journals, articles, and others.

The steps taken in collecting this data are first, determining the topics to be discussed. Second, collect good data sources from verses of the Qur'an and hadiths related to buying and selling, including literary sources from books or journals related to the concept of buying and selling according to Imam Al-Ghazali. The third analyzes the data obtained. Fourth, arrange the discussion coherently in a perfect framework. Fifth, presenting and completing the discussion with relevant theories sourced from books, journals, articles and others.

3. RESULTS AND DISCUSSION

Concept of Buying and Selling of Imam Al-Ghazali

In Arabic, buying and selling or trading is called the word al-bai'u, al-tijarah, or al-mubada which means exchange (Sarwat, 2018). Meanwhile, according to the term, buying and selling is the exchange of goods with value with an acceptable agreement to both parties, where one party accepts the goods sold. The other party accepts them per the syara's provisions (Jamaluddin, 2017). As for what is meant by syara' provisions are buying and selling activities that do not violate the terms, pillars, and others related to buying and selling (Safira & Fatriansyah, 2020).

From the definition above, it can be concluded that buying and selling is the exchange of goods by transferring the ownership rights of an item in exchange for a number of assets and it is done voluntarily between the seller and the buyer without violating syara' provisions. In the Koran, Allah SWT has explained the prohibition of trading or buying and selling in a vain way as stated in the Quran Surah An-Nisa verse 29.

"O you who believe! Do not eat each other's wealth in a vanity (unrighteous) way, except in trading that applies on the basis of mutual consent between you. And don't kill yourself. Truly, Allah is Most Merciful to you." (QS. An-Nisa/4: 29)

Basically, muamalah activities such as buying and selling are clear about their permissibility, apart from being stipulated in the texts of the Al-Quran, the permissibility in buying and selling is also stated in the hadith of Rasulullah SAW:

"Yazid has told us, has told us Al Mas'udi from Wa'il Abu Bakr from Abayah bin Rifa'ah bin Rafi' bin Khadij from his grandfather Rafi' bin Khadij, he said: "It was said, "O Messenger of Allah, the eye what livelihood is best?" he said: "the work of

a man with his own hands and every trade that is mabrur." (Narrated by Imam Ahmad).

Handwork means someone who works with his own power and gets wages for that business, while buying and selling that is lawful is someone who buys goods at a certain price and sells these goods at a price that is more than the purchase price. This includes profits that become halal income for traders (Mubarokah, 2020).

This buying and selling activity can become a field of worship and a field of tyranny if it is not done properly. These violations are often referred to as market distortions which result in the market not working properly anymore. Some of the actions that result in market distortions are the practice of endeavor. In Islam, the existence of one seller in the market or the absence of competitors is not something that is forbidden. Anyone can trade regardless of whether he is the only seller or there are other sellers. So monopoly in the literal sense is okay, however, whoever he is is not allowed to do *ikhtikar* (profit taking above normal profits by selling fewer goods at a higher price) (Karim, 2007).

Apart from the practice of *ihhtikar*, *Siyasah al-Igrar* or slashing prices (dumping politics), is a prohibited practice. This is because trading activities aim to profit by selling goods at a lower price than the prevailing market price. Dumping occurs when producers (usually monopolists) from one country/region sell their products to other countries/regions below the price charged to consumers in the country of origin (Mannan, 1997). The usual form of price discrimination is dumping, namely lower prices for exported goods than for the goods sold in the domestic market. Dumping is a controversial trade policy and is widely known as an unfair practice because it creates unhealthy competition and undermines market mechanisms (Nuraini, 2019).

Riba is also a practice that is prohibited in Islam. *Riba* is interpreted as an addition to the principal assets in vanity, both in buying and selling transactions, lending and borrowing, and other forms. *Riba* has several types, including: First: *Riba Jahiliyyah*, namely debt payments paid more than the principal because the borrower cannot pay the debt on time. Second: *Riba Fadhl*, namely the exchange of goods of the same kind with levels or doses that are not the same. Third: *Riba nasi'ah*, namely additional money from loans based on a predetermined time (Ahmad, 2001).

Other practices that are not encouraged by Islam are *gharar* and *maesir*. *Gharar* is one of the types and characteristics attached to certain activities in business. Unclearness in a business that is carried out makes the transaction damaged if it is carried out. It even causes tyranny to arise on one side if it is carried out with an element of intent. *Gharar* is prohibited in Islamic business and transactions due to the presence

of dubious and unclear elements in one or all of the pillars of the transaction (Basyariah, 2022).

While *maesir* is an effort and a way to get a fortune easily without bothering. *Maisir* is literally often referred to as *qimar* or gambling. Siddiqi defines *maesir* as gambling because those who take part in the game of chance divide the meat of the sacrificial animal among themselves (Chowdhury, 2015). The form of *maesir* today has developed in a more modern and neater form so that people look at it or enjoy it very tempting and do not realize that the desire is a form of *maesir*, like coupon betting and horse racing are forms of business that are easy to win and at the same time detrimental, and losses for those who think it will outweigh the benefits (Zulfahmi & Maulana, 2022).

The violations mentioned above often occur in buying and selling activities with the aim of getting the maximum profit. Profit in Arabic is called *al-ribh* which comes from the word *rabiha* which means addition or growth (Mohamad, Borhan, Shuib, & Sulaiman, 2012). Meanwhile, according to the term profit is the result obtained by the company or trader on the sale of a product that has been reduced by production costs (Hardi, 2020). From the definition above it can be concluded that profit is the addition of capital on the sale of an item that has been deducted by the costs incurred when providing the goods.

The characteristics of the advantages are as follows: (1) free from elements of usury, namely additions that can harm one of the parties, the scholars have agreed on the prohibition of usury. (2) free from imbalances in the exchange of two goods and free from fraud that could affect the buyer at a certain price. (3) clean from *gharar* or there is doubt in the sale and purchase transaction. (4) there is no intention or hoarding of goods which can affect the high price of an item (Mohamad S. , 2002).

In general, every trader is allowed to take profit from the sale of his wares because there is no *syara'* stipulation regarding the profit limit. Traders may earn big profits but traders are prohibited from tyrannizing other people. And if the profit is obtained by tyrannizing other people, then this is included in actions that are prohibited by *syara'* .

Regarding the taking of profits, the scholars differed in determining the advantages that could tyrannize others. Here are some differences of opinion among the scholars: (1) taking profits is determined from the market price; (2) profits that exceed one-third of the capital are included in unjust acts; (3) if the profits obtained exceed one-sixth of the capital, then this is considered an unjust act (Nasution A. M., 2018).

Seeing this, Al-Ghazali offers the concept of buying and selling in accordance with Islamic economics including *maslahah*, buying and selling contracts and buying and selling ethics.

Maslahah

In general, socio-economically, Al-Ghazali is rooted in a concept of Islamic social welfare functions. The theme that forms the basis of all of his works is the concept of *maslahah*, a concept that encompasses all human activities and makes a close connection between the individual and society. Al-Ghazali has found a concept of social welfare function that is difficult to tear down and has been longed for by contemporary economists.

In the concept of Imam Al-Ghazali, the Islamic social welfare function is a concept that aims for the common good, achieving pleasure and blessings in this world and the hereafter. With one of the means, namely *halal* assets and constructive Islamic economic activities. The concept of social welfare includes all human activities. According to him, there are five basic goals in the concept of benefit, namely: *din* (religion), *nafs* (soul), *nasl* (offspring), *mal* (wealth), and *aql* (reason) (Abu Hamid Muhammad Ibn Muhammad al Ghazali al-Thusi).

Al-Ghazali views economic development as part of the tasks of social obligations that have been ordained by Allah. If it is not fulfilled, world life will collapse and humanity will perish, economic activity must be carried out efficiently because it is part of fulfilling one's religious duties. There are three reasons why someone should carry out economic activities; First, to meet the needs of life concerned. Second, for the welfare of the family. Third, to help others in need. According to him, the non-fulfillment of these three reasons can be blamed by religion.

More than that, economic activity is also a good deed recommended by Islam. Economic activity must be aimed at achieving *maslahah* to strengthen the nature of human wisdom, simplicity, and determination. *Maslahah* is the opposite of *Mafsada*. *Maslahah* is the goal of Allah's law. *Maslahah* is all forms of conditions, both material and non-material, which can increase the position of humans as the most perfect creatures (Pusat Pengkajian dan Pengembangan Ekonomi, 2013).

In the book *Ihya Ulumuddin* there are several economic concepts offered by Al-Ghazali, including;

Voluntary Exchange and Market Evolution

Al-Ghazali stated that the emergence of a market is based on the forces of supply and demand to determine prices and profits. In addition, markets evolve as part of the "natural law" of all things, namely an expression of various self-generated desires to satisfy each other's economic needs. According to Al-Ghazali, humans naturally always need other people; farmers need fish from fishermen, otherwise fishermen need rice from farmers, and so on. In meeting these needs, humans also need a place to store and distribute all their needs. This place is then visited by humans in order to meet their needs. This is where the market emerged. Farmers or fishermen who cannot directly barter or exchange their goods for the goods they need. This is a factor that encourages them to conduct transactions in the market. Merchants buy and sell with a certain level of profit. If the farmer does not find the buyers and goods he needs, he will sell his goods at a lower price. This statement shows that prices are determined by supply and demand. (Rozalinda, 2014)

Production Activity

Al-Ghazali describes production activities according to social interests and emphasizes the need for cooperation and coordination and his main focus is on the types of activities that are in accordance with the basics of Islamic ethos (Karim, 2004: 293). Therefore, Islam teaches its people to prioritize economic and moral interests, related to production activities, maintenance of values and virtues taught by religion. The unity between economy and morality will be clearer in economic steps related to production, consumption and distribution.

Production of Basic Needs as a Social Obligation

Al-Ghazali considers that work is part of one's worship. In fact, the production of basic necessities as a social obligation (*fard alkifayah*). This means, if there is already a group of people working in the business world who produce these goods in sufficient quantities to meet the community's needs, then the obligations of the whole community have been fulfilled. However, if no one is involved in the activity or if the amount produced is insufficient for the community's needs. (Karim, Adiwarmann, 2004)

Sale Contract

The model of economic activity, which al-Ghazali outlined through various books he wrote, especially in the book as a reference for "Sufi" people who are mostly oriented towards *muamalah fiqh*. He discussed the economic activities in his book in the packaging of his revelations so that it seems his conception is more of a recommendation or invitation, not just technical guidance. That is, the ideas and ideas

of economic activity that al-Ghazali outlined in the discussion of fiqh. This is a guide for business people, even though we know that al-Ghazali was not a businessman.

One of al-Ghazali's economic discussions is the discussion of buying and selling contracts. The study of this sale and purchase agreement is found in several works by al-Ghazali such as in his phenomenal books, namely *Ihya Ulum al-Din*, *al-Wasith Fi al-Madzhab* and *al-Wajiz* (the last two books are the books of Jurisprudence of the - Ghazali school of thought).

In the book, namely *Ihya Ulum al-Din*, al-Ghazali has discussed this sale and purchase contract in the chapter *Adab al-Kasab wa al-ma'asyi* (Work Ethics and Income Seeking). Al-Ghazali begins the discussion in the chapter beginning with a study of buying and selling contracts. According to him, Allah SWT has justified buying and selling. Buying and selling has three pillars, namely *akid* (person who transacts), *ma'qud'alaih* (object or goods being transacted) and *shighat* (consent granted) (Abu Hamid Muhammad Ibn Muhammad al Ghazali al-Thusi, 2017).

There are many cases of transactions that currently require quick and instant settlement, so that the role of the contract is seen to be sidelined. One of the problems with online buying and selling transactions is the problem of *shighat* (*Ijab and Kobul*). In *Ihya Ulum al-Din* al-Ghazali opinion on the law of buying and selling *mu'athah*. When discussing the third pillar in this sale and purchase agreement, namely *shighat*. Al-Ghazali argues:

"Lafadz contract (*shighat*). Then there must be consent and *qabul*, pronounced continuously using *lafadz*, which shows the purpose and can be understood. Either *sharih* (firmly) or *kinâyah* (gesturing). So, if someone says, "I give this to you by giving so much" instead of saying, "I sell to you", then the other party says "I accept it", then the law is valid if both of them intend to make a sale and purchase contract. Because in fact it is still possible for the utterance to be directed at (*borrowing*) when said in two clothes or two vehicles, and that intention can deny that possibility. Sentences that are *sharîh* (clear) can refuse the occurrence of disputes. However, the sentence in the form of *kinâyah* (figuratively) can also produce ownership and halal law in the item he chooses." (Abu Hamid Muhammad Ibn Muhammad al Ghazali al-Thusi, 2017)

In the book *Wasith Fi al-Madzab* Al-Ghazali argues about buying and selling *mu'athah*, the same is the case with the book *Ihya Ulum al-Din* which begins by discussing the pillars of the contract. As for the description:

"There are three pillars in the contract, namely *aqid* (person who makes the transaction), *ma'qud 'alaih* (object transacted) and *shighat* (*lafadz* consent

granted). And in the buying and selling contract, these three elements/pillars must be fulfilled" (Abu Hamid Muhammad Ibn Muhammad al-Ghazali al-Thusi, 2014).

Al-Ghazali further explained:

"The first pillar is the shighat consent Kabul. Because of his argument that shighat must be pronounced because to know the element of ridho is a hidden matter, therefore the law depends on reasons that are explicit, namely the lafadz ijab kabil"(Abu Hamid Muhammad Ibn Muhammad al-Ghazali al-Thusi, 2014)

Then al-Ghazali further emphasized:

"So, there are those who think, it is enough to do mu'athah, because it shows pleasure in trivial (transaction) matters. Then we (al-Ghazli) are of the opinion that: mu'athah are actions that are doubtful, because shîghat is an indication of the existence of a form of pleasure. In fact, similitude (shîghat) is the goal in this matter and the law depends on the presence of shîghat in the form of consent and qabul . Abu Hanifah may Allah give mercy to him in the opinion that (mu'athah) is permissible in trivial transactions and that is also the opinion issued by ibn Suraij " (Abu Hamid Muhammad Ibn Muhammad al-Ghazali al-Thusi, 2014).

Based on al-Ghazali's opinion in the book al-Wasîth above, he indirectly believes that buying and selling transactions by mu'athah method are invalid except for the opinion of Abu Hanifah who still allows buying and selling by mu'athah method on objects that are light or trivial. Al-Ghazali's opinion is in line with the majority of Shafi'i scholars in determining the legal status of buying and selling mu'athah . This argument is built based on QS. An-Nisa verse 29:

"O ye who believe! do not eat each other's wealth in an unlawful way, except in trade that applies to basic like-like between you. Don't kill yourself. Verily, Allah is Most Merciful to you" (QS. An-Nisa/4:29).

Besides based on QS. An-Nisa verse 29, al-Ghazali's opinion is also based on the hadith of the Prophet, as follows:

"Abu Sa'id al-Khudra he said, the Messenger of Allah said: "In fact, buying and selling must be based on likes and likes." (Reported by Ibn Majah) (Ibn Majah Abu Abdullah Muhammad Ibn Yazid al-Quzwaini).

Based on the description of surah al-Nisa verse 29 and the hadith narrated by Imam Ibn Majah above, al-Ghazali and the majority of scholars of the Shafi'i school of thought are of the opinion that buying and selling in principle must be based on the pleasure of

both parties. And pleasure is a hidden matter that is implicit, therefore it is necessary to have an indicator or dalalah which shows the pleasure of both parties, namely the existence of consent and qabul in the form of sharia verbal, because with the existence of consent and qabul which is done verbally is a form that it is clear that there is an agreement and the willingness of both parties to carry out the transaction, one of which is the sale and purchase contract. And because of that, according to al-Ghazali and the majority of the Shafi'i school of thought as described above, buying and selling by mu'athah is a fasid or invalid contract.

Buying and Selling Ethics

Etymologically ethics comes from the Greek word ethos /moral. Both have the same meaning, namely a custom. Ethics has become a study of philosophy and science in the development of science. So that ethics can be said as a study that discusses attitudes and actions whether right or wrong, and becomes a systematic study of one's behavior (Ayu, 2021). According to Imam Al-Ghazali's observations, the market must prioritize its moral and ethical behavior. In this way it is able to make a good contribution to the actors in it. Prioritizing morals is a virtue that must be maintained. One way is not hoarding goods or food, which is a big injustice and must be avoided. In this case the market must be free from fraud and other ugliness. Market participants must behave benevolently and provide good ethics.

In 'ihya' ulum al- Din (Al-Ghazali, 2000), said:

"It is inappropriate for a merchant to focus only on the world, forgetting the hereafter. If that happens, then his life will be wasted. On the other hand, those who are intelligent are advised to maintain themselves by maintaining their capital. And human capital in this life is religion and business (trade) that is in it. As Allah SWT (QS-Qashash/28: 77) says: "do not forget your share of the pleasures of this world".

Al-Ghazali emphasized that his Ihya' begins with God's command to carry out the values of justice and benevolence in all matters. Because justice is the cause of obtaining salvation (which includes trade or trade). While al-Ghazali emphasized that carrying out muamalah should contain elements of ikhsan (goodness), because kindness is the cause of success in achieving happiness, which in trade is the profit earned (Al-Ghazali, 2000). Al-Ghazali said that to achieve the degree of muamalah (transactions) that is worth ihsan, one must practice nomas/rules/ethics in muamalah, as follows:

First, reasonably taking profits, Al-Ghazali gave a message to economic actors, so that they always do not commit fraud in carrying out transactions, especially among their friends, unless this is done to take profits perfunctory, then this does not include

defrauding. Even though it is permissible to take advantage when selling goods/services, it is not appropriate for someone to take advantage of the buyer more than what is considered reasonable according to prevailing customs.

Furthermore, al-Ghazali emphasized that muamalah should always stay away from tyranny, al-Ghazali said "know that a person is actually a legitimate value according to applicable law, but he is accompanied by tyranny which can cause the business person to be threatened with God's wrath. The reason is that not all prohibitions result in the invalidity of a contract being made. The tyranny in question is that which can cause harm to other parties.

Al-Ghazali further divided the harm caused by tyranny into two parts, namely: first, it can cause harm to society in general, for example, such as hoarding of goods (such as rice, wheat, etc.). This is tyranny in general and its perpetrators are objectionable from a religious point of view. Second, the harm only affects related parties, meaning that anything that causes harm to other people involved in the transaction is a form of tyranny. Apart from that, Imam Al-Ghazali strictly forbids usury because this is very detrimental and troubling and can be a possibility for economic exploitation and injustice in making transactions.

Analysis of the Application of the Concept of Selling and Buying Imam Al-Ghazali

Islamic economics or sharia-based economics is an economic system that has the main objective for the welfare of the people. The Islamic economic system is fully guided by the Qur'an and as-Sunnah. The laws that underlie the transaction procedure are entirely for the benefit of society, so that no party feels disadvantaged. Societal welfare in the Islamic economy is not only measured from the material aspect, but takes into account the social, mental and spiritual impacts of individuals and the impact they have on the environment.

Muslim scholars, al-Ghazali's attention to people's lives was not focused on one particular field, but covers all aspects of human life. Al-Ghazali's economic thought based on the Sufism approach. The style of his economic thought is outlined in his books, including Ihya Ulum al-Din and al-Wasith fi al-Madzab. According to al-Ghazali, economic activity is a virtue recommended by Islam. Al-Ghazali divided humans into three categories, namely: (Pusat Pengkajian dan Pengembangan Ekonomi Islam, 2008) First, people who attach importance to the worldly life of this group will be doomed. Second, people who prioritize the goals of the hereafter rather than worldly goals of this group will be lucky. Third, the group whose worldly activities are in line with the goals of the hereafter.

As al-Ghazali has stated that economic activities or activities lead to an increase in *maslahah*, this aims to strengthen the nature of human wisdom, simplicity, and determination. According to him, there are five basic goals in the concept of benefit, namely: *din* (religion), *soul* (*nafs*), *offspring* (*nasl*), *wealth* (*mal*), and *reason* (*aql*), which if not fulfilled the life of the world will collapse and humanity will perish. Economic activity must be carried out efficiently because it is part of fulfilling one's religious duties.

Seeing the many buying and selling practices that are easy and practical at this time can lead to the exclusion of *muamalah* values that have been determined by *syara'*, especially in the pillars of buying and selling. Trading that is only profit oriented causes many business people to justify any means in order to get big profits. Practices that we often encounter such as *ikhtikar* (hoarding of goods), *Siyasah al-igrar* (lowering prices), *gharar*, *maesir* and *usury* practices are practices that must be avoided in buying and selling because this will lead to tyranny, both yourself and especially to others. The same thing was conveyed by Al-Ghazali, who emphasized that business practices that can tyrannize oneself, especially others, must be avoided.

The application of al-Ghazali's concept of buying and selling is very relevant and can be used today, his concepts in the economic field, especially trading activities can help economic (business) actors to achieve *maslahah*. So that business activities do not only refer to the world, but can be of religious value and useful in the afterlife.

CONCLUSION

The concept of buying and selling as outlined by al-Ghazali in his books such as *Ihya Ulum al-Din* and *al-Wasith fi al-Madzab* makes *din* (religion), *soul* (*nafs*) , *offspring* (*nasl*), *property* (*mal*), and *reason* (*aql*) as a concept of achieving benefit in life, especially economic activities (*trade/trade*). Business activities that are getting easier and faster at this time make business people put aside *muamalah* values, including setting aside the legal terms of buying and selling such as *shighat*. *Shighat* must be spoken orally to indicate and be proof of the contentment between the buyer and the seller. Besides that, business people who are only *profit-oriented* cause a lot of ethical violations to occur in business, this of course must be corrected immediately so that the world economic order is getting better. A good business must have ethics and social responsibility in accordance with its functions both micro and macro. In business, it is not uncommon for the concept of goals to justify any means, even actions that are synonymous with crime are taken to achieve a goal.

The application of al-Ghazali's concept of buying and selling is very relevant and can be used today, his concepts in the economic field, especially trading activities can

help economic (business) actors to achieve *maslahah*. So that business activities do not only refer to the world, but can be of worship value and extend to the afterlife.

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