
The Concept of "Mabbalu Nabi" Among Traders of Bugis Bone: an Analysis of The Motives and Its Relevance to The Principles of The Prophet's Trade

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Abstract

Bugis Bone traders have a term known as "mabbalu' nabi." The term meaning is identified with "mabbalu' nabi" because the goods are sold at a capital price or even below, then the term "mabbalu' prophet" is a term of sale and purchase that does not include concern profit (profit). Such a concept of buying and selling is irrelevant to the motives of buying and selling in economics. This problem has never been investigated by researchers before. This study is the first study to examine the conception, motives, implementation, and relevance of the term "mabbalu' nabi" version of the Bugis Bone merchants with the Prophet's trade principles. The results showed that the conceptions and motives of the "mabbalu' nabi" by Bugis Bone traders varied. Some were in line, and some were out of the Prophet Saw's trading principles consistent professional trader who did not confuse business affairs with afterlife affairs.

Keywords: "mabbalu' nabi," Bugis Bone, Islam, traditional trade, local wisdom.

Konsep "Mabbalu Nabi" di Kalangan Pedagang Bugis Bon : Analisis Motif dan Relevansinya dengan Prinsip Perdagangan versi Nabi

Abstrak

Pedagang Bugis Bone memiliki istilah yang dikenal dengan "mabbalu' nabi". Istilah tersebut maknanya diidentikan dengan "mabbalu' rugi" karena barang dijual dengan harga modal atau bahkan dibawahnya, maka istilah "mabbalu' nabi" merupakan istilah jual beli yang tidak mementingkan keuntungan (laba). Konsepsi jual beli seperti itu tidak relevan dengan motif jual beli dalam ilmu ekonomi. Masalah ini belum pernah diteliti oleh peneliti sebelumnya. Penelitian ini merupakan penelitian pertama yang mengkaji tentang konsepsi, motif, implemenntasi, dan relevansi istilah "mabbalu' nabi" versi pedagang Bugis Bone dengan prinsip-prinsip perdagangan Nabi Saw. Hasil penelitian menunjukkan bahwa konsepsi dan motif dilakukannya "mabbalu' nabi" oleh pedagang Bugis Bone bervariasi, ada yang sejalan dan ada pula yang keluar dari prinsip-prinsip perdagangan Nabi Saw sebagai pedagang profesional yang konsisten tidak mencampurkan urusan bisnis dengan urusan akhirat.

Kata kunci : "mabbalu' nabi," Bugis Bone, Islam, pedagang traditional, lokal wisdom.

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A. Introduction

For a long time, the Prophet Muhammad worked as a trader, both independently, and with the capital of other merchants. It is famous in Islamic history that when the Prophet Muhammad (PBUH.) collaborated with the capital owner of a wealthy and respectable woman, Khadijah. In carrying out his business, the Prophet was praised by Khadijah because it was carried out honestly, trusted (*amanah*), and responsible so that he got quite a lot of profit. He benefited more than his uncle Abu Talib had gotten while working for Khadijah. Because of this, Khadijah was happy and interested to marry him.¹The Prophet Muhammad, in addition to being known as an honest and trustworthy (*amanah*) known as a generous person, likes to give to people who need help. Therefore, the Prophet's charity nature was also applied when he worked as a seller in the form of selling goods at the price of capital or below the price of capital to help buyers. If you want to buy those, you are the one who needs help. Then there is the possibility of buying and selling like that which came to be known as the "*mabbalu' nabi*" version of the Bugis Bone traders.

Based on preliminary studies by interviewing several Bugis Bone traders, almost all said they had heard the term "*mabbalu' nabi*." They also claimed to understand the purpose of the term. Their conceptions (understanding, thoughts) about the term "*mabbalu' nabi*" are, in principle, the same; sale and purchase carried out by selling goods at a capital price or even below the capital price. However, it still needs to be further investigated for other conceptions caused by differences in their educational levels.

The motives that encouraged them to buy and sell in this way (*amanah*) were found in the meantime two motives. Firstly, it mainly intends to help underprivileged buyers, their families, or close friends. Secondly, it is done to avoid higher losses due to goods not sold, so that they can be damaged, especially items that cannot stand for long time storage. A "*mabbalu' nabi*" transaction can occur because of one of the two motives or both. Next, we will examine the possibility of other motives that encourage the "*mabbalu' nabi*" by Bugis Bone traders.

¹ Muhammad Al-Ghazaly, *FiqhusSirah* (Bandung: PT Al-Maarif), p. 1985.

If the conception of the "*mabbalu' nabi*" is identified with "*mabbalu' rugi*" because the goods are sold at a capital price or even below, then the term "*mabbalu' nabi*" is a buying and selling term that is not concerned with profit (profit). Such a conception of buying and selling is not relevant to the principles of buying and selling in economics. Therefore, in principle, the sale and purchase of importance are the benefits derived from the difference between the sales price and the purchase price, where the selling price must be higher than the purchase price. If the opposite occurs, it will result in losses. Even the selling price must be determined after calculating the costs incurred, including transportation costs and labor costs.

It has been mentioned in many literatures states that the Prophet's success in getting huge profits is not solely due to selling goods at prices higher than his capital, but also because the Prophet in buying and selling always practices the principles of honesty, trustworthiness, and responsibility. Thus, benefits in an association can be achieved, and the emergence of *mudharat* can be prevented.²

Thus, it is necessary to further examine the relevance of the conception of "*mabbalu' nabi*," as mentioned above, with the principles of the Prophet Muhammad's buying and selling. The term carries the Prophet's name, so his understanding affects the image and reputation of the Prophet, if the meaning of "*mabbalu' nabi*" understood by the community is proper. In a sense, being relevant to the sunnah of the Prophet, then it is natural to rely on the Prophet, but if the meaning of "*mabbalu' nabi*" which is understood by the community is terrible, in the sense of irrelevance of the sunnah of the Prophet, then there must be an effort to correct it.

The urgency of the research is to put the problem in its place, so that the term "*mabbalu' nabi*" does not seem to carry a bad brand image of the Prophet's reputation, namely that the term "*mabbalu' nabi*" means, "lost sell" because merchandise is sold at the price of capital or even below the price of capital. If there is an error in the meaning of the Bugis Bone trader regarding the term

² Rizal Darwis, "Imam Malik's Views on Theory of Problem in Islamic Law: An Explorative Study" *Jurnal Al-Ulum*, Volume 19 Number 1 June 2019. <https://doi.org/10.30603/au.v19i1.841>, p. 203.

"*mabbalu' nabi*," this research is the first step to reorient the image and personal reputation of the Prophet Muhammad.

Many problems can arise and need to be clarified concerning the principles of the sale and purchase of the Prophet Muhammad S.A.W. if they are relevant to the concept of "*mabbalu' nabi*" version of the Bugis Bone trader are: Firstly, the problem of disclosing the "mabbalu 'prophet" conception of the Bugis Bone trader version. This problem can be answered after conducting field research. Secondly, the issue of disclosing the principles of the sale and purchase by the Prophet Muhammad himself. To answer this problem requires a thorough study by examining the history (*riwaqyat*), related traditions, and opinions of scholars (*fuqaha*). Thirdly, after the two problems mentioned above are formulated, the next problem is whether the relevant evidence is proven. This third problem requires methodological analysis.

B. History and Legacy of The Prophet Muhammad's Trade

The principles of buying and selling the Prophet Muhammad can be explored in three ways. Namely, first, it is through the history (history) of the gait of the Prophet's trade. Second, it is through the Prophet's traditions that relate to the principles of buying and selling. Third, it is through the opinions of Islamic scholars (*fuqaha or ulama*).

Much literature outlines the behavior of the Prophet Muhammad while working as a merchant. In general, the books of *Sirah Nabawiyah* (the life history of the Prophet) quoted the history of the trade of the Prophet, but his description of the problem is minimal, only revolving around the time the Prophet worked (trading) with his uncle Abu Talib and his wife, Siti Khadijah. The limitations of the historical record of the Prophet Muhammad S.A.W.'s trading activities are recognized by Mohammad Hidayat in the book of *Fiqh Perdagangan Bebas* (Free Trade Fiqh), that the side of the life of the Prophet Muhammad S.A.W. What is less highlighted is his career as a trader and entrepreneur. In literature and stories around his youth, the Prophet was widely portrayed as *al-amin*, *al-shiddiq*, and had followed his uncle to trade in Sham and Syria. For more than twenty years, Muhammad Saw has been active in the field of entrepreneurship. He was known in

Yemen, Syria, Basrah, Iraq, Jordan, and trading cities in the Arabian Peninsula. However, in-depth descriptions of his trading experience and skills scholarly remains lack observation³. However, several records were found which could help - albeit very limited - to formulate the principles of the Prophet Muhammad's trade.

After the death of his grandfather, Abdul Mutthalib, Muhammad lived with his uncle Abu Talib, a merchant like many other Quraysh leaders. It is mainly because trading is the primary source of income for the residents of Makkah. Muhammad was only 12 years old when he first traveled to Syria with his uncle.⁴

Although the Prophet did not have the money to do his own business, he received much capital from wealthy widows and orphans who were unable to run their capital. Thus, the Prophet has a vast opportunity to do business by running other people's capital, both with wages and profit-sharing as partners. Khadijah was one of many wealthy women in Mecca who ran her business through agents based on various types of contracts. Because Muhammad was famous for being diligent and confident since childhood, he gained an excellent reputation as an adult. He is known for his honesty and integrity. The inhabitants of Makkah themselves called the Prophet as "the honest man" (*al-siddiq*) and trusted (*al-amiin*). Not surprisingly, Khadijah also considered him a trustworthy and profitable partner, so he sent him several trade trips to various markets in the north and south. Sometimes by giving salary and it was not frequently paid based on profit sharing as a partner.⁵

In the stage of Islamic history, it is noted that before being appointed as an Apostle, Muhammad Saw worked as a merchant to the Khadija. Even when he was 25 years old, Muhammad Saw was trusted by Khadijah to appear to lead the trade caravan. He sailed the desert to Sham's land via *Wadl' al-Qura'*, Madyan, and DiarThamud and other areas, which he had once crossed with his uncle Abu Talib

³ Mohammad Hidayat, "Etika Bisnis Internasional Nabi Muhammad" in Ali Yafieet *al.Fiqih Perdagangan Bebas* (Jakarta: Teraju Mizan, 2003), p. 11.

⁴Afzalurrahman, *Muhammad Sebagai Seorang Pedagang* (Jakarta: Yayasan Swarna Bhummy, 1997), p. 5.

⁵*Ibid.*, p. 7.

when he was 12 years old.⁶ Historical evidence shows that every time he met with exciting merchandise he brought, he always honestly said the cost of goods and the cost of carrying it. He was honest about the profits derived from his merchandise. Each interested person feels treated like a friend, full of confidence, and completely open. Each interested person then becomes a customer. This is the primary key of the Prophet Muhammad in trading: "prioritizing finding customers rather than chasing big profits"⁷

The trading principles of the Prophet Muhammad's model inspired a prominent management expert, Peter F. Drucker. Fourteen centuries later, Peter described management as "there is only one valid definition of business purpose: to create a customer." That is, "there is only one legitimate definition of business goals, namely creating customers." Creating customers is indeed a step forward rather than just chasing profits. The Prophet Muhammad, who obtained the title al-Amin, had pioneered and become a "role model," and the scientist Peter F. Drucker appeared to provide a framework and scientific justification.⁸

Profit is only possible in an innocent (*luminous*) and uninterrupted manner, and if the customer feels satisfied with his needs. In a more appropriate phrase, if customer desires - based on needs - are satisfied. A thirsty person will need to drink anywhere. However, one wants fresh, natural jug water as a thirst release, while another wants sweet iced tea, or cola, or cendol ice, and so on. The needs are the same, but the desires are different. Well, traders always try to create new desires rooted in the patterns of needs that have been present since humans are present.⁹

The Prophet (PBUH) built himself into a professional trader who had an outstanding reputation and integrity. In addition, he also managed to carve his name among the business community in particular and the Quraysh in general, since before being employed by Khadijah. In history, it was noted that the initial capital of the trade carried out by the Prophet was honesty (*al-Siddiq*) and trust

⁶Ahmad S. Adnanputra, "Nilai-Nilai Islam dan Budaya Korporat" in *Nilai dan Makna Kerja dalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p. 113

⁷" *Ibid.*

⁸*Ibid.*, p. 113 - 114.

⁹*Ibid.*

(*amanah*), so that consumers' sympathy for the Prophet increased. This is reflected in the advantages he achieved in a relatively short period, without avoiding the business ethics prevailing in the traditions of Arab society that are adapted to Islamic principles.¹⁰

His skill as a trader has brought profits, and none of the types of businesses he manages are disadvantaged. He also led trade expeditions four times for Khadijah to Syria, Jorash, and Bahrain in the east of the Arabian Peninsula. Not only was Muhammad once doing a Khadija business transaction in return for a young camel for each trip to the trading cities around Yemen.¹¹

Based on the description above, it can be stated that Islam in its historical context has taken a long journey that cannot be separated from an economic system, as was commonly carried out by the Prophet Muhammad from childhood with his uncle Abu Talib until he was an adult both carried out independently and with work same with other parties.

Two things need to be noted here, namely first; Throughout the search of library data, the author did not find historical records that the Prophet had sold his merchandise at the price of capital or below the price of capital. Nor was it found that the Prophet granted his merchandise to people who were not well off, both as a whole and by giving a discount.

Secondly, the Prophet had worked as a trader since the age of 12 years until the age of forty years, meaning that the Prophet had worked in a sword for around thirty years, so it was natural that the Prophet was called a professional trader. However, even though the Prophet had worked as a trader for quite a long time, but during the search for references, the author did not find any historical record that the Prophet had experienced a loss in trading. What was found was that the Prophet was always profitable, even if infrequently classified as huge profits; as a result, the Prophet was called an accomplished trader who outperformed other traders. Historical accounts record that the key to the success of the Prophet was that the Prophet consistently adhered to the principles of honesty (*al-Siddiq*), trust (*amanah*), and justice (*al-adl*), both towards his trading

¹⁰ Mohammad Hidayat, *op.cit.*, p. vii-viii.

¹¹ Afzalurrahman, *op.cit.*, p. 9.

partners and consumers. These three principles are the basic principles that can still be developed or translated into several other detailed principles and implementation of the three main principles.

C. The Haditz and Traditions Relate To The Principles Of The Sale And Purchase Of The Prophet Muhammad

Many traditions related to the principles of buying and selling of the Prophet Muhammad. The traditions can be seen in the following pieces of evidence.

First, the existence of the principle applies honestly in buying and selling.

عَنْ عَبْدِ اللَّهِ بْنِ دِينَارٍ أَنَّهُ سَمِعَ ابْنَ عُمَرَ يَقُولُ ذَكَرَ رَجُلٌ لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنَّهُ يُخَدَعُ فِي الْبَيْعِ فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ بَايَعْتَ فَقُلْ لَا خِلَابَةَ فَكَانَ إِذَا بَايَعَ يَقُولُ لَا خِلَابَةَ¹²

Meaning: *It was from Abdullah bin Dinar that he heard Ibn Umar r.a said: A man was telling the Messenger of Allah that he was cheated in selling. So the Messenger of Allah said: Who will sell and buy with you say to him: No fraud! Since then, when buying and selling, he will say No fraud! (HR Muslim).*

عَنْ عَبْدِ اللَّهِ بْنِ الْحَارِثِ رَفَعَهُ إِلَى حَكِيمِ بْنِ جَزَامٍ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ الْبَيْعَانِ بِالْخَبَارِ مَا لَمْ يَتَقَرَّقَا أَوْ قَالَ حَتَّى يَتَقَرَّقَا فَإِنْ صَدَقَا وَبَيَّنَّا بُورِكَ لَهُمَا فِي بَيْعِهِمَا وَإِنْ كَتَمَا وَكَدَبَا مُحَقَّنَبْرَكَةُ بَيْعِهِمَا¹³

Meaning: *From Abdullah bin Harith from Hakim bin Hizam r.a he said: The Prophet said: Sellers and buyers are allowed to think while they have not separated. If they are honest and make an explanation of the goods being traded, they will get blessings in their buying and selling. If they deceive and conceal, what must be explained about the goods being bought and bought will be erased (Narrated by Bukhari).*

Second, there must be a principle of avoiding buying and selling goods that are forbidden by Allah.

¹²Abi Husain Muslim bin al-Hajjaj al-Qusyairy al-Naisabury, *Shahih Muslim*, Juz 3 (Indonesia: MaktabahDahlan, n.d.), p. 432.

¹³Al-Asqalany, Ahmad bin Ali bin Hajar, *Fath la-Bary bi SyarhShahih al-Bukhary*, JuzIX (Beirut: Dar al-Fikr, 1993 M/1414 H.), p. 217.

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 الْخَمْرِ وَالْمَيْتَةِ وَالْخِنْزِيرِ وَالْأَصْنَامِ¹⁴

Meaning: *From Jabir bin Abdullah (may Allah be pleased with him) that he heard Rasulullah Saw said in the year of victory (fathu) Makkah that indeed Allah and His Messenger forbade the sale and purchase of Khamar, carcasses, pork, and statues (Narrated by Bukhari).*

Fourth, the principle of avoiding buying and selling something unclear (*gharar*)

عَنْ أَبِي هُرَيْرَةَ قَالَ نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْخَصَاةِ وَعَنْ بَيْعِ الْغَرَرِ¹⁵

From Abu Hurairah, the Prophet said: The Messenger of Allah forbade buying and selling by throwing small stones (hashah) and buying and selling vaguely potentially deceptive (garar) (HR. Muslim).

Fourth, the principle of volunteerism in buying and selling.

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ يَقُولُ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ¹⁶

Meaning: *From Abi Said al-Khudry, he said: The Messenger of Allah said: "actually what is called buying and selling (which takes place) mutual pleasure" (Narrated by IbnuMajah).*

Fifth, the principle of providing convenience and doing good in buying and selling

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ رَجِمَ اللَّهُ رَجُلًا سَمَحًا إِذَا بَاعَ وَإِذَا اشْتَرَى وَإِذَا اقْتَضَى¹⁷

Meaning: *From Jabir bin Abdullah (may Allah be pleased with him) that the Messenger of Allah said: Allah loves those who provide convenience when he sells and buys and collects their rights (Narrated by Bukhari).*

¹⁴Al-Asqalany, Ahmad bin Ali bin Hajar, *op.cit.*,p. 225.

¹⁵Abi Husain Muslim bin al-Hajjaj, *op.cit.*,p. 435.

¹⁶AbiAbdillah Muhammad bin Yazid al-QazwinyibnuMajah, *SunanIbnuMajah*juz 1, (Beirut: Dar al-Fikr, n.d.), p. 290.

¹⁷Al-Asqalany, Ahmad bin Ali bin Hajar, *op.cit.*,p. 229.

Sixth, the principle of avoiding much swearing in buying and selling.

عَنْ أَبِي قَتَادَةَ الْأَنْصَارِيِّ أَنَّهُ سَمِعَ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ إِيَّاكُمْ وَكَثْرَةَ الْحَلْفِ فِي الْبَيْعِ فَإِنَّهُ يُنْفِقُ ثُمَّ يَمْحَقُ¹⁸

Meaning: *From Qatadah al-Anshary that he heard the Messenger of Allah said: Stay away from many swearing-in buying and selling because he will inherit merchandise and then eliminate his blessings (HR. Muslim).*

Seventh, the principle of avoiding usury in buying and selling

عَنْ جَابِرٍ قَالَ لَعَنَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَكِلَ الرِّبَا وَمُؤَكَّلَهُ وَكَاتِبَتَهُ وَشَاهِدِيَهُ وَقَالَ هُمْ سَوَاءٌ¹⁹

Meaning: *From Jabir bin Abdullah he said: Rasulullah Saw cursed usurious eaters, who fed it, its authors, and its witnesses. All of them are the same (HR. Muslim).*

D. The Views of muslim Scholars (Fuqaha) About The Principles of Sale and Purchase of The Prophet Muhammad

Based on the history of the trade activities of the Prophet Muhammad and the traditions that provide instructions in running a business of buying and selling, then according to Syed NawadHaiderNaqvi²⁰ Five trading principles have been laid down by the Prophet.²¹Namely: the principle of faith (*tawhid*)²², the principle of balance (*tawazun*)²³, the principle of justice (*'adalah*)²⁴, The principle of free will (*khiyar*)²⁵, And the principle of accountability (*mas'uliyah*). Besides, other scholars added a few more to these five principles, namely: the principle of

¹⁸Abi Husain Muslim bin al-Hajjaj, *op.cit.*,h. 233.

¹⁹*Ibid.*,p. 240.

²⁰Syed NawadHaiderNaqvi, *Menggagas Ilmu Ekonomi Islam* (Yogyakarta: PustakaPelajar, 2003), p. 37-49.

²¹Mohammad Hidayat, *op.cit.*,p.21-24 expressed a similar opinion.

²²Muhammad ImaduddinAbdulrahim, "SikapTauhiddanMotivasiKerja" in*NilaidanMaknaKerjadalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p. 13.

²³FathurrahmanDjamil, "HukumPerjanjianSyariah", in Miriam

DarusBadruzaman,*KompilasiHukumPerikatan* (Bandung: PT.CitraAditya Bhakti, 2001), p. 250.

²⁴GemalaDewi, *Aspek-AspekHukumdalamPerbankandanPerasuransianSyariah di Indonesia* (Jakarta: Kencana, 2004), p. 196.

²⁵*Ibid.*p. 44.

willingness (*'an taradinminkum*)²⁶, The principle of avoiding tyranny (*la tazlimunawa la tuzlamun*)²⁷, The principle of honesty and truth (*al-shidiq*)²⁸, the principle of benefit (*mashlahah*)²⁹, The principle of mutual benefit (*al-ta'awun*)³⁰, the principle of compassion (*al-rahmah*)³¹, the principle of doing good in buying and selling (*ihsan*)³², The principle of intelligence (*fathanah*)³³, and the principle of virtue or truth (*al-haq*)³⁴.

Furthermore, ZainulArifin³⁵ Quoted Metwally's opinion, that the principles of Islamic economics are: 1) the principle of faith, 2) the principle of social responsibility, 3) the principle of voluntary cooperation, 4) the principle of equality, 5) the principle of public interest, 6) the principle of honesty, 7) the principle of Zakat, and 8) the principle of the prohibition of usury.

Meanwhile, Yusuf Qardhawi³⁶ argues that Islam adheres to the principle of bounded freedom, namely freedom based on justice, religious laws, and ethics. In trade world, there are norms, religious ethics, and humanity which form the necessary foundation for a clean Islamic market, namely: 1) enforce prohibitions on trading illicit goods, 2) be right, trustworthy and honest, 3) enforce justice and forbid interest, 4) applying compassion and forbidding monopoly, 5) upholding tolerance and brotherhood, and 6) adhering to the principle that trade is a

²⁶Ir. AdiwarmanKarim, SE., MBA, MAEP, Bank Islam: AnalisisFiqihdanKeuangan, Edisi II (Cet. I; Jakarta: PT. Raja GrafindoPersada, 2004), p.29.

²⁷*Ibid*, p. 30.

²⁸*Ibid*, p. 196-197.

²⁹Abdullah al-Mushlih and Shalah ash-Shawi, *Fikih Ekonomi Keuangan Islam* (Jakarta: DarulHaq, 2004), p. 19.

³⁰*Ibid*, p. 197-198.

³¹Dr. Yusuf Qardhawi, *Norma danEtikaEkonomi Islam* (Jakarta: GemaInsani Press, 1997), p. 189.

³²NurcholishMadjid, "Tafsir Islam PerihalEtos Kerja", in*NilaidanMakna Kerja dalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p.64. See alsoRusydi AM, "Etos Kerja danEtika Usaha: Perspektif Al-Qur'an", in*NilaidanMakna Kerja dalam Islam*, Firdaus Effendi (Jakarta: Nusa Madani, 1999), p.65.

³³*Ibid*.p. 108.

³⁴M.AbdulMannan, *TeoridanPraktekEkonomi Islam* (Yogyakarta: Dana Bhakti Wakaf, 1997), p. 288 – 295.

³⁵ZainulArifin, *Dasar-dasarManajemen Bank Syariah* (Jakarta: AlvaBet, 2002), p. 13-15.

³⁶Yusuf Qardhawi, *Norma danEtikaEkonomi Islam* (Jakarta: GemaInsani Press, 2001), p. 173.

provision (worship) towards the hereafter. Applying these principles in business is to avoid mistakes and neglect that can result in the need to compensate.³⁷

Based on the description above, more principles are agreed upon by the jurists (ulama) than those distinguished. It seems that there are opinions that mention more principles, and some are few. However, the opinions of fuqaha that mention less can include additional principles mentioned by other fuqaha. Because there are principles that are more basic in meaning, they can include several principles. For example the principle of honesty, which is a central principle; therefore, every believer must be realized in all his activities including in the assimilation within society³⁸. The principle of honesty can be included the principle of truth, the principle of transparency (open), the principle of avoiding speculation, and the principle of trust. Because honest traders are accurate traders, open, do not speculate, and can be trusted.³⁹

The principle of monotheism is the most fundamental principle. This principle gave birth to all the other principles. If these principles are to be solidified, they will crystallize into one principle, namely the principle of monotheism. The belief in Allah leads to obedience in carrying out His laws in muamalah. This obedience continues to be maintained from generation to generation by Muslims so that Islamic norms become living laws in society (the existing law).⁴⁰

E. The Concept Of "Mabbalu Nabi" Among The Bugis Bone

Based on field study, data shows that "*mabbalu' nabi*" among the Bugis in Bone gives us new insights, among others. First, it is about knowledge aspects. Most Bugis Bone traders claim to know the meaning of the term "*mabbalu' nabi*." The percentage comparison of the answers is in table 1:

³⁷Asyari Hasan, et al. "The Principles of Law of Negligence as Causes of Compensation in the Sharia Economic Law in Indonesia," *Jurnal Al-Ulum* Volume 19 Number 1 June 2019, <https://doi.org/10.30603/au.v19i1.722>, p. 76.

³⁸ Muhammad Wahyuddin Abdullah dan Nurul Ainun, "Implementasi Nilai-nilai Islam dalam Manajemen Laba Efisien Perbankan Syariah di Indonesia," *Jurnal Al-Ulum* Volume 17 Number 1 June 2017 <https://doi.org/10.30603/au.v17i1.120>, p. 72.

³⁹ Abdurrahman Ismail, *Allah Sumber Cinta Sejati* (Cet. II; Yogyakarta: Titian Ilahi Press, 1998), p. 44.

⁴⁰ Ahmad Faisal, "Islamic Shari'a in Indonesia: The Struggle between Sacrality and Profanity," *Jurnal Al-Ulum*, Volume 19, Number 1 June 2019. <https://doi.org/10.30603/au.v19i1.699>, p. 45.

Table 1: Knowledge percentage on the term of "mabbalu' nabi."

| No | Knowledge about the term of "mabbalu' nabi." | Percentage | Educational Level |
|----|--|------------|-------------------|
| 1 | Know | 62,5 % | Tertiary |
| 2 | Less Know | 37,5 % | Tertiary |
| 3 | Do not know | 0 % | Tertiary |

| No | Knowledge about the term of "mabbalu' nabi." | Percentage | Educational Level |
|----|--|------------|-------------------|
| 1 | Know | 74 % | Non-Tertiary |
| 2 | Less Know | 21 % | Non-Tertiary |
| 3 | Do not know | 5 % | Non-Tertiary |

Source: The author, 2020.

Second, it is about the source of knowledge. The Bugis Bone merchant's source of knowledge about the term "mabbalu' nabi" is mostly obtained orally, heard from other people or teachers. The source of knowledge can be seen in the following table.

Table 2: Source of knowledge

| No | Source of knowledge of the term "mabbalu' nabi." | Percentage | Educational level |
|----|--|------------|-------------------|
| 1 | From other people | 57 % | Tertiary |
| 2 | From a teacher | 43 % | Tertiary |
| 3 | From book | 0 % | Tertiary |

| No | Source of knowledge of the term "mabbalu' nabi." | Persentase Jawaban | Educational level |
|----|--|--------------------|-------------------|
| 1 | From other people | 47 % | Non-tertiary |
| 2 | From a teacher | 53 % | Non-tertiary |
| 3 | From book | 0 % | Non-tertiary |

Source: The author, 2020.

Third, it is about the conception aspect. The Bugis Bone merchant's conception of the term "mabbalu' nabi" is varied. However, Bugis Bone traders generally understand the term "mabbalu prophet" in the sense of "selling goods honestly." Not many people understand it by the meaning of "selling goods at the price of capital or under capital." As can be seen in the results of the questionnaire table data.

Table 3: Bugis trader's conception on "mabbalu' nabi."

| No | Bugis trader's conception on "mabbalu' nabi." | Percentage | Educational level |
|----|---|------------|-------------------|
| 1 | Selling goods at capital prices | 14 % | Tertiary |
| 2 | Selling goods at prices below the capital | 7 % | Tertiary |
| 3 | Sell goods honestly | 36 % | Tertiary |
| 4 | Selling goods by first notifying the capital, then offered to buyers at prices according to buyers' ability as long as there are still benefits | 7 % | Tertiary |
| 5 | Selling goods with profits that are not doubled or too high | 36 % | Tertiary |

| No | Bugis trader's conception on "mabbalu' nabi." | Percentage | Educational level |
|----|---|------------|-------------------|
| 1 | Selling goods at capital prices | 8 % | Non-Tertiary |
| 2 | Sell goods honestly | 56 % | Non-Tertiary |
| 3 | Selling goods by first notifying the capital, then offered to buyers at prices according to buyers' ability as long as there are still benefits | 8 % | Non-Tertiary |
| 4 | Selling goods with profits that are not doubled or too high | 24 % | Non-Tertiary |
| 5 | Selling goods taking into account the condition of the buyer, especially those who cannot afford | 4 % | Non-Tertiary |

Source: The author, 2020.

However, in the interview, most of the informants stated that "the understanding developed and adopted by most Bugis Bone traders about the term "mabbalu' nabi" is closely related to the "mabbalu' rugi" (selling loss) because it sells merchandise at the price of capital or under capital.

While the term "mabbalu nabi" in the sense of "selling goods honestly (amanah), is rarely reluctant to say never thrown (literally expressed) by traders. Likewise, with the understanding as an application of the good qualities of the other Prophet Muhammad, or as an application from the principles of buying and selling carried out by the Prophet Muhammad. In other words, if there is a thunder (expression) the term amanah in the market expressed by Bugis Bone traders, then it is most likely meant to "sell loss" ("menjual rugi"), with the meaning of "selling

goods at the price of capital," or in other words selling without the profit. This understanding is immediately understood because that is what is usually meant by Bugis Bone traders.

It is quite a different view of Baharuddin, (a bag merchant who sells hats and other accessories in the Watampone Central market). According to Baharuddin, the term "*mabbalu nabi*" put forward by Bugis Bone traders is merely a "*lecco-leccoda*" or "*elle' kelle*" or "*bonga-bonga*" which implies "pretentious like a prophet in trading even though he has to lose." According to Baharuddin, the Prophet was known to be honest, helpful, and transparent. Whereas, in reality, it is rare, if reluctant to say, there are no honest traders like the Prophet Muhammad.⁴¹

Some traders understand that the meaning of the term "*mabbalu nabi*" is to sell goods by notifying the capital, then offering to the buyer so that the buyer's amount of profit will undoubtedly be considered justly and fairly. That way, both parties will be open, willing, and equally satisfied. This conception was expressed among others by Muhajir (fruit trader, plantation products)⁴².

Unlike the case with Muhajir's statement above, according to HKusayeng (shoe and sandals merchant at the Watampone Central market), those traders should not mention (notify) their capital to buyers. He even stated that if there were traders who mentioned the capital, they should not buy the goods⁴³. Several other traders expressed a similar statement.

After further investigation, it was found out in the field that the background to the emergence of pessimistic views, as stated by H. Kusayeng above, was because traders often simply stated statements that contained lies. Including what often happens is to mention capital that is not true (a lie). There are words "*hilah*" that are often used by sellers to trick the minds of buyers, among others: "not up to its capital" ("*deenarapiponna*"). What is understood by the buyer of the phrase is "not up to its capital," whereas what is meant by the seller is "the item does not arrive at the trunk or the place of origin" because it was already brought to the market. Alternatively, with the words "not up to its capital"

⁴¹Baharuddin Yusuf, S.Ag, merchant, "Interview," Watampone, 18 September 2019.

⁴²Muhajir, Pedagang, "Interview," Watampone, 4 Juli 2019.

⁴³HKusayeng, merchant, "Interview," Watampone, 19 September 2019.

("deenarapi'imodala'na"), even though what is meant by the seller is the price (capital and stock) that he has targeted⁴⁴

F. Motive of "Mabbalu Nabi"

Based on the results of interviews and questionnaire data, it is found that there are times when traders have the same conception (understanding, understanding) about the term "*mabbalu' nabi*." However, they have different opinions about the motives for doing "mabbalu prophet." For example, Hamzah, HAbdGani, AbdMajid, Dervish, Harun, Abdul Hannan, Huldiyah, HjNikmah, H Jamal, Tamrin, MuliadiNimba Dg Pasore, Aminuddin and DahlanSyuaib, they all have the same understanding that "*mabbalu' nabi*" is by "selling goods at the price of capital." Nonetheless, these merchants have different opinions about the motives for buying and selling. Some informants have different views. According to Hamzah⁴⁵, AbdHannan⁴⁶, Huldiyah⁴⁷, and HjNikmah⁴⁸The dominant motive for doing "*mabbalu nabi*" is to get the afterlife's reward, not to get practical benefits. For example, this is done if you see the condition of buyers who are not or less able or families who deserve to be helped.

There are also informants mentioning other motives. For example, according to AbdMajid⁴⁹ and H AbdGani⁵⁰ That as an alternative strategy to avoid losses that are more significant. For example, when selling papaya or bananas or other items that cannot stand for a long time. When taken to the market and then not sold, then rather than being taken home, the risk of loss is higher because it can be damaged in the car (the road), or when it arrives at home just like that and rot, it is better to sell their goods at a lower price; consequently, there would be no more losses. Then, according to Darwis⁵¹, Muliadi⁵², and NimbaDaengPasore⁵³, The

⁴⁴Muhajir, merchant, "Interview," Watampone, 4 July 2019.

⁴⁵Hamzah, merchant, "Interview," Watampone, 4 July 2019.

⁴⁶AbdHannan, merchant, "interview," Watampone, 5 July 2019

⁴⁷Huldiyah, merchant, "interview," Watampone, 7 July 2019.

⁴⁸HjNikmah, merchant, "interview," Watampone, 9 July 2019.

⁴⁹Abd. Majid, merchant, "interview," Watampone, 4 July 2019.

⁵⁰Abd. Gani, merchant, "interview", Watampone, 4 Juli 2019.

⁵¹Darwis, merchant, "interview," Watampone, 5 July 2019.

⁵²Muliadi, merchant, "interview", Watampone, 14 September 2019.

⁵³Nimba Dg Pasore, merchant, "interview", Watampone, 16 September 2019.

motive is to help those who are less fortunate, family, or friends, hoping that they will get blessings from Allah so that their trade can increase later.

According to Harun⁵⁴ and H Jamal⁵⁵, The motive is as a strategy to keep customers from moving to other traders, as well as to increase the number of new customers. Some goods are sold cheaply (or on its capital), but there are other items already sold profit, which profits can cover the loss of goods sold cheaply earlier. However, a small profit from each item accumulatively will get a lot of profit because many goods are sold—another opinion coined by other merchants—for example, Aminuddin⁵⁶Who has a similar opinion with AbdMajid and H AbdGani, that the motive is as a strategy so that old goods (old stock) can be sold even with the price of capital, rather than staying or stored, it is troublesome for maintenance, and the price will go down because it is out of date, especially apparel goods.

Another opinion coined by M Dahlan⁵⁷, Who maintains that the motive for doing "*mabbalu' nabi*" is because of the pressure of conditions, there is an element of compulsion, because the seller needs cash for his urgent needs. Therefore, the goods are forced to sell at the price of capital (cheap). For example, to pay debt bills to suppliers of goods (kanpas cars), children's education costs, medical expenses, telephone or water or electricity bills, or other consumption needs, with the hope that tomorrow or the day after tomorrow, there will be goods sold for profit.

H Kusayeng, Atjo, and Syahrudin argued that "*mabbalu' nabi*" is mainly to sell goods by not taking too much or multiplied profits, but with reasonable profits. However, the two of them differed on their motives. According to H. Kusayeng⁵⁸, The motive he did was for the seller and buyer to be both happy (satisfied) that no party felt disadvantaged (cheated). The price of goods is affordable and feasible for buyers, so they are interested in subscribing. At the same time, the seller will be trusted in setting prices, buying, and selling to bring blessings to both parties.

⁵⁴Harun, merchant, "interview," Watampone, 5 July 2019.

⁵⁵H Jamal, Pedagang, "Wawancara", Watampone, 6 July 2019.

⁵⁶Aminuddin, merchant, "interview," Watampone, 18 September 2019.

⁵⁷Drs. M. Dahlan, Pedagang, merchant, "interview", 17 September 2019.

⁵⁸H Kusayeng, merchant, "interview," Watampone, 19 September 2019.

Meanwhile, according to Atjo⁵⁹ The motive for doing "*mabbalu' nabi*" is because it follows the Prophet Muhammad traditions in buying and selling. According to Atjo, the Prophet Muhammad had never and disliked buying and selling that attracted multiple profits on one item. Although there is no prohibition in the form of a firm statement, the Prophet did not want to do such a thing, even if it turns out to be more (multiplied), the Prophet will return it. For example, if the capital of goods 1000 rupiahs; then, it is not feasible (may not) be sold for 2000 rupiahs because that has multiplied (2 times), the item must be sold below the price of 2000 rupiahs, for example, it is sold 1900 rupiahs or below it again. Meanwhile, according to Syahrudin⁶⁰ It is almost the same as H Kusayeng's opinion. It is just that he added that if the seller takes too much profit (doubled), then it causes anxiety, not peace in the soul. Feel guilty about doing that. So, the motive for doing the "*mabbalu' nabi*" is to get inner peace and blessings.

Bugis Bone traders who have the concept that "mabbalu 'prophet" is "selling honestly, transparently, and trustfully in addition to agreeing in terms of understanding (understanding), also agreeing in terms of motives do. According to them, the motives for doing the "*mabbalu' nabi*" are to practicing (applying) the teachings of the Prophet Muhammad (Islamic teaching), the latter argument being made by Nursyamsuddin⁶¹, Muhammad Hayat⁶² and Jamaluddin⁶³ among others.

For more details, the motives for doing "*mabbalu' nabi*" can be seen in the results of the questionnaire data in the table.

⁵⁹Atjo, merchant, "interview," Watampone, 5 July 2019.

⁶⁰Syahrudin, merchant, "interview," Watampone, 21 September 2019

⁶¹NurSyamsuddin, merchant, "interview," Watampone, 19 September 2019

⁶²Muhammad Hayat, merchant, "interview," Watampone, 22 September 2019

⁶³Jamaluddin, merchant, "interview," Watampone, 17 September 2019

Table 4: Concept and Motive

| No | Concept | Motive | Educational level |
|----|---|---|-------------------|
| 1 | They are selling goods at capital prices. | a. To help underprivileged buyers, family, or friends. b. As a sign of gratitude to God for having previously benefited | Tertiary |
| 2 | They are selling goods at prices below the capital. | a. To help underprivileged buyers, family, or friends. b. As a sign of gratitude to Allah for having previously benefited | Tertiary |
| 3 | Sell goods honestly | a. Because it is forbidden to sell by cheating or lying b. Because it follows the way of buying and selling carried out by the Prophet Muhammad. | Tertiary |
| 4 | Selling goods by first notifying the capital, then offered to the buyer at prices according to his/her ability. | a. Karenadilarangmenjual dengancaracurang atauberbohong b. To help underprivileged buyers, family, or friends. | Tertiary |
| 5 | Selling at a reasonable profit (not multiple) | a. Because it follows the way of buying and selling carried out by the Prophet Muhammad. b. To help underprivileged buyers, family, or friends. | Tertiary |

| No | Concept | Motive | Educational level |
|----|---|---|-------------------|
| 1 | It is selling at a capital price. | a. To help underprivileged buyers, family, or friends. b. As a sign of gratitude to Allah for having previously benefited c. To avoid greater losses d. As a way to increase customers e. Because you need money for urgent needs | Non-Tertiary |
| 2 | Selling honestly, transparently, and trustfully. | a. Because it is forbidden to sell by cheating or lying b. Because it follows the way of buying and selling carried out by the Prophet Muhammad c. As a way to increase customers | Non-Tertiary |
| 3 | He was selling goods by notifying the capital and then offering it to the buyer according to his ability. | a. Because it is forbidden to sell by cheating or lying b. As a way to increase customers | Non-Tertiary |
| 4 | Selling at a reasonable profit (not multiple) | a. As a way to increase customers b. Because it follows the way of buying and selling carried out by the Prophet Muhammad | Non-Tertiary |

| | | | |
|---|--|---|--------------|
| 5 | Selling goods taking into account the condition of the buyer, especially those who cannot afford | a. Because it follows the way of buying and selling carried out by the Prophet Muhammad | Non-Tertiary |
| | | b. To help underprivileged buyers, family, or friends. | |

Source: the author, 2020.

G. Implementation Of "Mabbalu Nabi"

The implementation of the *"mabbalu' nabi"* way is closely related to the Bugis Bone merchant conception of the term *"mabbalu' nabi"* itself. Traders who understand the term using "selling at the price of capital (selling losses) with various motives, claim that it is usually done, but only occasionally (not often) depending on trading conditions. It is impossible to continue because it will cause bankruptcy (stuck trading). Statements such as this were made among others by Hamzah⁶⁴ and NimbaDaengPasore⁶⁵.

According to Darwis⁶⁶, *"mabbalu' nabi"* applied at aiming to help underprivileged buyers, families, or friends, by giving them exclusive discounts that might be able to reach the price of capital, rarely can anyone do that, even if there is only just a small portion. Meanwhile, according to Atjo⁶⁷, *"mabbalu' nabi"* in the sense of selling honestly and with reasonable profit (not multiplied), rarely anyone can do it, and maybe only the trustee can do it. It can only be done by traders who are genuinely knowledgeable about their religion and strong faith.

Interestingly, this study also found two other terms that are closely related to the terms *"mabbalu' nabi,"* namely *"mabbalu' maleka"* and *"mabbalu' billisi."* H Jamal⁶⁸, Muhajir⁶⁹, Moreover, Atjo explained that the three terms hierarchically rank in this way.

First, *"mabbalu' maleka"* sells goods with a level of transparency and honesty that reaches 100%. The state of goods, capital, and profits is conveyed as clearly as possible to the buyer, in no way contains the elements of lies. According to these merchants, there would be no merchants can do that. Second, *"mabbalu'*

⁶⁴Hamzah, merchant, "interview," Watampone, 4 July 2019.

⁶⁵Nimba Dg Pasore, merchant, "interview", Watampone, 16 September 2019.

⁶⁶Darwis, merchant, "interview," Watampone, 5 Juli 2019.

⁶⁷Atjo, merchant, "interview," Watampone, 5 Juli 2019.

⁶⁸H. Jamal, merchant, "interview," Watampone, 6 Juli 2019.

⁶⁹Muhajir, merchant, "interview", Watampone, 7 Juli 2019.

nabi" is to sell by paying attention to aspects of humanity, namely aspects of help, honesty, fairness, excellent service, not blackmailing, and the like. According to them only, a few traders who make buying and selling like this. In comparison, according to Syaharuddin⁷⁰, It is estimated that only about 10% of traders do it, although anyone can do it. Third, "*mabbalu'billisi*" is to sell by cheating, cheating, lying, blackmailing, and the like, according to the recognition of some traders who sell and sell like this is practiced by many traders in the market. According to Baharuddin⁷¹ (a merchant of hats, bags, and other things in the Watampone Central market), almost all (if you are reluctant to say all) traders in the ordinary market or have done this way.

The above description is relevant to the hadith of the Prophet Muhammad S.A.W. that one of the most hated places by Allah and His Messenger is the market because, in the market, many demons (demons) are roaming. The devils in question are traders who are dishonest, fraudulent in weighing, or measuring goods. They sell by following the devil's enticements to lie, cheat, swear (fake), and the like. As the Prophet's hadith narrated from Abu Hurairah:

عَنْ عَبْدِ الرَّحْمَنِ بْنِ مِهْرَانَ مَوْلَى أَبِي هُرَيْرَةَ عَنْ أَبِي هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ أَحَبُّ الْبِلَادِ إِلَى اللَّهِ مَسَاجِدُهَا وَأَبْغَضُ الْبِلَادِ إِلَى اللَّهِ أَسْوَاقُهَا⁷²

Meaning: *From Abdurrahman bin Mihran, his master Abu Hurairah, from Abu Hurairah, that the Messenger of Allah said: "The place that is most favored by Allah is the mosque, and the place that is most hated by Allah is the market" (HR. Muslim).*

Furthermore, the level of the "*mabbalu' nabi*" implementation by Bugis Bone traders can be seen in the results of the questionnaire in the following table.

⁷⁰Syahrudin, merchant, "interview," Watampone, 21 September 2019.

⁷¹Baharuddin Yusuf, merchant, "interview," Watampone, 18 September 2019.

⁷²Abi Husain Muslim bin al-Hajjaj al-Qusyairy al-Naisabury, *Shahih Muslim*, Juz 4 (Indonesia: MaktabahDahlan, n.d.), p. 301.

Table 5: Implementation of "*mabbalu' nabi*".

| No | Implementation of " <i>Mabbalu' Nabi</i> " | Percentage | Educational level |
|----|--|------------|-------------------|
| 1 | Never done | 0 % | Tertiary |
| 2 | Sometimes it is done | 50 % | Tertiary |
| 3 | Often done | 50 % | Tertiary |

| No | Implementation of " <i>Mabbalu' Nabi</i> " | Persentase | Educational level |
|----|--|------------|-------------------|
| 1 | Never done | 21 % | Non-tertiary |
| 2 | Sometimes it is done | 74 % | Non-tertiary |
| 3 | Often done | 5 % | Non-tertiary |

Source: the author, 2020.

H. Relevance Of "Mabbalu Nabi" Concept Among Bugis Bone Traders With The Principles Of Buying Prophets Of Prophet Muhammad Saw

This study's questionnaire data shows that 97% of the informants stated that the emergence of the term "*mabbalu' nabi*" is relevant to the principles of the sale and purchase of the Prophet Muhammad. The remaining 3% of informants said there was no relevance to the principles of the sale and purchase of the Prophet Muhammad. Meanwhile, based on interview data, all informants interviewed said that the term "*mabbalu' nabi*" has been known and existed for a long time. Nevertheless, no data is found about the historical background that underlies the emergence of the term. Likewise, there must be changes in historical accounts. However, all informants interviewed stated that the essential naming of the term "*mabbalu' nabi*" is relevant to the principles of sale and purchase carried out by the Prophet Muhammad. The relevance that is intended by them is in accordance with their respective conceptions of understanding the term itself.

Merchants who understand the term "*mabbalu' nabi*" in the sense of selling goods honestly, as did the Prophet Muhammad, said that the location of relevance is the factor of honesty itself. An honest trader is said to be a "*mabbalu' nabi*" merchant. Honesty is the basis for naming the term "*mabbalu' nabi*," among others, stated by Muhajir⁷³. According to him, because the Prophet Muhammad was known to be very honest in trading, so the Prophet always mentioned that if

⁷³Muhajir, merchant, "interview," Watampone, 4 July 2019.

the goods were defective, the capital was also mentioned, and the benefits he would get. Herein lies the relevance so that the term "*mabbalu' nabi*" appears.

However, Muhajir admitted that he himself was not aware of any authentic narration (hadith) from the Prophet Muhammad, who supported his statement. However, he said he often heard the problem from the teacher, religious teacher, or others. A similar statement was made by Muhammad Hayat⁷⁴. Meanwhile, according to Hamza⁷⁵, The location of its relevance is because the Prophet Muhammad in buying and selling was not solely worldly profit-oriented, but also profit-oriented (reward) ukhrawi. Sometimes, the Prophet Muhammad S.A.W. sells his goods at the price of capital to help people, especially those who are less able. The Prophet (PBUH) did such a thing to get the reward in the hereafter. So the ukhrawi's orientation factor lies in its relevance to the term "*mabbalu' nabi*." Similar statements were made by Darwis, Harun, Muliadi, NimbaDaengPasore, and Aminuddin. To highlight our concise understanding, the following table explains how the "*mabbalu' nabi*" emerged.

Table 6: Factors relieve the emergence of "*mabbalu' nabi*."

| No | Factors That Relieve the Emergence of Terms of " <i>Mabbalu' Nabi</i> " | Percentage | Educational level |
|----|--|------------|-------------------|
| 1 | Because the Prophet (PBUH) taught helpful behavior, giving alms and doing good when trading | 29 % | Tertiary |
| 2 | Because the Prophet taught honesty in trading | 57 % | Tertiary |
| 3 | Because the Prophet did not take advantage of multiplying on each item, but accumulatively the profits became many because many of his customers | 14 % | Tertiary |

| No | Factors That Relieve the Emergence of Terms of " <i>Mabbalu' Nabi</i> " | Percentage | Educational level |
|----|---|------------|-------------------|
| 1 | Because the Prophet (PBUH) taught helpful behavior, giving alms and doing good when trading | 30 % | Non-Tertiary |
| 2 | Because the Prophet taught honesty in trading | 44 % | Non-Tertiary |
| 3 | Because the Prophet used to sell some | 9 % | Non- |

⁷⁴ Muhammad Hayat, merchant, "interview", Watampone, 22 September 2019.

⁷⁵Hamzah, merchant, "interview", Watampone, 4 July 2019.

| | | | |
|---|--|-----|--------------|
| | goods at a capital price, but still profit from other items | | Tertiary |
| 4 | Because the Prophet did not take advantage of multiplying on each item, but accumulatively the profits became many because many of his customers | 9 % | Non-Tertiary |
| 5 | Because the Prophet (PBUH) taught mutual love in buying and selling, as a means of strengthening ukhuwah, and means of da'wah | 4 % | Non-Tertiary |
| 6 | Only a term that has nothing to do with the Prophet Muhammad | 4 % | Non-Tertiary |

Source: the author, 2020.

Finally, the reason given by informants who say that the term "*mabbalu' nabi*" has no relevance to the principles of the sale and purchase of the Prophet Muhammad is because the term is only a "*lecco-leccoada*," or "*elle' kelle*," that is, it is an idiom or joke used in joking. Therefore, the use of the term "*mabbalu' nabi*" contains an understanding that is contrary to the principles of the sale and purchase of the Prophet Muhammad, that is, the meaning intended by the trader who brought it up is "pretentious in selling" by stating the condition and quality of goods, capital, and the benefits, when in fact a merchant is lying⁷⁶.

I. Conclusion

Bugis Bone traders have different concepts about the meaning of the term "*mabbalu' nabi*." Their different concepts can be categorized into three groups. First, "*mabbalu' nabi*" became an exemplary from the Prophet (*uswah al-hasanah*) is "*mabbalu' nabi*," i.e., selling by applying the trading principles that practiced by the Prophet Muhammad when working as a trader. Second, "*mabbalu' nabi*" as a "trading strategy" predominantly avoids the possibility of higher losses. There is also to increase the number of customers so that even though there are some goods sold for capital (loss), accumulative trading is still profitable. Finally, "*mabbalu' nabi*" became an idiom or joke language used in a jokingly way.

Bugis Bone merchants practiced the "*mabbalu' nabi*" way in various motives. Like to help underprivileged buyers, family, or friends. There is also use it as a sign of gratitude to God for having previously benefited. Then, some traders interpret it

⁷⁶Baharuddin, merchant, "interview," Watampone, 18 September 2019.

to avoid more significant losses. There is also trust as a way to increase customers. Some traders practice because they need money for urgent needs. This study shows that the most important data on the practice of the "mabbalu' nabi" with the motive to follow the way of buying and selling carried out by the Prophet Muhammad.

Ultimately, the relevance of the Bugis Bone traders 'mabbalu' Prophet's conception to the principles of the sale and purchase of the Prophet Muhammad follows the categorization that has been mentioned. Categories such as *uswah al-hasanah* are very clearly relevant to the principles of the sale and purchase of the Prophet Muhammad. When used as a trading strategy, it is not relevant to the principles of the Prophet Muhammad's sale and purchase. Finally, the meaning of "mabbalu' nabi" as a language of jokes or irony is clearly not relevant to the principles of the Prophet Muhammad's model of buying and selling.

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