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June - November 2025

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Publication Date
1 November 2025

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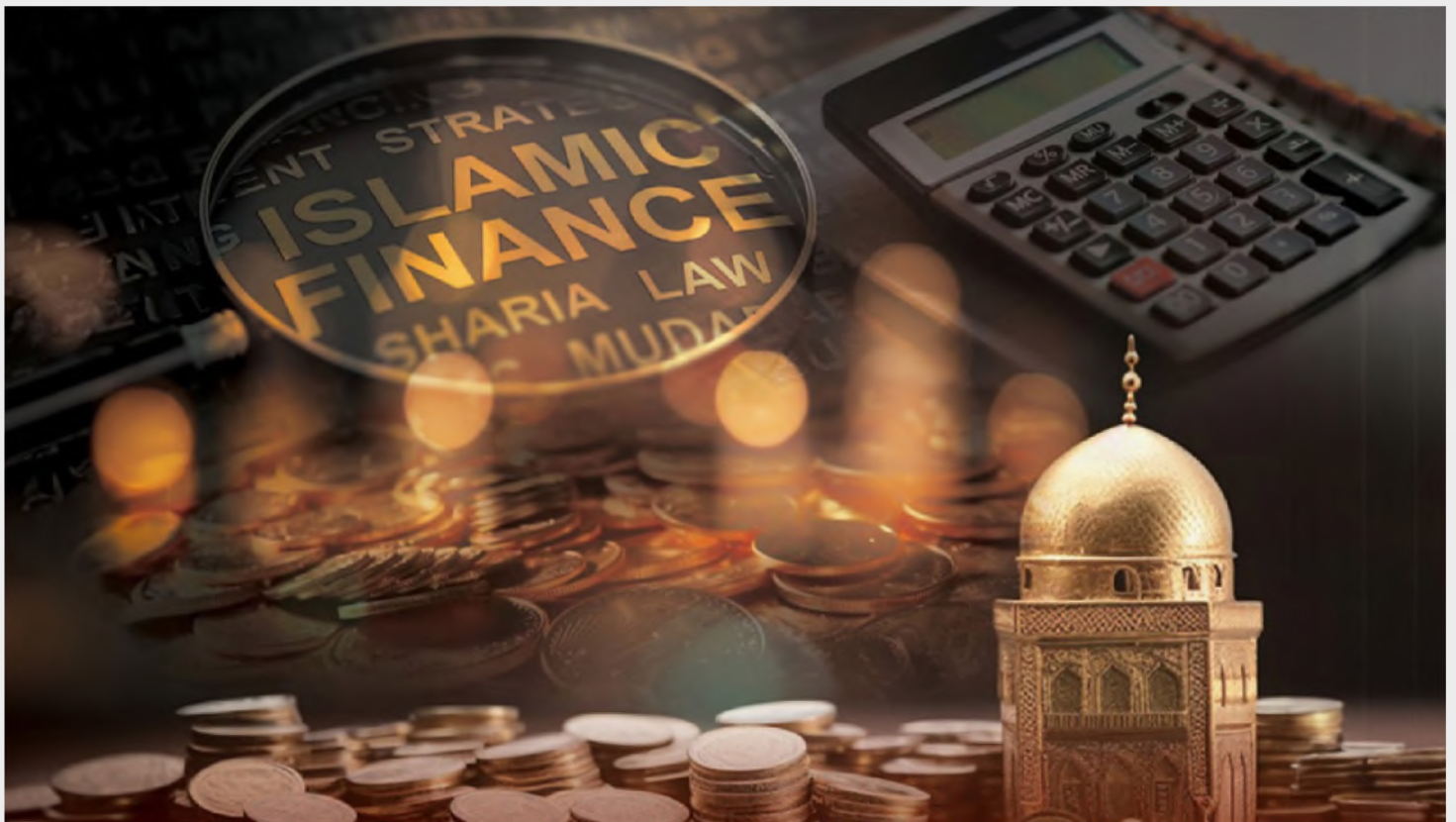
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TRUE INVESTMENT IN TODAY'S ERA: A REFLECTION BEYOND PROFIT

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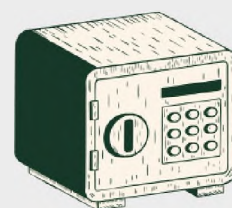
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When we talk about investment today, most people immediately think of stocks, unit trusts, property or perhaps cryptocurrencies. However, while these popular investments may seem attractive, they also have hidden weaknesses that many people overlook. In reality, there exist many alternative and morally grounded investment avenues for Muslims, which are guided not merely by the pursuit of wealth, but by the principles of justice, ethics and spirituality.

THE FLAWS BENEATH THE SURFACE



Each major type of investment carries its own risks, not just financial ones. The following are the five most common ones.

Stock markets - highly volatile and emotionally driven. Investors are often driven by greed and fear, making quick decisions without proper research. Some companies operate in sectors that contradict Islamic principles that may include usury-based banking, alcohol or gambling.

Unit trusts - Although often promoted as safe, involve management fees and still carry the risk of capital loss, as many also include interest-bearing instruments.

Property investment - While tangible, demands high capital and is non-liquid. Besides, there are maintenance issues, tenant problems and the risk of speculative bubbles.

Cryptocurrencies - the most hyped yet problematic. Their extreme volatility, lack of regulation and association with scams make them not only risky but, in many cases, haram.

Bank savings and fixed deposits - often seen as secure but involve riba and lose real value over time due to inflation. The depositor has no control over how the money is used.

THE PSYCHOLOGICAL COST OF CHASING WEALTH

Beyond numbers and charts lies a deeper issue: the emotional toll of financial pursuit through investment. Many people who appear successful i.e. driving luxury cars, living in high-rise condos, vacationing abroad, are trapped in a cycle of work, pride and indulgence. Internally, they struggle with fatigue, anxiety, greed and obsession. Their souls are restless, despite their material wealth. This lifestyle is not worth the cost.

REDEFINING INVESTMENT: TAWAKKAL AND SIMPLICITY

True investment, in contrast, is not about chasing returns; it's about aligning our financial decisions with spiritual values.

The first rule is simple: *no debt*. Borrowing to invest is a dangerous game. If the investment fails, not only is the capital lost, but the debt remains, often leading to bankruptcy and loss of previously owned assets. Instead, we should focus on investments that promote sustainability, gratitude and ethical living. Here are three alternative investments.

Gold and silver - real money. Diagram 1 below shows the trend of gold prices from 1970 to the present. Silver, in particular, is both a monetary and industrial metal, essential in modern technologies due to its unmatched conductivity.

Land - timeless investment whether for farming, livestock or building a modest home. Interestingly, many people in developed countries are now moving out of crowded cities to live in smaller towns or rural areas. They are looking for peace, lower living costs and a better quality of life as opposed to stressful and fragile city life.

No matter where life takes you, starting a *small business* is always a smart move, especially when built on Islamic principles like musyarakah and mudarabah. Crowdfunding can be a powerful tool, but honesty is paramount.



LESSONS FROM ISLAMIC INVESTORS

It is worth to be reminded of three remarkable figures from Islamic history who exemplify true investors.

Abdur-Rahmān ibn Awf (RA): He migrated to Madinah with nothing and built his wealth through honest trade. His motto, “Show me where the market is,” reflects his entrepreneurial spirit. He used his wealth to support Islam, including funding the Tabuk expedition.

Uthmān ibn Affān (RA): A strategic investor who bought and endowed the Well of Rumah, benefiting generations. His contributions to the Muslim army and public welfare show how wealth can serve the community.

Khadījah bint Khuwaylid (RA): A respected businesswoman who ran trading caravans and supported the Prophet (PBUH) during the early days of Islam. Her integrity, intelligence and faith-guided leadership remain a model for all entrepreneurs. These individuals did not just accumulate wealth; they used it to uplift others and earn lasting spiritual rewards.

CONCLUSION: INVESTING WITH A PURPOSE

Investment is not just a financial act; it’s a moral and spiritual choice. True investors do not chase wealth for its own sake; they seek barakah, peace of mind and sustainability. They avoid debt, live simply, and use their resources to benefit others. In a world obsessed with profit and wealth, this perspective is both radical and necessary. Let us teach our students and remind ourselves, that the best investments are those that nourish the soul, serve the community and align with our deepest values.



This article is based on a talk delivered at the 13th Anniversary International Seminar on Islamic Banking, UIN Salatiga, 2025.



Biznewz 2025
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