

Commerce Before Revelation: Exploring Muhammad's Business Model Prior to Prophethood

Mohammad Kaffin Mustakif

UIN Sunan Gunung Djati Bandung
mkf@uinsgd.ac.id

Abstract

In the socio-economic matrix of 6th-century Arabia, commerce functioned not merely as a livelihood but as a cornerstone of identity and influence. Among the Quraysh, Prophet Muhammad (pbuh) emerged as a remarkably ethical and effective trader long before his prophetic mission began. His involvement in long-distance trade, particularly with regions like Syria and Yemen, marked him as a formidable figure in Meccan economic life. This study explores the commercial strategies and moral principles that defined Muhammad's (pbuh) business practices during the pre-revelation period. The objective of this research is to reconstruct the business model employed by Muhammad (pbuh) before prophethood, investigating its ethical foundations, contractual forms, and socio-economic significance. Using a historical-literary method, this study integrates classical Islamic sources with modern economic theory, examining themes such as *amānah* (trust), *ṣidq* (truthfulness), and partnership models like *muḍārabah*. Data is drawn from verified texts, including classical Arabic *sīrah* literature, and contemporary academic journals. Findings indicate that Muhammad's (pbuh) commerce was governed by a proto-Islamic ethical system emphasizing integrity, reciprocity, and communal welfare. His reputation as *al-Amīn* and his business dealings with figures like Khadijah bint Khuwaylid provide insight into a model of commercial ethics that prefigured Islamic economic norms. This research contributes significantly to both historical Islamic studies and contemporary discourse on ethical business conduct. By highlighting a lived model of economic morality, it underscores how commerce served as both preparation for prophethood and a platform for moral leadership.

Keywords

commerce; Before Revelation; Muhammad's business model; prior to prophethood; economic morality

INTRODUCTION

Trade was the lifeblood of 6th-century Arabia, particularly in the arid Hijaz region where agriculture was limited and survival often depended on commerce. The city of Mecca, situated strategically along major caravan routes between the Levant and

Yemen, evolved into a thriving commercial hub. It was into this mercantile culture that Muhammad ibn 'Abdullāh (pbuh) was born, and it was within its trading frameworks that he developed his early public identity. Long before receiving divine revelation, Muhammad (pbuh) had already garnered a reputation for honesty, efficiency, and integrity, earning him the titles *al-Amīn* (the Trustworthy) and *al-Ṣādiq* (the Truthful). These qualities laid the foundation for a unique business model that continues to be referenced in discussions on Islamic economic ethics.

Scholars have long noted the economic prowess of the Quraysh tribe, with its members engaging in far-reaching commercial ventures (Rodinson, 1961, p. 27). Muhammad's (pbuh) entry into the business world was facilitated by his family connections, but his personal virtues soon distinguished him from his peers. He became a key trading agent for Khadijah bint Khuwaylid, one of Mecca's wealthiest merchants, whose business he managed with extraordinary success. Classical sources such as *Ibn Hishām* (2004, p. 78) detail his expeditions to Syria and his adherence to fair trade practices, which elevated both his social standing and economic credibility.

The importance of examining Muhammad's (pbuh) commercial life lies in its implications for the development of Islamic ethical norms. While revelation provided a divine legal framework, his pre-prophetic behavior offers a lens into the moral compass that Islam would later codify. According to Al-'Asqalānī (2011, p. 92), the Prophet's early economic engagements reflected values that later became central to Islamic law, including justice (*'adl*), transparency (*bayān*), and trust (*amānah*). This alignment suggests a continuity between pre-Islamic ethical behavior and Islamic jurisprudence, raising critical questions about the origins and evolution of Islamic economic thought.

Furthermore, Muhammad's (pbuh) business life presents a case study in ethical leadership. In an era marked by widespread commercial exploitation—including fraud, usury, and unjust weight measures—his insistence on equitable dealings stood out. This distinction is not only of historical interest but also of contemporary relevance, as scholars and business leaders alike grapple with issues of morality in capitalism. As Ismail Raji al-Faruqi (1992, p. 58) observed, Muhammad (pbuh) demonstrated that ethical conduct and economic success are not mutually exclusive but can be harmonized within a value-based framework.

Indonesian scholars such as Hidayat (2022, p. 111) have also emphasized the educational value of studying the Prophet's commercial practices. In the Indonesian context, where Islamic finance continues to evolve, understanding Muhammad's (pbuh) pre-prophetic business ethics can offer models for curriculum development and professional conduct. Arabic-language research further supports this view, highlighting the Prophet's (pbuh) role in redefining Arab commercial culture even before Islam's formal advent (Al-Zurqānī, 2010, p. 131).

Despite these contributions, significant gaps remain in the literature. Many studies focus either on biographical details or on abstract economic theory, often neglecting the integrated examination of ethics, partnerships, and commercial strategies in Muhammad's (pbuh) pre-revelation life. A nuanced exploration is needed that connects these threads and situates his business model within broader economic, spiritual, and societal contexts.

To address this gap, this paper poses four core research questions: (1) What were the primary trade activities and operations conducted by Muhammad (pbuh) before prophethood? (2) What ethical principles guided his commercial behavior? (3) How were his business partnerships structured and managed? (4) What ideological and socio-cultural influences shaped his pre-prophetic economic worldview?

By investigating these questions, this study aims to reconstruct a historical model of commerce that reflects both the personal virtues of Muhammad (pbuh) and the communal norms of his society. It seeks to establish that commerce was not just a preparatory stage in the Prophet's (pbuh) life but a domain in which his ethical leadership was already being manifested.

LITERATURE REVIEW

The academic exploration of Prophet Muhammad's (pbuh) life before revelation has long attracted the attention of both Muslim and non-Muslim scholars. Foundational biographical works such as *Sīrah Ibn Hishām* and *Tārīkh al-Ṭabarī* offer rich accounts of his early engagements in trade. These classical texts provide vital primary information regarding the Prophet's (pbuh) travels to Syria, the trust he gained from Khadijah, and the business contracts he managed with fairness and diligence (Ibn Hishām, 2004, p. 78; al-Ṭabarī, 1987, p. 96). These sources often blend narrative detail with moral reflection, portraying Muhammad (pbuh) as a paragon of virtue in a morally fractured society.

Modern Western scholarship has also contributed to the discourse by contextualizing Muhammad's (pbuh) commercial life within the broader Arabian economy. Rodinson (1961) emphasized the sociopolitical significance of commerce in the Quraysh tribe and highlighted how Muhammad's (pbuh) participation in trade enabled him to rise within a competitive, tribal society. Similarly, Watt (1953, p. 42) argued that the Prophet's (pbuh) exposure to foreign trade networks—particularly in the Levant—may have influenced his later universalist outlook. These studies underscore the importance of commerce not just as an economic function, but as a shaping force in Muhammad's (pbuh) intellectual and moral formation.

From an Islamic economic perspective, scholars such as Chapra (2000) and al-Qaraḍāwī (2010) have framed Muhammad's (pbuh) business ethics as a prototype for Islamic financial principles. Their analyses explore values like *niyyah* (intention), *'adālah* (fairness), and the prohibition of *ribā* (usury), linking them back to the Prophet's (pbuh) pre-revelation behavior. They argue that Islamic economic institutions such as *muḍārabah* and *wakālah* were not only legitimized by the Prophet (pbuh) during his mission but also practiced by him earlier as a merchant. These contributions emphasize that Islam did not invent new economic structures from scratch, but rather sanctified existing ethical practices.

In the Indonesian scholarly context, several authors have examined the implications of the Prophet's (pbuh) trade ethics for contemporary Islamic finance and business education. Hidayat (2022, p. 110) and Nasution (2023, p. 134) have explored how Muhammad's (pbuh) model can inform business curriculum and entrepreneurship rooted in Islamic values. Their works, often published in Sinta-indexed journals, provide localized perspectives on universal themes such as ethical risk-taking and mutual trust in business transactions. They also critique the over-commercialization of Islamic finance, arguing for a return to the ethical core exemplified by Muhammad (pbuh) in Mecca.

Arabic-language literature adds another dimension by highlighting cultural transformations driven by Muhammad's (pbuh) presence in the Meccan economy. Al-Zurqānī (2010, p. 129) and 'Abd al-Ḥamīd (2018, p. 73) emphasize that even before revelation, the Prophet's (pbuh) integrity influenced local trading norms and inspired reformist sentiments. These authors often focus on his dealings with diverse groups—Jews, Christians, and pagans—which underline his cosmopolitan approach to commerce.

Collectively, this body of literature confirms the scholarly recognition of Muhammad's (pbuh) pre-prophetic trade as both a historical fact and an ethical exemplar. However, few works offer a comprehensive analysis that synthesizes classical narratives, ethical frameworks, and practical business strategies into a cohesive model. This study seeks to fill that gap by unifying these strands and analyzing them through a historical-literary methodology.

Theoretical Framework

This study is grounded in a historical-literary methodology that combines textual analysis of classical Islamic sources with interpretive approaches drawn from contemporary economic ethics. The aim is not only to reconstruct events but also to derive insights into the moral and strategic considerations underlying Prophet

Muhammad's (pbuh) business practices. Central to this approach is the view that historical narratives, when interpreted through ethical and economic lenses, can illuminate behavioral patterns that transcend their time.

The first pillar of this framework is Islamic economic ethics, particularly the concept of *niyyah* (intention) as a determinant of moral action. In Islamic thought, actions are judged by intentions (al-Nawawī, 2002, p. 3), and this principle was clearly embodied in the Prophet's (pbuh) commercial dealings. His aim was not solely profit, but the maintenance of justice (*'adl*) and community welfare (*maṣlaḥah*). These ethical imperatives prefigure many of the rules later codified in Islamic law (*fiqh mu'āmalāt*), particularly in relation to trade, contracts, and financial transparency.

A second theoretical axis is the concept of trust and integrity in business—captured in terms like *amānah* (trustworthiness) and *ṣidq* (truthfulness). Islamic scholars such as al-Ghazālī (2011, p. 271) emphasized these values as non-negotiable for any Muslim entrepreneur. These were not only personal virtues but also functional tools that enhanced the Prophet's (pbuh) business success, as they built long-term relationships and reduced transactional risks. Trust in a merchant, especially in pre-Islamic Arabia's tribal environment, was akin to modern brand equity.

A third element comes from economic sociology and leadership theory. Scholars like Max Weber (1930) and Greenleaf (1977) posited that ethical leadership is foundational for sustainable economic systems. Applying these ideas to Muhammad's (pbuh) case suggests that his commercial life exemplified the qualities of a servant leader—driven by humility, responsibility, and care for stakeholders. This framework helps reinterpret the Prophet's (pbuh) business actions not just as responses to immediate market demands, but as morally driven strategies that set new cultural standards.

Finally, this study incorporates Islamic contract theory, particularly the *muḍārabah* (profit-sharing) and *wakālah* (agency) models. These legal concepts, although systematized later, were practiced in embryonic form during Muhammad's (pbuh) pre-prophetic career. For example, his partnership with Khadijah followed a *wakālah* framework, where he operated as an entrusted agent and received a commission or share of the profit (al-'Aynī, 2005, p. 144). Understanding these early contracts through Islamic jurisprudence reveals how ethical principles were embedded in commercial transactions even before the advent of Islamic law.

Together, these four lenses—Islamic ethics, trust-based economics, leadership theory, and Islamic contract law—provide a comprehensive framework to analyze Prophet Muhammad's (pbuh) business model. They allow for a multidimensional understanding that is both historically faithful and analytically robust.

Previous Research

One of the earliest and most cited Western studies on the Prophet Muhammad's (pbuh) early life is W. Montgomery Watt's *Muhammad at Mecca* (1953). Watt focused on reconstructing the Prophet's socio-economic environment prior to his prophethood, emphasizing the tribal dynamics and commercial structures of Meccan society. He argued that Muhammad's (pbuh) interactions with diverse cultures through trade enriched his worldview and prepared him intellectually for his later religious mission. However, Watt's approach is largely biographical and lacks a focused analysis of Muhammad's (pbuh) commercial ethics.

Maxime Rodinson's *Muhammad* (1961) provided a more socio-economic lens, viewing the Prophet's (pbuh) business life as a strategic ascent within the capitalist frameworks of Mecca. Rodinson emphasized the Prophet's (pbuh) economic competence, his exposure to international trade, and the strategic alliances he formed. He acknowledged Muhammad's (pbuh) ethical behavior but interpreted it more as pragmatic adaptation than religiously motivated virtue. His materialist interpretation, though insightful, leaves limited space for understanding the spiritual and moral aspects of the Prophet's (pbuh) trade.

In Indonesian academic discourse, Arskal Salim (2016) explored the relevance of Prophet Muhammad's (pbuh) pre-Islamic commercial ethics to contemporary Islamic economics. Published in a Sinta-2 accredited journal, his work argued that Islamic financial systems today could benefit from a closer emulation of the Prophet's (pbuh) emphasis on trust, equity, and transparency. Salim also criticized modern Islamic banking for its overemphasis on legal compliance at the expense of ethical authenticity.

A 2018 Arabic study by 'Abd al-Ḥamīd entitled *al-Tijārah fī 'Aṣr al-Nubuwwah* focused on the Prophet's (pbuh) ethical norms in commercial dealings. Drawing from *al-Sīrah al-Nabawīyyah*, the author emphasized the significance of *ṣidq*, *amānah*, and justice in business partnerships. He highlighted several prophetic traditions attributed to Muhammad (pbuh) even before revelation that demonstrated his consistency in moral conduct. The study, however, did not analyze these behaviors in relation to existing Arab commercial norms, missing an opportunity for comparative insight.

More recently, a 2023 article in the *Jurnal Ekonomi Islam Nusantara* by Nurhayati and Basri examined the educational implications of the Prophet's (pbuh) trade for Islamic business curriculum. The authors emphasized how Muhammad's (pbuh) commercial life could be modeled in business ethics courses, especially in pesantren and Islamic universities. They stressed values such as truthfulness, moderation, and partnership, proposing modules that align prophetic ethics with entrepreneurial training.

Despite these valuable contributions, a significant research gap persists in the literature: there is no comprehensive study that synthesizes historical sources, ethical analysis, and contractual dynamics to frame Prophet Muhammad's (pbuh) commercial life as a structured, value-driven business model. Existing works either focus on biography, ethics, or economic history in isolation, but rarely connect all three in a cohesive academic narrative. This study aims to address this gap by offering an integrated framework that examines Muhammad's (pbuh) commerce as both historically grounded and ethically transformative.

RESEARCH METHODS

This study adopts a qualitative research approach based on historical-literary analysis. By synthesizing narrative content from classical Islamic texts and modern academic sources, the research aims to construct a coherent model of Prophet Muhammad's (pbuh) commercial practices before prophethood. The methodological focus lies in identifying patterns of behavior, contractual norms, and ethical principles that governed his trade activities. Rather than merely recounting events, the study interprets them through ethical and economic frameworks to understand their implications.

The primary sources of data include foundational biographical texts such as *Sīrah Ibn Hishām*, *Tārīkh al-Ṭabarī*, and *al-Sīrah al-Ḥalabiyyah*. These classical sources offer detailed accounts of Muhammad's (pbuh) pre-prophetic life, including his journeys to Syria, his partnership with Khadijah, and his public reputation. Supplementing these are *ḥadīth* compilations and legal treatises such as *al-Itqān* and *al-Burhān*, which help contextualize the ethical norms embedded in his commercial behavior. Secondary sources include peer-reviewed journal articles, academic monographs, and Indonesian and Arabic literature indexed in Sinta-Garuda.

Data collection involved extracting narrative segments related to trade, ethics, partnership, and character references from these sources. The selected content was then subjected to thematic coding based on four analytical categories: (1) ethical behavior, (2) contractual structure, (3) strategic economic engagement, and (4) socio-cultural influence. This allowed the identification of consistent patterns in Muhammad's (pbuh) business model and the factors contributing to its perceived success and sustainability.

The analysis employed a triangulation technique to ensure data validity, comparing themes across classical sources, modern interpretations, and cross-cultural academic perspectives. For example, reports of Muhammad's (pbuh) trustworthiness in *Ibn Hishām* were compared with analyses in Rodinson's and Watt's biographies and

reflections from Indonesian scholars such as Hidayat and Salim. The triangulation helped reconcile diverse interpretations and reduced the risk of single-source bias.

Finally, the conclusions drawn from this research were interpreted using the integrated theoretical framework previously outlined—Islamic ethics, trust-based economics, leadership theory, and Islamic contract law. This framework not only guided the analysis but also ensured that each observation was anchored in a broader intellectual tradition. The methodology, therefore, balances textual fidelity with conceptual innovation, contributing a unique scholarly lens to the study of Muhammad's (pbuh) commercial legacy.

RESULTS AND DISCUSSION

The examination of Prophet Muhammad's (pbuh) commercial life before his prophethood reveals a well-structured, ethically consistent, and socially adaptive business model. His participation in long-distance trade, management of high-value goods, and execution of fiduciary responsibilities demonstrate not only strategic acumen but also a deep commitment to moral conduct. Far from operating in an ethical vacuum, Muhammad (pbuh) navigated the commercial dynamics of a tribal, competitive, and often unjust Meccan economy with integrity and foresight. His success in this environment set a new benchmark for ethical commerce that would later inform the Islamic economic system.

This section presents the research findings structured around the four core research questions identified earlier. Each thematic subsection analyzes Muhammad's (pbuh) business ventures, ethical framework, partnership strategies, and philosophical influences, integrating classical Islamic sources and modern academic perspectives. The final synthesis reframes his commercial behavior as a proto-model of Islamic economics—one that prioritized values such as *amānah*, *ʿadālah*, and *ṣidq* before they were formally codified in Islamic jurisprudence.

Nature of Muhammad's Business Ventures

Before his prophetic mission, Prophet Muhammad (pbuh) was actively involved in long-distance trade—a hallmark of Qurayshite economic activity. His commercial engagements connected Mecca with key trading centers such as Gaza, Bosra, and Sana'a. These journeys were not casual undertakings; they involved high-risk, high-reward ventures, often traversing arid deserts and politically unstable regions. According to *Ibn Hishām* (2004, p. 78), Muhammad (pbuh) began participating in

caravans in his youth and quickly gained the trust of senior merchants due to his diligence and honesty. His exposure to diverse markets and cultures enriched his commercial knowledge and widened his economic horizon.

The most significant phase of his business career began when he entered into a formal contract with Khadijah bint Khuwaylid, a prominent Meccan businesswoman. The arrangement followed a *wakālah* model—an agency-based contract in which Muhammad (pbuh) managed her trade ventures in exchange for a share of the profits (al-'Aynī, 2005, p. 144). This partnership not only elevated his financial status but also placed him in a position of considerable economic influence within Meccan society. The trust invested in him by Khadijah, and later validated by her willingness to marry him, underscores the reliability and effectiveness of his commercial strategy.

The commodities Muhammad (pbuh) dealt with included textiles, spices, leather goods, and perfumes—items in high demand across the Arabian Peninsula. His ability to manage such diverse inventories points to an organized approach, likely involving market research, inventory control, and relationship management. According to Rodinson (1961, p. 52), he was especially successful in negotiating bulk transactions that yielded high-margin returns. These commercial decisions show a level of strategic planning not always attributed to pre-Islamic traders, who often acted opportunistically rather than systematically.

One of the hallmarks of Muhammad's (pbuh) trading approach was his emphasis on transparency. Numerous reports suggest that he would disclose the origin, quality, and condition of the goods he sold. In a market where deceit was common, this practice stood out and contributed to his reputation as *al-Ṣādiq* and *al-Amīn*. Even before the revelation that would formally prohibit dishonest scales and false advertising, he was already embodying these values, effectively institutionalizing ethical norms through personal behavior (al-Ghazālī, 2011, p. 268).

Muhammad's (pbuh) commercial ventures were also marked by risk-sharing arrangements, a principle later codified in Islamic finance. By participating in profit-sharing models, he avoided the pitfalls of *ribā*-based lending, which dominated Meccan economic life and exacerbated wealth inequality. His preference for partnerships over exploitative loans demonstrated a commitment to distributive justice (*ʿadl*) and social responsibility (Chapra, 2000, p. 118). This indicates an early moral resistance to socio-economic systems that prioritized profit over ethics.

Logistically, the Prophet's (pbuh) trade operations displayed a keen understanding of supply chains and time-sensitive delivery. Trade routes from Mecca to Syria could span several months, requiring careful planning in terms of security, provisions, and scheduling. His successful completion of these journeys—often ahead of or on time—signaled not only physical endurance but also managerial competence. Accounts from

al-Ṭabarī (1987, p. 95) detail the Prophet's (pbuh) role in coordinating caravan roles, managing goods, and negotiating taxes or tariffs along the way.

Moreover, his trade activities allowed him to build diplomatic and economic relationships with non-Qurayshite tribes and foreign merchants. This network later facilitated the spread of Islam, suggesting that his commercial engagements were not isolated from his broader mission. Economic diplomacy, therefore, was an unintended but significant outcome of his early trade work, laying the groundwork for later strategic alliances and conversions.

His business model also reveals a nuanced understanding of consumer behavior. Muhammad (pbuh) adapted his offerings depending on regional demands and often customized trade strategies per location. In southern Arabia, he focused on incense and perfumes, while in the north, textiles and grains were more lucrative. This market segmentation approach illustrates a customer-centric business philosophy—well ahead of its time (al-Faruqi, 1992, p. 59).

The Prophet's (pbuh) commercial life before revelation thus reflects not only moral excellence but also tactical intelligence. He was able to harmonize ethical constraints with economic opportunity, creating a business model that was both virtuous and viable. In doing so, he challenged the dominant logic of Meccan capitalism, which prioritized gain over ethics, and instead modeled a system in which virtue itself became a form of capital.

His commercial legacy, even before the establishment of Islamic law, offers a compelling case for the compatibility of faith-based ethics with successful entrepreneurship. Far from being a mere backdrop to his later mission, Muhammad's (pbuh) business ventures served as a proving ground for principles that would shape Islamic civilization.

Ethical Principles in Muhammad's Commerce

The cornerstone of Prophet Muhammad's (pbuh) commercial success was not merely strategic acumen but a deeply rooted ethical framework. Long before the formal revelation of Islamic law, his business dealings were marked by unwavering principles of honesty, fairness, and transparency. Central among these was *ṣidq* (truthfulness), a value that defined his interactions with clients, partners, and competitors. As detailed by *Ibn Hishām* (2004, p. 80), the Prophet (pbuh) would disclose the full condition and value of goods, even if it meant compromising on profit. This commitment to *ṣidq* earned him lasting trust and distinguished him in a society where deceit and manipulation were common in market exchanges.

Complementing his truthfulness was the value of *amānah* (trustworthiness). Merchants in Mecca often engaged in dishonest practices to maximize short-term gains, but Muhammad (pbuh) took a long-term relational approach. According to *al-Ghazālī* (2011, p. 271), trust is not merely a personal virtue but a form of social capital that facilitates economic stability. The Prophet's (pbuh) consistent fulfillment of promises and timely debt repayments created a reputation that was itself a valuable business asset. Khadijah's decision to entrust him with her entire commercial enterprise—despite his relative youth—was a direct result of his reputation for *amānah*.

Justice (*ʿadl*) was another core value embedded in Muhammad's (pbuh) trade practices. Even in dealings with adversaries or competitors, he adhered to equitable terms. Al-Ṭabarī (1987, p. 96) recounts instances where the Prophet (pbuh) insisted on fair measurement and pricing, thereby modeling ethical conduct in a deregulated market. His resistance to exploitative systems, including *ribā*-based lending and price manipulation, reflected an intrinsic commitment to socio-economic fairness. Such practices were later codified in the Qur'an and Sunnah but were evident in his conduct long before formal revelation.

Muhammad's (pbuh) adherence to ethical principles also extended to his language and marketing. He avoided embellishment, exaggeration, and coercive sales tactics. Contemporary business ethics emphasize transparency and informed consent, values that Muhammad (pbuh) operationalized centuries earlier. His refusal to engage in false advertising and misrepresentation aligned with what would now be considered fair-trade standards. In doing so, he transformed his marketplace stall into a platform for moral education.

Another vital aspect was the Prophet's (pbuh) respect for mutual consent (*tarāḍin minkum*) in all transactions. This principle, later mentioned in Qur'anic verses such as Surah al-Nisā' (4:29), was already a norm in his commercial life. He ensured that both parties entered into agreements with full understanding and voluntary consent. This emphasis on mutual respect and informed negotiation speaks to a proto-legal consciousness rooted in ethical reciprocity.

Additionally, Muhammad's (pbuh) business practices emphasized humility and compassion. He offered flexible payment terms to the poor and disadvantaged and showed leniency in debt collection. These actions are well documented in the *Musnad of Aḥmad* and in *al-Bukhārī's Ṣaḥīḥ* (Aḥmad, 2003, Vol. 2, p. 212). Such generosity, while economically non-obligatory, reinforced his role as a moral leader and elevated the spiritual value of commerce beyond profit.

Avoidance of *gharar* (excessive uncertainty) was also evident in his dealings. Although the term was formalized in later Islamic jurisprudence, Muhammad (pbuh) intuitively avoided speculative transactions or ambiguous contracts. He would clarify terms,

define goods precisely, and ensure that risk was equitably shared between parties. As al-Qaraḍāwī (2010, p. 89) explains, this practice reduced disputes and cultivated long-term commercial relationships based on clarity and fairness.

The Prophet's (pbuh) commercial ethics also had a social dimension. He viewed business not as an isolated transaction but as part of a broader responsibility to the community. He promoted concepts akin to corporate social responsibility (CSR), such as fair wages, communal well-being, and economic inclusion. His approach aligns with contemporary Islamic economics, which posits that wealth should circulate and benefit society, not be hoarded or concentrated (Chapra, 2000, p. 125).

Critically, Muhammad's (pbuh) ethical model was not reactive but proactive. He didn't simply avoid unethical practices; he set new norms and influenced others to follow. His behavior challenged prevailing market standards and offered a compelling alternative based on virtue and accountability. This normative shift created a ripple effect in Meccan commercial culture, gradually reshaping expectations of integrity and fairness among traders.

In sum, Muhammad's (pbuh) commerce was a living embodiment of what would later become the moral foundations of Islamic economics. His unwavering commitment to *ṣidq*, *amānah*, and *ʿadl* created a value-centric business paradigm. By practicing these principles even before divine legislation mandated them, he laid the ethical groundwork for a transformative economic system that continues to inspire scholars and practitioners today.

Partnerships and Business Networks

A defining feature of Prophet Muhammad's (pbuh) commercial activity prior to prophethood was his effective use of business partnerships and networks. These were not just financial arrangements, but deeply trust-based alliances that often crossed tribal, social, and even religious boundaries. His most renowned partnership was with Khadijah bint Khuwaylid, a wealthy Meccan merchant who hired Muhammad (pbuh) to manage her trade expeditions under a profit-sharing model. According to *Ibn Hishām* (2004, p. 81), this agreement, widely recognized as a *wakālah* contract, became the foundation of a flourishing business relationship that ultimately led to their marriage.

The Prophet's (pbuh) role in this partnership was not passive. He served as both a logistician and negotiator, managing entire trade caravans with skill and reliability. Khadijah reportedly sent her servant Maysarah to observe Muhammad's (pbuh) conduct during one of his Syrian expeditions, and Maysarah returned with praise for

his honesty, kindness, and negotiation acumen. This anecdote, noted in *al-Sīrah al-Ḥalabiyyah* (2007, p. 142), illustrates how character and competence coalesced in his business dealings, building a brand of trust that transcended contractual obligations.

The Prophet's (pbuh) network extended beyond Mecca. He interacted with traders in Ta'if, Yathrib (later Medina), and Syrian commercial hubs such as Bosra. These interactions allowed him to develop a cosmopolitan view of commerce that included exposure to Jewish, Christian, and pagan economic practices. Al-Zurqānī (2010, p. 130) notes that Muhammad (pbuh) engaged in fair trade even with religious outsiders, which laid the groundwork for interfaith economic relationships during the Medinan period. His early experiences helped him later construct a pluralistic economic system under Islamic governance.

Partnerships in Muhammad's (pbuh) business life also followed principles of *muḍārabah*, wherein capital was provided by one party and labor by another, and profits were shared based on agreed ratios. Though formalized later in Islamic jurisprudence, such arrangements were practiced informally in Mecca. The Prophet's (pbuh) ability to maintain these partnerships over multiple trade seasons without disputes demonstrates his strong commitment to ethical fiduciary management (al-Aynī, 2005, p. 144).

In addition to formal partnerships, Muhammad (pbuh) built an informal network of fellow traders, caravan leaders, and market agents who came to rely on his advice and mediation. These relationships functioned much like modern business clusters, where mutual trust and shared reputation enhance collective success. Hidayat (2022, p. 112) identifies these informal networks as "spiritual alliances," where trade was a means of building moral capital within society. His leadership in these networks foreshadowed his later role as a political and spiritual guide.

Family connections also played a critical role in expanding his business network. Though orphaned, Muhammad (pbuh) received early support from his uncle Abū Ṭālib, who took him on trade journeys and introduced him to commercial circles. This mentorship was not just familial charity but an investment in a promising business mind. The importance of such kin-based introductions is underscored in tribal Arabian society, where reputation and lineage could significantly affect commercial success (Watt, 1953, p. 37).

Importantly, Muhammad (pbuh) did not limit his networks to the wealthy elite. He often worked with or advised small-scale traders, including those who operated within Mecca's street markets. His inclusive approach to business relationships showed a sensitivity to economic stratification and a desire to democratize trade access. This inclusive spirit would later be reflected in the Islamic emphasis on *zakāt* and *sadaqah*,

mechanisms to redistribute wealth and enable equitable economic participation (Chapra, 2000, p. 133).

The Prophet's (pbuh) business dealings also involved moral supervision of partnerships. He avoided ambiguity in agreements and ensured that all terms were clarified beforehand. This behavior corresponds with later Islamic prohibitions against *gharar* and deception. His ability to prevent disputes through preemptive clarity shows a practical wisdom in managing interpersonal and financial risks (al-Qaraḍāwī, 2010, p. 91). It also indicates a proto-legal sensibility that would influence his role as a mediator and judge in the Medinan period.

His marriage to Khadijah was itself a strategic consolidation of economic and emotional partnership. While grounded in genuine affection and respect, the union also represented the merging of two major reputational capitals—Muhammad's (pbuh) ethical integrity and Khadijah's commercial influence. Their home became a center of moral business practice, where decisions were informed by mutual trust and shared values. This domestic-commercial model was unique in Mecca and became a prototype for future Muslim households.

Collectively, the Prophet's (pbuh) approach to partnerships and networks was characterized by transparency, reciprocity, and a long-term vision. These relationships were not only economically successful but ethically resilient, showing that sustainable commerce is possible when rooted in integrity. By building networks based on character rather than coercion, Muhammad (pbuh) redefined the foundations of trust in trade, a legacy that continues to inform Islamic economic thought today.

Influences on His Economic Philosophy

Prophet Muhammad's (pbuh) economic philosophy did not develop in a vacuum; it was shaped by a confluence of cultural, familial, spiritual, and societal factors. One of the most prominent influences came from the mercantile orientation of the Quraysh tribe itself. As custodians of the Ka'bah and controllers of vital trade routes, the Quraysh valued wealth and commerce as pathways to power and prestige. From an early age, Muhammad (pbuh) was immersed in this environment, observing the strategic and sometimes ruthless behavior of Meccan traders. However, unlike many of his peers, he maintained a critical distance from exploitative practices, suggesting a deeper moral compass at play (Rodinson, 1961, p. 54).

Familial upbringing also played a significant role. Though he was orphaned young, Muhammad (pbuh) was raised under the guardianship of his grandfather 'Abd al-Muṭṭalib and later his uncle Abū Ṭālib—both respected members of the Hāshim clan.

This lineage carried a legacy of hospitality, trust, and service to pilgrims, all of which shaped the Prophet's (pbuh) outlook on ethical responsibility. These values were not just tribal customs but moral anchors that influenced how he viewed wealth—not as a means for personal gain but as a trust (*amānah*) to be used responsibly (Ibn Hishām, 2004, p. 75).

Spiritual influences also shaped his economic thinking. Before receiving revelation, Muhammad (pbuh) was known to retreat for contemplation in the Cave of Ḥirā', seeking clarity in a society marred by greed, idolatry, and injustice. Many scholars believe that this meditative habit, influenced by the *ḥanīf* tradition—a monotheistic impulse predating Islam—nurtured a worldview where economic transactions were subordinated to ethical and spiritual values (Watt, 1953, p. 40). This proto-Islamic moral philosophy found practical expression in his business practices, where honesty and justice took precedence over material gain.

Another formative influence was his exposure to regional and international markets. Trade journeys to Syria, Yemen, and possibly Abyssinia introduced Muhammad (pbuh) to a wide array of cultures, legal systems, and economic behaviors. These interactions likely deepened his appreciation for standardization, contract enforcement, and interfaith cooperation in business. According to al-Zurqānī (2010, p. 129), his encounters with Christian and Jewish merchants instilled a respect for cross-cultural ethics and reinforced his commitment to fair dealing regardless of religious difference.

The socio-economic inequalities of Meccan society also informed his later economic principles. The rise of merchant oligarchs, who used *ribā* and hoarding to accumulate disproportionate wealth, created a stratified society where the poor were marginalized. Muhammad's (pbuh) disdain for such practices was evident even before revelation, as he avoided interest-based lending and offered flexible payment terms to struggling clients. This ethical posture suggests an intuitive resistance to structural injustice and a predisposition toward redistributive justice (*ʿadl*), later codified in Islamic teachings on *zakāt* and economic equity (Chapra, 2000, p. 122).

His close relationship with Khadijah also shaped his economic ideals. As a partner and spouse, she not only trusted him with her wealth but also shared his values of transparency, compassion, and long-term planning. Their collaboration became a living laboratory for Islamic commercial ethics. According to *al-Sīrah al-Ḥalabiyyah* (2007, p. 144), Khadijah's support allowed Muhammad (pbuh) to make ethically bold decisions without fear of short-term loss, reinforcing his belief that commerce could be principled and profitable.

Philosophically, Muhammad's (pbuh) economic thought aligns with the idea that wealth is not inherently evil but becomes harmful when hoarded or used oppressively. This nuanced view is reflected in his pre-prophetic conduct, where he neither rejected

wealth nor idolized it. Instead, he treated wealth as a tool for social cohesion and moral responsibility. His emphasis on moderation (*wasatiyyah*) and shared prosperity echoes principles that are today central to Islamic economics and ethical finance (al-Qaraḍāwī, 2010, p. 94).

His early rejection of idolatry also had economic implications. Meccan idol worship was closely linked to commercial interests, as pilgrimage to the Ka'bah generated significant revenue. By distancing himself from idolatrous rituals and emphasizing spiritual purity, Muhammad (pbuh) was implicitly challenging the economic structures that exploited religious sentiment for profit. This separation of commerce from spiritual manipulation signaled a future Islamic ethos where trade would be legitimate only when free from exploitation and deceit.

Additionally, Muhammad's (pbuh) economic philosophy was influenced by oral tradition and community mentorship. Arabian culture emphasized storytelling, poetry, and council discussions as modes of ethical transmission. Through these forums, he learned not only technical skills but also cultural expectations around honor, loyalty, and reputation—all crucial for sustained commercial success. These community interactions reinforced his understanding that long-term reputation often outweighed short-term gain.

In summary, Prophet Muhammad's (pbuh) economic worldview was shaped by a unique blend of tribal values, monotheistic spirituality, cross-cultural exposure, and personal experience. These influences coalesced into a principled philosophy that viewed commerce as a moral endeavor, guided by justice, trust, and social responsibility. His later revelations did not introduce entirely new principles but rather formalized what he had already practiced: that economic behavior must be ethically grounded and socially conscious.

CONCLUSION

The commercial life of Prophet Muhammad (pbuh) before his prophethood offers a rich and under-explored dimension of his legacy—one that reveals his deep ethical awareness, strategic intelligence, and visionary leadership. Far from being a passive participant in Mecca's mercantile society, Muhammad (pbuh) actively shaped it through his adherence to principles of trustworthiness, fairness, and social responsibility. His partnerships, particularly with Khadijah, demonstrated how commerce could be conducted with dignity and integrity, even in an environment marked by moral and economic inequality.

Through an examination of his trade practices, ethical conduct, and socio-cultural influences, this study has shown that Muhammad (pbuh) cultivated a business model rooted in values that would later be formalized in Islamic jurisprudence. He operationalized concepts such as *amānah*, *ṣidq*, and *ʿadālah* in his commercial life long before they were legislated, demonstrating a practical embodiment of moral philosophy in economic behavior. His ability to harmonize ethical obligations with commercial success challenges modern assumptions about the incompatibility of profit and principle.

This reconstruction of his pre-revelation commerce also suggests that Muhammad's (pbuh) early life served as a preparatory phase for his prophetic mission, not only spiritually but also economically and socially. His experience in trade equipped him with skills in negotiation, diplomacy, and leadership—tools he would later employ in statecraft and spiritual guidance. Most importantly, his business life exemplified that commerce, when conducted with integrity, can be a powerful platform for ethical influence and societal transformation.

Ultimately, Prophet Muhammad's (pbuh) commercial model prior to revelation stands as an enduring testament to the potential of ethical entrepreneurship. It offers a blueprint not only for Islamic economic thought but also for global discourses on moral capitalism, ethical leadership, and socially conscious business practice.

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