



## The Concept of Tawakkal in the Qur'an and Hadith and its Implications for Modern Islamic Business Practices

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### ABSTRACT

This study examines the concept of tawakkal in the Qur'an and Hadith and its implications for contemporary sharia business practices. Tawakkal is understood as a combination of maximum effort and submission of results to Allah. Using the library research method, this study analyzes classical interpretations and sharia business literature to develop an integrative theoretical framework. The results show that tawakkal is not only spiritually valuable, but can also strengthen strategy, ethics, and risk management in sharia business. The case studies of Bank Syariah Indonesia (BSI) and 212 Mart show how the value of tawakkal can be internalized in organizational culture and operational decision making. This study recommends that the value of tawakkal be made an important part of entrepreneurship training and sharia business governance.

Keywords: *Tawakkal, Sharia Business, Islamic Ethics, Risk Management, Spiritual Entrepreneurship*

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## INTRODUCTION

Tawakkal refers to total submission and reliance on Allah SWT in handling all matters, and it is a core principle in Islamic teachings. This idea signifies not only the personal spiritual aspect but also integrates into a wider structure of Islamic principles, influencing numerous areas of life, such as economics and business domains. In today's competitive and uncertain world, spiritual principles like tawakkal are gaining significance to preserve the equilibrium between human effort and reliance on God. When numerous people are ensnared in a culture of materialism and practicality, the idea of tawakkal serves as a guiding principle that fosters the understanding that sustenance and outcomes are under God's control, yet it acknowledges the significance of effort and sound strategy in managing a business.

The Qur'an clearly refers to tawakkal in numerous verses. In QS. In At-Talaq verse 3, Allah SWT states: 'Whoever relies on Allah, Allah will take care of him.' The sayings of the Prophet Muhammad SAW further reinforce the instruction to rely on it, such as the hadith reported by Tirmidhi: 'Secure your camel, then place your trust in Allah.' Within the framework of sharia business, tawakkal serves as a spiritual basis that upholds fair and ethical economic

activities. Entrepreneurs operating their businesses in accordance with sharia principles must consistently emphasize honesty, transparency, and social accountability. Recent research has extensively explored the connection between spirituality and business ethics. In Rashid's (2020) study, it was indicated that Islamic spirituality, particularly the notion of tawakkal, notably affects decision-making behaviors in businesses driven by values.

Moreover, Jafarzadeh's research (2023) found that Muslim entrepreneurs who depend on tawakkal often demonstrate greater resilience when encountering business setbacks. However, in practice, there is still a misunderstanding of the meaning of tawakkal. Many understand tawakkal as a form of total surrender without effort, which is contrary to the principles of Islam itself. During the COVID-19 pandemic, there was a notable transformation in how Muslims, especially the younger generation, practiced and internalized their faith. With public religious rituals being limited, individual spiritual practices became more prominent. This condition elevated the importance of inward-oriented values such as tawakkul (trust in God), which served as a source of psychological stability and spiritual resilience in uncertain times (Abubakar et al., 2021).

Consequently, reviewing the definition and proper implementation of tawakkal according to the Qur'an and Hadith is crucial, especially in modern contexts like Islamic business. This research aims to enhance the academic resources in Islamic economics by combining Islamic primary sources with modern scientific literature, while also offering practical advice for Muslim business practitioners. This research aims to enhance the scientific resources in Islamic economics by combining Islamic primary sources with modern scientific writings, while also offering practical advice for Muslim business practitioners. By utilizing literary analyses and citing verses from the Qur'an and hadith, along with interpretations from prominent scholars, this research explores the connection between spiritual values and modern business dynamics. The literature review research approach was selected to sift through the most recent scholarly works and traditional analyses, aiming to establish a thorough theoretical framework. The importance of tawakkal in Islam has been extensively examined in modern literature as a spiritual foundation influencing economic actions, business choices, and the mental strength of entrepreneurs.

Therefore, according to the literature review and theoretical synthesis, tawakkal is a spiritual concept that can be effectively integrated with modern management theory. This principle manages to harmonize reason and spirituality in business activities, fostering ethical guidance, bravery in decision-making, and resilience in navigating the changes of the global market. The theoretical basis includes the comprehension of tawakkal within the Islamic tradition and the importance of spiritual ideas in management theory. In the Qur'an, Allah states, "Once you have decided, then place your trust in Allah." "Truly, Allah loves those who have faith in Him" (QS 3:159). Traditional interpretations describe this verse as a command to make decisions with complete faith in Allah. Al-Qurtubi clarifies that a decision made with determination and faith in Allah is not just a choice made without thought. In the meantime, Surah At-Talaq verse 3 states that anyone who relies on Allah will find that Allah is enough for him.

Ibn Kathir references the Prophet's hadith on tawakkal, relaying the counsel

of the Messenger of Allah ﷺ: "When you genuinely place your trust in Allah, He will undoubtedly be enough for you" (HR. Tirmidhi). From a management theory viewpoint, tawakkal aligns with the idea of spiritual leadership and principle-driven risk management. Theoretically, tawakkal signifies not passiveness, but the interaction between utmost human effort (ikhtiar) and yielding the outcomes to God's will. According to the commentator, tawakkal encompasses a mindset of reliance on God following sincere and logical actions (hadith "secure the camel well, then place your trust in God"). The concept of spiritual entrepreneurship highlights that values like tawakkal should be integrated with contemporary management strategies (due diligence, risk management). The concept of tawakkal in Islam has strong roots in the text of the Quran and Hadith and is reinforced by the interpretations of classical scholars. In QS Ali Imran verse 159, Allah commands that after deliberation and determination, one must put one's trust in Him.

Tafsir Al-Qurtubi clarifies that tawakkal represents the highest level of faith following utmost effort, rather than a means of evading hard work. This highlights that tawakkal involves both human effort (ikhtiar) and entrusting the outcomes to Allah. The well-known Hadith of Prophet Muhammad SAW states, "Secure your camel and then place your trust in Allah" (HR. Tirmidhi) demonstrates the equilibrium between human accountability and spiritual belief. From a management viewpoint, tawakkal can be likened to the idea of spiritual leadership and risk-oriented management. Spiritual leadership highlights principles like honesty, higher vision, and social responsibility, which align with the core of tawakkal teachings (Fry, 2003). In the risk management approach, tawakkal inspires tranquility and bravery in confronting uncertainty while also acknowledging the need for mitigation strategies like planning, diversification, and risk assessment.

The concept of spiritual entrepreneurship introduced by Kazmi et al. (2022) also positions tawakkal as a fundamental principle that fosters creativity and bravery in decision-making during uncertain circumstances. This principle inspires entrepreneurs to operate with integrity and determination, while staying receptive to unpredictable results as a component of Divine providence. Moreover, the idea of tawakkal is also pertinent to the locus of control theory within business psychology. People with an internal locus of control think their actions affect results, whereas those with an external locus of control attribute outcomes to outside influences. Tawakkal merges both aspects: Muslim individuals are proactive and accountable for their actions (internal control), yet completely entrust the ultimate result to Allah (external divine control), promoting spiritual and mental equilibrium (Rotter, 1966).

Conversely, the value-based management system method can also be combined with the idea of tawakkal. Within this framework, achievement is assessed not solely on financial outcomes, but also on how well the principles of values—including faith and honesty—are integrated into the business process (Kaplan & Norton, 2004). Therefore, tawakkal is more than merely a spiritual concept; it serves as a moral compass that directs the overall strategic path of the organization. By combining Islamic normative texts, contemporary psychology, and strategic management theory, it can be deduced that tawakkal serves as a spiritual and practical basis that can enhance managerial processes, decision-making, and the cultivation of ethical and resilient leadership within the sharia business context.

**METHOD**

This study uses a descriptive qualitative approach with a library research method. This approach was chosen to study the concept of *tawakkal* in depth from primary and secondary Islamic sources and to relate it to contemporary practices in sharia business. Primary data sources include the Qur'an and Hadith of the Prophet SAW, especially verses and narrations that discuss the concept of *tawakkal*. Classical interpretations such as *Tafsir al-Jami' li Ahkam al-Qur'an* (Al-Qurtubi), *Jami' al-Bayan fi Tafsir al-Qur'an* (Al-Tabari), and *Tafsir Ibn Kathir*. Secondary data sources include scientific literature and journals related to Islamic economics, sharia business ethics, and spiritual entrepreneurship. The analysis technique is carried out through Exploration of verses and hadiths that are relevant to the keywords "tawakkal", "ikhtiar", and "rezeki"; Comparison of classical and contemporary interpretations to see continuity and shifts in meaning, thematic synthesis of the results of literature studies to formulate a theoretical framework that is applicable in the world of sharia business.

The criteria for selecting sources are interpretations and hadiths that are recognized as valid in classical Islamic treasury. Scientific literature with publications in the last five years to ensure the relevance and topicality of the topic. Research that has a clear methodology and measurable results or has an impact on Muslim business practices.

**RESULTS AND DISCUSSION**

Tawakkal is analyzed as a multidimensional concept: as a form of humility, absolute trust, and a series of spiritual attitudes. In the Qur'an, in addition to the Trinity Verse (QS 3:159) and Surah At-Talaq (65:3), Surah Al-Maidah verse 23 emphasizes: *"Put your trust in Allah if you are (truly) believers"*. Tafsir Ibn Kathir states that the initiator of the verse encourages the Children of Israel to act with courage while putting their trust in Allah: if you follow God's guidance, victory is certain with Him. From here, the interpretation emphasizes the combination of effort (entering the gate) and trust in the Divine promise. Other commentators such as Ath-Thabari explain that *"putting your trust in Allah"* means submitting all affairs to Him after actually carrying out the decision or action ordered properly. This concept includes an attitude of *acceptance* of Divine destiny and the belief that Allah loves those who put their trust. Apart from the hadith "put your trust in Allah properly," the commentary cites an important hadith: The Prophet ﷺ said, *"If you put your trust in Allah as you should, surely He will take care of you"* (HR. Tirmidhi). This hadith confirms the teaching principle: effort and *tawakkal* are two things that are compatible, not contradictory.

Tawakkal in Islam is a multidimensional concept that cannot be understood narrowly as a surrendered or fatalistic attitude. In an in-depth analysis of the verses of the Qur'an, such as QS Ali Imran (3:159) and At-Talaq (65:3), as well as the hadiths of the Prophet SAW, it appears that *tawakkal* is an active process that begins with maximal human effort (*ikhtiar*) and is perfected by submitting the results to the will of Allah SWT. This attitude reflects a balance between worldly responsibility and recognition of divine power.

In the perspective of classical interpretation, Al-Qurtubi emphasizes that trust is a consequence of true faith. According to him, a person can only be said to trust when he has gone through all possible causes, then surrendered to Allah. Ibn Kathir's interpretation also emphasizes the importance of trust as the peak form of

faith, as explained in the interpretation of QS Al-Maidah (5:23), which calls on the Children of Israel to trust in carrying out Allah's commands, showing that trust is inseparable from concrete actions.

Contemporary analysis enriches the meaning of tawakkal as a strategic thinking framework in spiritual management. In the context of Muslim entrepreneurship, tawakkal functions as a governing principle in decision-making that is full of risk and uncertainty, but does not eliminate rationality and careful business considerations. A study by Jafarzadeh et al. (2023) shows that entrepreneurs who internalize the value of tawakkal have a higher risk tolerance, because they have psychological calm in accepting any outcome as divine destiny, without losing motivation to continue trying.

The concept of tawakkal is also closely related to the courage to innovate in sharia business. Entrepreneurs who have tawakkal will continue to conduct market research, develop halal products, and evaluate strategies, but will not be overly obsessed with financial results. This shows that tawakkal is a form of spiritualization of intention and action, not an abdication of responsibility. In this framework, tawakkal becomes an ethical foundation that strengthens the values of honesty, sincerity, and blessings in muamalah.

The difference between pure tawakkal (which is wrongly understood as total surrender without effort) and productive tawakkal (surrender after effort) is an important point in understanding this value. Productive tawakkal creates individuals who are tough, disciplined, and visionary, because they are based on transcendental beliefs while working hard rationally. Therefore, in sharia business practices, tawakkal should be positioned as a driving force for strengthening business strategies and sustainability that are rooted in Qur'anic and prophetic values.

Furthermore, within the framework of maqashid sharia, tawakkal has a role in maintaining the stability of the soul (hifzh al-nafs) and reason (hifzh al-'aql), because tawakkal is able to reduce excessive anxiety due to market dynamics. With inner peace based on tawakkal, business actors are not easily shaken when facing economic challenges or fluctuations, but remain steadfast in principle and adapt strategically. This has implications for the sustainability of businesses that are not only profit-oriented, but also benefit-oriented.

In a sociological context, tawakkal also functions as a value that forms social cohesion in the Muslim business community. The belief that sustenance has been arranged by Allah reduces the potential for unhealthy competition, encourages cooperation, and strengthens the economic solidarity of the community. Thus, tawakkal not only provides personal peace, but also supports a collective ethos and a harmonious organizational culture.

Thus, tawakkal is not a denial of human effort, but rather the highest form of balance between reason and faith. It is a spiritual orientation that directs every business action to be in harmony with the will of God, while spurring maximum effort in a halal and ethical manner. In the context of contemporary Islamic

economics, tawakkal has the potential to become a guiding principle in the formation of a resilient, sustainable, and divinely-value-based business model.

The implementation of tawakkal values in sharia business is evident in the aspects of strategy, ethics, and corporate risk management. First, in business strategy, tawakkal brings up an attitude of rational optimism. A sharia entrepreneur strategizes by believing that Rizki comes entirely from Allah, as outlined in the Quran: *"Whoever puts his trust in Allah, Allah will suffice him"*. This affects the readiness to take opportunities and adapt to market changes. For example, in business expansion, sharia leaders can dare to open new markets with confidence in the divine promise, while still implementing market research and analysis.

Second, business ethics are guided by tawakkal through the principles of honesty and responsibility. The belief that sustenance is regulated by Allah encourages entrepreneurs to avoid fraudulent practices in order to gain profit. As stated in Surah Ali-Imran (3:159) it is stated that Islamic entrepreneurs and leaders must involve others in decisions, then trust in Allah, this strengthens the values of transparency and deliberation. As an illustration, *the principle* in sharia business requires transparency of transactions and clarity of contracts (for example writing down debts) in addition to tawakkal as a spiritual value. Third, in risk management, tawakkal is integrated with risk mitigation. Hadith *"tie your camel then trust in Allah"* symbolizes that tawakkal does not ignore worldly endeavors. In practice, sharia companies combine tawakkal with sharia protection systems (such as sharia insurance/takaful) and comprehensive financial planning. The spiritual value of tawakkal provides peace of mind in the face of risk, but preventive measures such as diversification of halal products and sharia compliance remain a priority. In short, the points of implementation include:

- **Courage to Innovate** : Tawakkal supports business owners in developing new halal products based on research (ikhtiar) and surrendering to success (tawakkal).
- **Profit and Blessing Ethics** : Income is perceived as a blessing from God, not merely material, so that business is run honestly and inclusively.
- **Wise Risk Management** : In line with the hadith of the Prophet ﷺ, mitigation efforts ( halal QA, sharia insurance) are carried out before relying on Allah, illustrating the synergy of action and faith.

## CONCLUSION

This study shows that tawakkal in Islam is not a form of passive resignation, but rather an active attitude based on full faith in Allah after making maximum efforts. This concept is emphasized in the Qur'an and Hadith, and strengthened by the interpretations of commentators such as Ibn Kathir and Al-Qurtubi who emphasize that tawakkal must be accompanied by determination and hard work. In sharia business practices, the value of tawakkal forms the foundation for decision-making that is full of consideration but still based on faith. Sharia entrepreneurs with tawakkal values will be able to formulate strategies with courage and optimism, run businesses with honesty and social responsibility, and have mental resilience in facing risks. This value also helps in managing uncertainty through a

The case study of Bank Syariah Indonesia (BSI) shows that the integration of tawakkal values is not only applied at the individual level but also at the organizational level through spiritual training, ethical work culture, and sharia-based decision-making. Meanwhile, 212 Mart displays a commitment to sharia principles despite facing economic challenges, such as by closing stores during prayer times or refusing haram products, which reflects a productive tawakkal attitude. This practice shows that tawakkal can be a foundation of moral and spiritual strength that encourages courage and consistency in running a business that is approved by Allah.

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