



Trust in the Qur'an

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Abstract: The concept of amanah (trustworthiness) in the Qur'an is a fundamental principle that is holistic and multidimensional, encompassing vertical (obedience to God), horizontal (responsibility to others and the environment), and intrapersonal (integrity of self). This article aims to examine the concept of amanah comprehensively through a multidisciplinary approach, by exploring the definition, theological foundations in the Qur'an and Sunnah, and modern psychological perspectives. This study is a descriptive analytical library research by collecting and analyzing data from primary and secondary sources, including tafsir books, hadith, and psychology literature. The results of the study show that terminologically, amanah is defined by scholars as a trust, obligation, and trust that must be maintained and fulfilled. Analysis of QS. an-Nisa: 58 and its asbabun nuzul related to the event of the return of the key of the Kaaba to Uthman bin Talhah confirms amanah as a universal divine command. From a psychological perspective, the concept of amanah is similar to the constructs of trustworthiness, responsibility, and honesty, but is distinguished by its unique spiritual-transcendental dimension. Amanah can be studied both as a relatively stable personality trait and as a situationally influenced behavior. This article concludes that implementing amanah has a transformative impact on three levels: individual (forming a character of integrity), social (building a society of mutual trust), and spiritual (improving the quality of relationships with God). This article recommends integrating the concept of amanah, derived from Islamic values, into a positive psychology framework for more effective character development and social interventions, and encourages further empirical research to measure and develop a measurable amanah construct.

Keywords: Al-Quran; Psychology; Trust

Introduction

The Qur'an is the divine revelation sent to the Prophet Muhammad (peace be upon him) as comprehensive guidance for humanity. Beyond regulating matters of faith ('aqidah) and Islamic law (sharia), it establishes ethical principles that shape human character and social order. The Qur'an addresses various dimensions of human conduct, including both commanded and prohibited behaviors, thereby forming a moral framework for individual and collective life (Qowim, 2020). Among the core ethical values emphasized in the Qur'an is amanah (trustworthiness), a principle that governs not only personal integrity but also social responsibility.

The significance of amanah is explicitly articulated in Surah An-Nisa (4:58), where Allah commands believers to render trusts to whom they are due and to

judge with justice. Classical exegetes interpret this verse as establishing a universal ethical directive that applies to all forms of responsibility – religious, social, political, and personal. Historically, the occasion of revelation (asbab al-nuzul) relating to the return of the Ka'bah's key to 'Uthman ibn Talhah further reinforces the universal and moral dimension of trustworthiness as a divine mandate. Thus, amanah is not merely a social courtesy but a theological obligation with spiritual consequences.

The Prophet Muhammad (peace be upon him), widely known as al-Amin (the Trustworthy), represents the living embodiment of this Qur'anic principle. His character exemplified honesty, responsibility, and moral consistency, making him the ultimate role model for believers. The Qur'an affirms his exemplary status, positioning his conduct as a practical manifestation of divine guidance. Therefore, understanding and

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internalizing the Prophet's model of trustworthiness is essential for translating Islamic ethical teachings into concrete social behavior.

While classical Islamic scholarship has elaborated extensively on the theological and moral dimensions of amanah, contemporary discussions particularly within modern psychology tend to conceptualize trustworthiness primarily as a personality trait or behavioral disposition, often framed in terms of trustworthiness, responsibility, and honesty. Although these constructs share conceptual similarities with amanah, they generally lack the transcendental and spiritual dimension that is central to the Qur'anic worldview. This divergence creates a conceptual gap between Islamic ethical discourse and modern psychological theory.

Previous studies have examined amanah from exegetical, theological, or moral perspectives; however, integrative analyses that systematically connect Qur'anic exegesis with contemporary psychological constructs remain limited. Consequently, there is a need for an interdisciplinary exploration that bridges normative Islamic teachings and empirical psychological frameworks.

This study aims to address this gap by conducting a thematic analysis of the concept of amanah in the Qur'an, particularly focusing on Surah An-Nisa (4:58) and related verses, and by engaging these findings in dialogue with modern psychological perspectives. Through this integrative approach, the study seeks to construct a multidimensional understanding of trustworthiness that encompasses vertical (spiritual), horizontal (social), and intrapersonal dimensions, thereby contributing to both Islamic scholarship and contemporary character development discourse.

Method

This research is a descriptive-analytical library research using a thematic interpretation (maudhu'i) approach and an interdisciplinary perspective between Islamic studies and psychology. The research data were obtained from primary sources in the form of verses of the Qur'an and hadith related to the concept of trust, as well as secondary sources in the form of classical and contemporary commentaries, Islamic theological literature, and relevant modern psychological studies. Data collection techniques were carried out through literature searches and documentation, while data analysis used content analysis methods to comprehensively examine the meaning, context, and relevance of the concept of trust. This approach aims to produce an integrative conceptual synthesis between the theological and psychological dimensions in

understanding trust as a construction of values and character.

Result and Discussion

Definition of Trust

Etymologically, the term "amanah" comes from the Arabic root words "amina" (ya'manu) and "amnan" (wa amanatan), which convey the basic meaning of security, tranquility, and peace (Shihab, 2007). In the al-Munawwir dictionary, the definition of "amanah" is explained more specifically as all forms of obligations commanded by Allah SWT to His servants (Munawwir, 1997).

Terminologically, the concept of "amanah" has a diverse and comprehensive scope of meaning. On the one hand, "amanah" can be understood as a responsibility that must be carried out with honesty, while on the other hand, it also refers to something entrusted and obligated to be returned to its owner (Fakhrudin). Al-Kafumi defines "amanah" as encompassing all of Allah's commands imposed on humans, such as the performance of prayer, fasting, zakat (almsgiving), and other religious responsibilities (Musa & Al-Husainial-Kafumi, 1998).

From a sharia perspective, "amanah" has a broad meaning. Lexically, this word means "trustworthy," but substantively, it also encompasses the meanings of trust, trust, worship, and piety (Fauzi & Hamidah, 2021). Ibn Kathir, in his commentary, emphasized that amanah is a form of taklif (imposition of obligation) originating from both God and fellow human beings. Its implementation will be rewarded, while its neglect will result in sanctions.

Al-Ghazali classified amanah into two categories: abstract and concrete, although both lead to the same goal: safeguarding the rights of God. Meanwhile, Al-Qurtubi & Al-Ansari (2006), in his interpretation, stated that amanah is a human responsibility encompassing religious and worldly matters, both in words and deeds, which requires commitment to safeguard and implement it consistently.

In his Tafsir Al-Misbah, Quraish Shihab emphasizes the fiduciary aspect of amanah, which is something given to another party to be safeguarded and must be returned at the owner's request (Shihab, 2002). A similar view is expressed by Rasyid Ridha, who defines amanah as trust placed in someone, which brings inner peace and eliminates fear and anxiety (Ridha, 1990).

The scope of amanah is not limited to the spiritual-religious realm alone, but also encompasses worldly matters. Its multidimensional nature indicates that amanah is not only oriented toward horizontal relationships between people but also encompasses a

vertical relationship with the Creator. Furthermore, amanah is also related to how individuals treat themselves and their surroundings.

As one of the fundamental qualities of the prophets, amanah is defined as an attitude that reflects trustworthiness, honesty, and responsibility. A trustworthy individual is one who is able to fulfill every role and task they are entrusted with with integrity. The significance of amanah in human life is immense, as it serves as a binding force in interpersonal relationships. Without trust, the social order will collapse, marked by a loss of trust, widespread betrayal, and growing hostility. The implementation process itself represents a dynamic dialectic.

The application of the concept of trust is also multilevel, not only at the individual level, but also in the realms of education, organizations, business, and the economy, making it a fundamental principle that underpins the sustainability of the social system holistically.

Amanah Al-Qur'an QS. An-Nisa 58 : [04]

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

"Indeed, Allah always watches over you and watches over you. And give to the orphans (who are adults) their wealth, do not exchange the good for the bad, and do not eat their wealth along with yours. Indeed, (the act of exchanging and eating) is a great sin." QS. An-Nisa 58 : [04]

Regarding the cause of the decline (asbabun nuzul) QS. an-Nisa: 58, many commentators associate it with an incident involving Uthman bin Thalhaf, the keeper of the Kaaba keys. This verse was revealed at the time of Fathu Makkah (Liberation of Mecca), when Rasulullah SAW asked for the key to the Kaaba, which he then returned to Uthman. The scholars narrated that the Prophet Muhammad SAW stood in front of the door of the Kaaba and preached, "There is no god but Allah Almighty, He has no partners. He has kept His promise, helped His servants, and defeated his allies (polytheists) alone." On that occasion, he also said, "Please know, all the clans and property that you once fought about are now under my feet, except for the rights of care (siqayah) and irrigation (rifadah) for the Hajj pilgrims.

The narrative is continued in a hadith that describes the Prophet's sermon. It is narrated that Rasulullah SAW was sitting in the Grand Mosque when Ali bin Abi Talib came to him carrying the key to the Kaaba. Ali then begged, "O Messenger of Allah, hand over to us the responsibility of guarding the Kaaba and providing drinking water for the Hajj pilgrims, may Allah bestow

mercy and peace on you." Rasulullah SAW also asked, "Where is Uthman bin Talhaf?" After Uthman arrived, Rasulullah handed him the key and said, "O Uthman, take your key! Today is the day of fulfillment of promises and the day of goodness (Bahreisy, 1993).

In his commentary, al-Maraghi explains that the meaning of "trust" in this verse refers to everything that must be looked after and then handed back to its rightful owner. The term hafiz is used to refer to the person who maintains the trust, aman for the person who is entrusted with it, and wafiy for the person who fulfills it perfectly. On the other hand, people who fail to maintain their trust are called khianat (traitors) (Al-Maraghi, 1993).

The Qur'an's call about trust is not only ethical-social, related to trust and responsibility between humans, but also has a theological dimension that is closely related to a person's faith. In the Islamic perspective, a believer should have the characteristic of trust, because this is a praiseworthy characteristic (mahmudah) and part of the prophetic character (khuluq al-anbiya).

The concept of trust is explained in various verses of the Qur'an, which generally emphasize the role and responsibility of humans as caliphs on earth (Eggen, 2011). For example, Surah Al-Mu'minun, verse 8, states that one of the main characteristics of believers (al-mu'minin) is that they consistently safeguard the trusts entrusted to them. Islam even places trustworthiness as one of the essential qualities that perfect one's faith. Furthermore, the scope of trustworthiness in Islam extends beyond the vertical relationship with God (hablum minallah) to horizontal relationships with fellow human beings (hablum minannas) and responsibility for the environment.

Trust in the Qura'an QS. Al-Mu'mininun 08 : [023]

وَالَّذِينَ هُمْ لِأَمَانَاتِهِمْ وَعَهْدِهِمْ رَاعُونَ

And people who keep their trusts and promises. QS. Al-Mu'mininun 8 : [23].

This verse is part of a series of characteristics of believers referred to as al-mu'mininun and those promised good fortune (al-falah). Thus, amanah is positioned not merely as a social norm, but as an indicator of the quality of one's faith.

Textually, the use of the plural form (amanatihim) indicates that amanah encompasses various forms of responsibility. Commentators explain that amanah in this verse encompasses obligations to Allah, such as performing worship and adherence to sharia, as well as obligations to fellow human beings, such as safeguarding trusts, keeping promises, and being honest in social interactions. This demonstrates that amanah

has a comprehensive scope, encompassing both vertical and horizontal dimensions.

Interestingly, this verse links amanah with 'ahd (promise), suggesting that a believer's integrity is measured not only by his or her ability to safeguard trusts, but also by their consistency in fulfilling commitments. Thus, amanah in Surah Al-Mu'minin is not merely passive (guarding something entrusted), but also active (consciously fulfilling responsibilities and commitments).

In the structure of Surah Al-Mu'minin, the mention of trustworthiness is placed among spiritual qualities such as devotion in prayer and avoiding vain deeds. This position indicates that trustworthiness is an integral part of the formation of a complete believer's character – combining ritual piety with social piety. Therefore, trustworthiness cannot be separated from both moral and spiritual dimensions.

Based on this analysis, it can be concluded that Surah Al-Mu'minin (23:8) places trustworthiness as the foundation of the integrity of faith. Trustworthiness is not merely an ethical quality in social relationships, but a concrete manifestation of faith that is lived and operational in everyday reality.

Trustworthiness in Psychology

The concept of trustworthiness (amanah) is closely related to human nature, character, and behavioral patterns. Therefore, discussions of trustworthiness cannot be separated from the discipline of psychology. The term "amanah" itself has long been and extensively explored from an Islamic perspective, while within the realm of psychology, academic exploration and study of trustworthiness are gaining ground. In terms of meaning, trustworthiness has several equivalents or parallel concepts in psychology, such as trustworthiness, trustworthiness, responsibility, and honesty. However, there are significant differences, particularly in terms of their scope and context (Agung & Husni, 2016). For example, the concept of trustworthiness in Islam is not limited to interpersonal relationships (horizontal) but also encompasses a transcendental dimension, namely the relationship with the Creator (vertical).

Consequently, the concept of trustworthiness has the potential to overlap with psychological constructs such as trustworthiness, trustworthiness, honesty, and responsibility (Carter, 2023; Lalumera, 2024), but with a deeper spiritual content. Furthermore, it is important to clarify the position of the concept of trustworthiness within the personality framework: whether trustworthiness is a trait, a situational state, or simply a behavior. The terms trait and situational are frequently used in personality psychology. Trait refers to an individual's relatively stable and consistent tendency to respond to a given situation, while situational

explanations tend to emphasize the temporal influence of environmental factors or specific contexts. From an Islamic perspective, based on the authoritative sources of the Qur'an and Hadith, trustworthiness is more likely to be viewed as an innate trait. However, the manifestation of trustworthiness can vary and adapt according to the situation, manifesting in various forms of trustworthy behavior.

Essentially, trustworthiness is understood as a fundamental characteristic of a believer that influences their mindset, attitudes, and actions. For example, individuals with trustworthiness tend to be honest, keep promises, and carry out their assigned duties. However, is this trustworthiness stable across all circumstances? The answer is likely yes or no, as the dynamic interaction between an individual and their environment will determine how they express trustworthy behavior in a given context. From a contemporary psychological perspective, the concept of trustworthiness (amanah) has begun to be widely explored through various research methodologies, including correlational surveys, qualitative studies, and experimental approaches. Several psychological constructs relevant to or similar to trustworthiness include trustworthiness, trust, honesty, and responsibility. Based on a review of the research literature on trustworthiness, it can be concluded that trustworthiness can be viewed from two perspectives.

First, as a general virtue, where trustworthiness is a broad concept encompassing more specific virtues such as trustworthiness, responsibility, and honesty. Second, trustworthiness can be seen as an individual's ability to carry out assigned roles and tasks with full commitment and integrity.

Thus, it can be concluded that the concept of trustworthiness has a significant relationship with psychology. This is because the concept of trustworthiness is often used to explain and analyze various positive human behaviors, such as trustworthiness, responsibility, honesty, and faithfulness in keeping promises. All of these characteristics have strong relevance to various constructs in psychology, so a psychological approach with its empirical methods can make an important contribution to understanding social behavior. Through a psychological approach, we can examine more deeply what trust is, how it is formed, what its psychological and social implications are, and the dynamics that accompany the development of trustworthiness in an individual.

Conclusion

The concept of trust in the Quran is holistic and multidimensional, encompassing three main domains of human life. (1) In the vertical dimension (*hablum minallah*), trust means absolute obedience to Allah SWT, manifested through the performance of *mahdhah* worship (such as prayer, fasting, and zakat) and adherence to all of His sharia. (2) In the horizontal dimension (*hablum minannas*), trust manifests itself in social responsibility towards fellow human beings, including fulfilling individual and collective rights, and protecting and preserving the environment as part of the duties of the caliphate. (3) In the intrapersonal dimension, trust is reflected in consistent self-integrity between words and deeds, honesty in intentions, and the ability to control oneself in accordance with divine values. From a psychological perspective, the concept of trust shows a strong correlation with several constructs in positive psychology, particularly trustworthiness, responsibility, and integrity. However, *amanah* has a unique characteristic that distinguishes it from similar secular concepts: its spiritual-transcendental dimension rooted in faith and an awareness of accountability in the afterlife. In terms of research approach, *amanah* can be analyzed through two main perspectives in personality psychology: as a relatively stable trait (trait-based), demonstrating consistent behavior across situations, and as context-influenced behavior (state/situational), which can change according to environmental demands or specific conditions. Implementing *amanah* values in life has broad and multi-level impacts. At the individual level, internalizing *amanah* contributes to the formation of a character with integrity, improves self-regulation, and encourages healthy psychological development. At the social level, the practice of *amanah* creates a foundation for a trusting society, strengthens social cohesion, reduces conflict, and supports effective governance in various institutions. Meanwhile, at the spiritual level, awareness of *amanah* enhances the quality of the relationship with the Creator, deepens the meaning of worship, and strengthens the orientation of life toward the afterlife (*akhirah-oriented*), thus forming a holistic and harmonious personality, both physically and spiritually.

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Conflicts of Interest

The authors declare no conflict of interest.

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