

Amanah in Tafsir Al-Maraghi: Thematic Analysis and Educational Implications for Islamic Character Education

Syamsuddin¹, Saipul Annur², Ngamilatun Khoiriyah³, Afriantoni⁴

¹ Sekolah Tinggi Ilmu Al-Qur'an (STIQ) An-Nur Lempuing, OKI, Indonesia; syamsuddinannur@gmail.com

² Universitas Islam Negeri Raden Fatah Palembang, Indonesia; saipulannur_uin@radenfatah.ac.id

³ Sekolah Tinggi Ilmu Al-Qur'an (STIQ) An-Nur Lempuing, OKI, Indonesia; ngamilatunkhoiriyah@gmail.com

⁴ Universitas Islam Negeri Raden Fatah Palembang, Indonesia; afriantoni_uin@radenfatah.ac.id

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ABSTRACT

Amanah is a central Qur'anic value related to trust, responsibility, justice, and accountability, yet its interpretation in specific tafsir works and its operational relevance for Islamic character education remain underexplored. This study examines the concept of *amanah* in Tafsir Al-Maraghi and formulates its implications for Islamic character education. This study employed qualitative library research by combining tafsir maudhu'i, qualitative content analysis, and thematic analysis. Five Qur'anic verses were purposively selected: Q. Al-Baqarah [2]:283, Q. An-Nisā' [4]:58, Q. Al-Anfāl [8]:27, Q. Al-Mu'minūn [23]:8, and Q. Al-Aḥzāb [33]:72. The unit of analysis consisted of Qur'anic verses, Al-Maraghi's exegetical passages, and ethical concepts derived from the interpretation. Data were analyzed through open coding and axial coding to identify major themes. The study found five interrelated dimensions of *amanah*: entrustment and justice, awareness of betrayal, financial responsibility, fulfillment of promises, and cosmological accountability. In Tafsir Al-Maraghi, *amanah* is presented as a comprehensive moral obligation involving personal integrity, social responsibility, legal justice, economic honesty, and accountability before God. These findings indicate that *amanah* can be translated into Islamic character education through learning objectives, Qur'anic-based materials, case-based learning, habituation, reflective practice, assessment rubrics, and school culture. The study contributes a tafsir-based operational framework for integrating *amanah* into character education, while acknowledging that its practical effectiveness requires further empirical investigation.

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Corresponding Author:

Afriantoni

Universitas Islam Negeri Raden Fatah Palembang, Email: afriantoni_uin@radenfatah.ac.id

1. INTRODUCTION

The concept of amanah, commonly translated as “trust” or “faithful responsibility,” is a central moral attribute in Islamic thought, particularly as a quality that defines the prophets and believers. (Fauzi & Hamidah, 2021). Linguistically derived from the Arabic root “a’ (alif) – m (mim)-n (nun)”, this term conveys the meaning of security, peace and the absence of fear, while amanah indicates trust that must be fulfilled with integrity. Within the framework of classical Islamic ethics and law, as articulated by scholars such as Al-Ghazali and Al-Shatibi, trust is closely related to the preservation of five basic values (maqāṣid al-sharī‘ah): religion, life, reason, property, and honor (Rozi et al., 2022). These dimensions place trust not only as an individual virtue but also as a basic principle for social and moral order (Azzahro & Anjani, 2024).

In the development of contemporary Islamic studies, trust has been studied through the interpretation of the Qur'an and educational perspectives. Fauzi and Hamidah (2021), for example, using thematic analysis to explore the use of the term in the Qur'an, concluding that amanah is an obligatory ethical attribute of the messengers and reflects the broader moral responsibilities of human beings. Similarly, Hermawan et al., (2020) argue that the educational process itself is a form of divine mandate, requiring educators and students to embody ethical behavior. However, these studies tend to remain descriptive and do not sufficiently engage with specific exegetical traditions as the primary analytical framework.

From an international studies perspective, discussions of amanah can be situated within broader theories of character education and moral development. Scholars such as Thomas Lickona (2012) emphasizes that character education involves the integration of moral knowledge, moral feelings, and moral actions, while Nucci (2024) highlights the role of moral reasoning in the development of ethics. In addition, Marvin Berkowitz (2004) underscores the importance of school culture and habituation in cultivating moral virtues. This perspective aligns with Islamic educational principles, where values such as trustworthiness are internalized through cognitive understanding and consistent practice. Despite these similarities, research linking Islamic moral concepts derived from classical interpretations with contemporary moral education theories remains limited.

Studies on character education in Indonesian Islamic boarding schools increasingly emphasize the importance of Qur'anic values in shaping students' moral character (Alfani et al., 2024; Zain et al., 2024). Trust is often identified as a core value in fostering responsibility and integrity among students (Agustia & Syamal, 2025). However, existing research in this area generally adopts a broad normative approach and rarely conducts in-depth textual analysis of specific exegetical works. In particular, the interpretation of amanah in Tafsir Al-Maraghi—a widely recognized modern exegetical work—has not been comprehensively explored in relation to educational applications. Therefore, two major gaps can be identified. First, the lack of focused studies examining amanah through the lens of a single, coherent exegetical source, especially those that bridge classical and modern interpretive approaches such as Tafsir Al-Maraghi. Second, the lack of integration between thematic analysis of Qur'anic concepts and their practical implications for contemporary Islamic character education. This study addresses these gaps by positioning Tafsir Al-Maraghi as a textual and conceptual framework for systematically understanding amanah.

The selection of Tafsir Al-Maraghi is theoretically significant due to its methodological characteristics, which combine linguistic analysis, contextual interpretation, and socio-ethical reflection. As a modern exegetical work, it offers a relatively accessible and relevant interpretation to contemporary educational discourse while remaining grounded in classical scholarship. This makes it an ideal resource for bridging the gap between normative textual understanding and applied educational practice.

This research is guided by an integration of Islamic ethical theory and a modern moral education framework. From an Islamic perspective, amanah is understood as a moral obligation rooted in divine command and human accountability (Fatimah, 2019). From the perspective of moral education theory,

it aligns with virtue-based and developmental approaches that emphasize character formation through knowledge, habituation, and social interaction (Nucci, 2024). By synthesizing this framework, this study aims to provide a more comprehensive understanding of how *amanah* can be operationalized in an educational context.

Based on this framework, this study formulates the following research questions: (1) How is the concept of *amanah* presented and categorized thematically in *Tafsir Al-Maraghi*? (2) What ethical and legal dimensions of *amanah* are emphasized in this tafsir? (3) How can these exegetical insights be interpreted within contemporary theories of character education and moral development? and (4) What practical strategies can be derived to integrate the value of *amanah* into Islamic educational practices in Indonesia?

The contribution of this study is twofold. From an exegetical perspective, this study provides a systematic thematic analysis of *amanah* in *Tafsir Al-Maraghi*, filling a gap in the existing literature. From an educational perspective, this study offers a theoretically grounded strategy for incorporating *amanah* into character education, including curriculum design, teaching methods, and institutional culture. By connecting classical tafsir with modern educational theory, this study seeks to contribute to the development of a more integrative model of Islamic character education. In short, this study positions *amanah* not merely as a normative concept within Islamic texts, but as an ethical principle that can be critically examined and contextually applied within a contemporary educational framework. Through a balanced approach combining textual analysis and theoretical engagement, this study aims to advance scholarly understanding of *amanah* while offering practical insights for educators and researchers.

2. METHODS

This study employed a qualitative library research design using a combination of three complementary approaches: *tafsir maudhu'i*, qualitative content analysis, and thematic analysis. The use of these approaches was based on the nature of the study, which aimed not only to identify Qur'anic verses related to *amanah*, but also to interpret their meanings in *Tafsir Al-Maraghi* and classify them into educationally relevant ethical themes.

The first approach, *tafsir maudhu'i* or thematic Qur'anic interpretation, was used as the main exegetical framework. In this study, *tafsir maudhu'i* refers to a systematic procedure for collecting Qur'anic verses related to a particular concept, examining their contexts, comparing their meanings, and synthesizing them into a coherent conceptual understanding. This approach was applied to trace verses that explicitly contain the word *amanah* or its relevant derivatives, as well as verses that discuss the semantic field of trust, responsibility, betrayal, promise, justice, and accountability. Through this approach, the concept of *amanah* was examined as a Qur'anic theme rather than as an isolated lexical term.

The second approach, qualitative content analysis, was used to examine the textual content of *Tafsir Al-Maraghi*. This approach enabled the researcher to identify, extract, and classify relevant interpretive statements from Al-Maraghi's commentary. The focus of content analysis was not merely on the frequency of the term *amanah*, but on the meaning, ethical emphasis, and normative implications attached to the concept in the tafsir. Therefore, every relevant exegetical passage was treated as textual data that could be coded and categorized.

The third approach, thematic analysis, was used to organize the coded data into broader themes. Thematic analysis helped identify recurring patterns in Al-Maraghi's interpretation, such as *amanah* as entrustment, moral responsibility, financial obligation, fulfillment of promises, and existential accountability. These themes were then interpreted in relation to Islamic character education, particularly the values of honesty, responsibility, justice, discipline, and accountability.

2.1 Data Sources

The primary source of this study was *Tafsir Al-Maraghi* by Ahmad Mustafa Al-Maraghi. This tafsir was selected because of its balanced exegetical style, which combines linguistic explanation, socio-ethical reflection, and practical moral guidance. The Qur'an served as the foundational text, while *Tafsir Al-Maraghi* served as the main interpretive source.

Secondary sources included classical and contemporary works of tafsir, hadith literature, books on Islamic ethics, and academic studies on Islamic education and character education. These secondary sources were used to support interpretation, strengthen conceptual discussion, and compare the findings with broader scholarly debates.

2.2 Unit of Analysis

The unit of analysis in this study consisted of three levels. First, the Qur'anic verse was used as the basic scriptural unit. Each selected verse was examined according to its wording, immediate textual context, and relevance to the concept of *amanah*. Second, the exegetical passage from *Tafsir Al-Maraghi* was used as the primary interpretive unit. This refers to Al-Maraghi's explanation of the selected verse, especially passages that discuss trust, responsibility, betrayal, promise, justice, moral burden, or accountability. Third, the ethical concept was used as the analytical unit for educational interpretation. This includes values derived from the tafsir, such as honesty, responsibility, trustworthiness, justice, promise-keeping, and awareness of divine accountability.

Thus, the analysis did not treat verses independently from interpretation. Each verse was analyzed together with Al-Maraghi's explanation, then classified into broader ethical themes.

2.3 Verse Selection Criteria

The verses analyzed in this study were selected using purposive textual sampling. The selection was based on the following criteria:

1. The verse explicitly contains the word *amanah*, *amanat*, or closely related derivatives.
2. The verse discusses the semantic field of *amanah*, including trust, betrayal, promise, debt, justice, or moral responsibility.
3. The verse receives substantive ethical explanation in *Tafsir Al-Maraghi*.
4. The verse has relevance to Islamic character education, especially in relation to honesty, responsibility, integrity, justice, and accountability.

Based on these criteria, five Qur'anic verses were selected as the central textual corpus of the study: Q. Al-Baqarah [2]:283, Q. An-Nisā' [4]:58, Q. Al-Anfāl [8]:27, Q. Al-Mu'minūn [23]:8, and Q. Al-Aḥzāb [33]:72. These verses were selected not because they exhaust all possible Qur'anic discussions of *amanah*, but because they represent the main ethical dimensions of *amanah* in individual, social, financial, legal, and theological contexts.

2.4 Data Collection Procedure

Data collection was conducted through several stages. First, the researcher identified Qur'anic verses related to *amanah* by tracing the use of the term and its semantic field. Second, the selected verses were located in *Tafsir Al-Maraghi*. Third, Al-Maraghi's interpretive passages related to each verse were extracted and organized into a textual corpus. Fourth, the extracted passages were entered into a coding matrix consisting of verse reference, key Qur'anic term, summary of Al-Maraghi's interpretation, initial code, axial category, and educational implication.

To maintain analytical transparency, each interpretive passage was recorded according to its source location in *Tafsir Al-Maraghi*, including the relevant volume, juz, or page number where available. This procedure was intended to ensure that every theme developed in the analysis could be traced back to the primary tafsir source.

2.5 Coding Procedure

The coding process was conducted in two stages: open coding and axial coding. Open coding was used to identify initial meanings that emerged directly from the Qur'anic verse and Al-Maraghi's explanation. At this stage, short conceptual labels were assigned to relevant textual segments. These labels reflected the main ethical ideas contained in the data.

For example, Al-Maraghi's interpretation of Q. An-Nisā' [4]:58, which emphasizes delivering trusts to those entitled to them and judging with justice, was coded as "delivering trust," "justice," and "public responsibility." His interpretation of Q. Al-Baqarah [2]:283, which discusses debt, collateral, testimony, and fear of Allah in financial transactions, was coded as "financial trust," "debt responsibility," "honesty in transaction," and "divine accountability."

Axial coding was then used to relate these initial codes to broader categories. Codes such as "delivering trust," "public responsibility," and "justice" were grouped under the category social and legal responsibility. Codes such as "debt responsibility," "honesty in transaction," and "testimony" were grouped under financial accountability. Codes such as "betrayal of Allah and the Messenger," "violation of trust," and "moral negligence" were grouped under betrayal and spiritual accountability.

The following table presents an example of the coding matrix used in this study.

Table 1. Example of Coding Matrix

Qur'anic Verse	Exegetical Focus in Tafsir Al-Maraghi	Open Codes	Axial Category	Main Theme
Q. An-Nisā' [4]:58	Command to deliver trusts and judge with justice	Delivering trust; justice; public responsibility	Social and legal responsibility	Amanah as entrustment and justice
Q. Al-Anfāl [8]:27	Prohibition of betraying Allah, the Messenger, and entrusted matters	Betrayal; violation of trust; spiritual negligence	Betrayal and spiritual accountability	Awareness of betrayal
Q. Al-Baqarah [2]:283	Debt, collateral, testimony, and trust in financial transactions	Financial trust; debt responsibility; honest testimony	Financial accountability	Debt as amanah
Q. Al-Mu'minūn [23]:8	Characteristics of believers who keep trusts and promises	Promise-keeping; moral commitment; integrity	Personal moral obligation	Fulfilling promises
Q. Al-Aḥzāb [33]:72	Humanity's acceptance of amanah as a heavy moral burden	Human responsibility; divine mandate; accountability	Theological and existential responsibility	Cosmological dimension of amanah

Through this coding procedure, each theme was not determined arbitrarily, but derived from repeated conceptual patterns found in the Qur'anic verses and Al-Maraghi's interpretations.

2.6 Data Analysis

The analysis proceeded through four stages:

2.6.1 The selected verses were examined using the tafsir maudhu'i procedure.

This involved identifying the central Qur'anic terms, examining the immediate context of each verse, and relating the verses to one another as part of a coherent Qur'anic discussion of *amanah*.

2.6.2 Al-Maraghi's explanations of each verse were analyzed using qualitative content analysis.

At this stage, the researcher focused on how Al-Maraghi explained the meaning, scope, and ethical implications of *amanah*. Particular attention was given to interpretive statements concerning obligation, justice, betrayal, financial responsibility, promise-keeping, and human accountability before God.

2.6.3 The data were coded through open and axial coding.

Open coding identified specific ethical ideas, while axial coding organized these ideas into broader analytical categories. The final themes were constructed from these categories.

2.6.4 The themes were interpreted in relation to Islamic character education.

This interpretive stage was conducted cautiously. Educational implications were not treated as empirical findings, but as normative and theoretical implications derived from the exegetical analysis. In other words, the study did not claim to measure the effectiveness of *amanah*-based character education in schools. Rather, it proposed how the values identified in *Tafsir Al-Maraghi* may inform curriculum design, teaching strategies, school culture, and leadership ethics in Islamic educational institutions.

2.7 Trustworthiness of the Study

To ensure the trustworthiness of the analysis, several strategies were applied.

2.7.1 Source triangulation was conducted by comparing Al-Maraghi's interpretation with selected classical and contemporary tafsir works where relevant.

This comparison was not intended to shift the focus away from *Tafsir Al-Maraghi*, but to ensure that the interpretation remained within the broader tradition of Qur'anic exegesis.

2.7.2 Analytical transparency was maintained through the use of a coding matrix.

This matrix made it possible to trace each theme back to specific Qur'anic verses and exegetical passages. Third, conceptual consistency was maintained by distinguishing between textual findings, interpretive categories, and educational implications. Textual findings referred to the meanings found in the Qur'an and *Tafsir Al-Maraghi*. Interpretive categories referred to the researcher's classification of those meanings. Educational implications referred to theoretical applications of the findings in the field of Islamic character education.

2.7.4 Peer debriefing was used to review the coding categories and thematic classification. Feedback from academic peers was used to assess whether the codes and categories were coherent, relevant, and sufficiently grounded in the textual data.

This study is limited to a textual and conceptual analysis of *amanah* in *Tafsir Al-Maraghi*. It does not involve classroom observation, interviews, surveys, or experimental testing. Therefore, the educational implications proposed in this study should be understood as theoretical recommendations rather than empirically verified outcomes.

The use of five selected verses also means that the study does not claim to represent all Qur'anic discussions related to the broader root *a-m-n*. Instead, the selected verses function as representative cases for analyzing the main ethical dimensions of *amanah* in *Tafsir Al-Maraghi*. Future studies may expand this analysis by including more verses, comparing several tafsir works, or testing the application of *amanah*-based character education in actual classroom settings.

3. FINDINGS AND DISCUSSION

3.1 Findings

This section elaborates the thematic findings on the concept of *amanah* in *Tafsir Al-Maraghi*, which constitutes the primary focus of this study. By tracing various Qur'anic verses containing the term *amanah* and examining their interpretations by Ahmad Mustafa Al-Maraghi, the analysis seeks to identify the meanings, scope, and moral as well as social dimensions of *amanah* as understood within the framework of classical exegesis. These findings not only reflect the depth of Al-Maraghi's engagement with the Qur'anic text but also demonstrate strong relevance for strengthening ethical values and responsibility within contemporary Islamic character education.

Table 1. Themes of *Amanah* in *Tafsir Al-Maraghi*

Theme	Qur'anic Verse	Tafsir	Exegetical Insight
<i>Amanah</i> and Entrustment	An-Nisā' 4:58 (Theme 1)	The last two verses explain the outcome of the two groups of believers and unbelievers, namely about pleasure and poverty. Now the Qur'an teaches a life guideline, namely about trustworthiness. Indeed, Allah, the Most Great, commands you to deliver trusts perfectly and on time to those who deserve them, and He also commands you to judge between people who differ, and you should judge with justice. Indeed, Allah, who has commanded you to uphold trusts and enjoined justice, is the best of those who teach you. Indeed, Allah is the All-Hearing, the All-Seeing.	<i>Amanah</i> as the responsibility to deliver entrusted matters and uphold justice
Awareness of Betrayal	Al-Anfāl 8:27 (Theme 2)	Being grateful is a must, because these various blessings come from Allah. Being ungrateful means betraying the blessings from the Giver, therefore Allah states, "O you who believe! Do not betray, that is, reduce Allah's rights in the slightest so that you praise Him or not be grateful for them, and also do not betray the Messenger, namely the Prophet Muhammad, but fulfill his call, and also do not betray the trust entrusted to you by anyone, whether the trust is someone else's or family's; such as wives and children, Muslims or non-Muslims, while you know that it is a trust that must be guarded and maintained." Everything that is within human hands is a mandate from Allah that must be guarded and maintained.	Betrayal equated with betraying Allah and His Messenger
Debt as <i>Amanah</i>	Al-Baqarah 2:283 (Theme 3)	The guidance in the previous verse is easy to implement if one is not on a journey. If you are on a journey and conducting financial transactions not in cash, and you cannot find a writer who can write down debts properly, then let the creditor or lender hold collateral. But keeping goods as collateral or pawning them is not necessary if some of you trust others. So let the trusted person fulfill his trust, whether it is a debt or whatever he receives, and let the one who receives the trust be pious to Allah, his Sustainer. And O witnesses, do not conceal your testimony, that is, do not diminish it, exaggerate it, or omit it altogether, whether it is known to the rightful owner or not, for whoever conceals it, indeed, his heart is impure, covered with sin. Allah is All-Knowing of what you do, no matter how small it is, whether it is manifest or hidden, whether it is done by the limbs or the heart.	Financial trust, moral submission, and aspirations toward honesty in judicial practice
Fulfilling Promises	Al-Mu'minūn 23:8 (Theme 4)	Marriage is a mandate, so everyone must maintain it well. However, it is not only the marriage mandate that must be maintained, but all mandates. And lucky are those who keep the mandates placed on them and keep the promises made with other parties.	Promises and oaths as moral obligations, contrasted with hypocrisy

Cosmological of <i>Amanah</i>	Al-Aḥzāb 33:72 (Theme 5)	After asking believers to maintain piety, Allah then explains that one form of piety is maintaining trusts. We have indeed offered trusts, namely religious duties, to the heavens, the earth, and the mountains, but they were reluctant to carry out their responsibilities and feared they would not be able to carry them out. So We offered the trust to mankind, and they carried it. Indeed, mankind is very unjust because they claim to be able to carry out trusts but deliberately waste them, and very foolish because they accept trusts but often neglect and forget to carry them out or fulfill them. "Trust" in the narrow sense is religious obligations. However, more broadly, it can be understood as anything entrusted to someone to be maintained and fulfilled as best as possible and to make every effort not to waste it. Whatever the form of the trust, the recipient must be accountable to the trustee.	<i>Amanah</i> offered to the heavens, earth, and mountains; accepted only by humanity as a grave moral burden
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Numbered lists can be added as follows: Based on Table 1, the concept of *amanah* in *Tafsir Al-Maraghi* is mapped into five interrelated themes that together form a coherent ethical and theological framework. The theme of trust and entrustment in Q. An-Nisā' [4]:58 affirms *amanah* as the obligation to deliver trusts while simultaneously upholding justice. The awareness of betrayal in Q. Al-Anfāl [8]:27 underscores the severe spiritual implications of violating *amanah*, as such acts are equated with betrayal of Allah and His Messenger. In the socio-economic domain, Q. Al-Baqarah [2]:283 positions debt as a form of financial *amanah* that requires honesty, moral discipline, and integrity in judicial practice. Furthermore, Q. Al-Mu'minūn [23]:8 emphasizes fulfilling promises and oaths as moral duties that distinguish true believers from hypocrisy. Ultimately, Q. Al-Aḥzāb [33]:72 introduces the cosmological dimension of *amanah*, wherein humanity accepts a moral burden that the heavens, the earth, and the mountains declined, thereby affirming *amanah* as an existential responsibility intrinsic to human nature.

3.1.1 Theme 1: *Amanah* and Entrustment

The first theme in Surah An-Nisa verse 58 as interpreted in *Tafsir Al-Maraghi* emphasizes the obligation to fulfill trusts (*amanah*) and uphold justice. Al-Maraghi explains that this command is issued directly by Allah and addressed to all humanity as a form of social and spiritual responsibility. In this context, *amanah* is not limited to returning entrusted property but extends to broader moral responsibilities, including leadership, legal authority, and justice. Thus, the verse positions *amanah* as a foundational pillar in the structure of a just society. Furthermore, Al-Maraghi provides a linguistic analysis of related terms such as *ḥāfiẓ* (guardian), *amīn* (trustworthy person), and *wafī* (one who fulfills obligations completely), all of which reflect integrity, consistency, and fidelity to responsibility. In contrast, the term *khā'in* (traitor) represents the antithesis of these values, indicating a breach of trust. This analysis demonstrates that *amanah* functions as a primary indicator of moral character in Islam.

This interpretation is further reinforced by classical exegetes such as Abu Su'ud, who highlights the rhetorical structure of the verse as a firm divine warning. The use of imperative language indicates that fulfilling *amanah* is not merely recommended but constitutes a binding obligation, and failure to do so represents a violation of divine ordinance with consequences in both worldly and eschatological realms. Consequently, *amanah* emerges as an integral element of Islamic ethics and justice. In social terms, the verse provides a normative foundation for leaders and legal authorities to exercise power with justice and responsibility. When *amanah* is neglected by those in authority, social disorder becomes inevitable; conversely, when it is upheld, justice and social harmony prevail. Accordingly, in the interpretation of *Tafsir Al-Maraghi* on Surah An-Nisa verse 58, *amanah* transcends individual ethics

and reflects a universal principle applicable to family life, social relations, and state governance, forming the cornerstone of a just and dignified Islamic civilization.

3.1.2 Theme 2: Awareness and Betrayal

The second theme in Tafsir Al-Maraghi highlights betrayal as a grave sin against divine *amanah*, as articulated in Surah Al-Anfal verse 27. This verse issues a stern warning to believers not to betray Allah, His Messenger, or the trusts knowingly entrusted to them. In Al-Maraghi's view, betrayal is not merely a violation of interpersonal relations but also signifies a rupture in the spiritual relationship between humans and their Creator. He relates this verse to the account of Abu Lubabah, who indirectly disclosed strategic information to the enemy during the Battle of Khaybar. Although he later repented, the incident illustrates the severe consequences of betraying *amanah*, particularly in matters affecting the safety and welfare of the community. This narrative serves as a powerful reminder that betrayal undermines the entire system of trust and social order.

Through his exegesis, Al-Maraghi emphasizes that *amanah* must never be treated lightly, as every trust—whether bestowed by Allah, His Messenger, or fellow human beings—must be upheld with a high degree of responsibility and moral awareness. Betrayal damages not only social relationships but also the spiritual integrity of the individual, making the safeguarding of *amanah* a tangible expression of faith. Equally important is the emphasis on awareness (*ma'rifah*), as consciousness of divine oversight motivates individuals to uphold trust earnestly, while deliberate betrayal signals a deficiency of faith and disregard for divine consequences. Therefore, within the perspective of Surah Al-Anfal verse 27, *amanah* extends beyond trust to encompass moral responsibility and spiritual accountability, forming the foundation of faith and personal integrity. This theme also retains strong relevance in educational and social contexts as a reminder of the importance of cultivating responsibility and ethical conduct in every role undertaken.

3.1.3 Theme 3: Debt as Amanah

The third theme in Tafsir Al-Maraghi extends the scope of *amanah* into the economic domain, particularly in relation to debt and credit practices, as reflected in Surah Al-Baqarah verse 283. This interpretation emphasizes the importance of safeguarding *amanah* in financial agreements, including lending, documenting transactions, the presence of witnesses, and the provision of collateral or guarantees. Al-Maraghi asserts that, in this context, *amanah* represents a moral and spiritual responsibility that cannot be neglected and serves as a pillar for stability and justice in social life. Accordingly, every form of economic transaction must be conducted with honesty and full awareness of accountability before Allah. Delaying or neglecting debt repayment, or engaging in manipulation within contractual agreements, is thus considered a betrayal of *amanah*, resulting not only in material harm to others but also in the erosion of one's spiritual integrity, and reflecting a deviation from the ethical principles of Islam.

In line with this perspective, Sayyid Qutb also underscores the importance of trust in financial relations, often conceptualized as fiduciary responsibility, arguing that agreements in Islam are morally and spiritually binding rather than merely formal or legal. Deliberate violations of such agreements therefore undermine *amanah* as a core foundation of social justice, a concern that is increasingly relevant amid widespread fraud and contractual breaches in modern society. Furthermore, Al-Maraghi highlights the central role of *taqwa* (God-consciousness) in economic transactions, as awareness of divine accountability encourages individuals to consistently uphold *amanah*, even in the absence of external supervision. In this sense, *taqwa* functions as an internal moral safeguard against unethical behavior. Consequently, *amanah* in debt and economic practices serves not only as a legal-social framework but also as a means of shaping moral character, encouraging the cultivation of trust, responsibility, and honesty, and ultimately contributing to the formation of a just, prosperous, and ethically grounded social order.

3.1.4 Theme 4: Fulfilling Promises

The fourth theme in Tafsir Al-Maraghi addresses the fulfillment of promises as an integral dimension of *amanah* in Islam, as grounded in Surah Al-Mu'minun verse 8, which identifies those who safeguard trusts and fulfill their promises as defining characteristics of true believers. In this context, promises are not limited to formal or written agreements but also include moral commitments and social obligations expressed verbally or implicitly. According to Al-Maraghi, a promise constitutes a binding responsibility that must be honored with sincerity and commitment. He further explains that violating promises—whether in personal or social affairs—reflects a profound crisis of integrity and is regarded as a hallmark of hypocrisy, as indicated in Prophetic traditions that identify breaking promises as one of the signs of a hypocrite. Thus, honoring commitments is not merely a matter of social ethics but also a spiritual imperative reflecting the extent to which an individual upholds honesty as a form of *amanah* entrusted by Allah.

Moreover, the breach of promises generates systemic consequences in social life, as the erosion of trust leads to tension, instability, and moral disorientation within society. Al-Maraghi emphasizes that communities unable to uphold trust and loyalty are prone to fragmentation, making the fulfillment of promises a fundamental pillar in building strong and cohesive social structures. From a spiritual perspective, keeping promises is also an act of obedience to Allah, since every commitment is regarded as a sacred responsibility carrying moral consequences. Faith, therefore, is not measured solely through ritual observance but also through the fulfillment of social responsibilities, including honoring promises, which strengthens both the vertical relationship with God and the horizontal relationship with fellow human beings. Accordingly, this theme demonstrates that *amanah* is a comprehensive principle encompassing all dimensions of life—extending beyond the safeguarding of property to include truthfulness in speech and fidelity in action—while also underscoring the importance of cultivating these values in Islamic character education so that individuals develop integrity, responsibility, and trustworthiness in all aspects of their lives.

3.1.5 Theme 5: Cosmological of *Amanah*

The fifth theme in Tafsir Al-Maraghi concerns the cosmological dimension of *amanah*, as articulated in Surah Al-Ahzab verse 72. This verse portrays the heavens, the earth, and the mountains as declining to bear the *amanah* due to the magnitude of its responsibility, while humanity accepts it. According to Al-Maraghi, the *amanah* in this context transcends the notion of a simple trust and encompasses profound moral, spiritual, legal, and social responsibilities, indicating that humanity has been endowed with both a great honor and a heavy burden not assigned to other creations. He interprets humanity's acceptance of this *amanah* as a reflection of courage, yet also as the beginning of a profound existential trial, since humans are granted free will to either uphold or neglect it. When *amanah* is fulfilled faithfully, humans attain a noble status before Allah; when neglected, they fall into wrongdoing and ignorance, as indicated in the continuation of the verse, making *amanah* a key measure of faith and moral integrity.

The implications of this cosmological *amanah* are far-reaching, as Al-Maraghi relates it to all dimensions of human life, including honesty, justice, social responsibility, and leadership, thereby establishing it as an ethical foundation guiding all human actions. In both personal and public spheres, awareness of *amanah* is intrinsic to humanity's mission as *khalifah* (vicegerent) on earth, and failure to uphold it constitutes a betrayal of the primordial covenant with Allah. Furthermore, Al-Maraghi emphasizes that success in fulfilling *amanah* leads to the formation of a just and harmonious society, whereas its neglect results in social disorder, weakened trust, and declining leadership quality. Consequently, education on *amanah* must be instilled from an early age through formal instruction, role modeling, and habitual practice within families, educational institutions, and governance structures. In sum, the theme of cosmological *amanah* not only affirms humanity's strategic position within the cosmic order but also provides a theological and ethical foundation for Islamic character education,

encouraging the development of individuals who are conscious of their moral responsibilities and committed to acting responsibly across all dimensions of life.

Table 2. Themes, Qur'anic References, and Core Findings on the Concept of *Amanah* in Tafsir Al-Maraghi

No.	Theme	Qur'anic Reference	Core Findings in Tafsir Al-Maraghi
1	<i>Amanah</i> and Entrustment	Q. An-Nisā' [4]:58	<i>Amanah</i> is an explicit divine command to render trusts and uphold justice, encompassing moral, social, and leadership responsibilities as the foundation of a just society.
2	Awareness of Betrayal	Q. Al-Anfāl [8]:27	Betrayal of <i>amanah</i> is equated with betraying Allah and His Messenger, indicating weak faith and resulting in severe consequences for spiritual and social integrity.
3	Debt as <i>Amanah</i>	Q. Al-Baqarah [2]:283	Debt transactions constitute a financial <i>amanah</i> that demands honesty, accountability, and piety (<i>taqwā</i>) as the basis for economic justice and social trust.
4	Fulfilling Promises	Q. Al-Mu'minūn [23]:8	Honoring promises is a defining characteristic of true believers, whereas breach of promises reflects hypocrisy and undermines trust in social life.
5	Cosmological of <i>Amanah</i>	Q. Al-Aḥzāb [33]:72	<i>Amanah</i> represents a cosmological moral burden borne solely by humankind, encompassing comprehensive ethical, spiritual, and social responsibilities as God's vicegerent (<i>khalīfah</i>) on earth.

3.2 Discussion

The discussion of these thematic implications plays a crucial role in the context of Islamic character education in Indonesia. The values of *amanah* embedded in Al-Maraghi's Tafsir provide a strong normative foundation for fostering honesty, responsibility, and moral integrity among students. By comprehensively integrating the concept of *amanah* into the curriculum and instructional strategies, Islamic character education not only strengthens students' spiritual understanding but also shapes behaviors that reflect trustworthiness and accountability in everyday life. Consequently, this approach is expected to respond effectively to the moral and social crises currently faced by the younger generation in Indonesia.

3.2.1 Curriculum Integration: Implications for Islamic Character Education in Indonesia

Curriculum integration represents one of the most significant implications of the thematic findings on the concept of *amanah* in Tafsir Al-Maraghi. The values inherent in *amanah*, such as truthfulness, respect for debts, and commitment to keeping promises, can be transformed into concrete learning materials within character education modules. In this regard, Islamic education holds substantial potential to adopt Qur'anic teachings as practical sources of moral values applicable to students' daily lives. Islamic boarding schools (*pesantren*) and faith-based schools that emphasize moral development can position the values of *amanah* as a foundational framework for curriculum development (Hermawan et al., 2020). The integration of *amanah* values into the character education curriculum also creates significant opportunities to nurture a generation with strong social responsibility and resilient personal character. In subjects such as Aqidah Akhlak or Islamic Religious Education, teachers may design learning materials that move beyond theoretical explanations toward practical implementation of *amanah* through daily activities, including collaborative assignments, classroom responsibilities, and community service programs. As argued by Fauzi and Hamidah (2021), character education grounded in Qur'anic values is essential as a moral foundation for students' holistic development.

Beyond individual character formation, the implementation of *amanah* values in education contributes substantially to the development of healthy social relationships within the school environment. Students who are accustomed to upholding trust and commitments are more likely to

engage in interactions characterized by honesty, fairness, and accountability, thereby fostering a conducive and productive educational atmosphere in which trust becomes a core value in interpersonal relations. As noted by Sari (2019), strengthening character through Islamic values can reinforce social cohesion and reduce interpersonal conflicts among students. Furthermore, reinforcing *amanah* within the Islamic character education curriculum enables continuity between formal education and real-life practice, positioning schools not merely as spaces for cognitive learning but also as arenas for ethical development. When *amanah* is systematically embedded in the curriculum, all educational stakeholders—teachers, students, and parents—actively participate in cultivating a shared culture of responsibility and trust. Thus, the concept of *amanah* in Tafsir Al-Maraghi holds considerable potential as a foundational basis for developing an applicable and contextual Islamic character education curriculum, one that strengthens students' spirituality while shaping honest, responsible, and resilient personalities, and therefore must continue to be developed systematically and innovatively.

3.2.2 Practical Experiences in Character Formation

The habituation method serves as one of the most effective strategies for instilling *amanah* values within Islamic character education. Experiences from Ma'had Al Jami'ah Padangsidempuan demonstrate that habituation through role modelling is particularly effective in shaping student behavior aligned with values of honesty, sincerity, and justice. The exemplary conduct of teachers and the broader school environment provides tangible models that students can emulate in their daily lives (Trimala, 2022). In addition to role modelling, habituation is implemented through various assignments and activities specifically designed to reinforce both understanding and practice of *amanah*. For instance, tasks emphasizing responsibility and active participation in social activities allow students to directly experience the importance of maintaining trust and fulfilling obligations with integrity. These activities transcend mere formal requirements and function as effective instruments for sustainable character development (Abdul Manap et al., 2025).

Participation in community-based activities also constitutes a significant method for internalizing *amanah* values. Through involvement in social and humanitarian programs, students are trained to assume responsibility not only for themselves but also for their surrounding communities. This approach aligns with the concept of *amanah* as a collective moral responsibility essential for fostering a just and integrity-driven society (Longa, 2021). Moreover, the reinforcement of *amanah* through habituation is supported by contextual and communicative learning approaches. By prioritizing interaction and reflective practices, students are encouraged to deeply understand and internalize the meaning of *amanah*, allowing the value to become an integral part of their identity and behavior. This approach ensures that value-based learning extends beyond theoretical comprehension and is meaningfully applied in everyday life (Ramadhani, 2025).

Overall, habituation methods that incorporate role modelling, structured assignments, and social participation have proven effective in shaping Islamic character grounded in *amanah*. The implementation of these strategies in educational institutions such as Ma'had Al Jami'ah IAIN Padangsidempuan offers concrete evidence of how Qur'anic values can be systematically and sustainably internalized within Islamic character education (Trimala, 2022).

3.2.3 Educational Policy and Leadership

Leadership education and policy development constitute essential components in strengthening Islamic character education, particularly within the pesantren context. Research of Sa'rani (2026) and Ramadani (2025) indicates that reinforcing the value of *amanah* in leadership positions within pesantren contributes significantly to the emergence of leaders who are responsible, just, and trustworthy. By instilling the principles of *amanah* in leadership education, students are not only introduced to theoretical frameworks of leadership but are also guided to practice essential moral values in the execution of their responsibilities.

Leadership grounded in *amanah* plays a strategic role in shaping the character of the entire educational community. Leaders who uphold *amanah* are capable of serving as moral exemplars for students and staff, thereby fostering an environment conducive to the holistic internalization of Islamic values. This perspective aligns with the concept of Islamic leadership, which emphasizes justice, honesty, and social responsibility as fundamental principles in the governance and management of educational institutions. Moreover, educational policies that integrate *amanah* values provide a comprehensive framework to ensure the consistency and sustainability of character education in *pesantren*. Such policies encompass curriculum development, leadership training programs, and periodic evaluations of the implementation of *amanah* across various dimensions of institutional life. This systemic approach ensures that *amanah* is not taught in a fragmented manner but becomes an integral part of the school culture and managerial practices (Sa'rani, 2026).

The implementation of *amanah* values in leadership education also significantly influences students' capacity for ethical and responsible decision-making. Through appropriate guidance and mentoring, prospective leaders are encouraged to internalize the principle of *amanah*, enabling them to carry out entrusted responsibilities with integrity and resilience against moral deviations. This process is crucial for cultivating future leaders who are capable of maintaining public trust and managing resources in a fair and transparent manner.

3.2.4 Contextual Adaptation through Value Integration

Contextual adaptation represents a crucial aspect in integrating *amanah* values into Islamic character education in Indonesia. Indonesian scholars emphasize the importance of aligning the concept of *amanah* with local cultural and social contexts to ensure that these values are effectively accepted and practiced within society. In this regard, *amanah* is understood not merely as a general moral responsibility but also, more specifically, as honesty in economic transactions—an interpretation that is highly relevant to the daily lives of Indonesian communities (Sa'rani, 2026). Within the economic context, *amanah* functions as an ethical foundation of the marketplace, requiring economic actors to act honestly and fairly in every transaction. Studies published in the eJournal of Sunan Gunung Djati highlight that the application of *amanah* values in local business practices serves as a central pillar in building trust among community members, as reflected in honesty in trade, transparency in pricing, and responsibility in fulfilling transactional commitments (Sa'rani, 2026).

Furthermore, curricular adaptations in Islamic boarding schools and faith-based educational institutions increasingly emphasize *amanah* as an integral component of contextual Islamic economic teachings. Lessons on business ethics and moral conduct in trade are aligned with local cultural norms, thereby enhancing the relevance and accessibility of learning materials for students, and strengthening the internalization of *amanah* so that it is not only understood theoretically but also applied in real-life situations (Ningsih & Zalisman, 2024). The significance of this contextual adaptation is also evident in its role in fostering harmonious social relationships, where honesty and responsibility cultivate mutual trust and strong social solidarity—key foundations for a just and prosperous society in line with Islamic principles as articulated in Tafsir Al-Maraghi (Ramdhan & Arifin, 2025). In sum, the contextual integration of *amanah* into curricula and socio-economic life in Indonesia enriches conceptual understanding while enhancing the relevance and applicability of character education, thereby shaping individuals who are responsible, trustworthy, and endowed with strong moral integrity.

The findings of this study demonstrate that the concept of *amanah* as interpreted in Tafsir Al-Maraghi possesses strong relevance and applicability within the framework of Islamic character education in Indonesia. By connecting Qur'anic exegesis to educational practice, character education programs are able to root moral values firmly in theological and ethical teachings derived from the Qur'an. This alignment strengthens both the theoretical foundation and practical implementation of values such as trust, responsibility, and accountability in students' daily lives (Al-Maraghi, 2021). The integration of *amanah* values through the interpretative insights of Tafsir Al-Maraghi enhances the meaningfulness and contextual relevance of learning, enabling students to perceive moral teachings

not as abstract norms but as lived principles guiding real behavior, in line with value-based and contextual character education approaches (Nucci et al., 2014).

Furthermore, the thematic interpretation of *amanah* in Tafsir Al-Maraghi reinforces the strategic role of Islamic education in shaping individuals who are honest, responsible, and morally upright. Islamic education, when grounded in authoritative tafsir traditions, functions not only as a medium for transmitting religious knowledge but also as a transformative process that forms ethical character. This is supported by Fauzi and Hamidah (2021), who argue that Qur'anic-based character education provides a comprehensive moral framework guiding behavior across social, academic, and civic domains. The findings also highlight that combining textual Qur'anic analysis with educational practice significantly supports the internalization of *amanah* values, encouraging students not only to understand the concept cognitively but also to embody it through habitual action and ethical decision-making, consistent with theories emphasizing the integration of moral cognition, emotion, and action (Berkowitz & Bier, 2004; Lickona, 2013).

In addition, the study reveals that the application of *amanah* values through curriculum integration, leadership education, and habituation practices contributes to the development of socially responsible individuals and ethical communities. Educational institutions that consistently model trustworthiness and accountability help students develop strong moral identities, thereby strengthening social cohesion and reducing moral degradation, particularly in pluralistic contexts (Sari, 2019). The role of leadership and educational policy further underscores the systemic dimension of *amanah*, where leaders act as moral exemplars shaping institutional culture in accordance with principles of justice, integrity, and responsibility (Beekun & Badawi, 2005). Moreover, contextual adaptation—aligning Qur'anic values with local socio-cultural and economic realities—emerges as a critical factor in enhancing the effectiveness of character education. Ultimately, embedding *amanah* within everyday educational practices fosters moral communities grounded in trust and responsibility, contributing not only to individual moral development but also to the creation of a just, harmonious, and ethically grounded society (Al-Maraghi, 2021). The conceptual framework of *amanah* can be seen in Figure 1.

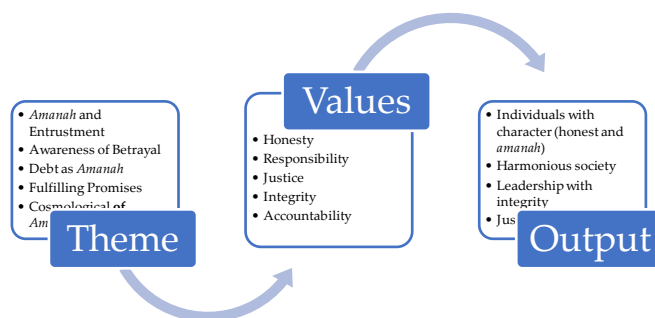


Figure 1. The conceptual framework of *amanah*

4. CONCLUSION

This study has presented a thematic analysis of the concept of *amanah* as examined in *Tafsir al-Maraghi*, demonstrating that *amanah* constitutes a multidimensional ethical obligation in Islam encompassing moral, spiritual, social, and economic responsibilities. By examining five Qur'anic verses alongside the exegetical interpretations of Ahmad Mustafa al-Maraghi, the study reveals that *amanah* is not merely a theological mandate but also a foundational element in Islamic character formation, governance practices, and everyday social interactions. The manifestations of *amanah* include the fulfillment of financial obligations, respect for social contracts, the preservation of leadership integrity, and adherence to divine laws.

The primary strength of this study lies in its holistic exegetical framework, which bridges classical Qur'anic interpretation with contemporary needs in Islamic character education, particularly within the Indonesian educational context. This research offers pedagogical insights for Islamic educators by

suggesting that *amanah* values can be effectively internalized through habituation, role modelling, and the development of contextual curricula rooted in Qur'anic ethics. Nevertheless, this study has several limitations due to its reliance on a single primary exegetical source. Although Tafsir al-Maraghi provides systematic and comprehensive commentary, comparative studies involving other exegetical perspectives would further deepen the discussion of *amanah*. In addition, the educational implications presented in this study remain conceptual rather than empirical. The study only proposes a theoretical framework for integrating *amanah* into Islamic character education, while its implementation in curriculum design and classroom practice still requires further empirical investigation. Despite these limitations, this study highlights the importance of *amanah* as a fundamental value in shaping moral integrity, responsible leadership, and social trust in contemporary society.

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