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Philosophical Foundation of Trust in Islamic Thought: An Analytical Study of Qur'ānic, Ethical and Theological Dimensions

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Abstract:

Trust is an essential element of human relationships, ethic and social organization. Islamic belief, however, takes its concept of trust, or Amānah, beyond the interpersonal reliability and looks at it as an important philosophical nature between God, the human and the creation. The paper examines the philosophical dimensions of trust in the Islamic perspective with a focus on the Qur'ānic, theological and ethical dimensions. The research suggests that the role of trust in Islam goes beyond being a social morality and is a divine duty placed on humans as moral agents and vicegerents of Allah on earth. This research uses an analytical and interpretative method in which primary sources of Islam such as the Qur'ān and classical Islamic intellectual traditions and the related works from Islamic philosophy and Islamic ethics are examined.

The study emphasizes the concepts of Tawḥīd (Divine Unity), Khilāfah (vicegerency), human accountability, and moral responsibility as the philosophy of trust in Islam. Moreover, it is clear that Islamic trust is not the same as contemporary secular trust as it is related to the ethical responsibility and spiritual accountability to God. This study shows that the revival of Islamic ideology of Amānah can play a significant role in solving the ethical problems facing the personal, social and institutional life in the present era.

Keywords: *Trust, Amānah, Islamic Philosophy, Qur'ānic Ethics, Tawḥīd, Khilāfah, Moral Responsibility.*

1. Introduction

Trust has been one of the basic concepts that have been discussed in philosophical, ethical and social traditions throughout human history. Trust is essential to human society as there is no substitute for honesty, reliability, and responsibility in human relationships, institutions, and economies, and in systems of governance. Today, the concept of trust is explored in the philosophical context as a social process that facilitates cooperation among individuals and societies. Religious traditions, however, have a much more profound understanding of trust when brought together with moral obligation and the human to human relationship and the relationship between human and the ultimate source of existence.

Trust (Amānah) has a special place in Islamic philosophy. It is not just about trust between people or meeting social responsibilities, but rather it is a way of thinking about human life, its purpose, and its responsibility. Islamic teachings view human beings as a moral responsibility, given responsibilities by Allah. Thus, trust becomes an integral part of the human identity and ethical life.

From the Qur'ān, the idea of Amānah comes as a concept that has been accepted by human beings as one of their basic responsibilities:

"Indeed, We offered the Trust to the heavens and the earth and the mountains, but they declined to bear it and feared it; and man undertook it. Indeed, he was unjust and ignorant." (Qur'ān 33:72)

Classical Muslim interpreters have read this verse in a number of ways, seeing Amānah as encompassing social duties alongside religious ones, moral duties, and intellectual and moral capacity, and as linked to the purpose of human creation[1].The essence of trust in Islam is based on the principle of Tawḥīd (Divine Unity). Allah is the ultimate source of existence, truth and morality in Islamic philosophy. This awareness puts us in a very special position of being trustees and not absolute owners of our abilities, knowledge, and possessions, and creates a new ethical framework wherein human freedom is balanced with accountability.[2] This is consolidated by the Qur'ānic notion of human Khilāfah (vicegerency). The Qur'ān states:

And, when your Lord said to the angels, 'I will place upon the earth a vicegerent.' (Qur'ān 2:30)

This verse suggests that humans are given a role and not a licence to rule. Islamic thinkers believe that humans are given knowledge, authority and resources to govern worldly affairs in accordance with Divine guidance; thus all authority has an ethical mandate..[3] Human freedom and accountability are also closely related with trust. In Islamic thought it is understood that moral responsibility depends on the ability to make choices. Humans are responsible because they have the ability to make conscious choices. By the abilities and how they are used, Al-Ghazālī says human perfection relies on directing them towards their proper use, and failing to do so is a failure of responsibility.[4]The trustworthiness of Prophet Muhammad, peace be upon him, can also be seen in his character before he was given the revelations, as he was called "Al-Amīn" (the trustworthy). This illustrates that trustworthiness is not an obligation, nor is it only a legal obligation, but rather one of the highest moral virtues in Islam [5]

While there are many studies that have discussed Islamic ethics and Qur'ānic morality, the philosophical foundations of trust need to be examined. In previous discussions, Amānah is often referred to as a moral virtue, whereas little emphasis is placed on its connection with metaphysics, human identity, freedom and accountability. In this present study, the need is to fill this gap by examining the concept of trust as a philosophical concept in the Islamic perspective.

2. Literature Review

Amānah has been discussed a lot in the Qur'ānic exegesis, theology and philosophy and ethics. Muslim scholars have not just considered trust as a personal characteristic, but as a

[1]Fakhr al-Dīn al-Rāzī, *Mafātīḥ al-Ghayb* (Beirut: Dār Iḥyā' al-Turāth al-ʿArabī, 1999), commentary on Qur'ān 33:72.

[2]Seyyed Hossein Nasr, *Islamic Philosophy from Its Origin to the Present: Philosophy in the Land of Prophecy* (Albany: State University of New York Press, 2006), 17–20.

[3]Fazlur Rahman, *Major Themes of the Qur'an* (Chicago: University of Chicago Press, 2009), 23–25.

[4]Abū Ḥāmid al-Ghazālī, *Iḥyā' ʿUlūm al-Dīn* (Beirut: Dār al-Kutub al-ʿIlmiyyah, 1995), 3:45.

[5]Muḥammad ibn Ismāʿīl al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, Book of Prophets, ḥadīth concerning the trustworthiness of the Prophet ﷺ.

general concept related to human life, moral accountability and the relationship between Allah and creation.

2.1 Classical Islamic Understanding of Trust

Abū Ḥāmid al-Ghazālī (d. 1123) One of the most significant ethical philosophies in Islam was that of 1111 CE. Although Amānah is not a complete system of philosophy, he does show that it is the purification of the soul (tazkiyah al-nafs) that gives key insight into the responsibility of trust and its connection to character and spiritual perfection. In Iḥyā' ʿUlūm al-Dīn, he teaches that intellect, wealth, authority, and physical strength are not something that anyone has unrestricted access to, but rather a type of trust that must be utilized correctly; by using them for their intended purpose, one fulfills trust, and by using them for any other purpose, one is failing at the duty of trust.[6] Al-Ghazālī associates the idea of trust with sincerity (ikhlāṣ): A reliable person is not just a person who does not fail in their duty with respect to the outside but a person whose internal intent is cleansed. Trust starts in the "subject" and comes before it is seen in social relationships.

Ibn Sīnā (Avicenna, d. He (1037 CE) approached human responsibility in terms of existence, intellect and soul. According to this account, humans have a rational soul (al-nafs al-nāṭiqah) which sets them apart from other animals and allows them to grasp truth, understand moral and ethical principles, and strive towards perfection.[7] This position is the intellectual ability that is the basis for responsibility, because a being with knowledge and choice has to be responsible for its use of that ability. When read philosophically, the intellect itself is a trust; knowledge is not merely a source of power, but a trustful responsibility which has to be applied ethically, and the greater the intellect, the greater the responsibility.

The writings of Averroes (Ibn Rushd, d. 1198 CE) stressed the "harmony between reason and revelation" (ʾaql and waḥy) and maintained that the correct use of reason is an act of obedience as the human being has been given the capacity to reflect on creation and look for the truth in his or her existence. [8] In the context of this, Amānah becomes intellectual: Human beings are given reason, and not using reason properly will be a failure to honour a gift from the divine. Scholars – who, along with their knowledge, shape society – are also responsible in communicating and applying their knowledge responsibly.

Fakhr al-Dīn al-Rāzī (d. In his exegesis Mafātīḥ al-Ghayb (1210 CE) Jāmidī discussed in detail the concept of Amānah. A key aspect of his interpretation of Qur'ān 33:72 is the connection between trust and moral responsibility; human responsibility is a fact because human beings have the freedom to choose, and accepting the Trust serves as a sign of the unique moral situation that God has placed on human beings in creation. In his reading the subject, therefore, does not only instruct us what we should do, it also also teaches us why we are responsible subjects.[9]

Ibn Taymiyyah (d. In the practice of political and social ethics, 1328 CE contributed to Amānah. In Al-Siyāsah al-Sharʾiyyah he contends that there should be a distinction between authority and private privilege, and that positions of authority should be given to people who

[6]Al-Ghazālī, *Iḥyā' ʿUlūm al-Dīn*, 3:45–50.

[7]Ibn Sīnā, *The Metaphysics of The Healing*, trans. Michael E. Marmura (Provo: Brigham Young University Press, 2005), 12–18.

[8]Ibn Rushd, *The Decisive Treatise and Epistle Dedicatory*, trans. Charles E. Butterworth (Provo: Brigham Young University Press, 2001), 44–47.

[9]Al-Rāzī, *Mafātīḥ al-Ghayb*, commentary on Qur'ān 33:72.

are capable (quwwah) and trustworthy (amānah).[10] On this analysis, corruption happens when people regard their delegated, entrusted positions as their own and not as trusts to which they are held accountable to Allah, an argument that is critical for the current discussions on the nature of ethical leadership.

2.2 Contemporary Scholarly Perspectives

Fazlur Rahman (d. In the September 1988 CE, he pointed out that the Qur'ān has not only a moral vision, but a vision for morally responsible individuals and societies based on justice, compassion, and accountability.[11]In this context Amānah is one of the core morals, because humans have to create Amānah because they will be held accountable to Allah. Seyyed Hossein Nasr states that modern civilization has lost its connection with spiritual responsibility and Islamic thought considers the universe as a meaningful creation, not just a physical one.[12] This strengthens the concept of Nature, knowledge and human ability as sacred trusts, and makes environmental degradation and misuse of knowledge seem like a violation of the divine trust..[13] Approached thus, Amānah is treated in the context of justice (ʿadl), righteousness (birr), obedience (ṭāʾah), and accountability (mas'āʾu),.

2.3 Research Gap

Although trust has been explored from the perspective of ethics, theology, and social science, little has been written to the effect of Amānah as a comprehensive philosophical basis. Although the literature generally depicts trustworthiness as an individual virtue or a social obligation, it is important to undergo an analytical study of its connection to Islamic metaphysical commitments such as Divine sovereignty, human purpose, freedom, and accountability. This research will fill this gap by introducing the concept of trust as a principle that is concerned with Islamic theology, ethics, and social responsibilities and will advocate that the concept of Amānah is a central concept through which Islamic thought attempts to explain the nature of human existence and its purpose.

3. Research Questions

To overcome the identified gap, the following research questions are asked:

1. What is the sense of trust (Amānah) in Islamic thought and how is it different than the average understanding of the reliability of a person?
2. How does the Qur'ān and Prophetic traditions build the trust and human responsibility?
3. How are the concepts of Tawḥīd and Khilāfah the metaphysical foundation of Amānah?
4. In what way does the Islamic way of thinking connect human freedom to moral responsibility through the idea of 'trust'?
5. How is the Islamic notion of trust similar to and different from Western philosophical understandings of trust?

[10]Ibn Taymiyyah, *Al-Siyāsah al-Sharʿiyyah fī Iṣlāḥ al-Rāʿī wa al-Raʿiyyah* (Riyadh: Dār ʿĀlam al-Fawā'id, 1998), 17–20.

[11]Rahman, *Major Themes of the Qur'an*, 1–10.

[12]Nasr, *Islamic Philosophy from Its Origin to the Present*, 15–22.

[13]Toshihiko Izutsu, *Ethico-Religious Concepts in the Qur'an* (Montreal: McGill University Press, 2002), 3–8.

4. Research Methodology

The method used in this study is descriptive qualitative and analytical and interpretative approach. As the study seeks to analyze the concept of Amānah in a philosophical sense from the perspective of the Islamic faith, it is necessary to use a qualitative method to examine religious texts, philosophical arguments, and ethical concepts. What we don't intend to do is measure trust quantitatively but rather examine its conceptual, theological, and philosophical aspects.

4.1 Research Design

The study is an interpretative philosophy study with three dimensions: theological dimension, which is about the relationship between trust and belief in the sovereignty of Allah; philosophical dimension, which is about the relationship between trust and human nature, freedom, intellect and accountability; ethical and social dimension, which is based on the effects of trust on individual morality and social institutions. The multidimensional approach allows for a holistic experience of the concept of trust, not only as a spiritual value but also as an ethical practice.

4.2 Sources of Data

The main sources are the Qur'ān and the Prophetic traditions. Special emphasis is placed on the verses of the Qur'ān that talk about the acceptance of the Trust (33:72), about human vicegerency (2:30), about rendering of trusts and the need for justice (4:58), and about accountability for deeds (99:7–8). Prophetic traditions are explored with respect to their everyday implications relating to trust, faithfulness to promises, leadership and business ethics. [14] The study also explores the theological, philosophical, ethical and political trends of classical Islamic thought of al-Ghazālī, Ibn Sīnā, Ibn Rushd, al-Rāzī and Ibn Taymiyyah. Works of the contemporary period on Islamic philosophy, Qur'ānic ethics and comparative approaches are also secondary sources including those of Fazlur Rahman, Seyyed Hossein Nasr, and Toshihiko Izutsu.

4.3 Method of Analysis

Thematic Analysis is used as a qualitative method of analysis to reveal the prevailing themes of philosophy in relation to trust. The analysis is based on four themes: Divine ownership and human responsibility; Trust and human freedom; Trust and moral development; and Trust and social order. The study also uses a comparative analytical method in which the Islamic concept of "trust" is compared with that of other researchers, such as Thomas Hobbes, John Locke, and Immanuel Kant, to establish similarities and differences between the concepts of responsibility among humans, social trust, and moral obligations.

4.4 Scope and Limitations

The study will address philosophical aspects of trust in Islamic philosophy. Amānah has a wide range of uses in Islamic law, economics, and politics, but the focus of this research relates to its theological and philosophical component. It does not offer a comprehensive overview of each interpretation of trust, but it strives to present a coherent account of representative thinkers from a variety of periods of interpretation. Another restriction is that

[14]Muḥammad ibn ʿĪsā al-Tirmidhī, *Sunan al-Tirmidhī*, Book of Business Transactions, ḥadīth on the trustworthy merchant.

the Islamic tradition offers a range of different readings of Amānah, with the study recognising these but focusing on common themes across the major scholars.

5. Results and Discussion

5.1 The Conceptual Meaning of Amānah

The Arabic word Amānah comes from the triconsonant word root A-M-N meaning security, peace, reliability and freedom from fear. Linguistically, Amānah is the word used for a trust that is given to a person to be protected and discharged responsibly. Islamic usage is much more extensive – more than simply repayment of loans or a sense of personal justice, this term encompasses all obligations, responsibilities, gifts and abilities that Allah bestows on man, including religious obligations, moral responsibilities, knowledge and intellect, wealth and resources, social authority and obligations to creation. [15] Muslim scholars have interpreted the unique responsibility that humanity accepted as per the following Qur'ānic verse: 33:72. According to Al-Rāzī, the Trust consists of responsibilities linked to moral consciousness, religious duty and the ability to make a choice between obedience and disobedience. According to this reading, not just intelligence separates man from animals, but their ability to take responsibility. This capability itself is based on the Islamic understanding of human nature (Fiṭrah) which bestows upon humans rational ability, moral awareness, free will and ability to take responsibility. In contrast to other beings, the human being can make a conscious choice for ethical behavior, and trust must then be conjoined with human dignity, so that al-Ghazālī's claim that human perfection is to have the faculties turned towards their proper uses, is of course a direct consequence of this.[16]

5.2 Tawḥīd as the Ultimate Foundation of Trust

The The first and basic aspect of trust in Islamic belief and teaching is the absolute unity and the sovereignty of Allāh (SWT) (Tawḥīd). Allah is the Creator and owner of everything; therefore, humans can't be considered absolute owners of their lives, skills, or belongings; they are just entrusted with them and they will be held accountable for their use. The Qur'ān says: "Allah is the owner of all that is in the heaven and all that is in the earth" (Qur'ān 2:284). Accordingly, human ownership is only provisional and subject to review: wealth must be a trust to be just and generous; knowledge a trust to be honest; authority a trust to be fair; life itself a trust to be lived responsibly. Islamic philosophy sees the world as being centered on God and every facet of human life has meaning in relation to the Divine, says Nasr..[17]

Tawḥīd is philosophically a response to a previous question that many accounts of trust don't address: why should any human be responsible? Islamic thinking counters this by stating that responsibility is a concept because there is a moral reality to which man must respond outside of his desires and agreements with fellow men, so that his actions are significant not only because of their consequences in this world, but because of his responsibility to Allah. Another implication is objective morality: moral values are not the product of man's preference or fluctuating social situation, but of Divine wisdom. Trust, then, is a virtue of which not only is it useful for society, but also a virtue of obedience to the moral order, and honesty not only is useful, but is a duty; and justice not only is useful, but it is a reflection of Divine principle. This gives a sound moral basis, because where there is no man's authority,

[15] Al-Rāzī, *Mafātīḥ al-Ghayb*, commentary on Qur'ān 33:72.

[16] Al-Ghazālī, *Iḥyā' ʿUlūm al-Dīn*, 3:45–50.

[17] Nasr, *Islamic Philosophy from Its Origin to the Present*, 15–20.

there is still a moral responsibility: The one who avoids dishonesty out of fear of punishment is merely obeying an outside rule, while the one who avoids it because it is an offense against Divine trust has a greater sense of moral consciousness.

5.3 Khilāfah: Human Beings as Trustees

This constitutes the second foundation, the concept of Khilāfah as embodied in the Qur'ānic verses. One perhaps the most important passages in Islamic thought about human beings is in verse 2:30, which describes a human being not just as a biological being, but as a moral being given a purpose. Khilāfah does not mean independent authority from Allah, it is an assignment of responsibility to manage the earth according to Allah's principles. “If you're looking at the Qur'ānic conception of human beings, it's very much one about moral responsibility and creating a just social order,” writes Rahman.[18]

One of these is knowledge. The Qur'ān has recorded that Allah “taught Adam the names of all things” (Qur'ān 2:31), emphasising the intellectual ability of the human being which distinguishes him from the animals and allows him to understand creation. Islamic philosophy does not consider knowledge as simply power; the scholar, the researcher, the teacher or professional is ethically responsible due to the fact that knowledge creates the individual and the society, and if it is used incorrectly in the form of deceit, manipulation, dishonesty, or harmful innovation, then that is a breach of trust. Trusts are also wealth and material resources. It is an obligation on the Qur'ān that the welfare of human beings is to be the basis of economic activity, that it must be based on fair dealing, and that the resources must be used to enhance welfare, but not be used to cause harm: The Qur'ān calls the human being the trustee of a trust, and therefore, to spend from that which He has made you trustees over". This principle provides the basis of Islamic moral economics.

The concept of authority is dealt with in a special way, as a mandate, not a right. There is a direct link between the concept of trust and the concept of justice, and Allah commands to reveal justice when granted the trust (qiyās) to the one who is entitled to it, and to give justice between people, and to judge with justice (Qur'ān 4:58: “Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice”). The roles of leadership, political power and administrative roles are trusts because they have impact on the lives of others. This is also the basis for the trustworthiness and capability of the one to whom the public authority is given, as well as for the leader who uses it for his own sake..[19]

5.4 Trust, Freedom, and Accountability

One of the key philosophical issues is that of the interplay between freedom and responsibility. But if human beings have responsibilities, they have to have the ability to decide; Islamic philosophy, then, posits that being free is meaningful and not unlimited; choice is channeled through a structure of accountability. The Qur'ān says, “Those who do an atom's weight of good will see it, and those who do an atom's weight of evil will see it” (Qur'ān 99:7–8). Trust is the meaning of freedom; no one is trustworthy unless he or she can fulfil or betray it. Worldly life is then the test for human beings to show their ability to manage what has been entrusted to them and to opt for justice or injustice; for honesty or dishonesty; for responsibility or negligence. Moral value is dependent on the alternatives, he

[18]Rahman, *Major Themes of the Qur'an*, 23–28.

[19]Ibn Taymiyyah, *Al-Siyāsah al-Sharʿiyyah*, 17–20.

who chooses the honest path even though he has the chance to take the dishonest one shows true excellence.

5.5 Amānah as the Foundation of Islamic Ethics and Social Order

Trust is the basis of various cardinal Islamic morals such as truthfulness (ṣidq), justice (ʿadl), loyalty (wafā'), and responsibility (mas'ūliyyah). That before revelation, the Prophet Muhammad (saws) was called Al-Amīn, set a standard for trustworthiness as one of the highest character attributes in Islam.[20] It goes beyond personal morality into the organisation of society: Marriage, parenting and friendship involve fulfilling responsibilities and respecting commitments; commercial transactions involve honesty and transparency, with fraud and deception as a breach of trust; and researchers, teachers and professionals have responsibilities of possession and use of skills and knowledge which must be carried out responsibly. The same can be extended to environmental ethics by contemporary Islamic thinkers as humans are trustees of the earth.

5.6 Comparative Analysis: Islamic and Western Perspectives

Western philosophies tend to view the concept of trust from the perspective of human relations, social collaboration, political structures, and rational contract, while the Islamic view of trust is found in a metaphysical context rooted in the relationship between Allah and the human being. The two traditions acknowledge the importance of trust in social stability and in moral behavior, but disagree about the ultimate source of responsibility, the nature of the human being and the basis of moral obligation.[21]Thomas Hobbes (1588-1679 CE) used the title of Leviathan to prove that humans in a natural condition are insecure because they are driven by self-interest and the need for self-preservation.

Trust is not a natural phenomenon between people, it's a human product based on agreements and institutions; it's therefore a political construct that relies on political institutions and agreements. Islamic thought takes a different approach to the issue of origin: responsibility comes before social contract, since humans are already accountable to Allah, and an individual is still responsible even if no human is witness to the act.

John Locke (1632–1704 CE) presented a more optimistic view of human nature in his Two Treatises of Government, in which he claimed that political power comes from consent and that rulers have a mandate from society, which is revoked when they abuse it.[22]This is an interesting convergence with Islamic political thinking, as Ibn Taymiyyah is certain that leadership is an Amānah and that justice must be established. The difference lies in the source of authority: according to Islamic thought, political accountability is both social and political, and political trust has a basis in God's trust, while, in contrast, for Locke the basis of political trust lies in human consent and accountability is mainly social and political.

Immanuel Kant (1724–1804 CE) was a rational duty ethicist who believed that moral action should be based on rules that can be accepted by rational people; and that honesty is a duty because people must be treated as ends in themselves and not merely as means..[23] This aligns

[20]Al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, Book of Prophets, narration regarding the Prophet Muhammad ﷺ being known as Al-Amīn.

[21]Thomas Hobbes, *Leviathan*, ed. Richard Tuck (Cambridge: Cambridge University Press, 1996), 76–80.

[22]John Locke, *Two Treatises of Government*, ed. Peter Laslett (Cambridge: Cambridge University Press, 1988), 367–412.

[23]Immanuel Kant, *Groundwork of the Metaphysics of Morals*, trans. Mary Gregor (Cambridge: Cambridge University Press, 1998), 37–45.

with Islamic ethics which places focus on moral responsibility, respect for others, against self-serving actions and importance of ethical intentions. Kant, however, does not have revelation as the basis for morality, but rather human rationality is the major basis for morality; Islamic moral thought, however, holds that reason is a means to apprehending moral truths, and that revelation is means to ultimate guidance on moral obligation.

There are three features that make the Islamic account different. The first is the divine origin of trust, that is, all that exists is under God's control, so life, knowledge, wealth, authority, natural resources are all entrusted, not owned and returning trusts is a religious and social duty that creates an internal motivation to be trustworthy.For many theories in the West, accountability is placed before society, laws or rational principle, Islam places accountability beyond the four walls of society and places it before outward action and inward purification; for al-Ghazālī, moral perfection lies in the alignment of outward action with inward purification.[24] The third is the combination of individual and social responsibility – the trustworthy person is a personal virtue and a religious duty as well as a social need; the teacher is a person of accurate knowledge, the researcher a person of honesty, the leader a person of justice, the merchant a person of fair dealing, and all these contribute to the making of a trustworthy society.

Table 1. Islamic and Western philosophical approaches to trust compared

Aspect	**Western Philosophical Approaches**	**Islamic Philosophical Approach**
Source of trust	Human agreement, social necessity, rational cooperation	Divine responsibility established by Allah
Understanding of the human being	Rational individual bearing rights and obligations	Trustee (Khalīfah) responsible before Allah
Moral foundation	Reason, social contract, human values	Revelation combined with reason
Locus of accountability	Society, law, rational principles	Allah, society, and moral conscience
Purpose of trust	Social stability and cooperation	Fulfilment of human purpose and Divine responsibility

The power and importance of this framework is that it provides an explanation not only of why it is important for human beings to be trustworthy, but also why: Allah is the Creator, human beings are trustees, life is a responsibility, and actions carry accountability. It thus tackles one of the most enduring challenges of contemporary societies, the dichotomy between regulation from the outside and moral responsibility.

[24]Al-Ghazālī, *Iḥyā' ʿUlūm al-Dīn*, 3:45–50.

5.7 Contemporary Relevance

Amānah is still pertinent today for the many crises of our time are essentially crises of trust; political corruption, academic dishonesty, misuse of authority, economic exploitation, environmental degradation are all crises of failure to discharge responsibilities. The principle of leadership is that leadership is not about privilege, and so giving judgement fairly (Qur'ān 4:58) applies to politics, organisation, education and community service. The essence of Amānah in academic and professional settings is associated with the acquisition of knowledge, as it is one of the highest trusts; plagiarism, falsification, and manipulation of research are prohibited, therefore, and are considered as unethical as they are.Amānah provides an ethical basis for the integrity of research, and plagiarism, falsification, and manipulation of research are prohibited as they are. Islam forbids fraud, deception and exploitation in economic matters, and the Prophet Muhammad (saws) gave the "honest merchant" a high spiritual status in economic life.[25] Trusteeship of the earth is the responsible stewardship of creation, in relation to the environment.

Combined, the results suggest that trust in Islamic thought is not only about a social need, but is also tied to the Islamic understanding of human identity and purpose, provides a coherent account of freedom and accountability, and serves as a basis from which the major Islamic values emerge. .

6. Conclusion

Trust plays a crucial role in the Islamic philosophy and is one of the main ideas that Islam uses to describe and explain human being and moral responsibility. The present study has shown that Amānah is not only a personal relationship, but extends to theology, ethics and social responsibility.

The spiritual basis of trust is based on Tawḥīd (recognition of the unity of Allah) which is the knowledge of Allah as the source of everything, His control, and His law and morality. In God's system, everything is His and human beings have been given life, knowledge, wealth and authority, and human existence has been elevated from ownership to responsibility. The Qur'ānic notion of Khilāfah also details the role of human beings as trustees of the earth: human beings are endowed with special powers such as intellect and moral consciousness, but these powers imply duties not unfettered freedom.

Human beings are morally responsible, since they can choose and their choices decide whether the trusts that are put on them are fulfilled or betrayed; freedom is not unlimited independence but is a choice within a moral framework. Amānah also is the root of Islamic ethics, as honesty in the person, social justice, economic fairness, responsibility for leadership, professional integrity follow from it. Trust begets cooperation and fairness, and when it is violated, it causes corruption and instability.

Comparative analysis indicated that the concept of trust also exists in Western traditions, but Islamic concept established from the Divine responsibility based on Divine accountability, which still has moral obligation, even if it is not seen and enforced by human laws. Amānah provides an important template for restoring trust and reliance in a world where many institutions struggle for credibility, in which every ability, every position, and every resource is treated as a responsibility and not a possession. It should therefore be understood that trust constitutes a philosophy that influences an individual's identity, values and ethical actions,

[25] Al-Tirmidhī, *Sunan al-Tirmidhī*, Book of Business Transactions, ḥadīth on the trustworthy merchant.

and that its revival can contribute to the creation of ethically responsible individuals and organizations.

7. Recommendations

Trust plays a crucial role in the Islamic philosophy and is one of the main ideas that Islam uses to describe and explain human being and moral responsibility. The present study has shown that Amānah is not only a personal relationship, but extends to theology, ethics and social responsibility.

The spiritual basis of trust is based on Tawḥīd (recognition of the unity of Allah) which is the knowledge of Allah as the source of everything, His control, and His law and morality. In God's system, everything is His and human beings have been given life, knowledge, wealth and authority, and human existence has been elevated from ownership to responsibility. The Qur'ānic notion of Khilāfah also details the role of human beings as trustees of the earth: human beings are endowed with special powers such as intellect and moral consciousness, but these powers imply duties not unfettered freedom.

The study also determined that trust provides the philosophical connection between freedom and accountability. Human beings are morally responsible, since they can choose and their choices decide whether the trusts that are put on them are fulfilled or betrayed; freedom is not unlimited independence but is a choice within a moral framework. Amānah also is the root of Islamic ethics, as honesty in the person, social justice, economic fairness, responsibility for leadership, professional integrity follow from it. Trust begets cooperation and fairness, and when it is violated, it causes corruption and instability.

Comparative analysis indicated that the concept of trust also exists in Western traditions, but Islamic concept established from the Divine responsibility based on Divine accountability, which still has moral obligation, even if it is not seen and enforced by human laws. Amānah provides an important template for restoring trust and reliance in a world where many institutions struggle for credibility, in which every ability, every position, and every resource is treated as a responsibility and not a possession. It should therefore be understood that trust constitutes a philosophy that influences an individual's identity, values and ethical actions, and that its revival can contribute to the creation of ethically responsible individuals and organizations.

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