

## Perception of the Verses of Blessing in the Qur'an: An Analytical Study of Understanding among Islamic Industrial Entrepreneurs in Jakarta

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### Abstract

*This study explores Muslim entrepreneurs' perceptions of the Qur'anic verses of blessing (āyāt al-barakah) and their implications for Islamic business ethics and practice among Islamic industrial entrepreneurs in Jakarta. The research departs from the assumption that the Qur'an functions not only as hudā (guidance) and shifā' (healing), but also as a spiritual source of prosperity and ethical conduct in business. Employing a qualitative field research approach, the study involved 30 Muslim entrepreneurs representing various industries, including property, oil and gas, culinary, and information technology. Data were collected through observation, interviews, documentation, and questionnaires, and analyzed using descriptive and phenomenological methods. The findings indicate that Muslim entrepreneurs perceive the Qur'an as a source of material and spiritual blessing, influencing business orientation, ethical conduct, and personal development. The verses analyzed (Q.S. al-An'ām [6]:92, 155; al-Anbiyā' [21]:50; and Sād [38]:29) emphasize the integration of divine guidance into commercial life. The study concludes that a Qur'an-based perception of blessing fosters ethical entrepreneurship, resilience, and innovation, positioning religious consciousness as a central component of sustainable business success.*

**Keywords:** Qur'anic blessing, Islamic entrepreneurship, perception, business ethics

### Abstrak

Penelitian ini mengkaji persepsi para pengusaha Muslim terhadap ayat-ayat Al-Qur'an tentang keberkahan (āyāt al-barakah) serta implikasinya terhadap etika dan praktik bisnis Islam di kalangan pengusaha industri Islam di Jakarta. Penelitian ini berangkat dari asumsi bahwa Al-Qur'an berfungsi tidak hanya sebagai *hudā* (petunjuk) dan *shifā'* (penyembuh), tetapi juga sebagai sumber spiritual bagi kemakmuran dan perilaku etis dalam berbisnis. Dengan menggunakan pendekatan penelitian lapangan kualitatif, studi ini melibatkan 30 pengusaha Muslim yang mewakili berbagai bidang industri, termasuk properti, minyak dan gas, kuliner, serta teknologi informasi. Data dikumpulkan melalui observasi, wawancara, dokumentasi, dan kuesioner, kemudian dianalisis menggunakan metode deskriptif dan fenomenologis. Hasil penelitian menunjukkan bahwa para pengusaha Muslim memandang Al-Qur'an sebagai sumber keberkahan material dan spiritual yang memengaruhi orientasi bisnis, perilaku etis, dan pengembangan pribadi. Ayat-ayat yang dianalisis (Q.S. al-An'ām [6]:92, 155; al-Anbiyā' [21]:50; dan Sād [38]:29) menekankan pentingnya integrasi petunjuk Ilahi dalam kehidupan komersial. Penelitian ini menyimpulkan bahwa persepsi tentang keberkahan yang berlandaskan Al-Qur'an dapat menumbuhkan kewirausahaan etis, ketangguhan, dan inovasi, serta menempatkan kesadaran religius sebagai komponen utama dalam kesuksesan bisnis yang berkelanjutan.

**Kata kunci:** Keberkahan Al-Qur'an, Kewirausahaan Islam, Persepsi, Etika Bisnis



## INTRODUCTION

The Qur'an, as the sacred scripture of Islam, serves as *hudā* (guidance) for all humankind. However, many Muslims still perceive its role narrowly, confining it to matters of ritual worship and spiritual devotion. This limited understanding causes the Qur'an's relevance to broader aspects of life -particularly in economics and business- to be often overlooked. In reality, the Qur'an was revealed as a comprehensive guide that addresses both spiritual and worldly dimensions of human existence.

Within its teachings, the Qur'an provides clear guidance on economic and entrepreneurial activities. Many verses encourage believers to engage in trade and seek lawful sustenance as part of their devotion to Allah. The Prophet Muhammad ﷺ himself exemplified this balance through his early and active involvement in commerce, proving that business is not merely a worldly pursuit but a noble act of worship when conducted ethically and sincerely.<sup>1</sup>

One prominent example is found in Surah al-Jumu'ah [62]:10, where Allah commands believers to "disperse in the land and seek the bounty of Allah" after prayer. According to classical scholars such as al-Baghawi, this verse instructs Muslims to engage in trade while maintaining remembrance of Allah. Such teachings have inspired generations of Muslim entrepreneurs, from the Prophet's companions like 'Abd al-Rahmān ibn 'Auf and 'Uthmān ibn 'Affān to modern business figures who strive to integrate faith with commerce.

Despite this strong theological foundation, many contemporary Muslim entrepreneurs still face challenges such as financial loss and bankruptcy. This indicates a disconnect between Qur'anic ideals and practical business implementation. Therefore, a deeper understanding of the Qur'anic verses of blessing (*āyāt al-barakah*) is crucial. By internalizing these teachings, entrepreneurs can develop ethical, innovative, and spiritually grounded business practices that promote both material success and divine blessing.

## RESEARCH METHODOLOGY

This study adopted a qualitative approach through field research to examine Muslim entrepreneurs' perceptions of the Qur'anic verses of blessing (*āyāt al-barakah*). The qualitative design was selected to capture the participants' lived experiences and to interpret how they internalize religious and ethical values in their business practices. In this research, the investigator functioned as the primary instrument, directly engaging with respondents in their natural business environments to collect and interpret data.

Data were collected from primary and secondary sources. Primary data were obtained through direct observation and in-depth interaction with thirty Muslim entrepreneurs from various business sectors in Jakarta, including property, construction, oil and gas, logistics, culinary, retail, and information technology. Secondary data were gathered from relevant written materials, such

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<sup>1</sup> Abu al-Fida Ibnu Katsir, *Tafsir Al-Qur'an Al-Karim*, (Riyadh: Dar Kunuz Isybilia, 2009), vol. I, h. 83.  
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as academic journals, books, company records, and periodic business reports, to strengthen and validate the field findings.

Four main techniques were employed for data collection: participant observation, interviews, documentation, and questionnaires. Participant observation allowed the researcher to directly experience how Islamic values are applied in daily business practices. Semi-structured interviews—conducted individually and in groups—were used to gain deeper insights into participants’ perceptions. Documentation complemented these findings, while questionnaires using a five-point Likert scale measured the degree to which entrepreneurs internalized the Qur’anic values of blessing.

Data analysis applied both descriptive and phenomenological approaches. The descriptive method was used to present observed realities objectively, whereas the phenomenological approach aimed to uncover the underlying meanings of entrepreneurs’ experiences. The analytical process involved three stages: data reduction, categorization, and interpretation. To quantify perception levels, scores were categorized into five ranges—very positive, positive, moderate, negative, and very negative—based on an interval scale of 0.8. The study’s conclusions were drawn after verifying the validity of all empirical data, ultimately providing a comprehensive understanding of how Qur’anic perceptions of blessing shape ethical behavior, spiritual awareness, and entrepreneurial success among Muslim business practitioners.

## RESULTS AND DISCUSSION

### A. Interpretation of the Verses Indicating that the Qur’an Brings Blessing

#### 1. Blessings are attained through preaching and giving admonition.

﴿وَهَذَا كِتَابٌ أَنْزَلْنَاهُ مُبْرَكٌ مُصَدِّقٌ لِّذِي بَيْنَ يَدَيْهِ وَلِتُنذِرَ أُمَّ الْقُرَىٰ وَمَنْ حَوْلَهَا وَالَّذِينَ يُؤْمِنُونَ بِالْآخِرَةِ يُؤْمِنُونَ بِهِ وَهُمْ عَلَىٰ صَلَاتِهِمْ يُحْفَظُونَ﴾ (الانعام/6: 92-92)

The explains that the Qur’an is a blessed book revealed to provide guidance and warning to humankind. The word *anzāra* means to announce and to warn, indicating that the blessing of the Qur’an manifests through the act of da‘wah (preaching) and the delivery of its teachings to people.

Ibn Ḥayyān and al-Qurṭubī interpret *litundhira* as a call for mankind to avoid punishment and to obey Allah’s commands. Al-Ālūsī and al-Ṭabāṭabā’ī emphasize that the primary function of the Qur’an is *al-indhār* (warning), and that da‘wah serves as the means by which its blessings are spread. Thus, blessings are not granted automatically, but rather to those who actively convey and live by the message of revelation.<sup>2</sup>

The Prophet Muhammad (peace be upon him) said:

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<sup>2</sup> Muhammad bin Yusuf Al Andalusi, *Tafsir Al Bahru Al Muhith*, (Beirut: Dar Kutub Al Ilmiyah, 2010), cet: III, v. IV, h. 183

“Whoever calls others to guidance will receive a reward equal to those who follow him.”  
(Narrated by Muslim)<sup>3</sup>

This hadith shows that da‘wah is a continuous source of reward and blessing. In another narration:

“Whoever teaches one verse from the Book of Allah will receive its reward as long as it is recited.” (Authenticated by al-Albānī in *Silsilah al-Ṣaḥīḥah*)<sup>4</sup>

The story of two brothers during the Prophet’s time also highlights the link between da‘wah and sustenance. The Prophet said to the one who worked for a living, “Perhaps you are provided sustenance because of your brother (who seeks knowledge).” (Narrated by al-Tirmidhī). This implies that blessings may come through the spiritual efforts of others.<sup>5</sup>

In a Divine Hadith (Hadith Qudsi), Allah says:

“O son of Adam, devote your time to worship Me, and I will fill your heart with richness and remove your poverty.” (Narrated by al-Ḥākim)<sup>6</sup>

Therefore, blessings do not arise merely from hard work but from involving Allah in every activity. An entrepreneur—or anyone—who aligns their work with the values of da‘wah and the teachings of the Qur’an will find blessings in their sustenance, knowledge, and peace of life.

## 2. Blessings are attained through faith.

﴿وَهَذَا كِتَابٌ أَنْزَلْنَاهُ مُبَارَكٌ مُصَدِّقٌ لِّلَّذِي بَيْنَ يَدَيْهِ وَلِتُنذِرَ أُمَّ الْقُرَىٰ وَمَنْ حَوْلَهَا وَالَّذِينَ يُؤْمِنُونَ بِالْآخِرَةِ يُؤْمِنُونَ بِهِ وَهُمْ عَلَىٰ صَلَاتِهِمْ يُحْفَظُونَ﴾ (الانعام/6: 92-92)

The next concept closely linked to *barakah* (blessing) is faith (*iman*), as mentioned in the verse: “...and those who believe in the Hereafter believe in it, and they guard their prayers.” (QS. Al-An‘am: 92).

Etymologically, *iman* means honesty, conviction, calmness, and tranquility. In Qur’anic terminology, *iman* differs from *ṣidq* (truthfulness): *iman* is used for believing in the unseen (*ghaib*), while *ṣidq* refers to affirming something visible. Hence, when someone believes in the unseen — such as belief in Allah or the Day of Judgment — it is expressed as *amantu* (I believe).<sup>7</sup>

<sup>3</sup> Muslim, Abu al-Husain ibn al-Hajjaj, *Shahih Muslim*, (Riyadh: Dar Al Salam, 2000), no. 2674

<sup>4</sup> Al-Tirmidzi, Abu Isa, *Jami Al-Tirmidzi*, (Riyadh: Dar Al Salam: 1999), *bab tawakkal alallah*, no. 2345

<sup>5</sup> Al-Tirmidzi, Abu Isa, *Jami Al-Tirmidzi*, (Riyadh: Dar Al Salam: 1999), *bab tawakkal alallah*, no. 2345

<sup>6</sup> Al Hakim, Abu Abdillah Muhammad bin Abdillah Al Naisabury, *Al Mustadrak ala al Shahihain*, (Beirut: Dar al Ma’rifah, 2006), v. V, h. 465, no. 7996

<sup>7</sup> Ahmad Warson Munawir, *Kamus Al Munawwir*, (Surabaya: Pustaka Progresif, 1984), cet: I, h. 40

According to Ismā‘īl al-Dharīr (d. 430 H), the Qur’an grants blessings to those who believe in it because within it lies Allah’s forgiveness and mercy. The foundation of blessing is faith; those who deny the Qur’an are deprived of its *barakah*. This explains why some people, despite their wealth and success, feel spiritually empty — their possessions lack divine blessing.<sup>8</sup>

Al-Ṭabāṭabā’ī (d. 1402 H) defines blessing as a divine good that cannot be perceived, measured, or limited. Thus, a small amount of wealth may be more beneficial if blessed, while vast riches without blessing can lead to conflict and destruction<sup>9</sup>. The Prophet ﷺ said:

*“Charity does not decrease wealth. No one forgives except that Allah increases his honor, and no one humbles himself for the sake of Allah except that Allah raises his rank.” (Narrated by Muslim)<sup>10</sup>*

Imam al-Nawawī (d. 676 H) explained that wealth given in charity never decreases because (1) it brings *barakah*, and (2) it wards off calamity.<sup>11</sup> Similarly, Ikrimah (d. 105 H), interpreting QS. Al-Lail:5, said:

أَيَقْنَنَّ أَنَّ اللَّهَ سَوْفَ يُخْلِفُهُ عَلَيْهِ فِي مَالِهِ

*“The one who gives charity is certain that Allah will replace what he has given.”<sup>12</sup>*

This illustrates the difference between mathematical logic and the divine logic of *barakah*: while human calculation sees spending as loss, in divine measurement, quality surpasses quantity. Wealth with *barakah*, though little, yields greater benefit than abundant wealth devoid of it.

The Prophet ﷺ also said:

*“One dirham surpasses one hundred thousand dirhams.” The Companions asked, “How so?” He replied, “A man with only two dirhams gives one in charity, while another with vast wealth gives one hundred thousand.” (Narrated by al-Nasā’ī)<sup>13</sup>*

This hadith shows that reward is not measured by quantity but by sincerity, intention, and purity of wealth. Al-Suyūṭī (d. 911 H) commented that the merit of charity depends on the

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<sup>8</sup> Ad Dharir, Ismail bin Ahmad bin Abdillah Al Hiri, *Al Kifayatu fi Al Tafsir*, (Riyadh: Markaz Tafsir li Al Dirasah Al-Qur’aniyah, 2019), cet. I, v. VI, h. 456

<sup>9</sup> Al Thabathabai, Muhammad Husain, *Al Mizan fi Tafsir Al-Qur’an*, (Beirut: Muassasah al-A’lami, 1997), cet: I, v. VII, h. 291

<sup>10</sup> Muslim bin al Hajjaj al Naisabury, *Shahih Muslim*, (Riyadh: Dar al Salam, 2000), cet: II, h. 1132, no. 6592

<sup>11</sup> Al Nawawi, Yahya bin Syaraf bin Murri, *Al Minhaj Syarah Shahih Muslim bin al Hajjaj*, (Beirut: Dar al Ma’rifah, 2009), cet: XVII, v. XV-XVI, h. 357

<sup>12</sup> Al Nawawi, Yahya bin Syaraf bin Murri, *Al Minhaj Syarah Shahih Muslim bin al Hajjaj*, (Beirut: Dar al Ma’rifah, 2009), cet: XVII, v. XV-XVI, h. 357

<sup>13</sup> Al Nasai, Ahmad bin syua’ib bin Ali bin Sinan, *Sunan al Tirmidzi*, (Riyadh: Dar al Salam, 1999) cet: I, Kitab zakat, bab jahdu al muqil, h. 349, no. 2528

condition of the giver — how the wealth was earned and the righteousness within the process.<sup>14</sup>

In essence, *barakah* is an unseen, intangible reality — invisible to logic and measurable only by faith. Therefore, faith is the gateway to *barakah*. No amount of effort or income can bring true blessing unless it is grounded in sincere belief. Revelation (*wahy*) transcends human logic — it descends (*anzala*) from above, symbolizing the gap between divine truth and worldly reason. Hence, the researcher concludes: Blessings are achieved not through material abundance or hard work alone, but through steadfast faith in Allah and His revelation.

### 3. Blessings are attained through the act of prayer (ṣalāh).

﴿وَهَذَا كِتَابٌ أَنْزَلْنَاهُ مُبْرَكٌ مُصَدِّقٌ لِّذِي بَيْنَ يَدَيْهِ وَلِتُنذِرَ أُمَّ الْقُرَىٰ وَمَنْ حَوْلَهَا وَالَّذِينَ يُؤْمِنُونَ بِالْآخِرَةِ يُؤْمِنُونَ بِهِ وَهُمْ عَلَىٰ صَلَاتِهِمْ يُحْفَظُونَ ﴿٩٢﴾﴾ (الانعام/6: 92-92)

Ibn ‘Adil al-Dimashqī (d. 880 H) explains that the verse concludes with a command to establish prayer (ṣalāh) because it is the greatest act of worship after faith in Allah.<sup>15</sup> Faith is not paired with any other visible act of worship except prayer — as shown in Allah’s words:

“And Allah will never cause your faith to be lost.” (QS. Al-Baqarah: 143) Here, “faith” (īmān) refers to prayer. The Prophet ﷺ also said: “Whoever deliberately abandons prayer has committed disbelief.” (Narrated by Ahmad)

Al-Marāghī (d. 1371 H) explains that prayer is singled out in the verse because it is the foundation of all worship, strengthening faith and perfecting obedience. The strength of one’s faith determines the degree of blessing one receives from the Qur’an. Similarly, some scholars argue that prayer is highlighted because of its supreme virtue and its serious consequence when neglected—it is the *pillar of religion*.<sup>16</sup>

Al-Ṭabātabā’ī (d. 1402 H) interprets *al-muḥāfaẓah* (maintaining prayer) as *al-khushū‘* (devotion). True consistency in prayer requires inner focus and humility.<sup>17</sup> However, sins and disobedience greatly affect the quality of one’s prayer, as affirmed by the verse:

وَاسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ وَإِنَّهَا لَكَبِيرَةٌ إِلَّا عَلَى الْخَاشِعِينَ

“Seek help through patience and prayer; truly it is difficult except for the humble.” (QS. Al-Baqarah: 45)

<sup>14</sup> Jalaluddin al Suyuthi, *Sunan al Nasa’i bi Syarh al Hafidz Jalaluddin al Suyuthi*, (Beirut: Dar al Ma’rifah, 2008), cet: VII, v. VI-VII, h. 62

<sup>15</sup> Umar bin Ali bin Adil Ad Dimasyqi, *Al Lubab fi Ulumi Al Kitab*, (Beirut: Dar Kutub Al Ilmiyah, 1998), cet. I, v. VIII, h. 286

<sup>16</sup> Ahmad Musthafa Al Maraghi, *Tafsir Al Maraghi*, (Beirut: Dar Kutub Al Ilmiyah, 1998), cet. I, v. VII-IX, h. 159

<sup>17</sup> Al Thabathabai, Muhammad Husain, *Al Mizan fi Tafsir Al-Qur’an*, (Beirut: Muassasah al-A’lami, 1997), cet: I, v. II, h. 289

This verse links patience and prayer as unseen forms of faith — just like blessings that cannot be perceived. Patience for both the wealthy and the poor brings blessing: the wealthy show patience by avoiding extravagance and sin, while the poor show patience by accepting hardship with faith.

Allah further commands:

وَأْمُرْ أَهْلَكَ بِالصَّلَاةِ وَاصْطَبِرْ عَلَيْهَا لَا نَسْأَلُكَ رِزْقًا نَحْنُ نَرْزُقُكَ وَالْعَاقِبَةُ لِلتَّقْوَى

*“Enjoin prayer upon your family and be steadfast therein. We do not ask you for provision; We provide for you. And the good end is for those who fear Allah.” (QS. Tāhā: 132)*

This indicates a connection between *ṣalāh*, sustenance (*rizq*), and piety (*taqwā*). Piety strengthens the will to perform prayer, and quality prayer brings blessed sustenance. The Prophet ﷺ demonstrated this relationship, as Hudhayfah ibn al-Yamān narrated:

*“Whenever the Prophet faced a difficult matter, he would pray.” (Narrated by Abu Dawud)<sup>18</sup>*

Sharf al-Ḥaqq al-Ābādī (d. 1322 H) stated that this hadith means the Prophet turned to prayer whenever distressed — teaching that prayer itself is the path to solving life’s problems. Those of strong faith rely on prayer before logic, while those of weaker faith depend solely on rational effort and neglect prayer entirely.<sup>19</sup>

Fakhr al-Dīn al-Rāzī (d. 604 H) added that belief in the Hereafter strengthens faith in prophethood, which in turn motivates a person to guard their prayer. Thus, prayer becomes the means through which Allah brings blessings and solutions.<sup>20</sup>

Abī al-Su‘ūd (d. 951 H) concludes that prayer is the greatest act of worship after faith, and abandoning it intentionally removes one from Islam.<sup>21</sup> The Prophet ﷺ said:

*“The covenant between us and them is prayer; whoever abandons it has disbelieved.” (Narrated by Tirmidhī)*

Hence, faith, prayer, and blessings form an inseparable chain — neglecting one severs the link to the others. Prayer is the spiritual gateway through which blessings flow, as affirmed in the story of Prophet ‘Īsā :

<sup>18</sup> Abu Daud, Sulaiman bin al Asy’ats, *Sunan Abu Daud*, (Riyadh: Dar al Salam, 1999), cet: I, 197, no. 1319

<sup>19</sup> Syaraful Haq Abadi, *Aunul Ma’bud Syarah Sunan Abi Daud*, (Beirut: Dar Ihya al Turats al Arabi, t.th), cet: II, v. III, h. 121

<sup>20</sup> Muhammad Al-Razi, *Tafsir Mafatih al-Ghaib*, (Beirut: Dar Fikr, 1981) cet: I, v. XII, h. 87

<sup>21</sup> Abi Saud, Muhammad bin Muhammad al ‘Amadi, *Tafsir Abi Al Suud*, (Beirut: Dar Ihya al Turats al Arabi, t.th), v. III, h. 163

وَجَعَلَنِي مُبَارَكًا أَيْنَ مَا كُنْتُ وَأَوْصَانِي بِالصَّلَاةِ وَالزَّكَاةِ مَا دُمْتُ حَيًّا

“And He made me blessed wherever I am, and He enjoined upon me prayer and charity as long as I live.” (QS. Maryam: 31)

Al-Rāzī explained that Prophet ‘Īsā’s blessings derived from three virtues: steadfastness in religion, guiding others to truth, and answered supplications. Prayer encompasses all three — it cultivates spiritual strength, guides others through example, and brings answered prayers.<sup>22</sup>

The Prophet ﷺ said:

“The closest a servant is to his Lord is while he is in prostration, so increase your supplications.” (Narrated by Muslim)<sup>23</sup>

Since recitation of the Qur’an, especially Sūrat al-Fātiḥah, is an integral part of prayer, abandoning prayer means abandoning the Qur’an’s source of *barakah*. Allah warns:

فَخَلَفَ مِنْ بَعْدِهِمْ خَلْفٌ أَضَاعُوا الصَّلَاةَ وَاتَّبَعُوا الشَّهَوَاتِ فَسَوْفَ يَلْقَوْنَ غِيًّا

“Then there succeeded after them successors who neglected prayer and followed their desires; so they will meet misguidance.” (QS. Maryam: 59)

This verse connects neglect of prayer with moral and spiritual decay. Sin repels blessings, while obedience attracts them — like oil and water, they cannot mix.

Thus, faith and disbelief, obedience and sin, cannot coexist in one heart. Blessing resides only in obedience, while disobedience removes it. In short: prayer is the heart of faith and the fountain of divine blessing — the truest measure of a believer’s spiritual wealth.

#### 4. Blessings are attained by following the guidance of the Prophet.

﴿وَهَذَا كِتَابٌ أَنْزَلْنَاهُ مُبْرَكًا فَاتَّبِعُوهُ وَاتَّقُوا لَعَلَّكُمْ تُرْحَمُونَ﴾ (الانعام/6: 155-155)

In this verse, Allah commands believers to follow (*ittibā’*) the Qur’an — not merely to read or believe in it, but to live by its guidance. The word *tabi’a* means “to follow,” while *ittaba’a* means “to trace footsteps,” implying deliberate and consistent imitation. Ibn Ḥayyān (d. 745 H) interpreted *ittibā’* as practicing everything in the Qur’an and referring back to it

<sup>22</sup> Muhammad Al-Razi, *Tafsir Mafatih al-Ghaib*, (Beirut: Dar Fikr, 1981) cet: I, v. XXI, h. 216

<sup>23</sup> Muslim bin al Hajjaj al Naisabury, *Shahih Muslim*, (Riyadh: Dar al Salam, 2000), cet: II, h. 200, no. 1083

when faced with difficulties.<sup>24</sup> Qatādah (d. 23 H) added that it means to declare lawful what Allah has made lawful and to abstain from what He has forbidden.<sup>25</sup>

Thus, *fattabi'uhu* (“so follow it”) is a divine command to implement the Qur’an’s teachings through the prophetic example — both in ease and hardship — as the path to divine mercy and blessing.

Every act, word, and example of the Prophet ﷺ constitutes divine guidance. His conduct (*sunnah*) is revelation, free from error or personal desire. As Sharf al-Ḥaqq al-Ābādī (d. 1322 H) emphasized, human reasoning cannot override prophetic practice, since reason is limited by perception, while revelation comes from divine wisdom.<sup>26</sup> Thus, *ittibā’ al-Nabī* (following the Prophet) belongs to the domain of faith, not logic.

In commerce, honesty and transparency — values modeled by the Prophet ﷺ — are examples of *ittibā’* that bring *barakah* (blessing). The Prophet said:

*“Two persons conducting a sale have the option (to cancel) as long as they have not separated. If they are honest and disclose (defects), their transaction will be blessed; but if they lie and conceal, the blessing of their trade will be destroyed.” (Narrated by Bukhārī and Muslim)<sup>27</sup>*

The word *muḥiqat* (obliterated) in this ḥadīth is the opposite of *būrika* (blessed). This shows that blessings are initially present in every lawful transaction but can be erased through dishonesty. Ibn Ḥajar al-‘Asqalānī (d. 852 H) explained that blessings remain only when both buyer and seller act truthfully; deception removes them.<sup>28</sup>

Thus, business is an act of worship when done sincerely and ethically, aligning with the Qur’anic principle:

وَإِذَا رَأَوْا تِجَارَةً أَوْ لَهْوًا انفَضُّوا إِلَيْهَا وَتَرَكُوكَ قَائِمًا قُلْ مَا عِنْدَ اللَّهِ خَيْرٌ مِنَ اللَّهْوِ وَمِنَ التِّجَارَةِ  
وَاللَّهُ خَيْرُ الرَّزُقِينَ

*“When they see a trade or amusement, they rush to it and leave you standing. Say: What is with Allah is better than amusement and trade, and Allah is the best of providers.” (QS. Al-Jumu‘ah: 11)*

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<sup>24</sup> Ibnu Hayyan, Muhammad bin Yusuf Al Andalusi, *Tafsir Al Bahru Al Muhith*, (Beirut: Dar Kutub Al Ilmiyah, 2010), cet: III, v. IV, h. 256

<sup>25</sup> At Thabari, Muhammad bin Jarir, *Jami’ Al Bayan ‘an Ta’wili Ayi Al-Qur’an*, (Beirut: Dar Al Syamiyah, 1997), cet. I, v. III, h.553

<sup>26</sup> Syaraful Haq Abadi, *Aunul Ma’bud Syarah Sunan Abi Daud*, (Beirut: Dar Ihya al Turats al Arabi, t.th), cet: II, v. I-II, h. 140

<sup>27</sup> Abu Abdillah Muhammad bin Ismail Al Bukhari, *Shahih Bukhari*, (Riyadh: Dar al Salam, 1999), cet: II, h. 34, no. 2079

<sup>28</sup> Ibnu Hajar Al Asqalani, *Fath al Bari Syarh Shahih Bukhari*, (Riyadh: Dar al Salam, 2000), cet: I, v. VI, h. 394

Al-Baghawī (d. 516 H) interpreted this as an encouragement for believers to engage in trade, as long as it does not distract from remembrance of Allah. The researcher concludes that ethical trade rooted in the Prophet’s example is a means to attract *barakah*, for the Prophet himself was a merchant before receiving prophethood — conducting business with integrity and trust.<sup>29</sup>

The Companions viewed *ittibā’ al-Nabī* as the purest form of love and honor. ‘Abdullāh ibn ‘Umar (d. 73 H), for example, meticulously imitated the Prophet — praying in the same spots, resting under the same trees, and traveling the same routes — hoping to step where the Prophet had stepped.<sup>30</sup> Imam al-Nawawī (d. 676 H) remarked:

*“In this lies the virtue of seeking blessings (tabarruk) from the places where the Prophet prayed or walked.”<sup>31</sup>*

From these examples, it is clear that *fattabi’ūhu* is not a general exhortation but a specific command for those seeking the Qur’an’s blessings. The Qur’an was revealed as a source of *barakah*, and since sin repels blessings, there is no way to attain them except by adhering to the Qur’an, following the Sunnah, and walking the path of the righteous early generations (*salaf al-ṣāliḥ*).

In summary, following the Prophet’s guidance — in worship, ethics, and livelihood — transforms ordinary actions into sources of divine blessing. True *barakah* flows not from worldly strategy but from sincere imitation of the Prophet ﷺ, whose life perfectly embodied the living Qur’an.

##### 5. Blessings are attained through piety (taqwā).

﴿وَهَذَا كِتَابٌ أَنْزَلْنَاهُ مَبْرُكٌ فَاتَّبِعُوهُ وَاتَّقُوا لَعَلَّكُمْ تُرْحَمُونَ﴾ (الانعام/6: 155-155)

Etymologically, the word *ittaqu* is the imperative form of *ittaqā*, derived from the root *waqā*, meaning “to protect” or “to guard.” In Qur’anic context, *taqwā* refers to guarding oneself from sin by adhering to Allah’s commands and avoiding His prohibitions. Muqātil ibn Sulaimān (d. 150 H) explained that *ittaqu* is a command to fear Allah by abstaining from acts of disobedience.<sup>32</sup>

The correlation between *taqwā* and *barakah* (blessing) lies in the protective function of *taqwā*: it preserves the blessing within one’s wealth — both before and after it is acquired. Ibn ‘Adil al-Dimashqī (d. 880 H) added that the command to fear Allah aims to attain His

<sup>29</sup> Al Baghawi, Abi Muhammad Husain, *Maalimu Al Tanzil*, (Riyadh: Dar al Thayyibah, 1412), v. VIII, h. 123

<sup>30</sup> Ibnu Batthah, Abi Abdillah Ubaidullah bin Muhammad, *Al Ibanah ‘an Syariati al Firqah al Najiyah wa Mujanabati al Firaq al Madzmuha*, (Lebanon: Dar Kutul al Alamiyah, t.th), v. I, h. 54

<sup>31</sup> Al Nawawi, Yahya bin Syaraf bin Murri, *Al Minhaj Syarah Shahih Muslim bin al Hajjaj*, (Beirut: Dar al Ma’rifah, 2009), cet: XVII, v. IV, h. 219

<sup>32</sup> Muhammad Al-Razi, *Tafsir Mafatih al-Ghaib*, (Beirut: Dar Fikr, 1981) cet: I, v. XXX, h. 32  
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mercy, making divine mercy the ultimate purpose of piety. Thus, the greater a person's *taqwā* in business, the more abundant Allah's mercy and blessing in their life.

In the concept of *barakah*, a person's piety directly influences the quality of blessing in their wealth. A God-fearing merchant may earn less, yet his income brings sufficiency, peace, and even growth — his limited means meet his needs and allow savings or investment. Conversely, wealth gained without *taqwā* — through deceit or exploitation — lacks blessing; it never feels sufficient, no matter how much it grows.

The Prophet ﷺ said:

*“Whoever takes wealth rightfully, it will be blessed for him; but whoever takes wealth unlawfully, it is like one who eats but is never satisfied.” (Narrated by Muslim)<sup>33</sup>*

The phrase *“like one who eats but is never satisfied”* employs the present tense (*ya'kulu wa lā yashba'*), indicating a continuous state. This analogy illustrates that those who pursue wealth heedlessly, without observing divine limits, are like people endlessly eating yet never fulfilled. They exhaust their time and energy amassing riches but remain deprived of the true satisfaction that *barakah* brings.

Imam al-Nawawī (d. 676 H) noted that this hadith emphasizes the virtue of wealth earned lawfully and spent for good purposes. Such wealth carries *barakah* and genuine contentment. He also observed that it supports the view that a righteous wealthy person is superior to a poor one, because lawful wealth used in service to Allah's cause multiplies both blessing and reward.<sup>34</sup>

In conclusion, *taqwā* acts as the guardian of blessings. It ensures that wealth, effort, and life itself remain fruitful and fulfilling. Without *taqwā*, worldly gain becomes an empty pursuit — rich in quantity but barren in meaning. But with *taqwā*, even little sustenance becomes sufficient, peaceful, and filled with divine *barakah*.

## **B. Perception and Islamic Character of Entrepreneurs in the Verses of Blessing**

According to an etymological approach, the word *akhlaq* originates from Arabic, with its singular form (خُلُقٌ) *khuluqun*, which linguistically means morality, character, behavior, or disposition. This term is closely related to the word *khalqun*, meaning creation, and has a strong connection with *Khāliq* (خَالِقٌ), meaning the Creator, and *makhlūq* (مَخْلُوقٌ), meaning the created being.

As mentioned in Allah's praise of the Prophet Muhammad (peace be upon him) in the Qur'an:

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<sup>33</sup> Muslim bin al Hajjaj al Naisabury, *Shahih Muslim*, (Riyadh: Dar al Salam, 2000), cet: II, kitab zakat, bab: al tahdzir min al ightirar bi zinati al dunya wa ma yubsathu minha, h. 422, no. 2421

<sup>34</sup> Al Nawawi, Yahya bin Syaraf bin Murri, *Al Minhaj Syarah Shahih Muslim bin al Hajjaj*, (Beirut: Dar al Ma'rifah, 2009), cet: XVII, v. VII-VIII, h. 145

“And indeed, you are of a great moral character.” (Q.S. *Al-Qalam* [68]: 4)

From the above explanations, the author concludes that the characteristics of a Muslim entrepreneur refer to the psychological condition of a Muslim businessperson, reflected in their daily behavior, commercial transactions, and professional conduct. These actions collectively shape the long-term personality and ethical identity of the Muslim entrepreneur.

## 1. Having an Hereafter-Oriented Mindset

This character is what distinguishes Muslim entrepreneurs from non-Muslim ones. The main orientation of all business activities for a Muslim entrepreneur is the Hereafter, not merely the pursuit of material gain. Therefore, regardless of what happens in their business, a Muslim entrepreneur has clear moral boundaries — material profit is not the ultimate goal but rather a natural consequence of fulfilling one’s duty after exerting maximum effort.

This principle reflects the saying of the Prophet Muhammad (peace be upon him):

*“Whoever makes the Hereafter his main concern, Allah will place richness in his heart, organize his affairs, and the world will come to him humbled. But whoever makes the world his main concern, Allah will place poverty before his eyes, scatter his affairs, and he will obtain nothing of the world except what has been decreed for him.”* (Narrated by al-Tirmidhi)<sup>35</sup>

Muhammad ibn Abdul Hadi al-Sindi (d. 1138 H) commented on this hadith, saying:

*“Indeed, the sustenance that has been decreed for a servant will certainly come to him. However, whoever seeks the Hereafter will receive his sustenance without hardship, whereas whoever seeks only worldly life will obtain it only through toil and difficulty. Thus, one who prioritizes the Hereafter gains both the world and the Hereafter.”*<sup>36</sup>

From this hadith, the researcher concludes that the fundamental characteristic of a Muslim entrepreneur is viewing business as a means (*wasilah*) of worship, not as the ultimate purpose of life. With this mindset, a Muslim entrepreneur can restrain themselves from various temptations that may divert them from their ultimate goal — the Hereafter.

## 2. Scientific and Intellectual Competence

The second essential characteristic that a Muslim entrepreneur must possess is strong scholarly competence. This is necessary to ensure that all business transactions align with the teachings of the Prophet Muhammad (peace be upon him) and do not violate Islamic law

<sup>35</sup> Abu Isa At Tirmidzi, *Jami Al-Tirmidzi*, (Riyadh: Dar Al Salam: 2009), cet. no. 2465

<sup>36</sup> Muhammad bin Abdil Hadi As Sindi, *Kifayatu Al Hajati fi Al Syarhi Sunani ibn Majah, Kitab Al Zuhd, Bab Al Hamm bi Al Dunya*, (Beirut: Dar Al Jil, 1440 H), cet: II, v. II, h. 524

(*sharī'ah*). Field observations show that many Muslim entrepreneurs fall into prohibited transactions such as *ribā* (usury), *gharar* (uncertainty), and *rishywah* (bribery). These violations often occur not out of deliberate intent, but rather due to a lack of religious understanding, particularly in the area of *fiqh al-buyū'* (Islamic commercial jurisprudence).

It is for this reason that Caliph 'Umar ibn al-Khaṭṭāb once reminded traders in the marketplace, saying:

*“No one should sell in our marketplace except those who have understanding of the religion.”* (Narrated by al-Tirmidhi)<sup>37</sup>

This warning from 'Umar was not without reason. As a leader, he feared the negative consequences of unlawful wealth being consumed by his people, as such income could corrupt their character and influence their daily behavior until the end of their lives. On a broader scale, he was also concerned that the absence of *sharī'ah* principles in the market could destabilize the national economy.

The cautious stance of 'Umar is echoed by the pious scholar Imām al-Layth ibn Sa'd (d. 170 H), who said:

*“It is not permissible for a man to engage in buying and selling unless he has mastered the Book of Transactions (the laws of trade).”*<sup>38</sup>

From this statement, it can be concluded that the risk of consuming unlawful wealth among entrepreneurs is very high, since the orientation of business is often material gain. Thus, even if a businessperson identifies as a Muslim, without proper knowledge and caution in transactions, they may easily fall into unlawful (*ḥarām*) practices.

### **3. Being Solution-Oriented and Innovative**

Every change carries risk — whether it is transforming something small into something big, little into much, or short into tall. The same applies to business: achieving greater profit inevitably requires greater capital and comes with higher risks.

Experts note that individuals with entrepreneurial interest generally possess a high achievement motive — a social value emphasizing the desire to achieve excellence for personal satisfaction. This personal motivation drives entrepreneurs to create innovations that others cannot. Entrepreneurs possess a distinct mindset and work ethic; they are constantly challenged to find solutions to problems around them. What seems impossible to others often inspires a Muslim entrepreneur to discover a new way forward.

This attitude aligns with the Prophet Muhammad's encouragement to make things easy for customers. He said:

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<sup>37</sup> Abu Isa At Tirmidzi, *Jami Al-Tirmidzi, Kitab Shalat*, (Riyadh: Dar Al Salam: 2009), no. 449

<sup>38</sup> Ismail Mahmud Ali, *Tarikh Al Fikr Al Iqtishadi*, (Oman: Dar Al Ghaida, th. 2011) cet. I, h. 172

“May Allah have mercy on a man who is lenient when he sells, when he buys, and when he demands his due.” (Narrated by al-Bukhari)<sup>39</sup>

Commenting on this hadith, Ibn Battāl (d. 449 H) stated: “*This hadith encourages leniency, good conduct, noble character, and avoidance of stinginess or harshness in transactions. Such behavior brings blessings (barakah) to trade, for the Prophet ﷺ never instructed his followers to do anything except that which benefits them in both this world and the Hereafter.*”<sup>40</sup>

For Muslim entrepreneurs, the promise of divine mercy is far more valuable than mere material gain. They remain motivated to provide solutions and ease for their clients and customers, firmly believing that whoever facilitates the affairs of others, Allah will likewise ease their affairs in this world and in the Hereafter.

#### 4. Strength and Trustworthiness

The business world is full of uncertainty. Working hours are uncertain, rest times are uncertain, and monthly results are also uncertain. Due to these factors, only about 3% of the world’s population engages in entrepreneurship. Even in Indonesia, the number of entrepreneurs remains very small and is not yet proportional to the total population. In other words, very few people are truly serious about becoming entrepreneurs.

To achieve business goals, greater effort, efficient methods, more manpower, and physical strength are required. This is also reflected in the character of Prophet Musa (Moses), who was known for his physical strength and trustworthiness. Allah records this in the Qur’an:

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ ۖ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ

“One of the two women said, ‘O my father, hire him. Indeed, the best one you can hire is the strong and the trustworthy.’” (QS. Al-Qashas: 26)

Based on this verse, the researcher learned a valuable lesson from a respondent named Haerul Ihwan, the owner of *Likeable Kopi Mantap Café*, located at Commercial Park II No. 2, Sentra Timur Apartment, Pulogebang, East Jakarta. Although still relatively young, he has gained extensive entrepreneurial experience through many ups and downs. During a discussion with this 41-year-old entrepreneur at his home in Rawamangun, East Jakarta, he shared that his life had once reached a very difficult point—he was in a dire situation with debts amounting to approximately 58 billion rupiah.

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<sup>39</sup> Abu Abdillah Muhammad bin Ismail Al Bukhari, *Shahih Bukhari*, (Riyadh: Dar al Salam, 1999), cet: II, no. 2074

<sup>40</sup> Abi Al Hasan Ali bin Khalaf bin Abdil Malik bin Batthal Al Qurtuby, *Syarah Shahih Bukhari*, (Riyadh: Maktabah Al Rusyd, 2005), v. VI, h. 210

At that time, what kept him going was his unwavering faith that Allah never burdens a soul beyond its capacity. He firmly believed that every problem has a solution through Allah's guidance. By continuing to work hard and uphold the trust placed in him, he was eventually able to pay off all his debts in just eight months.

## 5. Company Performance Evaluation

Blessing is synonymous with continuous improvement, or what is commonly referred to in the professional world as *performance improvement*. In the context of religion, blessings cannot be attained through disobedience. Similarly, in the workplace, a company's performance will not progress if there are violations of the rules and regulations that have been properly established by the organization.

With this conviction, every individual who holds authority within a company must have a strong commitment to uphold discipline without tolerance for violations, because every breach reduces the company's blessings. The Prophet (peace be upon him) said:

عَنْ عَمْرِو بْنِ عَوْفٍ الْمُزَنِيِّ رَضِيَ اللَّهُ عَنْهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ : الصُّلْحُ جَائِزٌ  
بَيْنَ الْمُسْلِمِينَ إِلَّا صُلْحًا حَرَمَ حَلَالًا أَوْ أَحَلَّ حَرَامًا وَالْمُسْلِمُونَ عَلَى شُرُوطِهِمْ إِلَّا شَرْطًا حَرَمَ  
حَلَالًا أَوْ أَحَلَّ حَرَامًا

*Meaning: From Amr ibn 'Auf al-Muzani (may Allah be pleased with him), the Messenger of Allah (peace and blessings be upon him) said: "Reconciliation is permissible among Muslims, except for a reconciliation that makes lawful what is unlawful or makes unlawful what is lawful. And the Muslims are bound by their conditions, except for a condition that makes lawful what is unlawful or makes unlawful what is lawful."*<sup>41</sup>

## 6. Opportunities and Challenges

Trade is the backbone of a nation's economy. When a country's trade continues to grow and develop, the prosperity of its people will naturally increase. Moreover, if trade is dominated by Muslim entrepreneurs, the social and spiritual life of society will also improve. However, opportunities and challenges are two inseparable elements—like the two sides of a coin: one bearing the image, the other the number.

Prophet Muhammad (peace be upon him) taught his followers that in business, profit cannot be attained without the risk of loss. As narrated in a hadith:

*"From 'Aishah (may Allah be pleased with her), a man once bought a slave boy who stayed with him for some time. Later, the buyer found a defect in the boy and brought*

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<sup>41</sup> Al-Tirmidzi, Abu Isa, *Jami Al-Tirmidzi*, (Riyadh: Dar Al Salam: 1999), *bab ma dzukira 'an Rasulillah 'an Rasulillah fi al sulh*, no. 1352

*the matter before the Prophet (peace be upon him). The Prophet ruled that the boy be returned to the seller. The seller then said, 'O Messenger of Allah! The buyer has already benefited from my slave.' The Prophet (peace be upon him) replied, 'The profit is a return for the liability (risk).'*'” (Hadith narrated by Abu Dawud, No. 3510).<sup>42</sup>

Among the messages that the Prophet ﷺ conveyed to those who wish to pursue a profession is his saying:

*From Abu Musa Al-Ash'ari (may Allah be pleased with him), the Messenger of Allah ﷺ said: "Whoever undertakes a position or profession while knowing that he is not qualified for it, then let him prepare his seat in Hell."* (Narrated by al-Bukhari)<sup>43</sup>

This hadith serves as a serious warning to anyone who engages in a profession beyond their competence -including entrepreneurs, rulers, and religious preachers. Throughout the author's research, it was found that many preachers lack sufficient competence in the field of business. Perhaps due to their position as religious figures who are expected to provide solutions for the community, their business endeavors -which should yield profit- often end in loss, caused by feelings of reluctance or obligation toward their students or community.

Conversely, many successful entrepreneurs have been entrusted with the task of preaching religious teachings, despite lacking the competence or even the educational background in Islamic studies. As a result, the religious teachings conveyed to society often deviate from what was actually taught by the Prophet ﷺ. Consequently, religion becomes a convenient vehicle for worldly gain -whether in business or in the pursuit of political power.

Furthermore, the average (mean) score of entrepreneurs' perceptions who understand and apply the principles found in the Qur'anic verses of blessing (*ayat al-barakah*) is 4.17. This score falls within the interval scale of 3.43-4.23, indicating that the perception of entrepreneurs in Islamic industries regarding the understanding and application of Qur'anic principles of blessing is positive.

Tabel 1.1 The Average Score of Entrepreneurs' Perceptions Toward the Qur'anic Verses of Blessing

No	Statement	Respondents' Response Level					Mean (%)	Status
		SS	S	RR	TS	STS		
1	Entrepreneurs must have knowledge about the business they run.	9	18	3	-	-	4,2	Positive
		30%	60%	10%	0%	0%	100%	

<sup>42</sup> Abu Daud, Sulaiman bin al Asy'ats, *Sunan Abu Daud*, (Riyadh: Dar al Salam, 1999), cet: I, 197, no. 1319

<sup>43</sup> Muhammad Nashiruddin Al Albani, *Silsilah Al Ahadis As Shahihah, Bab: Al Iman wa Al Tauhid wa Al Din wa Al Qadar*, (Riyadh: Dar Al Ma'arif, 2004), cet. I, no. 1097, h. 202

2	Entrepreneurs must have ideas or methods for running their business.	3	26	1	-	-	4,07	Positive
		10%	87%	3%	0%	0%	100%	
3	Entrepreneurs must have knowledge and skills such as basic bookkeeping in managing finances.	10	17	3	-	-	4,23	Positive
		33%	57%	10%	0%	0%	100%	
4	Entrepreneurs must be able to find strategies to attract customers.	7	19	4	-	-	4,1	Positive
		23%	63%	13%	0%	0%	100%	
5	Entrepreneurs must think about things that need to be done for the future of their business.	5	19	6	-	-	3,97	Positive
		17%	63%	20%	0%	0%	100%	
6	Entrepreneurs must be able to predict future conditions and be alert to potential changes.	-	29	1	-	-	3,97	Positive
		0%	97%	3%	0%	0%	100%	
7	Entrepreneurs must be able to communicate well.	9	15	6	-	-	4,1	Positive
		30%	50%	20%	0%	0%	100%	
8	Entrepreneurs must attend seminars or training on entrepreneurship.	9	17	4	-	-	4,17	Positive
		30%	57%	13%	0%	0%	100%	
9	Entrepreneurs believe that the Qur'an is the source of blessings.	6	20	4	-	-	4,07	Positive
		20%	67%	13%	0%	0%	100%	
10	Entrepreneurs understand that the value of blessings cannot be measured or valued by material things.	3	27	-	-	-	4,1	Positive
		10%	90%	0%	0%	0%	100%	
11	Entrepreneurs believe that increasing faith helps in attaining blessings.	10	16	4	-	-	4,2	Positive
		33%	53%	13%	0%	0%	100%	
12		7	19	4	-	-	4,1	Positive

	Entrepreneurs should give advice or correction if any part of the process of attaining blessings is mistaken.	23%	63%	13%	0%	0%	99%	
13	Entrepreneurs believe that blessings are the <i>add value</i> of every activity that has worship value.	8	17	5	-	-	4,1	Positive
		27%	57%	16%	0%	0%	100%	
14	Entrepreneurs conduct business activities with focus and are not easily switching to other trades.	5	24	1	-	-	4,13	Positive
		17%	80%	3%	0%	0%	100%	
15	Entrepreneurs do not show favoritism in reminding others of good deeds around them.	14	10	6	-	-	4,27	Positive
		47%	33%	20%	0%	0%	100%	
16	Entrepreneurs believe that the quality and intensity of prayer affect the creation of blessings.	9	17	4	-	-	4,17	Positive
		30%	57%	13%	0%	0%	100%	
17	Entrepreneurs practice patience and prayer as solutions to every problem.	9	19	2	-	-	4,23	Positive
		30%	63%	7%	0%	0%	100%	
18	Entrepreneurs follow the guidance and teachings of the Prophet in business.	8	20	2	-	-	4,2	Positive
		27%	66%	7%	0%	0%	100%	
19	Entrepreneurs conduct buying and selling transactions honestly to achieve blessings.	13	12	5	-	-	4,27	Positive
		43%	40%	17%	0%	0%	100%	
20	Entrepreneurs earn wealth and use it in a halal (lawful) way as part of their piety.	10	15	5	-	-	4,17	Positive
		33%	50%	17%	0%	0%	100%	
21		13	12	5	-	-	4,27	Very Positive

	Entrepreneurs regularly recite Surah Al-Waqi'ah as a means to gain blessings and sustenance.	43%	40%	17%	0%	0%	100%	
22	Entrepreneurs practice morning and evening remembrance ( <i>dhikr</i> ).	10	17	3	-	-	4,23	Positive
		33%	57%	10%	0%	0%	100%	
23	Entrepreneurs believe that reading the Qur'an regularly helps in achieving blessings.	10	20	-	-	-	4,33	Very Positive
		33%	67%	0%	0%	0%	100%	
24	Entrepreneurs understand the meaning of the Qur'an as an effort to contemplate and internalize its lessons ( <i>tadabbur</i> ).	15	11	4	-	-	4,37	Very Positive
		50%	37%	13%	0%	0%	100%	
25	Entrepreneurs carry out what Allah has commanded and avoid what He has forbidden.	6	22	2	-	-	4,13	Positive
		20%	73%	7%	0%	0%	100%	
26	Entrepreneurs learn from stories of the past as advice and guidance in business.	14	11	5	-	-	4,3	Very Positive
		47%	37%	16%	0%	0%	100%	
27	Entrepreneurs have an understanding of the laws of buying and selling before conducting business activities.	10	16	4	-	-	4,2	Positive
		33%	53%	14%	0%	0%	100%	

From the data presented in Table 1.1, it can be seen that the final average (mean) score of the total data obtained is  $112.63 : 27 = 4.17$ , which falls within the interval scale of 3.43–4.23, categorized as positive. Therefore, based on the data analysis, it can be concluded that entrepreneurs' perceptions of the Qur'anic verses of blessing (*ayat-ayat keberkahan*) are good.

Table 1.2 presents the results of the data analysis, including the values of the median, mode, and standard deviation.

Table 1.2 The Results of Data Analysis on Entrepreneurs' Perceptions Toward the Qur'anic Verses of Blessing

Median	Modus	Std of Deviation
4,17	4,10	0.09

The median or middle value of the overall assessment of entrepreneurs' perceptions toward the Qur'anic verses of blessing (*ayat-ayat keberkahan*) is 4.17, while the mode, or the most frequently occurring score among all perception values, is 4.10.

Meanwhile, the standard deviation of the assessment results is 0.09, indicating that there is very little variation among the data obtained. This means that the responses of entrepreneurs tend to be consistent and homogeneous, showing a generally positive and stable perception toward the principles of blessing conveyed in the Qur'an.

## CONCLUSION

Based on a series of studies on entrepreneurs' perceptions toward the Qur'anic verses of blessing (*ayat-ayat keberkahan*), several key conclusions can be drawn. In interpreting verses that emphasize material blessing, an Islamic entrepreneur must embody three essential attributes: (1) a strong Islamic character that is oriented toward the Hereafter, coupled with professional competence, innovative and solution-oriented motivation, as well as physical and mental resilience grounded in trustworthiness (*amanah*); (2) a commitment to performance improvement through discipline and consistency; and (3) the ability to utilize available opportunities and confront challenges effectively.

Furthermore, the overall perception of entrepreneurs toward the Qur'anic verses of blessing—assessed through dimensions such as self-knowledge, imagination, practical knowledge, search skill, foresight, computation skill, communication skill, upgrading skill, and the interpretation of Q.S. *Al-An'am* [6]:92, *Al-An'am* [6]:155, *Al-Anbiya* [21]:50, and *Sad* [38]:29—was found to be positive. This is evidenced by a mean score of 4.17, which falls within the interval scale of 3.43–4.23, indicating a positive category. The median value was 4.17, the mode was 4.10, and the standard deviation was 0.09, reflecting very little variation among respondents. These results suggest that entrepreneurs generally possess a consistent and favorable perception of the Qur'anic concept of *barakah*, integrating it as a guiding principle in their business practices.

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