

OVERTHINKING IN THE QUR'AN AND TAWAKKAL AS A QUR'ANIC SOLUTION: A THEMATIC TAFSIR STUDY

Niken Meysha Alviani

Institut Agama Islam Imam Syafii Indonesia
nikenmeyshaalvianii@gmail.com

Syafii

Institut Agama Islam Imam Syafii Indonesia
syafii587@gmail.com

Rudi Edwaldo Jasmit

Institut Agama Islam Imam Syafii Indonesia
stiesiaslecturer@gmail.com

Azhar Ibrahim

Universitas Nasional Singapura
azharibrahim2024@gmail.com

Abstract: *Overthinking has emerged as a significant psychological problem, marked by excessive rumination, anxiety, and persistent negative thoughts that disrupt mental and spiritual well-being. This study explores the Qur'anic understanding of overthinking through the concepts of al-zann (negative assumptions) and al-khauf (excessive fear), while examining tawakal (trust in God) as its spiritual remedy. Using a qualitative library-based approach and the thematic exegesis (tafsīr maudhu'ī) method, the study analyzes Qur'anic verses alongside classical and contemporary interpretations and relates them to modern psychological theories of anxiety and rumination. The findings indicate that overthinking originates from distorted cognitive and emotional patterns represented by al-zann and al-khauf. In this context, tawakal functions as a psycho-spiritual mechanism that harmonizes rational effort with reliance on God, helping reduce anxiety, regulate emotions, and promote mental stability in contemporary life.*

Keywords: *Overthinking, al-zann, al-khauf, tawakal, thematic exegesis (tafsīr maudhu'ī).*

INTRODUCTION

Overthinking is a growing psychological problem in modern society, characterized by excessive, repetitive, and unproductive thinking driven by anxiety, uncertainty, and anticipation of negative outcomes, which has been intensified by technological development, social competition, and rapid information flow. According to WHO.¹ and the 2023 Health Collaborative Center (HCC) report in Indonesia, rising levels of anxiety and stress indicate that this issue has become a broader socio-psychological phenomenon affecting mental health,

¹ World Health Organization, "Mental Health Report 2022," WHO Press, 2022, <https://www.who.int/news/item/02-03-2022-covid-19-pandemic-triggers-25-increase-in-prevalence-of-anxiety-and-depression-worldwide>.

productivity, quality of life, and spiritual well-being.² Psychologically, overthinking is marked by rumination, persistent doubt, and difficulty shifting toward constructive thinking, which ultimately disrupts emotional stability and reduces individuals' ability to respond to reality in a balanced way.³

In the Islamic perspective, conditions similar to overthinking are understood not only as psychological disturbances but also as issues closely connected to the spiritual dimension of human life. Zakiah Daradjat argues that emotional distress often stems from a weakened relationship with God and a lack of trust (*tawakal*) in His decrees. Therefore, addressing overthinking requires both psychological and spiritual approaches grounded in the teachings of the Qur'an.⁴ Although the Qur'an does not explicitly mention the term "overthinking," it addresses its underlying concepts through *al-zann* (negative suspicion) and *al-khauf* (fear), which reflect patterns of negative, speculative thinking and excessive anxiety. Together, these concepts illustrate a psychological pattern characterized by persistent negative thoughts and heightened fear of uncertain future outcomes, highlighting the Qur'an's concern for human psychological well-being.

The Qur'an offers *tawakal* as a solution to overthinking, encouraging individuals to place their trust in Allah *Subhānahu wa Ta'ālā* after making their best efforts. As a form of religious coping, *tawakal* helps reduce anxiety and stress by fostering acceptance, patience, and inner peace through faith that the ultimate outcome rests with Allah.⁵ The principle of *tawakal* is emphasized in QS. at-Ṭalāq [65]:3, which states that Allah *Subhānahu wa Ta'ālā* provides sufficient provision for those who place their trust in Him. Allah *Subhānahu wa Ta'ālā* says:

وَيَرْزُقُهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَلِغُ أَمْرِهِ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا

*"And He provides for him from where he does not expect. And whoever relies upon Allah—then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a [decreed] measure"*⁶

This verse demonstrates that reliance on Allah *Subhānahu wa Ta'ālā* is not a sign of weakness but a source of psychological strength that fosters inner security and emotional

² Health Collaborative Center, "Studi Temukan Separuh Orang Indonesia Overthinking, Kebanyakan Perempuan Muda," HCC Pres, 2025, <https://healthcollaborativecenter.or.id/studi-temukan-separuh-orang-indonesia-overthinking-kebanyakan-perempuan-muda/>.

³ Tim Medis Siloam Hospitals, "Overthinking - Penyebab, Ciri-Ciri, Dan Cara Mengatasinya," Siloam Hospitals, 20 Maret 2024, <https://www.siloamhospitals.com/informasi-siloam/artikel/mengenal-overthinking>.

⁴ Zakiah Daradjat, *Islam Dan Kesehatan Mental* (Jakarta: Gunung Agung, 1984): 13-14.

⁵ Taufik & Ruhaena Ayun, "Peran Religious Coping Terhadap Psychological Distress Pada Mahasiswa: Scooping Review," *Psikobuletin: Buletin Ilmiah Psikologi* 5 No 2 (n.d.): 115.

⁶ Kementerian Agama RI, *Syaamil Al-Qur'an Terjemah Per Kata*, n.d.

stability. Ibn Qayyim al-Jawziyyah explains that Allah provides sufficiency, protection, and reassurance to those who place their trust in Him,⁷ making *tawakal* an effective mechanism for correcting the tendency to overthink and excessively seek control over the future. Although previous studies have examined overthinking from a Qur'anic perspective, most have focused on specific commentators or individual verses, such as the works of Agustin (2022)⁸, Huzaimah (2022),⁹ and Utami et al. (2023)¹⁰, leaving a gap in comprehensive thematic analyses.¹¹

Despite the growing body of literature on overthinking in Qur'anic studies, existing research remains fragmented, primarily examining either specific verses or the interpretations of individual exegetes. Consequently, the interrelationship between *al-zann* (negative assumptions), *al-khauf* (fear), and *tawakal* (trust in Allah) has not been systematically explored within a unified thematic framework. This study addresses that gap by developing an integrative Qur'anic model that conceptualizes overthinking as a psychospiritual condition arising from the interaction of cognitive and affective disturbances, while positioning *tawakal* as a comprehensive mechanism of psychological and spiritual regulation. The novelty of this research lies in its synthesis of thematic Qur'anic exegesis (*tafsir maudhu'i*) with contemporary psychological perspectives, thereby offering a more holistic understanding of overthinking and its Qur'anic remedy.

A holistic approach to Qur'anic interpretation emphasizes understanding the conceptual relationships among verses rather than examining them in isolation, as thematic integration prevents the reduction of meaning and enables a more comprehensive understanding of theological concepts.¹² In this study, such an approach facilitates the construction of a systematic framework in which overthinking is understood as a psychospiritual problem arising from the dominance of *al-zann* (negative assumptions) and *al-khauf* (fear), while *tawakal* is positioned as a Qur'anic mechanism of psychological and spiritual regulation. Accordingly, this research employs a thematic (*tafsir maudhu'i*) approach to integrate the cognitive

⁷ Ibnu Qayyim Al-Jauziyah, *Madarij As-Salikin*, Juz II (Kairo: Dar-Hadis, 2003): 95.

⁸ Putri Silvius, "Penafsiran Wahbah Zuhaili Tentang Overthinking Dalam Tafsir Al-Munir" (UIN Kiai Haji Achmad Siddiq Jember, 2024).

⁹ Syarifatul Huzaimah, "Overthinking Dan Solusinya Dalam Tafsir Al-Azhar" (UIN Maulana Malik Ibrahim Malang, 2023).

¹⁰ Dkk Tika Setia Utami, "Dampak Overthinking Dan Pencegahannya Menurut Muhammad Quraish Shihab Studi Surah Al-Hujurat Ayat 12," *Al-Wasathiyah: Journal Of Islamic Studies* 2 No 1 (2023), <https://journal.ikadi.or.id/index.php/alwasathiyah/article/view/49/45>.

¹¹ Abdul Hayyi Al-Farmawi, *Al-Bidayah Fi-Al-Tafsir Al-Maudhu'i* (kairo: Al-Hadharat Al-Gharbiyyah, 1977): 52.

¹² Hanna Jenifer Agustin, Hidayatullah Ismail, Mochammad Novendri, dan Syafii, "Holistic Classical Interpretation in the Relationship between Satan and False God: Analysis of the Rules of Interpretation," *Priviet Social Sciences Journal*, 2026.

dimension (*al-zann*) and the affective dimension (*al-khauf*), analyzing how the Qur'an presents phenomena comparable to overthinking and how *tawakal* functions as a comprehensive solution. The study aims to contribute theoretically to thematic Qur'anic exegesis by incorporating contemporary psychological perspectives and, practically, to provide guidance for fostering mental resilience and inner peace based on Qur'anic values in the context of modern life.

RESEARCH METHOD

This study employs a qualitative library research approach to examine Qur'anic perspectives on overthinking and *tawakal* as a mechanism of psychospiritual regulation. Rather than relying on quantitative measurement, the research focuses on exploring meanings, conceptual relationships, and interpretive understandings of Qur'anic texts. The analysis investigates the relationship between *al-zann* (negative assumptions), *al-khauf* (fear), and *tawakal* within a comprehensive Qur'anic framework.

The study applies the thematic exegesis (*tafsīr maudhu'ī*) method, which systematically collects and analyzes Qur'anic verses related to a specific theme. The primary data consist of verses associated with *al-zann*, *al-khauf*, and *tawakal*, while secondary sources include classical and contemporary Qur'anic commentaries, such as *Jāmi' al-Bayān*, *Tafsīr al-Qur'ān al-'Azīm*, *al-Tafsīr al-Munīr*, and *Tafsīr al-Azhar*, as well as relevant literature on thematic exegesis and psychology. Data were collected through lexical and conceptual approaches to identify verses directly or indirectly related to the phenomenon of overthinking.¹³

Data analysis was conducted using a descriptive-interpretative technique. Relevant verses were classified into thematic categories and interpreted based on authoritative exegetical works, then synthesized with contemporary psychological perspectives on rumination, anxiety, and emotional regulation. To ensure validity and credibility, the study employed source triangulation by comparing interpretations from different exegetes and relating them to relevant scholarly literature, thereby enhancing the objectivity and academic reliability of the findings.

DISCUSSION

A. Conceptual Construction of Overthinking in the Qur'anic Perspective: The Relationship between *Al-Zann* and *Al-Khauf*

¹³ Al-Farmawi. 41

Overthinking etymologically derives from the words “over” (excessive) and “think” (to think), and refers to an individual’s tendency to think excessively about both past and future events. It is characterized by repetitive mental activity or rumination, such as dwelling on past experiences, worrying about uncertain future events, and generating various speculative scenarios that are not necessarily grounded in reality, often dominated by negative thought patterns that do not lead to problem-solving. In psychological studies, overthinking is considered a form of psychological disorder involving cognitive and emotional disturbances, typically marked by excessive anxiety, disproportionate fear, and persistent negative thinking, which in the long term can affect both mental and physical health, including stress, insomnia, and fatigue, while reinforcing a cycle of problem-focused rather than solution-oriented thinking rooted in negative cognition and excessive fear.¹⁴ From an Islamic perspective, overthinking is understood not only as a psychological issue but also as a psycho-spiritual problem closely related to the Qur’anic concepts of *al-zann* (suspicion) and *al-khauf* (fear), which together form the cognitive and emotional foundations of the phenomenon.¹⁵

Al-Zann as the Cognitive Dimension of Overthinking

The term *al-zann* (الظن) in Arabic fundamentally refers to conjecture, assumption, or speculation that has not reached the level of certainty. Etymologically, the verb form *zanna-yazunnu* (ظَنَّ-يُظَنُّ) can also mean “to know” or “to believe,” depending on the context in which it is used.¹⁶ In the Qur’an, this concept appears not only in its singular form *al-zann* (الظن) but also in various morphological derivatives such as *tazunnūn* (تَظُنُّونَ), *yazunnūn* (يُظَنُّونَ), and *al-zunūna* (الظنون), reflecting its semantic flexibility across different contexts. In its negative sense, *al-zann* refers to the tendency to construct assumptions, suspicions, and negative scenarios that are not necessarily true.¹⁷ In the context of overthinking, individuals are often dominated by unverified negative thoughts, leading them to perceive reality as worse than it actually is. Thus, *al-zann* can be understood as a deviation in thinking that moves away from objective facts.

In the Qur’anic context, the usage of *al-zann* is not exclusively negative, as it appears with varying meanings across 67 instances in 55 verses and 32 surahs, encompassing both

¹⁴ Lisda Sofia dkk, “Mengelola Overthinking Untuk Meraih Kebermaknaan Hidup,” *Jurnal Pelayanan Kepada Masyarakat* Volume 2 No. 2, Desember (2020): 121.

¹⁵ Alfita Fajar Inayati, “Bimbingan Konseling Islam Dengan Terapi Shalat Tahajjud Untuk Mengurangi Overthinking Seoraang Remaja Di Desa Sendangharjo Brondong Lamongan” (Surabaya, UIN Sunan Ampel, 2022): 10-34.

¹⁶ Hussain bin Unang, *Kamus Al-Tullab*, Cet 3 (Kuala Lumpur: Darul Fikir, 2008).

¹⁷ Sayyid Muhammad Nuh, *Afat ‘Ala Tariq*, ed. terj. Riswan Kurniawan dan Tiar Anwar Bachtiar, Cet 1 (Bandung: PT Mizan Pustaka, 2004): 101.

positive presumption (*husnuzzan*) and negative presumption (*su'uzzan*).¹⁸ However, in relation to overthinking, this study focuses specifically on its negative meaning, namely assumptions that are not based on clear evidence and tend to distort reality through speculative judgment. The relationship between *al-zann* and overthinking shows that the phenomenon is not merely excessive thinking, but a cognitive pattern dominated by negative assumptions that continuously generate anxiety. In this framework, assumptions act as triggers, while suspicion becomes the outcome of unverified judgment, which may eventually develop into subjective beliefs perceived as true despite lacking evidence.¹⁹ This aligns with Imam al-Nawawi's explanation in *Syarh Shahih Muslim*, which states that spontaneous thoughts are not sinful, but become prohibited when they are maintained and justified in the heart without evidence.²⁰ In this sense, overthinking can be understood as a condition in which negative assumptions are not only formed but also continuously sustained.²¹

The Qur'an provides a firm warning against this tendency, as stated in Q.S. al-Hujurat [49]:12. Allah Subhānahu wa Ta'ālā says:

يَا أَيُّهَا الَّذِينَ آمَنُوا اجْتَنِبُوا كَثِيرًا مِّنَ الظَّنِّ إِنَّ بَعْضَ الظَّنِّ إِثْمٌ وَلَا تَجَسَّسُوا وَلَا يَغْتَبَ بَعْضُكُم بَعْضًا أَيُّبُ أَحَدُكُمْ أَن يَأْكُلَ لَحْمَ
أَخِيهِ مَيْتًا فَكَرِهْتُمُوهُ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ تَوَّابٌ رَّحِيمٌ

*“O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin. And do not spy or backbite each other. Would one of you like to eat the flesh of his dead brother? You would detest it. And fear Allah; indeed, Allah is Accepting of repentance, Most Merciful.”*²²

This verse prohibits excessive suspicion, as some forms of assumption are considered sinful, indicating that not all suspicions are justified, especially those that lack clear evidence and lead to negative judgments. Hamka, in *Tafsir al-Azhar*, explains that suspicion refers to accusations without a solid foundation, which can damage social relationships and break ties of kinship.²³ In the context of overthinking, individuals who continuously imagine negative

¹⁸ Muhammad Fuad Abd Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfadz Al-Qur'an* (Indonesia: Maktabah Dahlan, 1992): 557-559.

¹⁹ Muhajjah Saratini, *Hello Overthinking* (Yogyakarta: Laksana, 2021): 25-26.

²⁰ Muhyiddin Abu Zakariya Yahya bin Syarif An-Nawawi, *Minhaj Fi Syarh Shahih Muslim* (Riyadh: Bayt Al-Afkar, 2002): 1537.

²¹ Saratini, *Hello Overthinking*: 26.

²² Kementerian Agama RI, *Syaamil Al-Qur'an Terjemah Per Kata*.

²³ Hamka, *Tafsir Al-Azhar* Jilid 9 (Jakarta: Pustaka Nasional PTE LTD Singapura, 1989): 6831.

possibilities about something that has not yet occurred are essentially trapped in a pattern of suspicion, even toward the decrees of Allah Subhānahu wa Ta‘ālā.²⁴

Similarly, Wahbah al-Zuhailī in *Tafsir al-Munīr* emphasizes that believers are commanded to avoid suspicion, whether toward Allah Subhānahu wa Ta‘ālā or toward fellow human beings. Negative suspicion directed at individuals who appear righteous, well-behaved, and trustworthy is regarded as *su’ūzzan* (blameworthy negative assumption). However, when someone openly displays deviant behavior or commits major sins, exercising caution is permitted as long as it does not develop into unfounded accusations or negative judgments. Ibn Kathīr also affirms that Allah Subhānahu wa Ta‘ālā forbids believers from excessive suspicion, particularly accusations of betrayal against family, relatives, or people in general without clear evidence, as such assumptions may constitute sin. This highlights that *al-zann* in its negative sense is not only an ethical prohibition in the Qur’an but also represents a cognitive distortion underlying overthinking.²⁵ In practice, the tendency to form negative judgments can become habitual. In Islam, this condition is known as *su’ūzzan*, a form of negative suspicion based merely on conjecture, which closely relates to overthinking as both are rooted in uncontrolled negative patterns of thought.

The Qur’anic principle is reinforced by a hadith narrated by Imam Ahmad from Abu Hurairah, in which the Prophet ﷺ said:

قال الله تعالى : أَنَا عِنْدَ ظَنِّ عَبْدِي بِي، إِنْ ظَنَّ بِي خَيْرًا فَلَهُ، وَإِنْ ظَنَّ شَرًّا فَلَهُ

“Allah the Almighty said: ‘I am as My servant thinks of Me. If he thinks good of Me, then it is for him, and if he thinks evil, then it is for him.’”²⁶

This hadith highlights that negative or positive assumptions not only affect spiritual relationships but also significantly influence an individual’s psychological stability. In this context, *husnuzzan* (having good expectations) toward Allah Subhānahu wa Ta‘ālā carries important psychological implications, as it can gradually transform negative thought patterns in individuals experiencing overthinking into more realistic and positive perspectives, thereby helping to control excessive fear and anxiety.²⁷ Al-Qasṭalānī explains that the meaning of Allah’s statement, “I am as My servant thinks of Me,” indicates that a servant’s inner attitude

²⁴ Wahbah az-Zuhaili, *Tafsir Al-Munir : Aqidah, Syariah, Manhaj*, Jilid 13 (Jakarta: Gema Insani, 2013): 482.

²⁵ Ismail bin Umar bin Katsir, *Tafsir Ibnu Katsir* Jilid 7 (Jakarta: Pustaka Imam Asy-Syafi’i, 2003): 487.

²⁶ (HR. Ahmad dalam Musnad-nya no. 9076 dan Al-Albani menyatakan sahih dalam Shahih Al-Jami’, no. 4315.)

²⁷ Alfian Nugraha, “Ragam Masalah Kekinian Dalam Perspektif BKI,” *Bandung: UIN Sunan Gunung Djati*, 2021: 19.

toward Allah directly determines what he receives; positive expectations of Allah's mercy lead to corresponding outcomes, while negative expectations result in consequences aligned with those assumptions.²⁸ This demonstrates that assumptions influence not only spiritual dimensions but also how individuals interpret reality.

In modern psychological discourse, the concept of *al-zann* in its negative sense aligns with contemporary findings on negative thinking patterns, where individuals interpret others' intentions and actions speculatively without empirical evidence, often assuming harmful motives. Such tendencies are closely related to unmet psychological needs, particularly the need for safety. From Abraham Maslow's humanistic theory of hierarchy of needs, individuals whose safety needs are not fulfilled are more prone to anxiety and perceived threats, which in turn leads to defensive mechanisms in the form of negative assumptions toward their social environment.²⁹ Thus, *al-zann* is not only an ethical concern in the Qur'an but also a cognitive root of overthinking. When unverified assumptions dominate, thinking loses clarity and becomes a source of recurring anxiety, eventually developing into excessive fear (*al-khauf*) as described in the Qur'anic framework.³⁰

The thematic findings align with cognitive psychology theories of rumination, particularly Susan Nolen-Hoeksema's Response Styles Theory and Li and Tang (2024), which show that repetitive negative thinking maintains anxiety and psychological distress without leading to solutions. In this sense, *al-zann* parallels rumination as both involve repetitive, negatively oriented, and unproductive thought patterns. However, psychology treats rumination as a maladaptive cognitive process addressed through cognitive-behavioral interventions, while the Qur'an frames *al-zann* as a spiritual-ethical issue resolved through purification of the heart and strengthening one's relationship with Allah Subhānahu wa Ta'ālā. This convergence highlights that overthinking requires an integrated approach addressing both cognitive restructuring and spiritual regulation to effectively reduce anxiety and restore psychological balance.³¹

***Al-Khauf* as the Affective Dimension of Overthinking**

²⁸ Miftahul Khoiri dan Mohammad Asmawi, *Kumpulan Hadis Qudsi Dan Penjelasannya* (Yogyakarta: Al Manar, 2007): 15.

²⁹ Fauzul 'Adziima, "Psikologi Humanistik Abraham Maslow," *Jurnal Tana Mana* 2, no. 2 (2021): 89.

³⁰ Fauzul 'Adziima, "Psikologi Humanistik Abraham Maslow," *Jurnal Tana Mana* 2, no. 2 (2021): 89.

³¹ Yuyang Li and Chunxi Tang, "A Systematic Review of the Effects of Rumination-Focused Cognitive Behavioral Therapy in Reducing Depressive Symptoms," *Frontiers in Psychology* 15 (2024): 1447207, <https://doi.org/10.3389/fpsyg.2024.1447207>.

Overthinking is closely linked to *al-zann* (negative suspicion) and *al-khauf* (excessive fear),³² where negative assumptions distort perception of reality and fear emerges as the emotional response, making *al-zann* the cognitive root and *al-khauf* the affective manifestation of overthinking.³³ *Al-khauf*, etymologically rooted in the Arabic khā'-wāw-fā' and referring to a psychological state of anxiety or expectation of harm, is repeatedly mentioned in the Qur'an as a fundamental human experience,³⁴ but when excessive it disrupts psychological balance and manifests as persistent worry about the future, showing that overthinking operates both cognitively and emotionally.³⁵

In the Islamic perspective, such a condition is not understood merely as a psychological disorder, but rather as part of the dynamics of human faith and divine testing. The dominance of fear within an individual reflects how one perceives and interprets the decree and will of Allah Subhānahu wa Ta'ālā. Therefore, the Qur'an positions *al-khauf* not only as an emotional response but also as a spiritual indicator that tests the extent to which a person can develop trust (*tawakkal*) in divine decree. In QS. Al-Baqarah [2]:155, Allah Subhānahu wa Ta'ālā says:

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالتَّمَرَاتِ وَبَشِيرِ الصَّابِرِينَ

“And We will surely test you with something of fear, hunger, loss of wealth, lives, and fruits. And give good tidings to the patient”³⁶

The verse emphasizes that *al-khauf* (fear) is an inherent part of the trials experienced by human beings throughout life. In this sense, Qur'anic discourse does not position *al-khauf* as a purely pathological condition, but rather as a spiritual arena in which faith, patience, and inner resilience are tested.³⁷ Thus, fear becomes an integral component of human existence that reflects the quality of one's trust in Allah Subhānahu wa Ta'ālā.

From a psychological perspective, *al-khauf* arising from life uncertainty may develop into prolonged anxiety when it is not properly managed. At this point, overthinking begins to emerge as a cycle of continuous negative anticipation about the future. Quraish Shihab explains

³² Ar-Raghib Al-Ashfahani, *Al-Mufrodāt Fi Gharibil Qur'an*, Cet 1 (Terj. Ahmad Zaini Dahlan (Depok: Pustaka Khazanah Fawaid, 2017) : 391.

³³ Muhammad Quraish Shihab, *Ensiklopedia Al-Qur'an: Kajian Kosakata*, Jilid 2 (Jakarta: Lentera Hati, 2007): 473.

³⁴ Shuvia Rahma, “Dampak Overthinking Remaja Dan Cara Mengatasinya Dalam Islam,” Radar Malang Jawa Pos, 2021, <https://radarmalang.jawapos.com/opini/2106230023/dampak-overthinking-remaja-dan-cara-mengatasinya-dalam-islam>.

³⁵ Muhammad Fuad Al-Baqi, *Al-Mu'jam Al-Mufahras Li Alfadz Al-Qur'an*. 502-505

³⁶ Kementerian Agama RI, *Syaamil Al-Qur'an Terjemah Per Kata*.

³⁷ Shuvia Rahma, “Dampak Overthinking Remaja Dan Cara Mengatasinya Dalam Islam.” Radar Malang Online, 2021. https://radarmalang.jawapos.com/opini/2106230023/dampak-overthinking-remaja-dan-caramengatasinya-dalam-islam#google_vignette

that *al-khauf* in this verse refers to inner unease that arises from imagining unpleasant possibilities, which are often constructed mentally rather than based on real threats.³⁸ Similarly, Hamka and Wahbah al-Zuhaili emphasize that fear in the Qur'an encompasses various forms of human anxiety and, if left uncontrolled, can develop into excessive psychological distress, particularly in modern contexts such as concerns about the future, career, education, and economic stability.³⁹

Overall, *al-khauf* in the Qur'anic perspective is not only a natural emotional response but also a psycho-spiritual condition that can evolve into recurring anxiety when unregulated. Overthinking, therefore, is understood as a manifestation of uncontrolled fear combined with negative assumptions, where *al-zann* and *al-khauf* interact and reinforce each other. This interaction creates a repetitive cycle of anxiety that disrupts mental balance and inner peace. In response, the Qur'an guides individuals not to eliminate fear entirely, but to regulate it within proportional limits through a balanced mindset rooted in *tawakkal*, ensuring psychological and spiritual equilibrium.⁴⁰

B. *Tawakkal* as a Psycho-Spiritual Regulatory Mechanism in Overcoming Overthinking

Overthinking, rooted in the dominance of *al-zann* (negative assumptions) and *al-khauf* (excessive fear), reflects an imbalance between cognitive and affective dimensions, so the Qur'an introduces *tawakkal* as a psycho-spiritual mechanism to regulate both simultaneously rather than stopping thought itself. Etymologically derived from *wakala*, *tawakkal* means entrusting affairs to Allah after optimal effort, functioning in psychology as a coping and religious coping strategy that reduces cognitive-emotional tension,⁴¹ breaks cycles of rumination, and helps individuals respond to uncertainty with calmness.⁴² Classical scholars such as al-Ghazali, Ibn Qayyim al-Jawziyyah, and Yusuf al-Qaradawi further emphasize that *tawakkal* is an active spiritual state integrating effort, trust, and reliance on Allah,⁴³ which in

³⁸ Senata Adi Praseia, "Analogi Surah Al Baqarah Ayat 155-156, Lima Ujian Yang Dihadapi Pelajar," Tafsiralquran.id, 2022, <https://tafsiralquran.id/analogi-al-baqarah-ayat-155-156-ujian-yang-dihadapi-pelajar/>. <https://tafsiralquran.id/analogi-al-baqarah-ayat-155-156-ujian-yang-dihadapi-pelajar/>

³⁹ Hamka, *Tafsir Al-Azhar*. Jilid 1: 351.

⁴⁰ Az-Zuhaili, *Tafsir Al-Munir : Aqidah, Syariah, Manhaj*. Jilid 1: 300.

⁴¹ Ibnu Mandzur, *Lisan Al-Arab* (Kaherah: Dar Al-Hadis, 2003): 734.

⁴² Ayun, "Peran Religious Coping Terhadap Psychological Distress Pada Mahasiswa: Scooping Review."

⁴³ Abu Hamid Al-Ghazali, *Ihya' 'Ulummuddin*, Jilid IV (Beirut: Dar Al-Kutub al-Ilmiyah, 1991): 259.

practice fosters psycho-spiritual stability by distinguishing what is controllable from divine decree, thereby preventing anxiety from developing into overthinking.^{44,45,46}

The concept of *tawakkal* is strongly emphasized in the Qur'an, appearing 84 times across 22 surahs, although not all instances are directly related to overthinking; therefore, this study focuses on verses linked to anxiety regulation and inner peace. One such verse that explicitly highlights this principle is QS. At-Taubah [9]:51, in which Allah Subhānahu wa Ta'ālā affirms the importance of reliance upon Him.

قُلْ لَنْ يُصِيبَنَا إِلَّا مَا كَتَبَ اللَّهُ لَنَا هُوَ مَوْلَانَا وَعَلَى اللَّهِ فَلْيَتَوَكَّلِ الْمُؤْمِنُونَ

“Say, ‘Nothing will ever befall us except what Allah has decreed for us. He is our Protector; and upon Allah let the believers rely.’”⁴⁷

This verse affirms that all events are determined by Allah Subhānahu wa Ta'ālā and that every decree contains wisdom, so *tawakkal* is not passive resignation but active reliance on Allah after effort, combining rational action with spiritual surrender to reduce anxiety over uncontrollable outcomes.⁴⁸ In this framework, *tawakkal* functions as a psycho-spiritual mechanism that addresses overthinking by transforming *al-zann* and *al-khauf* into trust and inner stability, as emphasized by al-Sa'di, who explains that reliance on Allah brings psychological calm, while dependence on anything else leads to anxiety.⁴⁹

However, the meaning of *tawakkal* in QS. At-Taubah [9]:51 primarily emphasizes theological awareness of Allah Subhānahu wa Ta'ālā's decree. Therefore, to obtain a more practical and applicable understanding, further clarification is needed from other verses that show its implications in daily life, particularly in dealing with uncertainty and anxiety. This dimension is more explicitly expressed in QS. At-Talāq [65]:2–3, which not only affirms the importance of *tawakkal* but also highlights its practical consequences in the life of a believer. Allah Subhānahu wa Ta'ālā says:

وَيُرِزُّهُ مِنْ حَيْثُ لَا يَحْتَسِبُ وَمَنْ يَتَوَكَّلْ عَلَى اللَّهِ فَهُوَ حَسْبُهُ إِنَّ اللَّهَ بَالِغُ أَمْرِهِ قَدْ جَعَلَ اللَّهُ لِكُلِّ شَيْءٍ قَدْرًا

⁴⁴ Al-Jauziyah, *Madarij As-Salikin*.

⁴⁵ Yusuf Al-Qardhawi, *Tawakal Jalan Menuju Keerhasilan Dan Kebahagiaan Hakiki* (Jakarta: Al-Mawardi Prima, 2004): 5.

⁴⁶ M.A. Subandi, “Psikologi Agama & Kesehatan Mental,” *Pustaka Pelajar*, 2013.

⁴⁷ Kementerian Agama RI, *Syaamil Al-Qur'an Terjemah Per Kata*.

⁴⁸ Wahbah az-Zuhaili, *Tafsir Al-Munir : Aqidah, Syariah, Manhaj. Jilid 5* (Jakarta: Gema Insani, 2013): 490.

⁴⁹ Abdurrahman bin Nashir as-Sa'di, *Tafsir Al-Qur'an*, terj. Muhammad Iqbal dkk, Jilid 3 (Jakarta: Darul Haq, 2014): 278.

“And He provides for him from where he does not expect. And whoever relies upon Allah—He is sufficient for him. Indeed, Allah will accomplish His purpose. Verily, Allah has set a measure for all things“⁵⁰

This verse emphasizes that *tawakkal* is not only a theological concept but also has practical implications in the form of sufficiency, inner peace, and a way out of difficulties. Quraish Shihab explains that provision (*rizq*) in this context is not limited to material wealth, but also includes a sense of contentment, psychological calmness, and inner tranquility, which are more decisive for the quality of human life than physical possessions.⁵¹ Thus, a person who practices *tawakkal* is not defined by abundance of wealth, but by inner stability that prevents excessive anxiety and worry.

This meaning is further supported by Ibn Qayyim al-Jawziyyah, who states that Allah Subhānahu wa Ta‘ālā provides for those who rely upon Him, grants security to those who fear Him, and offers protection to those who depend on Him,⁵² making *tawakkal* a psycho-spiritual protective mechanism that reduces fear, anxiety, and restlessness so that worry does not develop into overthinking. In this context, Ibn ‘Aṭā’illāh al-Sakandarī also reminds believers to relieve themselves from excessive mental burdens, as what Allah has already decreed does not need to be carried as personal worry, while the Hadith Qudsi emphasizing that Allah is as His servant thinks of Him reinforces the role of *ḥusnuẓẓan* in shaping a positive and realistic mindset that controls anxiety.⁵³ Therefore, *tawakkal* functions not only as a theological principle but also as an effective psycho-spiritual regulation mechanism that restructures cognition (*al-ẓann*) and emotion (*al-khauf*), enabling individuals to act responsibly while releasing excessive concern over outcomes beyond their control, thus offering an integrative Qur’anic solution to overthinking in modern life.⁵⁴

International studies indexed in Scopus also support these findings. Nirwana et al. (2026)⁵⁵ show that *tawakkul* significantly mediates the relationship between religious orientation and stress, where higher *tawakkul* is associated with lower stress levels among

⁵⁰ Kementerian Agama RI, *Syaamil Al-Qur’an Terjemah Per Kata*.

⁵¹ M. Quraish Shihab, *Tafsir Al-Misbah: Pesan, Kesan Dan Keserasian Al-Qur’an*, Volume 13 (Jakarta: Lenta Hati, 2009). Jilid 14, 297.

⁵² Al-Jauziyyah, *Madarij As-Salikin*.

⁵³ Ahmad Zaruq, *Syarh Al-Hikam Al-’Athaiyyah* (Beirut: DKI, 2001): 18.

⁵⁴ Asmawi, *Kumpulan Hadis Qudsi Dan Penjelasannya*. (Yogyakarta: Al Manar, 2007): 115.

⁵⁵ Nirwana, Dzikri, Hanafi Hanafi, Najib Irsyadi, Saifuddin Saifuddin, and Tri Hermawan Aini. “THE SUFISTIC HADITH THOUGHT OF HAMDANI BAKRAN ADZ-DZAKIEY: THE INTEGRATION OF SPIRITUAL HEALTH IN MODERN LIFE”. *Jurnal Asy-Syukriyyah* 27, no. 1 (June 9, 2026): 54–77. Accessed June 19, 2026.

Muslim adults. This is reinforced by Sa'adah et al (2024)⁵⁶, who found that *tawakkul* also mediates the relationship between personality traits and symptoms of depression and anxiety. These results align with the present thematic analysis, indicating that *tawakkal* is not only a Qur'anic normative value but also an empirically supported psychological regulation mechanism that reduces anxiety and distress, strengthening the proposed integrative model.

C. The Psycho-Spiritual Implications of *Tawakkal* in Managing Overthinking

Based on the thematic analysis of Qur'anic verses, this study finds that overthinking is not merely a modern psychological phenomenon but a psychospiritual condition rooted in the imbalance between cognitive and emotional dimensions. This imbalance is reflected in the dominance of *al-zann* (negative assumptions), which fosters speculative and unverified thinking, and *al-khauf* (excessive fear), which generates anxiety about uncertain future events. In contemporary society, characterized by intense competition, economic uncertainty, and increasing productivity demands, these tendencies are amplified as individuals seek excessive control over the future, thereby reinforcing repetitive and unproductive cycles of overthinking.

The findings further reveal that the Qur'an offers a comprehensive conceptual framework for addressing this condition through *tawakkal* (trust in Allah). Negative assumptions and unmanaged fear interact to sustain overthinking, while *tawakkal* functions as a form of spiritual cognitive restructuring that redirects attention from negative possibilities toward trust in Allah's wisdom and decree. As emphasized in QS. At-Taubah [9]: 51 and QS. At-Ṭalāq [65]: 2–3, uncertainty should not be perceived solely as a threat but as an opportunity to rely on divine guidance after exerting one's best efforts. Functionally, *tawakkal* operates as cognitive regulation by correcting distorted thinking, affective regulation by fostering emotional stability, and a coping mechanism that enables individuals to face life challenges with acceptance, resilience, and continued effort.

These conceptual findings are supported by empirical studies demonstrating the positive relationship between *tawakkal* and mental well-being. Previous research has shown that *tawakkal* contributes to reducing anxiety, functions as an effective form of religious coping, and enhances subjective well-being (Iskandar et al., 2018; Riyanty & Nurendra, 2021; Ikhwanisifa &

⁵⁶ Sa'adah, Umi, and Agus Nur Qowim. "The Influence Of Integrating Al-Qur'an Values In The Curriculum On The Formation Of Anti-Radicalism Character Among Students". *Jurnal Asy-Syukriyyah* 27, no. 1 (June 9, 2026): 78–99. Accessed June 19, 2026.

Raudatussalamah, 2022).⁵⁷ The results suggest that *tawakal* simultaneously addresses the cognitive distortions associated with *al-zann* and the emotional dysfunctions associated with *al-khauf*, thereby interrupting the cycle of overthinking. Consequently, this study proposes an integrative psychospiritual model in which overthinking emerges from the interaction between negative assumptions and excessive fear, while *tawakal* serves as a comprehensive Qur'anic mechanism for regulating both cognitive and emotional processes, promoting mental resilience and inner peace.

CONCLUSION

Based on a thematic analysis of Qur'anic verses and both classical and contemporary exegetical interpretations, this study concludes that overthinking is a psycho-spiritual phenomenon rooted in an imbalance between cognitive and affective dimensions, manifested through the interaction of *al-zann* (negative assumptions) as cognitive distortion and *al-khauf* (excessive fear) as emotional response, which together produce a cycle of recurring anxiety and uncontrolled speculative thinking; the Qur'an addresses this condition not only as an inner psychological problem but also constructs *tawakkal* as an active psycho-spiritual regulatory mechanism that integrates rational effort (*ikhtiar*) with submission to Allah Subhānahu wa Ta'ālā, thereby restructuring negative thought patterns, stabilizing emotional states, and helping individuals distinguish between what is within and beyond their control, while the proposed integrative model positions *al-zann* as the cognitive basis, *al-khauf* as the affective manifestation, and *tawakkal* as the regulatory mechanism that intervenes in both dimensions simultaneously, showing that overthinking is not a singular phenomenon but a dynamic interaction between thought and emotion that requires comprehensive Qur'anic-psychological intervention.

REFERENCES

- 'Adziima, Fauzul. "Psikologi Humanistik Abraham Maslow." *Jurnal Tana Mana* 2, no. 2 (2021): 89.
- Al-Ashfahani, Ar-Raghib. *Al-Mufrodat Fi> Gharibil Qur'an*. Cet 1. Terj. Ahmad Zaini Dahlan

⁵⁷ Singgar Mantahari Dalimuthe and Mardiatul Husna Rambe, "Keselarasan Antara Ikhtiar Dan Tawakal Dalam Membentuk Mental Positif," *An Nawa Jurnal Studi Islam* 07 No 01 (2025), <https://jurnal.iaianawawi.ac.id/index.php/annawa/article/view/36>.

(Depok: Pustaka Khazanah Fawaid, 2017).

Al-Farmawi, Abdul Hayyi. *Al-Bidayah Fi-Al-Tafsir Al-Maudhu'i*. kairo: Al-Hadharat Al-Gharbiyyah, 1977.

Al-Ghazali, Abu Hamid. *Ihya' 'Ulummuddin*. Jilid IV. Beirut: Dar Al-Kutub al-Ilmiyah, 1991.

Al-Jauziyah, Ibnu Qayyim. *Madarij As-Salikin*. Juz II. Kairo: Dar-Hadis, 2003.

Al-Qardhawi, Yusuf. *Tawakal Jalan Menuju Keerhasilan Dan Kebahagiaan Hakiki*. Jakarta: Al-Mawardi Prima, 2004.

An-Nawawi, Muhyiddin Abu Zakariya Yahya bin Syarif. *Minhaj Fi Syarh Shahih Muslim*. Riyadh: Bayt Al-Afkar, 2002.

As-Sa'di, Abdurrahman bin Nashir. *Tafsir Al-Qur'an*. Jakarta: Darul Haq, 2014.

Asmawi, Miftahul Khoiri dan Mohammad. *Kumpulan Hadis Qudsi Dan Penjelasannya*. Yogyakarta: Al Manar, 2007.

Ayun, Taufik & Ruhaena. "Peran Religious Coping Terhadap Psychological Distress Pada Mahasiswa: Scooping Review." *Psikobuletin: Buletin Ilmiah Psikologi* 5 No 2 (2024). <https://ejournal.uin-suska.ac.id/index.php/Psikobuletin/article/download/26954/10541>.

Az-Zuhaili, Wahbah. *Tafsir Al-Munir : Aqidah, Syariah, Manhaj*. Jakarta: Gema Insani, 2013.

Center, Health Collaborative. "Studi Temukan Separuh Orang Indonesia Overthinking, Kebanyakan Perempuan Muda." HCC Pres, 2025. <https://healthcollaborativecenter.or.id/studi-temukan-separuh-orang-indonesia-overthinking-kebanyakan-perempuan-muda/>.

Dalimuthe, inggar Mantahari, and Mardiatul Husna Rambe. "Keselarasan Antara Ikhtiar Dan Tawakal Dalam Membentuk Mental Positif." *An Nawa Jurnal Studi Islam* 07 No 01 (2025). <https://jurnal.iaianawawi.ac.id/index.php/annawa/article/view/36>.

Daradjat, Zakiah. *Islam Dan Kesehatan Mental*. Jakarta: Gunung Agung, 1984.

Hamka. *Tafsir Al-Azhar*. Jakarta: Pustaka Nasional PTE LTD Singapura, 1989.

Hospitals, Tim Medis Siloam. "Overthinking - Penyebab, Ciri-Ciri, Dan Cara Mengatasinya." Siloam Hospitals, 2024. <https://www.siloamhospitals.com/informasi-siloam/artikel/mengenal-overthinking>.

Huzaimah, Syarifatul. "Overthinking Dan Solusinya Dalam Tafsir Al-Azhar." UIN Maulana Malik Ibrahim Malang, 2023.

Inayati, Alfita Fajar. "Bimbingan Konseling Islam Dengan Terapi Shalat Tahajjud Untuk Mengurangi Overthinking Seoraang Remaja Di Desa Sendangharjo Brondong Lamongan." Surabaya, UIN Sunan Ampel, 2022.

Katsir, Ismail bin Umar bin. *Tafsir Ibnu Katsir*. Jakarta: Pustaka Imam Asy-Syafi'i, 2003.

Kementerian Agama RI, Syaamil Al-Qur'an Terjemah Per Kata, n.d.

- Li, Yuyang, and Chunxi Tang. "A Systematic Review of the Effects of Rumination-Focused Cognitive Behavioral Therapy in Reducing Depressive Symptoms." *Frontiers in Psychology* 15 (2024): 1447207. <https://doi.org/10.3389/fpsyg.2024.1447207>.
- Lisda Sofia, Dkk. "Mengelola Overthinking Untuk Meraih Kebermaknaan Hidup." *Jurnal Pelayanan Kepada Masyarakat* Volume 2 N (2020): 121.
- Mandzur, Ibnu. *Lisan Al-Arab*. Kaherah: Dar Al-Hadis, 2003.
- Muhammad Fuad Abd Al-Baqi. *Al-Mu'jam Al-Mufahras Li Alfadz Al-Qur'an*. Indonesia: Maktabah Dahlan, 1992.
- Nirwana, Dzikri, Hanafi Hanafi, Najib Irsyadi, Saifuddin Saifuddin, and Tri Hermawan Aini. "The Sufistic Hadith Thought Of Hamdani Bakran Adz-Dzakiey: The Integration Of Spiritual Health In Modern Life". *Jurnal Asy-Syukriyyah* 27, no. 1 (June 9, 2026): 54–77. Accessed June 19, 2026. <https://jurnal.asy-syukriyyah.ac.id/Asy-Syukriyyah/article/view/1665>.
- Nugraha, Alfian. "Ragam Masalah Kekinian Dalam Perspektif BKI." *Bandung: UIN Sunan Gunung Djati*, 2021.
- Nuh, Sayyid Muhammad. *Afat 'Ala Tariq*. Edited by terj. Riswan Kurniawan dan Tiar Anwar Bachtiar. Cet 1. Bandung: PT Mizan Pustaka, 2004.
- Organization, World Health. "Mental Health Report 2022." WHO Press, 2022. <https://www.who.int/news/item/02-03-2022-covid-19-pandemic-triggers-25-increase-in-prevalence-of-anxiety-and-depression-worldwide>.
- Praseia, Senata Adi. "Analogi Surah Al Baqarah Ayat 155-156, Lima Ujian Yang Dihadapi Pelajar." *Tafsiralquran.id*, 2022. <https://tafsiralquran.id/analogi-al-baqarah-ayat-155-156-ujian-yang-dihadapi-pelajar/>.
- Sa'adah, Umi, and Agus Nur Qowim. "The Influence Of Integrating Al-Qur'an Values In The Curriculum On The Formation Of Anti-Radicalism Character Among Students". *Jurnal Asy-Syukriyyah* 27, No. 1 (June 9, 2026): 78–99. Accessed June 19, 2026. <https://jurnal.asy-syukriyyah.ac.id/Asy-Syukriyyah/article/view/1666>
- Saratini, Muhajjah. *Hello Overthinking*. Yogyakarta: Laksana, 2021.
- Shihab, M. Quraish. *Tafsir Al-Misbah: Pesan, Kesan Dan Keserasian Al-Qur'an*. Volume 13. Jakarta: Lensa Hati, 2009.
- Shihab, Muhammad Quraish. *Ensiklopedia Al-Qur'an: Kajian Kosakata*. Jakarta: Lentera Hati, 2007.
- Shuvia Rahma. "Dampak Overthinking Remaja Dan Cara Mengatasinya Dalam Islam." *Radar Malang Jawa Pos*, 2021. <https://radarmalang.jawapos.com/opini/2106230023/dampak-overthinking-remaja-dan-cara-mengatasinya-dalam-islam>.
- Silviatus, Putri. "Penafsiran Wahbah Zuhaili Tentang Overthingking Dalam Tafsir Al-Munir." *UIN Kiai Haji Achmad Siddiq Jember*, 2024.

Subandi, M.A. “Psikologi Agama & Kesehatan Mental.” *Pustaka Pelajar*, 2013.

Tika Setia Utami, Dkk. “Dampak Overthingking Dan Pencegahannya Menurut Muhammad Quraish Shihab Studi Surah Al-Hujurat Ayat 12.” *Al-Wasathiyah: Journal Of Islamic Studies* 2 No 1 (2023).
<https://journal.ikadi.or.id/index.php/alwasathiyah/article/view/49/45>.

Unang, Hussain bin. *Kamus Al-Tullab*. Cet 3. Kuala Lumpur: Darul Fikir, 2008.

Zaruq, Ahmad. *Syarh Al-Hikam Al-'Athaiyyah*. Beirut: DKI, 2001.