

COMPARATIVE STUDY OF THE CRITERIA OF 'IBADURRAHMAN TAFSIR IBN KATSIR AND TAFSIR AL-MISBAH

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Abstract: *Ibadurrahman is an Arabic term that consists of two words: Ibad and Rahman. This term has been discussed in the tafsir of Ibn Kathir and Tafsir Al-Misbah according to their interpretation patterns. Tafsir Ibn Kathir and Tafsir Al-Misbah have different approaches to interpreting the Qur'an. Tafsir Ibn Katsir is known for its textual and historical approach, while Tafsir Al-Misbah uses a contextual and sociological approach. Comparing these two interpretations provides a broader and deeper insight into the criteria of 'Ibadurrahman. This research was carried out to address this problem. Using the comparative method, it is concluded that, as a whole, these two interpretations provide a comprehensive and complementary view of the criteria of 'Ibadurrahman, with different approaches but equally enriching understanding of Islamic teachings. The term ibadurrahman in the Qur'an refers to the character of humility (Tawadhu'), not arrogant, authoritative, gentle and always dhikr, which must be built with sincerity. Thus fostering urgency in life to achieve a noble position in the sight of Allah. The position of a servant on the side of Allah has a high position until Allah SWT praises their position as equal to the prophets and auliyya' then Allah relies on the attributes inherent in them in His great verse so that they are glorified with their position.*

Keywords: *Ibadurrahman, Al-Qur'an, Tafseer, Komparatif.*

INTRODUCTION

The term *Ibadurrahman* has a deep meaning in the Qur'an, describing Allah's faithful and loving servants. Understanding these criteria helps Muslims draw closer to Allah and live

by His teachings.¹ This study, titled "A Comparative Study of the Criteria of *'Ibadurrahman* in the Tafsir of Ibn Katsir and the Tafsir of Al-Misbah," aims to delve deeper into the criteria that make a person worthy of being called *'Ibadurrahman* according to these two major interpretations.

Tafsir Ibn Katsir and Tafsir Al-Misbah have different approaches to interpreting the Qur'an. Tafsir Ibn Katsir is known for its textual and historical approaches, while Tafsir Al-Misbah uses a contextual and sociological approach. Comparing these two interpretations provides a broader and deeper insight into the criteria of *'Ibadurrahman*.²

This research is relevant for Muslims to draw closer to Allah as a loving and obedient servant. The research results are expected to provide new insights and enrich our understanding of the concept of *'Ibadurrahman* and its application in daily life. This research will likely contribute to the Qur'an interpretation literature by comparing the two main interpretations. This enriches Islamic studies and can be a reference for other researchers interested in similar topics.

It is hoped that by understanding the criteria of *'Ibadurrahman*, Muslims can improve the quality of their worship. This research helps identify the characteristics that a true servant of God must possess, such as humility, fear of the torments of hell, and earnestness in repentance. This research is also expected to help Muslims to better understand and apply Islamic values in their lives. This is important to form a better and harmonious society through the teachings of the Qur'an.³

In addition, this research is needed to provide a deeper and more comprehensive understanding of the criteria of *'Ibadurrahman*, according to Tafsir Ibn Katsir and Tafsir Al-Misbah. Thus, this research not only contributes to the academic literature but also has practical applications relevant to the daily lives of Muslims.⁴

¹ 'THE QUR'AN'S STATEMENT ABOUT THE ETIQUETTE OF DEALING WITH THE HOLY QUR'AN FROM SAYYID QUTB'S PERSPECTIVE IN HIS INTERPRETATION OF (ADH-DHILAL): AN ANALYTICAL STUDY | QiST: Journal of Quran and Tafseer Studies', 13 December 2023.

² Mimi Suhayati, 'TESIS Diajukan kepada Program Studi Magister Ilmu Al-Qur'an dan Tafsir sebagai salah satu persyaratan menyelesaikan studi Strata Dua untuk memperoleh gelar Magister Agama (M.Ag.)', n.d.

³ K Kerwanto, Muhammad Aulal Fikri Al Hasani, and Muhammad Miftah Hamdani, 'Contextual Interpretation (Study of Epistemology, History, Variety of Books and Examples of Interpretation)', *QiST: Journal of Quran and Tafseer Studies* 3, no. 3 (18 October 2024): 451–70, <https://doi.org/10.23917/qist.v3i3.5737>.

⁴ M. Quraish Shihab, "MENYINGKAP" TABIR ILAHI: AL-ASMA' AL-HUSNA DALAM PERSPEKTIF AL-QUR'AN (Lentera Hati, 2005), <https://books.google.com/books?hl=id&lr=&id=QKKCEAAAQBAJ&oi=fnd&pg=PP1&dq=Quraish+Shihab,+mengutip+pendapat+al-Ghazali,+menjelaskan+bahwa+kata+Rahman+adalah+kata+khusus+untuk+Allah,+sedangkan+Rahim+bisa+digunakan+untuk+Allah+dan+selain+Nya.&ots=qHcW-S-YaCd&sig=wbIgrIM4VnMiZCLUna0bEDP7vv0>.

The main problem faced in this study is the difference in approach and interpretation between Tafsir Ibn Katsir and Tafsir Al-Misbah in understanding the criteria of *'Ibadurrahman*. These differences can lead to confusion among Muslims about how they should live their lives as true servants of Allah. To address this problem, this study uses a thematic approach that involves the collection of verses of the Qur'an and hadith related to *'Ibadurrahman*, as well as etymological analysis to understand the criteria of *'Ibadurrahman*. By comparing these two interpretations, this study is expected to identify the similarities and differences in the criteria of *'Ibadurrahman*, thereby providing a more comprehensive and in-depth insight.

This study explores and compares the criteria of *'Ibadurrahman* according to Tafsir Ibn Katsir and Tafsir Al-Misbah. This study aims to identify the criteria of *'Ibadurrahman* from the perspective of the two interpretations, reveal the similarities and differences in the interpretation of the two interpretations, and provide a broader and deeper understanding of the criteria of *'Ibadurrahman*.

The results of this research hope to provide new insights and enrich the understanding of the concept of *'Ibadurrahman*. This research is also expected to help Muslims to better understand and apply Islamic values in their daily lives, improve the quality of Muslim worship by understanding the criteria that must be possessed by a true servant of Allah, as well as contribute to the literature of Qur'an interpretation and Islamic studies, becoming a reference for other researchers interested in similar topics.

Previous research has also discussed this, such as Suhemi, who discussed *'Ibadurrahman* from the maudu'i perspective. He interpreted *'Ibadurrahman'* as an Arabic expression consisting of two words: Ibad and ar-Rahman. Ibad means servant, which in the Qur'an usually refers to believers who obey the commands of Allah and His Messenger. At the same time, ar-Rahman means the Most Merciful. So, *'Ibadurrahman* is a servant of Allah, to whom Allah gives glory and is full of compassion.⁵

In the Arabic-English dictionary, the word "Ibadurrahman" is translated as adore, which means prostration; "venerate," which means to glorify; and "idolise" or "deify," which means to idolise or deify.⁶ In terminology, *'Ibadurrahman* refers to a group of selected human beings

⁵ Emi Suhemi, "Ibadurrahman dalam Perpekstif Al-Qur'an: Studi Hermeneutics/Tafsir Maudhu'i", *Jurnal Ilmiah Al-Mu'ashirah* 19, no. 2 (30 July 2022): 147, <https://doi.org/10.22373/jim.v19i2.13546>.

⁶ Sinar Harian, 'Sifat Ibadurrahman Sentiasa Bertaubat', 2020, <https://e-imtiyaz.usim.edu.my/handle/123456789/9306>.

with special characteristics such as humility, avoiding negative things, and always repaying evil with good.⁷

Tafsir Ibn Kathir, or Tafsir al-Qur'an al-Adzim, is one of the most famous and widely used books of Qur'anic commentary. Written by Imam Ibn Katsir, this tafsir is known for its approach that uses the tafsir bil mature method, which is interpreting the Qur'an with the Qur'an, hadith, and tsar (narration from the Companions and Tabi'in). Ibn Kathir often began his interpretation by mentioning the verse to be interpreted and then explaining the verse briefly but concisely. If possible, he will explain the verse with other relevant verses. Afterwards, he included the relevant hadiths and provided additional explanations if needed. He also quoted the opinions of the companions, tabi'in, and other salaf scholars and performed tarjih (choosing a stronger opinion) among these opinions. This tafsir is also known almost without Isra'iliyyat (stories from the Jewish and Christian traditions whose veracity cannot be ascertained) and is very careful in assessing the validity of the narration used.⁸

As the name implies, the thematic method has the main characteristic of highlighting the theme, title, or topic of discussion. Therefore, this method is often referred to as the topical method. In its application, mufassir seeks relevant themes or issues from the community, the Qur'an, and other sources. The selected themes are then studied in depth and thoroughly from various aspects, according to the instructions contained in the interpretation.⁹

In 1977, Prof. Dr. Abd Al Hayy Farmawi, a Faculty of Usuluddin al-Azhar professor, published a book entitled *al-Bidayah Fi al-Tafsir al-Maudhu'i*. In this book, he explains in detail the steps to apply the method of tafsir.¹⁰ These steps include setting the topic to be discussed and gathering relevant verses. Then, arrange the order of the verses according to the time of descent and understand the context of Asbab al-Nuzul. Furthermore, understand the relationship between the verses in each surah, arrange the discussion in a complete framework, and complete the conversation with relevant hadiths. The next step is to study the verses as a whole by collecting verses with similar meanings or compromising between the general and the specific, absolute and binding, or seemingly contradictory so that they can all be understood

⁷ Achmad Yani, *160 Materi Dakwah Pilihan* (Gema Insani, 2006).

⁸ Siti Istiqomah and Irma Rumtianing Uswatul Hanifah, 'KISAH ASHABUL KAHFI DALAM AL-QUR'AN: KAJIAN KOMPARATIF ANTARA TAFSIR AL-MISBAH DAN TAFSIR IBNU KATSIR', *JUSMA: Jurnal Studi Islam dan Masyarakat* 1, no. 1 (28 February 2022): 46–57, <https://doi.org/10.21154/jusma.v1i1.522>.

⁹ Ahmad Izzan and Dindin Saepudin, *TAFSIR MAUDHU'I: Metoda Praktis Penafsiran Alquran* (Humaniora, n.d.).

¹⁰ Yasif Maladi, *Makna dan Manfaat Tafsir Maudhu'i* (Prodi S2 Studi Agama-Agama UIN Sunan Gunung Djati Bandung, 2021).

harmoniously. Finally, a conclusion describing the Quran's answer to the topic discussed will be drawn.¹¹

RESEARCH METHOD

This study uses a qualitative methodology with a comparative approach to analyse the criteria of 'Ibadurrahman in Tafsir Ibn Katsir and Tafsir Al-Misbah.¹² The research began by choosing the topic of 'Ibadurrahman, focusing on the criteria as explained in the Qur'an. The next step is to collect all the verses related to 'Ibadurrahman from the Qur'an and the hadiths that describe the criteria of 'Ibadurrahman. In addition, commentaries from two main sources, namely Tafsir Ibn Katsir and Tafsir Al-Misbah, are also collected.

To understand the criteria of 'Ibadurrahman etymologically, several dictionaries are used to break down the term into its base words and explore their meanings in various contexts. Comparative analysis was carried out by comparing the textual and historical approaches of Tafsir Ibn Katsir with the contextual and sociological approaches of Tafsir Al-Misbah. The data collected is presented in the form of an in-depth description of the criteria of 'Ibadurrahman according to the two interpretations.

Descriptive analysis is used to draw conclusions about the criteria of 'Ibadurrahman, including identifying the similarities and differences between the two interpretations. The findings of this study are expected to provide a comprehensive understanding of the criteria of 'Ibadurrahman, highlighting the special characteristics that make a person worthy of being referred to as 'Ibadurrahman.

DISCUSSION

The Tafsir Ibn Katsir and the Tafsir Al-Misbah provide a profound interpretation of the attributes of 'Ibadurrahman but with different approaches. Tafsir Ibn Katsir is known for his textual and historical approach. In interpreting the attributes of 'Ibadurrahman, Ibn Katsir often quotes other verses of the Qur'an, hadiths, and narrations from the Companions and Tabi'in to provide more in-depth context and explanation. Meanwhile, Quraish Shihab's Tafsir Al-Misbah uses a contextual and sociological approach, often associating verses with contemporary social

¹¹ M. Quraish Shihab, *Kaidah Tafsir* (Lentera Hati Group, n.d.).

¹² Puspita Dewi Wulaningrum and Amin Pinanto, 'Akuntabilitas dan Transparansi Laporan Keuangan Pada Organisasi Pengelola Zakat: Studi Komparatif di BAZ dan LAZ Yogyakarta', *Jati: Jurnal Akuntansi Terapan Indonesia* 3, no. 1 (31 March 2020): 15–24, <https://doi.org/10.18196/jati.030122>.

and psychological conditions. The following is a comparison of the interpretations of these two interpretations in classifying the attributes of 'Ibadurrahman in the Qur'an:

Authoritative and Humble

In Q.S. al furqon verse 63 Allah SWT says:

وَعِبَادُ الرَّحْمَنِ الَّذِينَ يَمْشُونَ عَلَى الْأَرْضِ هَوْنًا وَإِذَا خَاطَبَهُمُ الْجَاهِلُونَ قَالُوا سَلَامًا

Meaning: “*And the servants of the Most Merciful God are those who walk on the earth humbly, and when ignorant people greet them, they speak the words of salvation.*” Humility is the quality of a servant of God who is not arrogant or rude.¹³ They walk calmly and authoritatively, showing a respectful attitude and simplicity.¹⁴ According to Ibn Kathir's commentary, the term ‘*Ibadurrahman*’ refers to the characteristics of the Servants of Allah mentioned in the words of Allah, “It is those who walk on the earth humbly...” They walk with serenity and authority, without arrogance or arrogance. This is affirmed in God's words, “And do not walk on the earth haughtily...” (QS. al-Furqan: 31). This verse emphasises that arrogant behaviour is not justified, and one should walk the earth humbly, not exaggerated in rejoicing or denying favour.

However, this does not mean they have to walk like sick people or in a made-up way. Unlike an arrogant person, the Prophet Muhammad walked with light and fast steps. He said, “If you come to pray, walk in peace. Follow the rak'ahs that you can follow and perfect the rak'ahs that are left behind.” (H.R. al-Bukhari). In the tafsir al-Misbah, the word 'haunan' is explained as gentle and subtle. This word was chosen as mashdar (indefinite noun), which contains the meaning of perfection, so it means full of meekness. Many scholars describe the nature of God's servants who walk humbly on earth as not arrogant or rude. The Prophet Muhammad reminded a person not to walk arrogantly, puffing out his chest. However, when he saw someone heading to the battlefield with enthusiasm and an arrogant look, he said, “Truly, this way of life is hated by Allah, except in this situation.” (HR. Muslim).

Ibn Kathir uses a contextual approach and hadith to emphasise the importance of calmness and authority without arrogance in his interpretation of Q.S. al-Furqan: 63. He links this verse to another verse that prohibits arrogance, providing practical guidance on how a Muslim should behave. Meanwhile, Tafsir al-Misbah uses a linguistic approach, analysing the

¹³ Syamsul Hidayat et al., ‘The Impact of the Digital Al-Qur’an Thematic Learning Model on the Learning Achievement of Santri at Islamic Boarding Schools in Bandung Regency’, *QALAMUNA: Jurnal Pendidikan, Sosial, Dan Agama* 14, no. 2 (30 December 2022): 947–60, <https://doi.org/10.37680/qalamuna.v14i2.3764>.

¹⁴ Lukis Alam and Muh Iqbal, ‘TRANSFORMING RELIGIOUS LEARNING: EMPOWERING FAITH THROUGH VIRTUAL CONGREGATION IN INDONESIA’ 21 (2024).

word 'haunan' to show the meaning of gentleness and perfection. This interpretation is more theoretical, emphasising the ideal nature of gentleness and subtlety in the character of a Muslim. These two interpretations complement each other, providing a comprehensive view of humility as a sign of inner strength and perfection.

Bringing Qiyamulail to Life

According to the tafsir of Ibn Kathir, Allah informs that the night spent by the believers is the best.¹⁵ This is explained in the words of Allah SWT, "And those who spend the night worshipping their Lord by prostrating themselves and standing" (QS. al-Furqan: 64). Another verse also says: "They slept very little at night, and at the end of the night they ask for forgiveness" (QS. Ad-Dhariyat: 17-18). In the tafsir al-Misbah, this verse emphasizes that one of the characteristics of the servants of *'Ibadurrahman* is those who sincerely worship their Lord at night, both in a prostrate state and standing, namely prayer. This is also a satire of the polytheist's reluctance to bow down and obey ar-Rahman, as mentioned in the previous verse.¹⁶

Ibn Kathir uses a contextual and hadith-based approach to emphasise the practical aspects of Qiyamulail, highlighting the importance of night worship and seeking forgiveness. In contrast, Tafsir al-Misbah employs a linguistic and contextual approach, focusing on the characteristics of sincere worshippers and including a critique of polytheists. Both interpretations complement each other, offering a comprehensive view of the spiritual and practical significance of night worship.

Forgiving and meek

According to the tafsir of Ibn Kathir, the word *'Ibadurrahman* has the characteristics of the servants of Allah as mentioned in the word of Allah. "And when fools greet them (with insulting words), they say, "greetings," (QS. Al-Furqan 25: Verse 63). This verse means that if fools reproach with necessary words, the believers do not reply with similar words. They forgive, are open-minded, and do not say anything but kindness. As the Messenger of Allah (peace and blessings of Allaah be upon him) was towards the fool who insulted him, he did not reciprocate it except with generosity.¹⁷

¹⁵ M. Nasib ar-Rifa'i, *Kemudahan dari Allah: ringkasan tafsir Ibnu Katsir* (Gema Insani, 1999).

¹⁶ M. Quraish Shihab, 'Tafsir Al', *Mishbah: Pesan, Kesan Dan Keserasian Al. Qur'an. III. Tangerang: Lentera Hati,* 2005, https://www.academia.edu/download/73898375/Tafsir_Al_Mishbah_Jilid_01_Dr._M._Quraish_Shibab_pages_deleted_1_.pdf.

¹⁷ ar-Rifa'i, *Kemudahan dari Allah.*

Meanwhile, in the tafsir al-Misbah, this verse emphasizes that the criteria of a servant of *'Ibadurrahman* are forgiveness and meekness, those who interact with other parties in the best possible form and carry out useful activities. He quoted Thabathaba'i al-Jahilun as saying that people who cannot control their behavior do unnatural things out of lust. So, the attitude expected of the person who is *'Ibadurrahman* is to repay him with kindness. As quoting the advice of Sayyid Ja'far Ash-Shiddiq to Umwan RA. If anyone comes to you and says, "If you say one reproach, then you hear from me ten," then answer: "If you curse me ten, you do not hear from me even once; if you curse me, then if your curse is true, I beg God to forgive me, and if I am wrong, may God forgive you. As the hadith narrated by Muslims: Indeed, Allah has revealed to me to tell you to be humble, so that no one will boast of himself before others, and no one will do any ill-treatment against others. (*HR. Muslim*).

In this verse, Ibn Kathir uses a contextual and hadith-based approach to emphasize practical forgiveness and meekness, exemplified by the Prophet Muhammad, while Tafsir al-Misbah employs a linguistic and philosophical approach, highlighting the characteristics of *'Ibadurrahman* and the importance of positive social interactions and beneficial activities.

Feeling Afraid of Hell's Punishment

In the teachings of Islam, Hell or hell is a place full of torment for those who disobey Allah and violate His commandments.¹⁸ Fear of Jahannam's punishment is not just fear but also a form of awareness and a reminder to always try to live a life by religious teachings.¹⁹ This fear encourages us to improve ourselves, increase our worship, and shun sinful deeds. By understanding how terrible the punishment of Jahannam is, we are expected to be more careful in every action and decision we take and always try to get closer to Allah. According to Quraish Shihab, the term *'Ibadurrahman*' describes the characteristics of Allah's servants mentioned in His words in verses 65-66: "And those who say, 'O our Lord, keep the punishment of Jahanam away from us, for indeed his punishment brings eternal destruction. Indeed, Jahanam is as bad as a dwelling place and a dwelling.'" (QS. Al-Furqan: 65-66).

¹⁸ Ahmad Nurrohim and Ilham Adyatma, 'The Meaning of Musabaqah Hifzil Qur'an for Students Who Memorize the Qur'an', n.d.

¹⁹ Mahmudulhassan et al., 'A Moral-Based Curriculum to Improve Civilization and Human Resource Development in Bangladesh', *Multidisciplinary Reviews* 7, no. 8 (6 May 2024): 2024137, <https://doi.org/10.31893/multirev.2024137>.

This verse explains that even though their morals toward their fellow creatures are highly commendable and their worship of Allah is sincere and good, they are still concerned.²⁰ Their concerns and fears go hand in hand with hope and optimism, which is marked by their supplications enshrined in this verse.²¹ They always begged Allah to be kept away from the torment of Hell in Jahanam because they were aware of their many sins and the imperfections of their worship. Hell Jahanam is described as a very bad place to settle down and dwell.²² According to the tafsir of Ibn Kathir, Jahanam is the worst place to live and the worst place to rest.²³ Anas bin Malik r.a. narrated that the Prophet Muhammad said a servant in Hell in Jahanam will call upon Allah for a thousand years. Allah then commanded Gabriel to bring the servant before Him. After talking to God, the servant was finally allowed to enter heaven. (HR. Ahmad).

Quraish Shihab emphasises awareness and hope in the face of the fear of Jahannam's torture. In contrast, Ibn Kathir emphasises the reality of Jahannam's torture and the importance of asking for forgiveness. Both of these interpretations provide a complementary view of the importance of spiritual awareness and asking for forgiveness in Islam.

Save on Spending Wealth

Managing finances wisely is an important skill that every individual needs to have.²⁴ In our daily lives, we often face various spending options that can affect our financial condition.²⁵ Therefore, we need to understand the concept of frugality in spending wealth. Saving does not mean being stingy, but it is a smart way to ensure that every rupiah we spend provides maximum benefits. By applying the principle of frugality, we can achieve long-term financial goals, avoid

²⁰ Amien Nur Wicaksono et al., 'APPLICATION OF THE RULE OF AL-WUJUH WA AN-NAZHAIIR ON TARJAMAH TAFSIRIYAH TO THE WORD HEART IN THE TRANSLATION OF THE MINISTRY OF RELIGIOUS AFFAIRS OF THE REPUBLIC OF INDONESIA', *Profetika: Jurnal Studi Islam* 25, no. 01 (25 September 2024): 183–94, .

²¹ Andri Nirwana An et al., 'Methods of Qur'an Research and Quran Tafseer Research Its Implications for Contemporary Islamic Thought: (Metodologi Tafsir Al-Qur'an)', *Bulletin of Islamic Research* 2, no. 1 (3 June 2024): 33–42, <https://doi.org/10.69526/bir.v2i1.34>.

²² 'Ushul Tafsir and Qawaid Tafsir Nusantara: A Review Of Nawawi Al Bantani's Book Of Tafsir Marah Labid', *Syariati: Jurnal Studi Al-Qur'an Dan Hukum* 8, no. 2 (1 November 2022): Nirwana and Cahyo 2022.

²³ Mehmet Ali Çalgan, 'Tefsîrî'l-Ķur'âni'l-'azîm'de İbn Kesîr'in Hadis Şerh Metodu ve Metin Tenkidi', *Cumhuriyet İlahiyat Dergisi* 24, no. 1 (15 June 2020): 97–118, <https://doi.org/10.18505/cuid.674002>.

²⁴ A. Nurrohim, A. H. Setiawan, and A. A. Sweta, 'The Concept of Islamic Moderation in Indonesia: A Comparative Study in Tafsir An-Nur and Tafsir of the Ministry of Religious Affairs (MORA)', *Int. J. Relig* 3538, no. 10 (2024): 2110–25.

²⁵ Mahmudulhassan et al., 'A Moral-Based Curriculum to Improve Civilization and Human Resource Development in Bangladesh'.

unnecessary debt, and create better financial stability.²⁶ According to Ibn Kathir's commentary, the term '*Ibadurrahman*' describes the characteristics of the servants of Allah mentioned in His words in verse 67: "And (including the servants of the Most Merciful God) those who, when giving (wealth), do not exaggerate, and are not miserly, between the two reasonably." (QS. Al-Furqan: 67). This verse explains that they are not extravagant in invading their wealth so that they spend it beyond their needs. They are also not miserly towards their families, so their rights are not fulfilled.²⁷ They invest their wealth with full consideration and thoroughness because the best thing is the one that is in the middle, no less and no more, not big and not small.²⁸ According to Quraish Shihab, this verse implies that the servants of Allah have enough possessions to meet their needs and can set aside some of the treasures. This shows that they are successful in their endeavors and do not depend on the help of others. This verse also emphasizes that what is meant is sunnah maintenance, not mandatory maintenance, because excess in mandatory maintenance is not forbidden or reprehensible, while very little of the expenditure of haram property is reprehensible.²⁹

The word 'qawaman' means fair, moderate, and intermediate. Through this recommendation, Allah SWT and the Prophet Muhammad teach humans to take care of their wealth, not to waste it so that it runs out, but also not to hold it at all so that it sacrifices personal interests, family, or anyone in need. Maintaining something good, including property, so that it is always available and sustainable is a religious commandment. This moderation and intermediate attitude applies under normal and general conditions. However, if the situation requires, such as in an emergency or jihad, then such moderation does not apply. For example, Sayyidina Abu Bakr ra. It is provided for all his wealth, and Sayyidina Uthman ra spent half of his own during general mobilization in preparation for war. This moderation is seen in the condition of each person, family, and situation.³⁰

Ibn Kathir emphasised moderation and balance in financial management, while Quraish Shihab emphasized the importance of having enough wealth to meet the needs and setting aside some for others, with an emphasis on sunnah maintenance and moderation. These two

²⁶ Abderrazak Belabes, 'I'jāz of the Qur'ān for Using the Words Gold, Silver and Not Money', *QiST: Journal of Quran and Tafseer Studies* 3, no. 3 (30 July 2024): 327–38, <https://doi.org/10.23917/qist.v3i3.5131>.

²⁷ A. N. Andri Nirwana et al., 'A Historical Review on Mapping the Evolution and Direction of Leadership in Islam: Challenges and Development Opportunities. Multidisciplinary Reviews, 7 (6)', 2024.

²⁸ ar-Rifa'i, *Kemudahan dari Allah*.

²⁹ Belabes, 'I'jāz of the Qur'ān for Using the Words Gold, Silver and Not Money'.

³⁰ Shihab, 'Tafsir Al'.

interpretations provide a complementary view of the importance of wise and balanced financial management in Islam.

No polytheism, adultery, and murder

The characteristics of God's servants, as mentioned in His words in verses 68-70, are as follows: "And those who do not associate with Allah with other religions, and do not kill those whom Allah forbids except by righteous (reasons), and do not commit adultery; and whoever does so, he will surely receive severe punishment, and the punishment for him will be doubled on the Day of Resurrection and he will remain in that punishment, in a state of contempt except for those who repent and believe and do good deeds. So, their wickedness was replaced by God for good. Allah is Forgiving and merciful. And whoever repents and does good deeds repents to Allah with true repentance." (QS. Al-Furqan: 68-71).

According to the tafsir of Ibn Katsir, Abdullah bin Mas'ud r.a. narrated that the Prophet Muhammad was asked, "What is the greatest sin in the sight of Allah?" He replied, "You have made a match for Allah, and God created you." Then he was asked again, "Then what?" He replied, "You killed your son because you were afraid that he would eat with you." Then asked again, "Then what?" He replied, "You are committing adultery with your neighbour's wife." Abdullah bin Mas'ud said that Allah sent down a verse that justifies this: "And those who do not associate Allah with other religions and do not kill those whom Allah forbids except for the right reasons, and do not commit adultery; and whoever does this, he will surely receive a severe punishment." (HR. Ahmad).

According to Quraish Shihab, surah al-Furqan (25) verses 68-71 explains that one of the characteristics of Ar-Rahman's servants (true believers) is that they do not condemn Allah SWT with anything, do not kill souls that are forbidden by Him, and do not commit adultery. These three things are great sins that must be forsaken, and a servant who believes in Allah must not do it and does not approach it.³¹ If connected with the previous verses, this verse seems to say that besides having faith and righteous deeds, the servant of Ar-Rahman (true believer) is a person whose monotheism is pure and does not bind Him to anything, either openly or covertly. They will also not kill human souls except for reasons justified by Allah SWT and do not commit adultery.³²

³¹ Shihab.

³² Alfiyatul Azizah and Nabil Nabil, 'Kategorisasi Pemaknaan Lafadz Nazhara dalam Surat Al-Naml Perspektif Musthafa Al-Maraghi', *AL QUDS: Jurnal Studi Alquran dan Hadis* 6, no. 1 (31 May 2022): 411, <https://doi.org/10.29240/alquds.v6i1.3344>.

Imam Adz-Dhabi thinks that shirk is a great sin that must be avoided. There are two types of shirk: big shirk, which is to make something a rival and ally to Allah SWT, and small shirk, such as accompanying good deeds with a sense of Riya. Allah said, "Whoever hopes to meet his Lord, let him do good deeds and do not associate himself with anything in worshipping his Lord" (QS. Al-Kahf: 110). Ibn Katsir mentioned in the Tafsir Al-Qur'an al-Azim that Allah SWT will not forgive the sin of shirk if a servant dies in a state of shirk. However, if a person sincerely repents from shirk before he dies, Allah will forgive him. Not killing means not taking the life of another person unjustly, without any reason justified by religion, be it fellow Muslims or non-Muslims. Ibn Hajar explained that Muslims are forbidden to kill or fight disbelievers *mua'ahad*, that is, non-Muslims who have an agreement with Muslims.³³

Another major sin that must be avoided is adultery. Zina is divided into two forms: body adultery, which is an unlawful bodily relationship between two individuals other than a husband and wife, and heart adultery, which is wishful thinking or imagining someone with orgasmic turmoil. To become a true believer, a person must not only do pious deeds but also abandon vices, especially the three major sins that must be avoided, as stated in surah al-Furqan [25] verses 68-69. If you have already done it, you should immediately repent earnestly (repentance nausea) so Allah SWT will forgive him.³⁴

Ibn Kathir emphasises the major sins of polytheism, murder, and adultery, using hadith to provide practical guidance and stressing the importance of sincere repentance. Quraish Shihab focuses on pure monotheism and high moral standards, linking these sins to the broader context of faith and righteous deeds. Both interpretations highlight the necessity of avoiding major sins and seeking Allah's forgiveness.

Those who repent

Allah SWT said in the Qur'an:

إِلَّا مَنْ تَابَ وَآمَنَ وَعَمِلَ عَمَلًا صَالِحًا فَأُولَئِكَ يُبَدِّلُ اللَّهُ سَيِّئَاتِهِمْ حَسَنَاتٍ وَكَانَ اللَّهُ غَفُورًا رَحِيمًا

Translation: *"Except for those who repent, believe, and do righteous deeds. For them, Allah will replace their evil deeds with good. And Allah is ever Forgiving and Merciful."* Nevertheless, God is the Most Merciful and Merciful and always opens the door of His repentance to His creatures. Those who repent earnestly, believe, and do good deeds during

³³ ar-Rifa'i, *Kemudahan dari Allah*.

³⁴ Andri Nirwana An and Syamsul Hidayat, 'RESEARCH TRENDS IN QURANIC AND BIBLICAL STUDIES: A BIBLIOMETRIC ANALYSIS OF ISLAMIC AND CHRISTIAN SCHOLARSHIP (2019-2024)', n.d.

their life in the world, such as performing prayers, dhikr, reading the Qur'an, giving alms, and helping others, will receive forgiveness from Allah.³⁵ Goodness will replace their sins, and they will become more obedient and hate disobedience. Allah is Forgiving and Merciful for those who want to return to the right path.³⁶

According to Quraish Shihab, verse 70 explains that those who commit the sins mentioned in the previous verse repent earnestly, rebelieve, and always do righteous deeds will receive forgiveness from Allah. Their evil deeds will be replaced with double goodness and rewards because Allah is the Most Forgiving, the Most Merciful, and the Most Merciful. This verse uses the word 'amal' twice, once in the past verb form 'amila' to indicate that the charity has been done, and the second in the mashdar form 'amalan,' which contains the meaning of perfection.³⁷

Some scholars have different views on this verse. Some understand that Allah replaces their bad deeds with good ones after repenting. Some think their memories of these bad deeds produce good because they continue to repent every time they remember them. Allah accepts the first repentance until the sin is blotted out, and subsequent repentance is recorded as a righteous deed. According to the commentary of Ibn Kathir, this verse shows that he will accept repentance from Allah for all sins committed in the world. There is a hadith that states that Allah accepts the repentance of a murderer. For example, a person who has killed a hundred people and then repents, Allah SWT accepts his repentance.

Quraish Shihab emphasises the importance of sincere repentance and perfect righteous deeds, highlighting the double goodness and rewards from Allah. Ibn Kathir focuses on the acceptance of repentance for all sins, stressing the importance of continuous repentance and the practical aspects of seeking forgiveness. Both interpretations underscore the boundless mercy of Allah and the transformative power of sincere repentance and good deeds.

When the name of God is mentioned, their hearts tremble.

Allah SWT said in the QS. Al-Furqan verse 73:

وَالَّذِينَ إِذَا ذُكِرُوا بِآيَاتِ رَبِّهِمْ لَمْ يَخْرُجُوا عَلَيْهَا صُمًّا وَعُمْيَانًا

³⁵ Yusuf Olawale Owa-Onire Uthman, 'Ian G. Barbour's Thoughts on Science and Religion,' 2024.

³⁶ Azizah and Nabil, 'Kategorisasi Pemaknaan Lafadz Nazhara dalam Surat Al-Naml Perspektif Musthafa Al-Maraghi'.

³⁷ Shihab, 'Tafsir Al'.

Translation: "And those who, when reminded of the verses of their Lord, do not fall upon them deaf and blind." This verse describes one of the qualities of Allah's servants, called 'Ibadurrahman.' Their hearts tremble when God's name is mentioned, showing deep fear and respect for God. This reflects a strong faith and awareness of God's presence in every aspect of their lives. They respond with attentiveness and obedience to God's warnings and teachings. Tafsir Ibn Katsir and Tafsir Al-Misbah provide different but complementary perspectives on the meaning of this verse. Tafsir Ibn Katsir tends to use textual and historical approaches, often quoting hadiths and narrations from the Prophet's companions to explain the meaning of the verses. According to Ibn Kathir, when the name of Allah is mentioned, their hearts tremble because they are different from the disbelievers who are not affected by the verses of Allah. The disbelievers remain in error as if they had never heard these verses, like the deaf and blind. The emphasis in this interpretation is on the difference between believers and disbelievers in responding to the verses of Allah.³⁸

On the other hand, Tafsir Al-Misbah, written by Quraish Shihab, uses a contextual and sociological approach, often relating verses to humanity's social and psychological conditions. According to Quraish Shihab, this verse emphasizes that the servants of Allah do not be stubborn when reminded of the verses of Allah. They do not close their ears and eyes but listen and see attentively. It is also a satire on polytheists who close their eyes and ears to the warning. This interpretation emphasizes an open and responsive attitude to warnings or constructive criticism and satire against polytheists.³⁹ These two interpretations show the importance of a sensitive and responsive heart to God's teachings, even though their approaches and focuses differ. Tafsir Ibn Katsir emphasizes the difference between believers and disbelievers, while Tafsir Al-Misbah emphasizes openness and responsiveness to Allah's warnings.

Using a textual and historical approach, Ibn Kathir emphasises the distinction between believers and disbelievers in their response to Allah's verses. Quraish Shihab focuses on Allah's servants' open and responsive attitude to His warnings, employing a contextual and sociological approach. Both interpretations highlight the importance of a sensitive and responsive heart to God's teachings, albeit from different perspectives.

³⁸ ar-Rifa'i, *Kemudahan dari Allah*.

³⁹ Shihab, 'Tafsir Al'.

CONCLUSION

The humble servant of Allah (tawadhu') is not arrogant or rude, and his way must be calm and authoritative. They are also forgiving and meek, always repaying bad behavior with kindness. They revive qiyamullail, which always establishes night prayers to get closer to Allah and offer prayers for His pleasure. They were very afraid of Jahannam's punishment. In spending wealth, they are economical, not excessive, and invest it in the way of Allah as needed. They repay bad attitudes and words with kindness, have pure faith without disobeying Allah, and do not commit adultery. If they commit adultery, they immediately repent. They also do not bear false testimony and stay away from unwholesome associations. When God's name is called, they are indifferent. They are always dhikr, read the verses of Allah, live them, and meditate on them.

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