Integrating Qur'anic Principles into Entrepreneurship: Towards Sustainable Muslim Business Success

Seri binti Abd. Rahim[1,*], Nur Zainatul Nadra binti Zainol[2]

[1]PhD Candidate (Islamic Studies), Center for General Studies & Co-curriculum, Universiti Tun Hussein Onn Malaysia (UTHM); Guru Besar (Head Teacher), SK A Johor Kampung, Malaysia

[2]Senior Lecturer (Islamic Studies), Center for General Studies & Co-curriculum, Universiti Tun Hussein Onn Malaysia (UTHM), Malaysia

***Corresponding Author**

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ABSTRACT

Muslim entrepreneurs operate within a conception of business that extends beyond the pursuit of profit, in which economic activity is connected to worship (*ibadah*), stewardship (*khilafah*) and trust (*amanah*). Entrepreneurship education and business support, however, often treat Islamic values as a separate ethics component rather than as a basis for strategic and operational decisions. This conceptual article aims to identify the Qur'anic principles that bear on entrepreneurial conduct, to show how they translate into business practice, and to propose a framework of sustainable business success together with testable propositions. The method is a qualitative, interpretive analysis of selected Qur'anic passages and a limited number of prophetic traditions, read alongside classical and contemporary exegesis and the literature on Islamic entrepreneurship and business ethics, with recurring ideas organised thematically. The analysis yields six related principles: *tawhid*, *sidq* and *amanah*, *'adl*, *ihsan*, *wasatiyyah* and *mas'uliyyah*. *Tawhid* forms the foundation that gives the venture its purpose, while the other principles guide conduct in strategic planning, business ethics, risk management and customer relations. These principles are linked to a framework of sustainable success that brings together economic viability, social and environmental benefit, *barakah* and *falah*, and six propositions are offered for empirical investigation. The article concludes that Qur'anic principles can be organised into a coherent framework for entrepreneurial practice rather than appended to a conventional business model, with implications for entrepreneurship training, SME development, policy and voluntary certification. The framework is conceptual and has not been empirically validated. Its value will depend on further textual scrutiny and on testing with Muslim entrepreneurs, for example through an exploratory sequential mixed-methods design.

Keywords: Qur'anic principles; Islamic entrepreneurship; Muslim business success; barakah; sustainability

INTRODUCTION

Entrepreneurship is commonly discussed in terms of identifying opportunities, generating returns and sustaining business growth (Ramadani et al., 2015). The Qur'anic worldview does not reject these economic aims, but places them within a wider framework of moral responsibility. Trade is permitted (Q 2:275), believers are encouraged to seek God's bounty after prayer (Q 62:10), and human beings are described as khalifah on earth (Q 2:30). Business activity can therefore provide a livelihood while also raising questions about purpose, conduct and accountability before God.

Research on Muslim entrepreneurs indicates that religious commitments can shape motivation, ethical decisions and understandings of success (Gümüsay, 2015; Tlaiss, 2015). Yet the relationship between religious values and day-to-day management is not always made explicit in entrepreneurship education or business support. Where Islamic content is treated as a separate ethics component, its implications for planning, finance, employee relations and customer service may remain underdeveloped. The issue addressed here is how Qur'anic principles

can be translated into a coherent framework for business practice rather than appended to an otherwise conventional model.

1.1 Problem statement

Two related issues motivate this article. Research on Islamic entrepreneurship has drawn on fiqh and broader accounts of Islamic business ethics, including questions of lawful transactions, honesty and social responsibility (Beekun, 1997; Rice, 1999). These approaches are important, but there remains scope to organise entrepreneurial conduct around a set of concepts derived explicitly from Qur'anic teachings. At the same time, sustainability frameworks commonly emphasise economic, social and environmental performance (Elkington, 1997), while giving less attention to religious accountability and concepts such as barakah and falah. This article explores how these concerns might be considered together without assuming that spiritual outcomes can be measured in the same way as financial or environmental indicators.

1.2 Objectives and contribution

The article has four objectives:

1. To identify the core Qur'anic principles that bear on entrepreneurial conduct.
2. To show how each principle translates into concrete business practice.
3. To propose a framework linking the principles to a Qur'anic conception of sustainable success.
4. To state propositions that later empirical work can test.

The article's contribution is threefold. First, it organises selected Qur'anic concepts into a framework for understanding entrepreneurship. Second, it considers business success in relation to economic viability, social and environmental responsibility, barakah and falah. Third, it identifies practical indicators and propositions that can guide subsequent research and the development of entrepreneurship education for Muslim business owners.

1.3 Structure

Section 2 reviews the literature. Section 3 explains the method. Section 4 develops the six principles. Section 5 presents the framework and propositions. Section 6 discusses implications, limitations and future research, and Section 7 concludes.

LITERATURE REVIEW

2.1 Entrepreneurship in the Qur'anic worldview

The Qur'an recognises trade and work as legitimate forms of economic activity while setting ethical boundaries around them. Trade is distinguished from usury (Q 2:275), commercial exchange is linked to mutual consent (Q 4:29), and believers are praised when trade does not distract them from remembering God (Q 24:37). The relationship between effort and reliance on God is also important: people are expected to act, while recognising that provision and outcomes ultimately rest with God (Q 65:2–3). In this worldview, entrepreneurship is neither detached from worship nor reduced to religious observance; it is a domain in which economic choices carry moral significance.

2.2 Islamic entrepreneurship

Gümüsay (2015) argues that Islamic entrepreneurship should be understood in light of Islamic views of human purpose and economic activity, rather than simply as business activity undertaken by Muslims. Ramadani et al. (2015) similarly discuss principles such as the rejection of interest and fraud, ethical conduct, social responsibility and concern for the hereafter alongside worldly achievement. Work on Islamic business ethics also highlights tawhid, justice, trust and balance as important foundations for organisational conduct (Beekun, 1997; Rice, 1999; Ali, 2005). Tlaiss's (2015) study of women entrepreneurs in four Arab countries further illustrates how Islamic ethics can shape the ways entrepreneurs understand and pursue success. Taken together, this literature provides a useful foundation, although it does not remove the need to clarify how Qur'anic principles translate into observable business practices.

2.3 Maqasid al-shari'ah and sustainability

Maqasid al-shari'ah are commonly discussed in relation to the protection of religion, life, intellect, lineage and wealth (Kamali, 2008). Chapra (2008) connects these objectives with human well-being and development beyond income growth, while Dusuki and Abdullah (2007) apply maqasid and maslahah to corporate social responsibility. These perspectives offer points of contact with sustainability, understood in the Brundtland Report as meeting present needs without compromising the ability of future generations to meet their own needs (WCED, 1987). The Qur'anic perspective overlaps with concerns about social and environmental welfare, but also locates human action within accountability to God. Barakah may be relevant to how believers interpret lawful earnings and their consequences; however, it should not be treated as an objectively observable business outcome without careful conceptual and methodological qualification.

2.4 Behaviour and intention

The theory of planned behaviour explains how attitudes, subjective norms and perceived behavioural control contribute to intentions and behaviour (Ajzen, 1991). It may be useful for examining whether Qur'anic commitments influence entrepreneurial decisions, but the theory does not itself specify the religious or ethical content of those commitments. The framework proposed here can help identify that content, while future research would need to examine how the principles interact with social expectations, business constraints and entrepreneurs' perceived ability to act.

2.5 Research gap

Three issues remain relevant to this discussion. First, there is room to examine Qur'anic concepts as an interconnected basis for entrepreneurial conduct, rather than considering them only through separate legal rules or general ethical principles. Second, sustainability models rarely include barakah and falah, although these concepts require careful treatment because they are not equivalent to conventional performance measures. Third, the connection between religious principles and concrete, researchable business practices needs further development. This article addresses the first two issues conceptually and proposes indicators and propositions that can be refined and tested in later studies.

METHODOLOGY

This article adopts a conceptual, text-based approach and does not report new field data. The analysis proceeded in four stages.

1. First, relevant passages were selected from the Qur'an on trade, wealth, work, measurement, trust, justice, moderation and accountability. A limited number of prophetic traditions concerning commercial conduct were also considered.
2. Second, the selected passages were considered alongside classical and contemporary exegesis to attend to their meanings and contexts. This step is important because a verse addressing a particular circumstance should not automatically be treated as a direct instruction for every aspect of modern business.
3. Third, recurring ideas were organised into themes, drawing on the general logic of thematic analysis described by Braun and Clarke (2006). The themes were refined into six related principles. This is an interpretive synthesis rather than a replicable coding exercise based on a defined corpus and independent coders.
4. Fourth, the principles were related to possible business practices using literature on Islamic entrepreneurship and business ethics. The resulting indicators are illustrative starting points, not validated measures.

The outcome is a proposed framework, not an empirical finding. Qur'anic references are given by surah and verse, and the discussion paraphrases their meanings. The analysis remains dependent on the selection of texts and the interpretation adopted; other scholars may organise the relevant concepts differently. Future work could assess the framework through an exploratory sequential mixed-methods design, beginning with interviews with Muslim entrepreneurs and using the resulting themes to develop survey measures (Creswell & Plano Clark, 2018).

QUR'ANIC PRINCIPLES FOR ENTREPRENEURSHIP

The analysis brings together six principles. Tawhid provides the theological foundation; the other five—sidq and amanah, 'adl, ihsan, wasatiyyah and mas'uliyyah—inform the conduct of the enterprise. The principles are related and should not be understood as isolated items on an ethical checklist.

4.1 Tawhid: the foundation

The Qur'an describes human beings as khalifah (Q 2:30) and presents wealth as something entrusted to people (Q 57:7). Read in an entrepreneurial context, these ideas place profit within a wider sense of responsibility. Profit remains necessary for business continuity, but it is not the only criterion by which a venture is judged. The entrepreneur's intention (niyyah), obligations to dependants and potential contribution to society all matter. Tawakkul does not remove the need for planning or responsible action; rather, it places effort and its uncertain outcomes within reliance on God (Q 65:2–3).

4.2 Sidq and amanah: truthfulness and trust

The Qur'an calls believers to stand with the truthful (Q 9:119), speak rightly (Q 33:70) and honour trusts (Q 4:58; Q 8:27; Q 23:8). A prophetic report also gives special standing to the truthful and trustworthy merchant; the exact wording and hadith reference should be checked against the edition used. In business, sidq and amanah are reflected in accurate product descriptions, disclosure of relevant defects, clear pricing, reliable records, fulfilment of contractual obligations and responsible handling of customers' money and data. These practices may also support trust and repeat transactions, although their commercial effects require empirical investigation.

4.3 'Adl: justice and fair dealing

The Qur'an commands justice and good conduct (Q 16:90) and condemns fraudulent measurement (Q 83:1–3). It also instructs people to give full measure and maintain a just balance (Q 6:152; Q 17:35; Q 26:181–183). Applied to business, 'adl includes fair pricing, transparent contractual terms, timely payment, equitable treatment of workers and suppliers, and avoidance of deception or exploitation. It also invites attention to how wealth circulates in society (Q 59:7). The specific implications for contemporary finance should be developed with appropriate fiqh and legal analysis rather than inferred from these verses alone.

4.4 Ihsan: excellence and care

The Qur'an encourages people to respond to God's favour by doing good (Q 28:77) and describes life as a test of the quality of deeds (Q 67:2). The concept of ihsan, also explained in the hadith of Jibril, connects excellence in action with consciousness of God. In a business setting, it may be expressed through sound workmanship, dependable service, respectful treatment of employees and customers, and a willingness to improve products and processes. These practices are not merely techniques for attracting customers; within the framework proposed here, they also reflect an ethical and spiritual commitment.

4.5 Wasatiyyah: moderation and balance

The Qur'an describes the Muslim community as a middle community (Q 2:143), praises balanced spending (Q 25:67) and warns against wastefulness (Q 17:29). It also calls people to seek the hereafter without neglecting their share of worldly life (Q 28:77). For entrepreneurs, wasatiyyah can inform prudent borrowing, careful use of resources and restraint in consumption. It may also encourage a considered balance between business growth, family responsibilities, worship and personal well-being. The precise application of moderation to leverage and speculative activity, however, should be supported by relevant financial and Shariah analysis.

4.6 Mas'uliyyah: social and ecological responsibility

The Qur'an condemns conduct that causes harm and corruption (including Q 26:183) and repeatedly presents human action as accountable. From this perspective, a business owner's responsibilities extend beyond returns to the owner. They include preventing foreseeable harm to customers and workers, providing decent working conditions, contributing constructively to the community and reducing avoidable environmental damage. These

are proposed practical implications of mas'uliyyah; specific indicators would need to reflect the size, sector and operating context of each enterprise.

4.7 Principles and practices

Table 1 relates each principle to its Qur'anic basis, to business practice and to an illustrative indicator. The indicators are starting points rather than validated measures.

Table 1. Qur'anic principles, business practices and illustrative indicators

Principle	Core Qur'anic reference	Business practice	Example indicator
Tawhid	Q 2:30; Q 57:7; Q 65:2–3	Intention and purpose in strategy; trust in God alongside planning	Written mission with an explicit ethical and service purpose
Sidq and amanah	Q 9:119; Q 23:8; Q 4:58	Honest marketing, transparent contracts and records	Complaint and dispute rate; audit of claims made to customers
'Adl	Q 16:90; Q 83:1–3; Q 6:152	Fair pricing and wages; timely payment	Payment on time to suppliers and staff; no hidden charges
Ihsan	Q 28:77; Q 67:2	Quality assurance; service excellence	Customer satisfaction and repeat purchase
Wasatiyyah	Q 2:143; Q 25:67; Q 17:29	Prudent finance; avoidance of waste and excess	Debt ratio within a set limit; share of income given in charity
Mas'uliyyah	Q 26:183; Q 59:7	Community contribution; environmental care	Community programmes; waste and energy reduction

PROPOSED FRAMEWORK AND PROPOSITIONS

The proposed framework has three connected layers. Tawhid establishes the venture's purpose and moral orientation. Five principles—sidq and amanah, 'adl, ihsan, wasatiyyah and mas'uliyyah—then inform four areas of business activity: strategic planning, business ethics, risk management and customer relations. The practices associated with these principles may contribute to sustainable success across four dimensions: economic viability, social and environmental benefit, barakah and falah. The relationships are propositions for investigation, not causal effects established by the present article. The structure is shown in Figure 1.

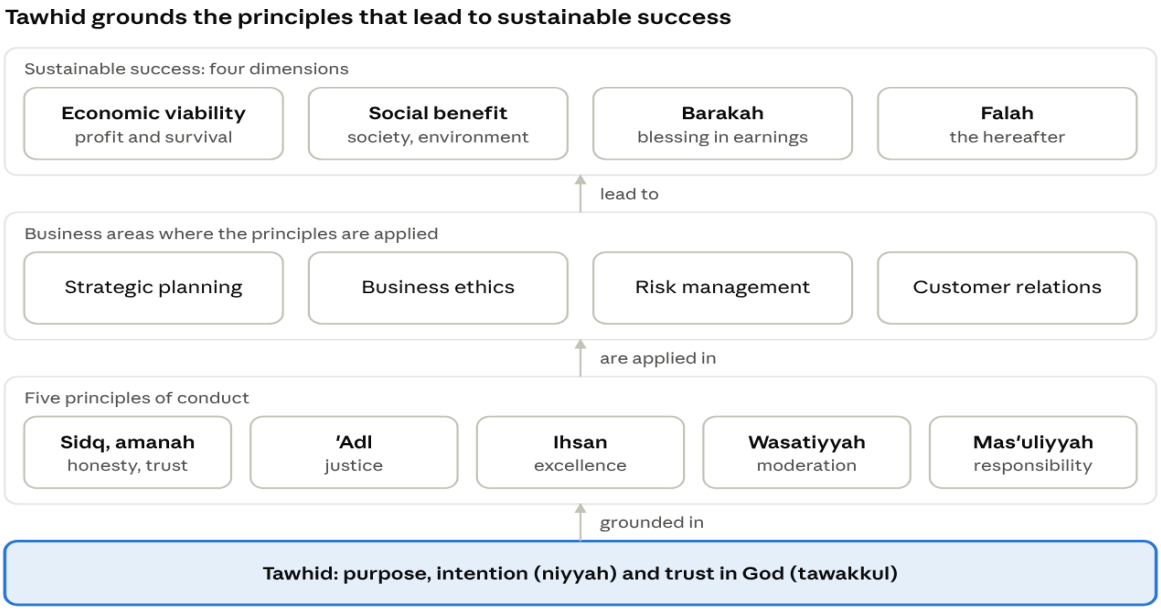


Figure 1. Proposed Qur'anic framework of sustainable entrepreneurial success

Read the figure from the bottom up: *tawhid* grounds the five principles, the principles are applied in four business areas, and these lead to the four dimensions of sustainable success.

5.1 Sustainable success defined

Within this framework, sustainable success includes a viable business, a positive contribution to society and the environment, lawful earnings understood by the entrepreneur as blessed (barakah), and an orientation towards success in the hereafter (falah). Economic and selected social or environmental outcomes can be assessed through established indicators. Barakah, by contrast, is a religiously meaningful and subjective concept that may be explored through participants' accounts, without assuming that a survey can establish divine blessing. Falah is ultimately a theological concern and cannot be verified as an empirical outcome; research can examine how entrepreneurs understand and orient their actions towards it.

5.2 Propositions

The propositions below specify relationships that future research could examine. They arise from the conceptual analysis and existing literature; they should not be read as findings supported by data from this article.

P1. Entrepreneurs with a stronger *tawhid* orientation will define success more broadly than profit alone.

P2. Higher *sidq* and *amanah* in dealings will be associated with greater customer trust and repeat business.

P3. Practices of *'adl* in pricing, contracts and payment will be associated with more stable relationships with suppliers, employees and partners.

P4. Practices of *ihsan* will be associated with higher service quality and customer satisfaction.

P5. *Wasatiyyah* in finance and consumption will be associated with lower financial vulnerability.

P6. *Mas'uliyyah* will be associated with stronger community standing and better social and environmental outcomes.

Taken together, the framework proposes that the six principles may be associated with sustainable success across its four dimensions. It further suggests that tawhid may strengthen the influence of the other principles by giving them a coherent religious purpose. This is a central claim of the framework, but it remains to be examined empirically and compared with alternative explanations, including organisational culture, market conditions and regulatory requirements.

IMPLICATIONS, LIMITATIONS AND FUTURE RESEARCH

6.1 Practical implications

The framework could inform several practical initiatives, provided that its proposed indicators are refined and assessed before being used for evaluation.

- For entrepreneurship training and SME development, the principles could be taught through business cases and applied exercises linked to planning, ethics, risk management and customer relations. This would make the religious foundations relevant to operational decisions rather than confining them to a separate ethics session.

- A self-assessment tool could help business owners review their practices against the indicators in Section 4.7 and identify areas for improvement. Any such tool would need pilot testing to establish that its questions are clear and appropriate across different sectors.

- A voluntary recognition or certification scheme could focus on verifiable practices, such as truthful product claims, timely payment, quality assurance and community contribution. It should not rely solely on an organisation's declaration that it follows Qur'anic values, nor imply that spiritual standing can be certified.

- The framework may also be incorporated into business and Islamic studies curricula and used as a reference in advisory services for Muslim start-ups.

6.2 Policy implications

Entrepreneurship-support agencies could broaden programme evaluation to include ethical conduct and relevant social or environmental contributions alongside financial performance. The maqasid al-shari'ah may provide a useful point of reference for aligning these aims, but policy instruments would need to account for sectoral differences and use indicators that can be assessed fairly.

6.3 Limitations

This article is conceptual and interpretive, and its framework reflects one way of organising the selected sources. Other scholars may identify different principles or place different emphasis on them. The propositions have not been tested, and the proposed indicators have not been validated. Barakah and falah also raise distinct methodological issues: the former may be studied through reported experience and meaning, while the latter cannot be treated as a directly observable outcome. Finally, business sector, firm size, national setting and regulatory environment are likely to affect how the principles are put into practice.

6.4 Future research

Future research could use an exploratory sequential mixed-methods design (Creswell & Plano Clark, 2018). Interviews with Muslim entrepreneurs would first examine whether the six principles reflect their experiences and identify relevant practices or omitted themes. The qualitative findings could then inform survey items, which would require expert review, pilot testing and construct validation before the propositions are assessed with a larger sample. The theory of planned behaviour (Ajzen, 1991) may help examine the relationship between values, attitudes, intentions and action. Comparative studies across sectors and countries could also clarify contextual differences. Any proposed measure of perceived barakah should be developed cautiously and grounded in participants' own understandings.

CONCLUSION

This article has proposed a Qur'an-informed framework for understanding Muslim entrepreneurship as an activity shaped by worship, stewardship and trust. Tawhid provides its underlying orientation, while sidq and amanah, 'adl, ihsan, wasatiyyah and mas'uliyyah offer principles for considering how a business is managed. The framework broadens the discussion of success beyond profit to include social and environmental responsibilities and the religious concepts of barakah and falah. These dimensions should not, however, be treated as if they were all measurable in the same way. The framework and its propositions remain provisional. Their contribution will depend on careful engagement with Qur'anic exegesis and subsequent empirical work with Muslim entrepreneurs.

Declarations

Ethical approval: Not applicable. This conceptual study involved no human participants or animals.

Conflict of interest: The authors declare no conflict of interest.

Data availability: No new datasets were generated or analysed. The study draws on published sources, which are cited in the References.

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