



INTERNALIZATION OF ISLAMIC EDUCATIONAL VALUES IN FORMING MUSLIM PERSONALITY (STUDY OF AL- MUZAMMIL'S INTERPRETATION VERSES 19-20)

Andre Bahrudin*¹

¹Al-Ittifaqiah 2 Senior High School Tanjung Lubuk

email: *andremafaza@gmail.com

Abstract

This study discusses the internalization of Islamic educational values contained in Surah Al-Muzzammil verses 19-20 that play a crucial role in shaping a Muslim's personality. The background of this research is the increasing moral and social challenges in modern society such as moral decadence and immoral actions. The aim of this research is to identify the educational values found within these verses and their methods of internalization. The method used is qualitative with a library research approach analyzing primary and secondary sources related to the interpretation of these verses. The results indicate that there are fifteen main educational values encompassing aspects of faith (akidah), morals (akhlaq), etiquette (adab), worship (ibadah), and social interactions (muamalah). The conclusion emphasizes that through the process of internalizing these values—via teaching, habituation, and motivation—a Muslim can develop an ideal character as a believer (mukmin) and devout person (muttaqin). Thus it is hoped that individuals can face contemporary challenges with an optimistic attitude while being responsible according to Islamic teachings.

Keywords: Al-Muzammil; Internalization; Interpretation; Character; Islamic Education

Abstrak

Penelitian ini membahas tentang internalisasi nilai-nilai pendidikan Islam yang terkandung dalam Surat Al-Muzammil ayat 19-20, yang berperan penting dalam pembentukan kepribadian seorang Muslim. Latar belakang penelitian ini adalah meningkatnya tantangan moral dan sosial di masyarakat modern, seperti dekadensi akhlak dan tindakan imoral. Tujuan dari penelitian ini adalah untuk mengidentifikasi nilai-nilai pendidikan yang terdapat dalam ayat tersebut serta metode internalisasinya. Metode yang digunakan adalah kualitatif dengan pendekatan studi kepustakaan, menganalisis sumber primer dan sekunder terkait tafsir ayat tersebut. Hasil penelitian menunjukkan bahwa terdapat lima belas nilai pendidikan utama yang mencakup aspek akidah, akhlak, adab, ibadah, dan muamalah. Kesimpulan dari penelitian ini menegaskan bahwa melalui proses internalisasi nilai-nilai tersebut—melalui pengajaran, pembiasaan, motivasi—seorang Muslim dapat membentuk kepribadian ideal sebagai mukmin dan muttaqin. Dengan demikian, diharapkan individu dapat menghadapi tantangan zaman dengan sikap optimis dan bertanggung jawab sesuai ajaran Islam.

Kata Kunci: Al-Muzammil; Internalisasi; Tafsir; Kepribadian; Pendidikan Islam

INTRODUCTION

The Qur'an is a miracle of the Prophet Muhammad SAW. which is eternal and is the main guideline for Muslims. Its authenticity is guaranteed by Allah SWT, as His words in Surah al-Hijr [15]: 9: "Indeed, it is We who sent down the Qur'an and We are the ones who preserve it." (Shihab, 1992; Sulaiman Ibrahim, 2015). Its uniqueness is seen from the uniformity of its readings throughout the world, the relevance of its teachings for every era, and its function as a universal guide. (Habibie et al., 2021). The Qur'an also contains educational values that are very important in forming an ideal human personality. (Humaedi, 2020; Nurhadi, 2018).

The reality of today's society shows major challenges, such as moral decadence, drug abuse. (BNN, 2022), gender-based violence (Veryanto Sitohang. Theresia Iswarini, 2022), to the increasing crime and corruption (KPK, 2022). This problem demands serious attention, because the moral collapse of society will have a negative impact on the sustainability of the nation. As a holy book, the Qur'an offers solutions through relevant educational values to shape the character of individuals and a moral society.

The moral transformation of the Arab nation from the era of ignorance to a civilized society proves the spiritual power of the Qur'an in changing the human soul. With its profound influence, the Qur'an is able to build awareness, cleanse the heart, and instill noble values that support the creation of a harmonious society. (Suhaedi, 2016). Therefore, studying and internalizing the values of Islamic education contained in the Qur'an is a strategic step to form an ideal Muslim personality.

Surah al-Muzammil verses 19-20 is one of the parts of the Qur'an that is full of educational values, covering aspects of faith, morals, manners, worship, and muamalah. These verses provide practical guidance for the formation of a pious Muslim (muttaqin) and a perfect human being (insan kamil). By exploring the educational messages in this letter, Muslims can strengthen their Islamic character in accordance with the guidance of the Qur'an. (Al-Maraghi, 1961; Shomad, 2010).

Internalization of Islamic educational values in the letter al-Muzammil verses 19-20 can be done through habituation, role models, enforcement of rules, and providing motivation. This approach not only helps shape individual personalities, but also contributes to overcoming social problems faced by modern society, so that a nation with noble, harmonious, and prosperous morals is formed.

RESEARCH METHOD

This research is a qualitative research with a library research approach. The data sources in this study are divided into two, namely primary sources and secondary sources. Primary sources include classical and contemporary tafsir books in Arabic and Indonesian. While secondary sources include books, scientific works, or other sources that are relevant to the topic of discussion. The data collection technique uses the documentation method. The data analysis technique used is content analysis with a focus on linguistic content, as well as interpretation analysis (Sugiyono, 2016).

RESULTS AND DISCUSSION

A Glance at Surah Al-Muzammil: Meaning and Reasons for the Name, Number of Verses and Place of Rejection and Munasabah with Other Surahs

Surah al-Muzammil, which means “the one who is covered,” (Shihab, 2012) named so because it describes the condition of the Prophet Muhammad SAW when he received the first revelation in the Cave of Hira. In fear, he asked to be covered. This naming is also associated with the heavy responsibility of prophethood, as if burdening his body. There is also a story that states that this verse was revealed when the Prophet was covered at night, with the command to rise and perform the night prayer. According to Buya Hamka, various opinions about this naming complement each other and can be accepted (Al-Baz, 2007; Az-Zuhaili, 2009). Surah al-Muzammil consists of 20 verses, although there are differences of opinion: some scholars of Medina say 18 verses, scholars of Basrah say 19 verses. (Al-Zamakhshari, 2010; SM Amin, 2001). This surah contains 280 words

and 838 letters. According to Quraish Shihab, this surah is the third revelation, although there are other opinions that call it the fourth revelation, after al-'Alaq, al-Qalam, and al-Muddatsir. Buya Hamka in his interpretation argues that al-Muzammil was revealed after al-Muddatsir. In the arrangement of the 'Uthmani mushaf, this surah is in 73rd place. The majority of scholars agree that this surah is Makiyah, except for the last two verses which are Madaniyah (Shihab, 2012).

The comparison of Surah al-Muzammil with the previous surah in the order of the mushaf is Surah al-Jin, the closing of al-Jin which mentions the messengers before the Prophet Muhammad SAW, while al-Muzammil begins by mentioning the closing and last messenger, the Prophet Muhammad SAW, as if to confirm the position of the Prophet Muhammad SAW among the other prophets as the bearer of the most noble mission. (Al-Maraghi, 1961). Munasabah based on the order in which it was revealed (al-Qalam, al-Muzammil, al-Muddatsir, and verse 24 al-Insan) shows a similar historical context when the polytheists denounced the Prophet at Dar Nadwah and Allah strengthened him with guidance and promises of recompense for those who rejected the da'wah. In conclusion, in facing difficult tasks, effort, patience and obedience to Allah are needed as a source of strength and happiness in this world and the hereafter (Az-Zuhaili, 2009)..

Internalization of Educational Values of Al-Muzammil Letter Verses 19-20 in the Formation of Muslim Personality

According to Wahbah az-Zuhaili, the letter al-Muzammil is divided into three parts; first, it talks about the guidance to the Prophet Muhammad SAW. at the beginning of the beginning of the da'wah (verses 1-10). Second, the trial of the Prophet SAW's da'wah from the infidels and the warning of the punishment and the threat to them. At the same time, it explains the fear of punishment in the hereafter (verses 11-18). Third, while in this last part (verses 19-20) Allah SWT. gives a warning that includes various kinds of guidance and guidance and then makes guidance (obedience) as a way to reach Him. (Az-Zuhaili, 2009). In this discussion the author will explore the educational values contained in the last part of the letter al-Muzammil, namely verses 19 and 20. Then internalize the values contained in

the formation of Muslim personality. The values contained include aspects of faith, morals, manners, muamalah and worship. Then form the personality of Muslims, believers, muhsin and muttaqin. There are at least 15 educational values contained in the two verses above, namely as follows:

First, Warning and Prohibition of Transgressing the Limits of Allah SWT's Law. Verse 19 of the letter Al-Muzammil states that "this letter is a warning" for people who think (Ulul Albab)(Az-Zuhaili, 2009). Munasabah with the previous verse explains the awesomeness of the Day of Judgment where the heavens will be divided and Allah's promise will definitely be fulfilled. This verse reminds humans, especially believers, to return to Allah's path by obeying His instructions(Hamka, 1981). The word tadzkirah which is mentioned nine times in several verses of the Qur'an shows the function of warning as a guide for the safety of this world and the hereafter.(Al-Ashfahani, 2017), as explained in the word of Allah, "Give warning, for warning is beneficial." (QS. Al-A'la [87]: 9).

The educational value contained in this verse is the prohibition of going beyond the limits of God's laws. For example, in everyday life, humans are commanded not to overdo it in eating and drinking, as God says, "Eat and drink, and do not overdo it." (QS. Al-Muzammil [73]: 19). Too much can cause physical, economic and even spiritual harm. This prohibition also includes arrogant attitudes, use of wealth, and excesses in worship. The Prophet also emphasized that any action that goes beyond the limits will bring harm and will be displeased by Allah.

By internalizing these values, it is hoped that every individual will have the awareness to live within the boundaries of Allah's law. This will create a Muslim who is disciplined, responsible, and tends towards goodness, so that they are safe in this world and the hereafter. For those who violate, Allah has prepared consequences in the hereafter as a reward for their actions. Second, Endeavor and Tawakkal as the Path to Allah SWT. In relation to this, Allah says in the Qur'an, "So whoever wills, he will take the path (that leads him) to his Lord." QS. Al-Muzammil [73]: 19. This excerpt from the verse states that humans are given the freedom to choose the path they will take, either towards obedience or misguidance,

with the consequences of each. According to Quraish Shihab, this verse shows that humans can choose various paths, including the path to eternal peace.(Shihab, 2012). However, this freedom of choice is not without limits, because verse 30 of Surah Al-Insan emphasizes that humans are not able to take this path except with the will and permission of Allah. This reminds us that guidance, although it can be sought, is still a grace from Allah given to His chosen servants.(Az-Zuhaili, 2009).

The educational value of these two verses is the importance of endeavor in carrying out obedience to Allah, accompanied by faith that everything depends on His will. In addition, humans must believe in Allah and rely on the results of their efforts on Him. With this awareness, a believer will be formed into an optimistic, hard-working, and never-give-up person, because they realize that all of Allah's provisions are the best for His creatures. In an effort to achieve happiness in this world and the hereafter, endeavor and resignation must go hand in hand.

Through the internalization of these values, a Muslim can form a personality that is confident, self-confident and istiqamah in carrying out obedience. This attitude makes a believer not only responsible for his efforts, but also completely surrendered to Allah's will, so that his life is always filled with calm and blessings. Third, the belief that Allah is all-knowing as the foundation of piety. Beginning of the 20th verse “*SeIndeed your Lord is ngeknow that you are standing (prayer) less than two pethree nights..*” affirming that Allah is All-Knowing of all the conditions of His servants, including their efforts in establishing qiyamul lail (Al-Kathir, 2017). According to Buya Hamka, the Prophet and his followers have tried their best to perform the night prayer, even though it is difficult to do it continuously. From this verse, the educational value that can be taken is the belief in the nature of Allah Al-'Aliim (All-Knowing), which is the basis of a Muslim's faith. Allah knows down to the smallest detail of everything, both visible and hidden.(SM Amin, 2001). The belief that Allah is All-Knowing gives birth to muraqabatullah, which is the awareness that humans are always under His supervision. This encourages a person to be more careful in acting and to avoid things that violate His rules. Without this belief, a person tends to easily get caught up in lust and do bad things, such as

corruption, stealing, or other unjust acts. In addition to harming oneself, these bad things damage relationships with Allah, fellow human beings, and the environment.

By believing in the nature of Allah Al-'Alīm, a Muslim can form a personality that is devout and muhsin, namely a person who feels that he is always being watched over by Allah and tends to do good. Internalization of this value can give birth to a calm soul, prevent a person from evil, and lead to happiness and safety in this world and the hereafter. Fourth, Natural Balance in the Power of Allah SWT. The continuation of the 20th verse which reads, “*And Allah menoyounight and day size feed.*” Allah SWT determines the measurements of day and night as a sign of His power (Al-Qaadir and Al-Muqtadir)(Al-Kathir, 2017)and provides important lessons about living proportionally. Everything in nature is created according to the measures and laws that Allah has set, as stated in the Qur'an. Violation of this balance, such as excessive exploitation of nature or wasteful behavior, has the potential to cause damage to land and sea, which ultimately has a negative impact on humans and the environment.(Az-Zuhaili, 2009). Natural damage caused by human actions, such as forest fires, floods, or pollution, shows that humans often exceed the limits in utilizing resources. Islam emphasizes that as caliphs on earth, humans are responsible for maintaining the balance of nature and not destroying it. The natural system provided by Allah is able to restore damage to a certain extent, but human actions that continue to cause damage will bring greater consequences and incur the wrath of Allah.(Az-Zuhaili, 2009).

Through the internalization of this value, a Muslim is invited to realize that everything has a measure and must be used wisely. This awareness encourages a frugal, responsible life, and preserving nature for the sake of sustainable life. In this way, humans can form a pious person, avoid wasteful behavior, and achieve blessings and balance in the world and the hereafter. Fifth, Muhasabah, Giving and Being Wise in Acting. The continuation of verse 20 contains important educational values that are relevant in forming a Muslim personality, "Allah knows that you cannot determine the limits of time, so He gives you repentance (relief)". This verse shows Allah's compassion by providing relief in the implementation of qiyamul lail.

Previously, the companions of the Prophet Muhammad SAW performed night prayers wholeheartedly, often even burdening themselves because of the uncertainty of time, which caused physical weakness. Allah then gave relief so that worship was carried out proportionally and did not interfere with worldly obligations.(Az-Zuhaili, 2009).

The first lesson from this verse is the encouragement for self-introspection (muhasabah). Allah uses the term “repentance” to imply the process of self-evaluation before seeking forgiveness.(Al-Ashfahani, 2017). In Imam Al-Ghazali's view, introspection is the first step towards true repentance. By making muhasabah a habit, a Muslim can increase self-awareness, correct mistakes, and strengthen relationships with Allah (hablun minallah) and with fellow human beings (hablun minannas)(Al-Ashfahani, 2017). The second lesson is the importance of giving as a way of ease. Before receiving relief, the companions had been serious in carrying out qiyamul lail, even though they exceeded the limit. This is in line with the word of Allah in Surah Al-Lail which shows that the attitude of giving, being pious, and being grateful is the key to good fortune in this world and the hereafter (QS. Al-Lail [92]: 5-11). This value encourages Muslims to be generous, generous, and sincere in sharing.(Az-Zuhaili, 2009).

The third lesson is wisdom in acting. This verse emphasizes the importance of moderation in worship, avoiding excessive attitudes that are actually detrimental. The Prophet Muhammad himself exemplified the balance between worship, rest, and fulfilling worldly needs. This principle of moderation also applies to spending wealth, as explained in Surah Al-Isra verse 29, namely not being stingy or wasteful. Wisely, a Muslim can maintain a balance between spirituality and worldly life.(Az-Zuhaili, 2009).

These three values of introspection, giving, and wisdom can be internalized through teaching, habituation, and motivation in daily life. If applied, these values can form a Muslim personality who is pious, generous, and wise in acting, both in worship and social interaction. Sixth, Islam Wants Ease in Various Aspects of Life. Allah SWT. provides relief in carrying out qiyamul lail by ordering reading the

Qur'an as far as is easy to do. This is reflected in His word, "Read what is easy (for you) from the Qur'an" (QS. Al-Muzzammil: 20). This command confirms that Islam is a religion that wants ease, not burdensome. The Prophet Muhammad SAW also reminded, "Indeed, religion is easy, and whoever burdens religion will be defeated by it." (HR. Bukhari). Thus, Islamic teachings adjust worship to the individual's abilities so as not to endanger the physical and interfere with daily activities. The opinions of scholars regarding this verse provide a complementary understanding. Some interpret that the verse refers to reading the Qur'an in night prayers, while Quraish Shihab views it as an alternative to qiyamul lail by reading the Qur'an outside of prayer. He emphasizes that reading the Qur'an is a process of seeking knowledge that involves understanding the verses and other auxiliary knowledge. Both views emphasize that reading the Qur'an, both in and outside of prayer, has great virtue in getting closer to Allah SWT.(Shihab, 2012).

In addition to being a form of worship, reading the Qur'an plays an important role in moral education and the formation of Muslim personality. The Qur'an educates humans to have a patient, disciplined, humble, and noble attitude. Getting used to reading the Qur'an regularly will build spiritual awareness, improve social relationships, and improve the overall quality of life. Thus, internalizing the values of the Qur'an is an effective step in creating a pious and harmonious Muslim personality in society.(Al-Dausary, nd). Islam teaches convenience in various aspects, including worship, as explained in the QS. Al-Baqarah: 185, "Allah desires ease for you, and does not desire hardship for you." These values are relevant to be implemented in modern life, both in religious practice and managing daily life, so that Muslims can practice their religion happily and productively. Seventh. Patience, Gratitude and Pain as a Test as well as a Cause of Relief. Islam provides convenience in worship through the concept of rukhsah (lightness), including for people who are sick. This discussion is taken from the next verse, "*He mengineknow that there will be people among you who will be sick.*" Allah SWT mentioned that among this people there are those who have excuses, such as illness, which can be a reason for leniency in carrying out worship.(Al-Kathir, 2017). For example, a

seriously ill person is allowed to perform tayammum if the use of water is harmful to his health. Scholars have different opinions regarding the criteria for illness that is eligible for rukhsah, but basically leniency is given according to a person's condition, with the aim of still being able to carry out worship without burdening him.(Mahmudin, 2017).

Illness also teaches the value of patience and gratitude. The Prophet Muhammad SAW explained that illness that befalls a Muslim can remove his sins, just as a tree sheds its leaves. In fact, being sick for a day can be a kafarah (removal of sins) for a year.(Al-Ghazali, 3 CE). When sick, humans are invited to be patient with God's decree and be grateful for the blessings of health which are often overlooked when the body is healthy. Sickness becomes a moment of introspection and motivation to maintain health and get closer to Allah SWT. In conclusion, illness is not only a reason for relief in religion, but also a means of forming a better personality. By interpreting pain as a test, a person can grow into a Muslim who is patient (shabuur) and grateful (syakuur). If these values are internalized, they will form a person who is more tolerant, surrenders to Allah, and maintains a balance in life in this world and the hereafter. Eighth, Independence and Honesty in Education in Seeking Fortune. Islam provides relief (rukhsah) for people who seek sustenance in carrying out the Shari'a, such as performing plural or qasar prayers when traveling. Verse "*And those who are walking on the face of the earth looking for part of God's gift*" emphasizes that seeking sustenance is a form of worship that is no less valuable than other forms of worship such as qiamulail, as long as it is done in the right way and in accordance with sharia. This includes efforts that are free from fraud, usury, and other immoral behavior. Seeking sustenance also contains educational values, such as independence, perseverance, honesty, and responsibility. In the Hadith of the Prophet Muhammad SAW, it is stated that the results of one's own efforts are the best sustenance. These values teach a person to work hard without relying on others and to maintain integrity, especially in trade that demands justice and transparency. The word of Allah SWT in the Qur'an also

reminds us not to harm the rights of others and to avoid damage on earth (Ahmad et al., 2021).

Apart from providing relief, Islam views seeking sustenance as a way of maintaining one of the main objectives of sharia, namely protecting the soul (hifzh an-nafs). (Quthub, 2003). Halal and sufficient sustenance helps to fulfill the needs of life and support worship, including social contributions such as zakat and alms. Thus, seeking sustenance becomes a means of realizing a balance between worldly and afterlife affairs. In conclusion, seeking sustenance is not only a reason for being given relief in worship, but also a means of learning that forms the character of an independent, honest, and responsible Muslim. Internalization of these values can help create an ideal Muslim personality, who performs worship while also providing benefits to society. Tenth, the Relevance of Jihad in the Present. Because the third relief given by Islam related to the obligation of qiyamul lail in verse 20 is fighting in the way of Allah SWT. (Hamka, 1981), "And other people still *berpepeople in the way of Allah*." Fighting in the way of Allah, or jihad, has a noble goal, namely to exalt the word of Allah (li i'laai kalimatillah). In the Qur'an, the term "yuqaatilun" refers to the context of warfare that is prescribed by law. (Manzhur, nd), but jihad does not always mean physical warfare. Jihad has a broad meaning, including the struggle against lust, da'wah jihad, and social jihad. This is emphasized by commentators such as Ibn Kathir and Al-Maraghi who explain that jihad in verse 20 of Surah Al-Muzammil has a meaning that is more than just physical warfare (Ma'afi, 2013).

Jihad in Islam includes four main types, according to Ibn Qayyim al-Jauziyah: jihad against oneself (jihad al-nafs), Satan, infidels and hypocrites, and against injustice and evil. In the modern context, jihad is more relevant to be realized through non-physical forms such as educational (al-jihad at-tarbawiy), social (al-jihad al-ijtima'i), and economic (al-jihad al-iqtishadiy) jihad. The Prophet himself only spent a small part of his time in war, which was fought defensively and for the sake of justice (Arsyad, 2019), showing that jihad has a much broader spectrum than just military conflict. (Al-Jauziyah, 2013). Thus, the values of jihad

such as discipline, courage, solidarity, and sincerity must be internalized in various aspects of life. In today's era, a more relevant jihad is the struggle to eradicate ignorance, social inequality, and poverty. These values not only support the formation of a pious Muslim personality but also contribute to the progress of society in accordance with the principles of Islam and Pancasila. Eleventh, Prayer; Pillar of Faith as well as Preventing Vile and Unjust Acts. Prayer is the main obligation of Muslims as emphasized in Surah Al-Muzammil verse 20, "And establish prayer" as a worship that perfects the relationship between humans and Allah SWT. The five daily prayers have a special position as a pillar of religion, required by fulfilling the requirements, pillars, and solemnity (Hamka, 1981). In addition to being an obligation, prayer has a moral therapeutic function, preventing evil and wrongdoing as explained in QS. Al-Ankabut: 45. The Prophet Muhammad SAW also emphasized the great benefits of prayer, such as being a light, a guide, and a savior on the Day of Judgment for those who perform it consistently.

In its implementation, prayer teaches educational values such as order, discipline, and sincerity. Prayers performed at certain times educate a person to appreciate time and be orderly in life. Discipline is built through attention to movement and reading, while sincerity grows from the full awareness that prayer is performed solely for Allah SWT. These values shape the character of a Muslim who is honest, diligent, and responsible, making prayer an instrument for forming a strong and pious personality. (MNK Al Amin, 2013). More than that, prayer also brings peace of mind, strengthens spirituality, and builds social relationships through the implementation of congregational prayer. In the psychological aspect (Najati, 2001), prayer provides a calming therapy and builds life expectancy, so that a person is able to face challenges with optimism and new strength. As a form of spiritual communication, prayer strengthens the relationship with Allah SWT and becomes a means of asking for help and protection from various difficulties. (Azharullail, 2019; Bahri et al., 2019; Erizon, Said Agil Husin Al Munawar, 2022; Mardiyah, 2021). Thus, prayer is not only a ritual worship, but also an integral educational tool that instills the values of piety, order, honesty, and

cleanliness of heart. Prayer forms a Muslim into a person who excels spiritually, morally, and socially, so that he is able to live a good and successful life.

Next, the twelfth is Zakat as a Pillar of Purification of Wealth and Soul and Social Solution in Islam. Zakat is one of the main obligations in Islam mentioned in verse 20 "And pay zakat" and has a dual purpose: to purify wealth and soul and contribute to social balance. In the Qur'an, the command to zakat is often combined with the command to pray, which shows the importance of the integration of individual and social worship. Zakat helps cleanse stinginess and greed, strengthens relationships with Allah, and increases social sensitivity to the conditions of the surrounding community.(Al-Katsir, 2017; Dhuafa, 2020; Hamka, 1981; Suma, 2015). The wisdom of zakat includes spiritual, moral, and social benefits. Spiritually, zakat brings a person closer to Allah, increases faith, and cleanses sins. From a moral perspective, zakat encourages generosity, compassion, and prevents selfishness and stinginess. In terms of social aspects, zakat is a means of empowering the economy of Muslims, strengthening Islamic brotherhood, and preventing monopolization of wealth by ensuring that wealth circulates among those in need.(Al-Jazairi, 1964; Shomad, 2010).

As one of the pillars of Islam, zakat not only fulfills the dimension of *ubudiyah* but is also a solution to various social challenges such as poverty and economic inequality. Zakat trains individuals to care more about others and create a harmonious society through the values of generosity, sincerity and social responsibility(Ma'arif, 2018). Internalization of zakat values through education and habituation can form an ideal and noble Muslim personality. Thirteenth, the Advice for Almsgiving. After prayer and zakat, the next guidance and advice is almsgiving, "And *bemake a loan toto Allah SWT. good loan.*" Almsgiving is one of the recommended practices in Islam, namely giving some of one's wealth or goodness for the benefit of others, especially those in need. Allah SWT calls almsgiving a "good loan" in the Qur'an, indicating a manifold reward for those who do it sincerely.(Firdinan, 2008). Alms are not only in the form of material, but also simple actions such as a smile. In practice, alms contain ethics that must be

considered, such as coming from halal wealth, being done secretly if possible, and without being accompanied by reproach or criticism of the recipient.(Cendekia, 2019; Ramadhan, 2019; Rosmini, 2016).

In addition to helping to overcome social problems, charity has many benefits, including strengthening gratitude, encouraging simple behavior, and reducing love of the world. Charity also functions as a way to increase empathy, establish relationships, and build social solidarity. By giving charity, a person can avoid selfish attitudes and build a more generous, compassionate, and caring personality for the surrounding community.(Sami & Nafik HR, 2015).

In the context of education, the values contained in charity play a very important role in shaping the personality of a Muslim. Among them are social sensitivity, discipline, responsibility, generosity, and gratitude. By internalizing these values, a Muslim can build a positive character that is not only beneficial to himself, but also to society at large. Charity teaches the importance of giving selflessly and trains a person to always prioritize Virtue(Almahmudi, 2020; Sisweda et al., 2020). In conclusion, charity is not only an act of worship, but also a means of education that can teach noble values in shaping personality. By practicing the correct ethics of charity, a Muslim can increase piety to Allah SWT. and strengthen good relationships with fellow human beings. Charity is a way to create a harmonious, blessed, and meaningful life. Fourteenth, No Good Deed is in Vain: Motivation for Charity in Islam. Allah SWT. emphasizes that every good deed done by humans, whether in the form of prayer, zakat, charity, or other good deeds, will not be in vain. In His word, "And whatever good you do for yourselves, you will find it with Allah as the best reward and the greatest reward." All deeds, both small and large, will be recorded by Allah and become eternal savings for the hereafter, as long as they are done sincerely(SM Amin, 2001). Tafsir Al-Azhar emphasizes that no good deed escapes Allah's record, so that every effort of goodness, no matter how small, has great value in His sight.(Hamka, 1981).

Verses such as QS. Al-Zalzalah: 7-8 reinforces this message by reminding that anyone who does good, even as heavy as zarrah, will see the reward, as well as

bad. This provides motivation to continue doing good deeds, including things that are considered trivial, such as removing distractions on the road. On the other hand, this verse also reminds us not to underestimate small sins, because small sins that are continuously committed can become big. In a hadith, Rasulullah Saw. teaches not to take the slightest kindness for granted, even just smiling at others. Allah is also said to be the best giver of rewards, who multiplies the rewards for those who give charity sincerely (QS. Al-Hadid: 18). One kindness can be repaid ten to seven hundred times, depending on the intention and sincerity. These good deeds not only bring rewards in the afterlife, but also show the quality of a person's faith as a Muslim, believer and muhsin. (Az-Zuhaili, 2009). From all of this, it can be concluded that Allah SWT provides great motivation to do good. Internalization of these values needs to be instilled through teaching, habituation, and motivation in order to form a Muslim personality who is faithful, pious, and always does good according to Islamic teachings.

Fifteenth, Istighfar as a Path to a Believer's Personality. Istighfar is one of the practices that is highly recommended in Islam, as stated in the QS. Al-Muzammil verse 20: "And ask Allah for forgiveness." Istighfar shows recognition of human weaknesses and mistakes before Allah SWT, because no action is truly perfect (Hamka, 1981). By increasing istighfar, a servant can ask for forgiveness, increase dhikr to Allah, and gain His mercy. Allah SWT. is All-Forgiving and All-Merciful to anyone who is serious about istighfar and tries to improve themselves. The educational value contained in istighfar is very important in shaping the personality of a Muslim. Through istighfar, a person is taught to admit mistakes, maintain a relationship with Allah SWT., and improve the quality of his morals. A humble attitude, self-introspection and a commitment not to repeat sins are valuable lessons from this practice. Istighfar also helps a person to improve their behavior and become a better person, as well as strengthen their piety and spiritual relationship with Allah. (Ma'arif, 2020). In the world of education, the habit of istighfar helps instill moral values and noble character in the younger generation. This not only creates individuals who are responsible for their mistakes, but also

builds better social awareness in society. However, istighfar must be accompanied by real actions to improve oneself and stay away from sin. By internalizing these values, the personality of a Muslim can develop into a quality believer and muttaqin.

Sixteenth, Prohibition of Despair and Optimism in Maghfirah Allah Swt. At the end of verse 20, Allah SWT. mentions His two names, Al-Ghafur (Most Forgiving) and Ar-Rahim (Most Merciful). This pairing contains a deep message about God's love for His servants, especially those who ask forgiveness for the sins they have committed. This reflects that Allah not only forgives sins but also bestows His mercy on those who repent sincerely. The mention of Al-Ghafur and Ar-Rahim in the Koran 72 times shows the importance of this theme in humans' relationship with God.(Lismawati, 2021). The forgiveness that Allah promises is related to three main themes: monotheism, promises and threats, and worship. Tauhid is the basis that Allah is the only one who has the power to forgive sins. God's promise of forgiveness motivates His servants to continue to hope, while the threat of sin reminds them of the consequences of negligence. In worship, istighfar and repentance are the main means of getting closer to Allah. God's Word in QS. Az-Zumar: 53 states that humans should not despair of Allah's mercy, because the door of His forgiveness is open as wide as possible for those who return and improve themselves(Lismawati, 2021). Stories in the Quran and Hadith also emphasize that sins of any magnitude can be forgiven by Allah as long as a person sincerely repents. For example, the Prophet Muhammad SAW answered the concerns of those who committed major sins that Allah would still forgive their mistakes if they sincerely repented. This instills optimism in every Muslim that there is no sin that is too great to receive Allah's forgiveness, except the sin of shirk which cannot be forgiven except by returning to monotheism.(Az-Zuhaili, 2009). From the educational values contained in this Asmaul Husana, a Muslim is taught to have an optimistic attitude and not easily give up. This attitude gives birth to a personality that is always introspective, aware of sin and mistakes, and tries to improve oneself. In addition, the concept of Rahman and Rahim Allah teaches humans the

importance of being forgiving and loving towards others, respecting, and treating others fairly and well. Internalization of these values can form a noble Muslim character, both in vertical relationships with Allah and horizontal relationships with others.

Thus the interpretation of the last two verses in the letter Al-Muzammil above shows its relevance in shaping personality. By internalizing the fifteen educational values contained, both faith, morals, manners, muamalah and worship, through methods such as teaching, habituation, motivation, or law enforcement, a person can be formed into a Muslim, believer, muhsin, and muttaqin. In addition, these values also contribute to improving human relations with Allah SWT, fellow human beings, the environment, and themselves.

CONCLUSION

In facing the reality of moral decadence and immoral acts that are increasingly rampant, the initial step that can be taken as an alternative solution is to explore the educational values contained in the Qur'an. This study focuses on the educational values contained in the letter Al-Muzammil verses 19-20. From the two verses, at least fifteen educational values were found that cover five main aspects of human life, namely faith, morals, manners, worship and muamalah. The author uses the theory of internalization of values as an approach, by utilizing teaching methods, habituation, motivation, and law enforcement. This internalization process aims to make the values contained in the letter Al-Muzammil become deep beliefs and awareness, so that they can be realized in everyday attitudes and behavior. Thus, these values are expected to be able to shape the personality of a Muslim, believer, and muhsin. This is in line with the nine characteristics of an ideal personality according to Utsman Najati which are explained in his book *Al-Quran and Psychology* and the concept of *insan kamil*. At its peak, the internalization of these values will give birth to *al-muflihun* (people who receive guidance and direction from Allah SWT), who will later enjoy the results of their faith and good deeds in the hereafter, obtain the pleasure of Allah SWT and experience eternal happiness in heaven.

REFERENCES

- Ahmad, H., Arsyam, M., & Yusuf, M. (2021). Trading Ethics in Islam. Osf Prints, Ddi.
- Al-Ashfahani, A.-R. (2017). Al-Mufradaat fii Ghariib Al-Quran (AZR et al. (ed.); IV). Fawa'id Treasure Library.
- Al-Baz, A. (2007). At-Tafsir At-Tarbawiy li Al-Quran Al-Karim (I). Dar An-Nasyr li Al-Jami'at.
- Al-Dausary, PDM (nd). The Virtue of the Qur'an (MI Zainuddin (ed.); I). Syabakah Alukah.
- Al-Ghazali, I. (3 CE). Yes 'Ulumuddin. Dar Al-Kutubi.
- Al-Jauziyah, IQ (2013). Zaad Al-Ma'aad fii Hady Khair Al-Ibaad (Vol. II). Dar Al-Fajr.
- Al-Jazairi, ABJ (1964). Minhaj al-Muslim; Aqaid, Adab, Morals, Worship and Mu'amalat (I). Dar as-Salam.
- Al-Katsir, I. (2017). Tafsir Al-Quran Al-'Azhim (HT Arif Hidayat, Aqimuddin Ardhillah, Yanuar Fajaryani, Junaidi Manik (ed.); III). Insan Kamil Publisher.
- Al-Maraghi, AM (1961). Tafsir Al-Maraghi (II). Syirkah Al-Quds li At-Tashdir.
- Al-Zamakhshari. (2010). Al-Kasyaf 'an Haqaiq At-Tanzil wa 'Uyun Al-Aqawil fii Wujuh At-Ta'wil (I Vol. IV). Maktabah Misr.
- Al Amin, MNK (2013). Educational Values in Prayer. *Insanian: Journal of Alternative Educational Thought*, 18(3), 383. <https://doi.org/10.24090/insania.v18i3.1467>
- Almahmudi, NM (2020). Implications of Non-Zakat Instruments (Infaq, Sedekah, and Waqf) on the Economy in the Development of Islamic Economic Law. *Al-Huquq: Journal of Indonesian Islamic Economic Law*, 2(1). <https://doi.org/10.19105/alhuquq.v2i1.3002>
- Amin, S. M. (2001). Tafsir Hadaiq Ar-Ruh wa Ar-Raihan fii Rawabiy 'Ulum Al-Quran (I Vol. XXX). Dar Thauq An-Najah.
- Arsyad, A. (2019). Current Legal Philosophy of Jihad in Surah Al-Shaf. *Mazahibuna Journal of Comparative Schools*, 1(2).

- Az-Zuhaili, W. (2009). *At-Tafsir Al-Munir fi Al'Aqidah wa ASy-Syari'ah wa Al-Manhaj* (X). Dar Al-Fikr.
- Azharullail. (2019). Educational Values in Prayer. *Al-Amin Journal; Educational and Social Studies*, 4(No. 2), 76.
- Bahri, S., Hayaturrohman, H., & Mustaqim, M. (2019). Islamic Educational Values Contained in Congregational Prayer Worship of Teenage Students at the Al-Hikmah Musthopa Plered Foundation - Purwakarta. *Mozaic: Islam Nusantara*, 5(1), 30. <https://doi.org/10.47776/mozaic.v5i1.129>
- BNN, P. (2022). *Indonesian Drugs Report 2022*.
- Scholar, H. (2019). Etiquette in Giving and Shodaqoh. *Hudacendekia.or.Id*. <https://hudacendekia.or.id/adab-adab-dalam-berinfaq-dan-shodaqoh/>
- Dhuafa, D. (2020). The Relationship between the Commands of Prayer and Zakat in the Quran. *Dompot Dhuafa Republika*. <https://www.dompetdhuafa.org/wenang-shalat-dan-zakat/>
- Erizon, Said Agil Husin Al Munawar, A. (2022). Educational Values in Prayer: A Text Study in Tafsir Al-Misbah. *At-Tajdid: Journal of Islamic Studies*, 2(2), 79.
- Firdinan, LM and T. (2008). *Al-Munjid fi Al-Lughah wa Al-A'lam*. Dar Al-Masyriq.
- Habibie, MLH, Al Kautsar, MS, Wachidah, NR, & Sugeng, A. (2021). Religious Moderation in Islamic Education in Indonesia. *Moderatio: Journal of Religious Moderation*, 1(1), 121.
- Hamka, B. (1981). *Al-Azhar Interpretation (II)*. Latimojong Foundation.
- Humaedi, I. (2020). The Concept of the Pre-Nubuwwah Message Contained in Revelation First Revealed in Surah Al-Alaq 1-5. *Al-Tsaqafa: Scientific Journal of Islamic Civilization*, 17(1), 110.
- KPK. (2022). Corruption Eradication Commission Action Statistics. Corruption Eradication Commission. <https://web.kpk.go.id/id/publikasi-data/statistik#22>
- Lismawati. (2021). The Concept of Forgiveness in the Qur'an (Analysis of the Pairing of Ghafur and Rahim) [Sunan Kalijaga State Islamic University of Yogyakarta]. <https://digilib.uin-suka.ac.id/id/eprint/45278/>
- Ma'afi, RH (2013). The Concept of Jihad in Islamic Perspective. *Kalimah*, 11(1).

- Ma'arif, MJ (2018). Educational Values in the Implementation of Zakat. *At-Tuhfah: Islamic Journal*, 7(1), 121. <https://doi.org/10.36840/jurnalstudikeislaman.v7i1.137>
- Ma'arif, MS (2020). The Virtue of Istighfar: The Meaning of Istighfar Against the Hadith Narrated by Ibn Majah. *Al-Adabiya: Journal of Culture and Religion*, 14(02), 256. <https://doi.org/10.37680/adabiya.v14i02.212>
- Mahmudin. (2017). Rukhsah (Relief) for the Sick in the Perspective of Islamic Law. *Al-Qalam Scientific Journal*, 11(23), 65.
- Manzhur, I. (nd). *Oral Al-'Arab* (V). Dar Al-Ma'arif.
- Mardiyah, U. (2021). Educational Values in Obligatory Prayer According to the Study of the Book of Mabadi'ul Fiqhiyah. *State Islamic Institute of Ponorogo*.
- Najati, MU (2001). *The Qur'an and Psychology* (I). Aras Pustaka.
- Nurhadi. (2018). The Concept of Family Education Curriculum in Surah Al-Luqman. *Al-Ishlah: Journal of Education*, 10(1), 3.
- Quthub, S. (2003). *Fii Zhilal Al-Quran* (XXXII Vol.). Dar Ash-Syuruq.
- Ramadhan, G. (2019). What is the Ethics in Giving Alms? Mandiri Charity Human Foundation. <https://mandiriamalinsani.or.id/how-etika-dalam-sedekah/>
- Rosmini. (2016). Philosophy of Almsgiving in the Perspective of the Qur'an. *Madania*, 20(1).
- Sami, A., & Nafik HR, M. (2015). The Impact of Shadaqah on Business Sustainability (Case Study: Testimonials of 4 Muslim Entrepreneurs in Surabaya). *Journal of Islamic Economics Theory and Application*, 1(3). <https://doi.org/10.20473/vol1iss20143pp205-220>
- Shihab, MQ (1992). *Grounding the Qur'an* (1st ed.). Mizan Media Utama.
- Shihab, MQ (2012). *Tafsir Al-Misbah* (V). Heart Lantern.
- Shomad, BA (2010). *Quranic Ethics: A Thematic Approach to Surat Al-Muzammil*. Pijar Cendikia.
- Sisweda, A., Sahrani, S., & Susanto, R. (2020). The Value of Islamic Education in the Earth Alms Tradition (Case Study in Melati Hamlet, Olak-Olak Kubu Village, Kubu District, Kubu Raya Regency in 2019). *Journal of Research and Thought on Islamic Education (JRTIE)*, 3(1), 117.

<https://doi.org/10.24260/jrtie.v3i1.1707>

Sugiyono. (2016). Quantitative, Qualitative and R&D Research Methods (XXIII). Alfabeta.

Suhaedi, M. (2016). The Concept of Character Education in the Perspective of the Quran, Lukman's Letter.

Sulaiman Ibrahim. (2015). I'jaz al-Quran: Exploring the Evidence of the Authenticity of the Qur'an. Farabi, 12(1), 35–49.

Suma, MA (2015). Zakat, Infak, and Sedekah: Capital and Ideal Model of Modern Economic and Financial Development. Al-Iqtishad: Journal of Islamic Economics, 5(2). <https://doi.org/10.15408/aiq.v5i2.2568>

Veryanto Sitohang. Theresia Iswarini, D. (2022). Prevention and Handling of Sexual Violence in the National Film Industry: An Urgency. National Commission on Violence Against Women. <https://komnasperempuan.go.id/siaran-pers-detail/tentang-hari-film-nasional-tahun-2022#:~:text=Based on the annual records of the National Commission on Violence Against Women, including those that are still relatively high.>