

Islamic Educational Psychology: Self-Efficacy through *Tawakkul* in Al-Ghazali's Thought

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ABSTRACT: *This study aims to examine the concept of tawakkul in Al-Ghazali's thought and analyse its implications for self-efficacy from the perspective of Islamic educational psychology. The study is significant because it seeks to enrich the discourse of Islamic educational psychology by integrating Al-Ghazali's spiritual concept of tawakkul with the modern psychological construct of self-efficacy. In this study, tawakkul constitutes the primary concept under investigation, while self-efficacy serves as a contemporary psychological framework for discussing and contextualizing its psychological implications. This study employs a qualitative descriptive approach through library research. The primary sources consist of Al-Ghazali's major works concerning tawakkul, while the secondary sources include contemporary literature on self-efficacy, particularly Albert Bandura's theory, and relevant studies in Islamic Educational psychology. The data were analysed using descriptive and conceptual analysis. The findings indicate that tawakkul in Al-Ghazali's thought is not a form of passive resignation but a spiritual disposition that encourages individuals to make appropriate human effort while entrusting the ultimate outcome to Allah. In relation to self-efficacy, tawakkul has conceptual implications for understanding confidence, perseverance, optimism, emotional stability, and resilience. While self-efficacy emphasizes an individual's belief in their capacity to perform actions and achieve desired goals, tawakkul provides a spiritual foundation that directs such confidence toward reliance on Allah. Thus, tawakkul complements self-efficacy by adding a spiritual dimension to psychological competence. The integration of these concepts offers a holistic framework for understanding Muslim personality development and provides a spiritually grounded perspective on psychological well-being and personal development.*

Penelitian ini bertujuan untuk menganalisis konsep *tawakkul* dalam pemikiran Al-Ghazali serta mengkaji implikasinya terhadap *self-efficacy* dalam perspektif psikologi pendidikan Islam. Penelitian ini penting dilakukan untuk memperkaya kajian psikologi Islam melalui integrasi konsep spiritual *tawakkul* dalam pemikiran Al-Ghazali dengan konsep psikologis modern *self-efficacy*. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode studi kepustakaan (*library research*). Sumber primer penelitian berupa karya-karya utama Al-Ghazali yang membahas konsep *tawakkul*, sedangkan sumber sekunder meliputi literatur kontemporer

mengenai *self-efficacy*, khususnya teori Albert Bandura, serta berbagai kajian yang relevan dalam bidang psikologi Islam. Data dianalisis menggunakan analisis deskriptif dan konseptual. Hasil penelitian menunjukkan bahwa *tawakkul* dalam pemikiran Al-Ghazali bukanlah bentuk kepasrahan pasif, melainkan sikap spiritual yang mendorong individu untuk melakukan ikhtiar yang tepat dengan menyerahkan hasil akhirnya kepada Allah. Dalam kaitannya dengan *self-efficacy*, *tawakkul* memiliki implikasi konseptual dalam memahami keyakinan diri, ketekunan, optimisme, stabilitas emosional, dan resiliensi. Sementara *self-efficacy* menekankan keyakinan individu terhadap kemampuannya dalam melaksanakan tindakan dan mencapai tujuan, *tawakkul* memberikan landasan spiritual yang mengarahkan keyakinan tersebut kepada ketergantungan kepada Allah. Dengan demikian, *tawakkul* tidak bertentangan dengan *self-efficacy*, tetapi melengkapinya dengan memberikan dimensi spiritual pada kompetensi psikologis. Integrasi kedua konsep tersebut menawarkan kerangka yang lebih holistik dalam memahami perkembangan kepribadian Muslim serta memberikan perspektif yang berlandaskan spiritualitas dalam pengembangan kesejahteraan psikologis dan pengembangan diri.

Keywords: *Tawakkul, Self-Efficacy, Islamic Educational, Islamic Educational Psychology, Al-Ghazali, Spirituality.*

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I. INTRODUCTION

The development of modern life, characterized by increasing social complexity, global competition, and psychological pressures, has intensified the need to strengthen mental health and psychological well-being. Individuals are expected to adapt effectively, make appropriate decisions, and demonstrate resilience in coping with various life challenges. In modern psychology, one of the most influential concepts explaining an individual's capacity to overcome such challenges is self-efficacy, which refers to a person's belief in their capability to organize and execute the actions required to achieve specific goals (Bandura, 1997). Individuals with high levels of self-efficacy generally exhibit greater learning motivation, stronger perseverance in completing tasks, and better adaptability than those with lower levels of self-efficacy (Schunk & DiBenedetto, 2020).

Although the concept of self-efficacy has been widely applied in explaining human behavior, its theoretical formulation emerged within modern psychology, particularly through Albert Bandura's social cognitive theory, which conceptualizes self-efficacy as an individual's belief in their capacity to organize and execute the actions required to attain designated goals (Bandura, 1986). From the perspective of Islamic educational psychology, however, human agency and psychological functioning may also be examined in relation to spiritual and theological dimensions. Within Islamic thought, human effort (*ikhtiar*) is not necessarily understood as independent of reliance upon Allah (*tawakkul*); rather, effort and reliance can be considered complementary dimensions of human action. Al-Ghazali's thought, in particular, emphasizes the importance of undertaking appropriate means while entrusting the ultimate outcome to Allah. Thus, this study does not assume that self-efficacy and *tawakkul* are identical constructs; instead, it examines how *tawakkul* may provide a spiritual dimension for

understanding confidence, perseverance, and resilience within an Islamic psychological framework.

Within the intellectual tradition of Islam, Al-Ghazali conceptualizes *tawakkul* as a spiritual dimension of faith grounded in *tawhīd* and expressed through knowledge, inner state, and action. In his *Iḥyā' 'Ulūm al-Dīn*, particularly in *Kitāb al-Tawhīd wa al-Tawakkul*, he explains that *tawakkul* involves entrusting one's affairs to Allah while recognizing Him as the ultimate source of power and the disposer of all affairs. Accordingly, *tawakkul* should not be understood as abandoning human effort or refusing to employ available means. Rather, it entails undertaking appropriate means while placing ultimate reliance upon Allah and accepting the outcome of one's efforts (Al-Ghazali, 1989). Al-Ghazali's account of *tawakkul* presents it as a spiritual orientation associated with inner tranquility, optimism, courage in facing uncertainty, and steadfastness in carrying out one's responsibilities. In his view, *tawakkul* does not imply abandoning human effort; rather, it involves entrusting the ultimate outcome to Allah while continuing to undertake appropriate effort. Therefore, from a psychological perspective, *tawakkul* has conceptual psychological relevance, particularly in relation to individuals' responses to uncertainty, adversity, and outcomes that remain beyond their control. Rather than establishing a causal effect on mental well-being, this study interprets *tawakkul* as a spiritual orientation that may provide a framework for understanding how individuals maintain composure, persistence, and acceptance while continuing to exercise appropriate human effort.

Previous empirical studies have demonstrated that self-efficacy is associated with important educational and psychological outcomes. Bandura (1997) explains that individuals with higher levels of self-efficacy tend to demonstrate greater effort and persistence when facing difficulties, while self-efficacy is also related to individuals' capacity to regulate their thoughts, emotions, and behavior in challenging situations. In educational contexts, self-efficacy has been associated with motivation, effort, persistence, and adaptive functioning in learning (Schunk & DiBenedetto, 2020). These findings indicate that self-efficacy is relevant to motivation, persistence, academic achievement, and adaptive functioning in challenging circumstances. Likewise, recent studies have examined *tawakkul* in relation to psychological outcomes such as stress and resilience among Muslim populations (Gondal et al., 2023; Saputra et al., 2022; Fitriani et al., 2024). However, the existing literature generally discusses self-efficacy and *tawakkul* from different theoretical perspectives. Studies of self-efficacy have predominantly developed within modern psychological frameworks, particularly Bandura's social cognitive theory (Bandura, 1997), while studies of *tawakkul* have largely focused on its spiritual, theological, and Sufi dimensions (Al-Ghazali, 1989). Consequently, limited attention has been given to examining Al-Ghazali's concept of *tawakkul* in direct relation to the contemporary psychological construct of self-efficacy. This gap provides a basis for examining how *tawakkul* may function as a spiritual foundation that complements, rather than replaces or redefines, self-efficacy within the framework of Islamic Educational psychology.

Based on this gap, the present study aims to analyse the concept of *tawakkul* in Imam al-Ghazali's thought and examine its implications for self-efficacy from the perspective of Islamic Educational psychology through a library research approach. The analysis draws upon al-Ghazali's principal works discussing *tawakkul*, together with contemporary literature on self-efficacy and Islamic Educational psychology. This study

is expected to provide a more comprehensive understanding of the relationship between spiritual and psychological dimensions in fostering self-confidence among Muslims.

The primary contribution of this study lies in examining the implications of Al-Ghazali's concept of *tawakkul* for self-efficacy by identifying how spiritual reliance on Allah may complement and provide a spiritual orientation for understanding psychological confidence, persistence, resilience, and emotional stability. Rather than merely synthesizing two theoretical perspectives, this study positions *tawakkul* as a spiritual dimension that can enrich the understanding of self-efficacy within the framework of Islamic Educational psychology. Unlike previous studies that have tended to treat these concepts separately, this study argues that *tawakkul* is not the antithesis of self-efficacy but rather a spiritual orientation that may complement individuals' confidence in their own abilities after they have exerted appropriate human effort. This integration contributes theoretically to the advancement of Islamic Educational psychology while offering a conceptual framework for future empirical research on the relationships among *tawakkul*, self-efficacy, resilience, and mental health within contemporary Muslim societies.

II. METHOD

This study employs a descriptive qualitative design using a philosophical-conceptual and psychological approach. A descriptive qualitative design is appropriate for presenting a comprehensive account of a phenomenon in terms that remain close to the data being examined (Sandelowski, 2000). In this study, the design is applied to describe and examine Al-Ghazali's concept of *tawakkul* through relevant literature and to explore its conceptual implications for self-efficacy. This design is relevant because the study focuses on understanding and comparing concepts rather than testing statistical relationships between variables. The philosophical-conceptual approach is used to examine Al-Ghazali's concept of *tawakkul* by considering its underlying ontological, epistemological, and axiological dimensions. In this study, these dimensions guide the examination of the meaning of *tawakkul*, the knowledge underlying the concept, and the ethical and spiritual values associated with it. Ontologically, the analysis considers the relationship between human agency, divine agency, and reliance on Allah; epistemologically, it examines the sources and forms of knowledge underlying *tawakkul*; and axiologically, it examines the ethical and spiritual values associated with reliance upon Allah (Al-Ghazali, 1989). The psychological approach is employed to examine the implications of *tawakkul* for self-efficacy by engaging Albert Bandura's theory of self-efficacy as a contemporary psychological point of comparison (Bandura, 1986, 1997). Thus, Al-Ghazali's concept of *tawakkul* constitutes the primary object of study, while Bandura's theory of self-efficacy functions as a comparative theoretical framework for examining the psychological implications of *tawakkul*.

The data sources consist of primary and secondary sources. The classification of sources in this study is based on their relationship to the main object of inquiry and their function in supporting the analysis. Document analysis involves the systematic examination of documents relevant to the research question (Bowen, 2009). The primary sources are Al-Ghazali's major works, particularly *Iḥyā' 'Ulūm al-Dīn*, especially *Kitāb al-Tawḥīd wa al-Tawakkul*, which provides the principal textual basis for examining his concept of *tawakkul* (Al-Ghazali, 1989). This work is considered a primary source because it is a direct source for examining Al-Ghazali's own thought on *tawakkul*, which constitutes

the main object of this study. Secondary sources include Bandura's works on self-efficacy and social cognitive theory (Bandura, 1986, 1997), peer-reviewed journal articles, scholarly books, and other academic publications addressing self-efficacy, *tawakkul*, and Islamic Educational psychology. Priority is given to recent peer-reviewed literature while retaining foundational works that are essential to the theoretical framework.

Data were collected through systematic documentation of relevant literature. The sources were identified, selected, classified, and critically reviewed according to their relevance to the research objectives. This process follows the use of document analysis to examine and interpret documentary sources relevant to a research topic (Bowen, 2009). The collected data were then analysed using descriptive and conceptual content analysis. The analysis involved identifying key concepts, comparing the conceptual dimensions of *tawakkul* and self-efficacy, interpreting their similarities and differences, and synthesizing the findings to determine the implications of *tawakkul* for self-efficacy within Islamic Educational psychology.

In this study, the modern psychological perspective is represented by Bandura's social cognitive theory, particularly the concept of self-efficacy, which emphasizes individuals' beliefs concerning their capabilities to organize and perform actions required to achieve desired outcomes (Bandura, 1997). Islamic Educational psychology is used as the broader interpretive framework for examining human psychological functioning in relation to spiritual, moral, and religious dimensions. Accordingly, the modern psychological perspective is utilized as a contemporary psychological reference point, while Islamic Educational psychology serves as the broader interpretive perspective through which the relationship between *tawakkul* and self-efficacy is examined.

The scope of this study is limited to the conceptual analysis of Al-Ghazali's *tawakkul* and its implications for self-efficacy. *Tawakkul* is therefore treated as the primary object of study rather than as an analytical lens. Bandura's theory of self-efficacy is not used to redefine Al-Ghazali's concept; instead, it serves as a contemporary psychological counterpart through which the potential implications and complementary dimensions of *tawakkul* can be examined. The study does not seek to establish an empirical causal relationship between *tawakkul* and self-efficacy. Rather, it seeks to examine conceptually how *tawakkul*, understood as reliance on Allah accompanied by appropriate human effort, may provide a spiritual dimension that complements psychological confidence, persistence, resilience, optimism, and emotional stability (Al-Ghazali, 1989; Bandura, 1997)

III. RESULT AND DISCUSSION

Al-Ghazali's Concept of *Tawakkul* in the Context of Human Psychology

The findings of this study indicate that Al-Ghazali's concept of *tawakkul* provides a spiritual framework for understanding human agency, effort, uncertainty, and psychological responses to the outcomes of human action. In Al-Ghazali's thought, *tawakkul* is not simply an attitude of surrender or withdrawal from worldly affairs. Rather, it represents a form of reliance upon Allah that is grounded in recognition of His ultimate power and expressed through appropriate human action. The term *tawakkul* itself is associated with the meaning of entrusting one's affairs to another and placing

confidence in the one who is entrusted with them. In his discussion of *tawakkul* in *Ihyā' 'Ulūm al-Dīn*, Al-Ghazali relates the concept to the heart's confidence in Allah as the ultimate trustee and disposer of affairs (Al-Ghazali, 1989). This understanding indicates that *tawakkul* concerns not only external behavior but also an individual's inner orientation toward God.

An important aspect of Al-Ghazali's conception is the relationship between human effort and reliance upon Allah. *Tawakkul* does not require individuals to abandon the means available to them. Rather, human beings are expected to undertake appropriate efforts while recognizing that the final outcome remains beyond their complete control. In this sense, *tawakkul* establishes a distinction between responsibility for effort and control over results. Individuals are responsible for undertaking appropriate action, whereas the ultimate determination of outcomes belongs to Allah (Al-Ghazali, 1989). This conception is consistent with the broader Islamic understanding that reliance upon Allah does not eliminate human agency but places human agency within a framework of divine dependence.

From a psychological perspective, this conception of *tawakkul* is relevant to the challenges experienced by individuals in modern life. Human beings frequently encounter situations characterized by uncertainty, failure, competition, and outcomes that cannot be completely controlled. Excessive attachment to outcomes may contribute to psychological distress when expectations are not fulfilled. Within Al-Ghazali's framework, *tawakkul* provides an orientation in which individuals continue to act responsibly while relinquishing absolute control over outcomes to Allah. his relationship between effort and reliance is also reflected in contemporary research that conceptualizes *tawakkul* as a multidimensional construct. The development of a *tawakkul* scale identified belief in God's sufficiency, acceptance of divine will, and effort among its dimensions (Gondal et al., 2022). This formulation supports the view that *tawakkul* encompasses both spiritual reliance and human action. However, this contemporary psychological operationalization should not be assumed to reproduce Al-Ghazali's conceptual structure exactly.

Thus, *tawakkul* can be understood as involving two interconnected dimensions: active human effort and spiritual reliance. The first dimension emphasizes the individual's responsibility to act, while the second directs the individual's heart toward dependence upon Allah. This distinction is important because it prevents *tawakkul* from being interpreted as passive resignation. Instead, it represents an integration of action and spiritual trust. Such an interpretation also provides a basis for examining the relationship between *tawakkul* and contemporary psychological concepts concerning motivation, confidence, persistence, and responses to adversity.

Contemporary conceptual studies have further developed Al-Ghazali's understanding of *tawakkul* in relation to specific psychological concerns. One proposed psychospiritual healing model reconstructs his concept through interconnected processes, including the reinforcement of *tawhīd*, cognitive reorientation, responsible human effort (*ikhtiyār*), entrusting matters to Allah (*tafwīd*), and spiritual tranquility (*ṭuma'nīnah*) (Sansayto et al., 2026). Although developed in the context of chronic anxiety, this model similarly emphasizes that spiritual reliance should not be separated from responsible action. Another conceptual study discusses Al-Ghazali's *tawakkul* as a potential foundation for a therapeutic approach to resilience and psychological recovery among bullying victims (Hasan et al., 2025). These studies extend the

discussion of Al-Ghazali's thought into contemporary psychology, although their proposed therapeutic applications should be distinguished from interventions whose effectiveness has been empirically established.

In addition to these conceptual developments, empirical research has examined the relationship between *tawakkul* and several psychological outcomes. Gondal et al. (2023) found that *tawakkul* mediated the relationship between religious orientation and stress among Muslim adults. This finding suggests that *tawakkul* is associated with responses to stress, although it does not directly establish the psychological mechanisms described in Al-Ghazali's thought. Similarly, Saputra et al. (2022) reported that *tawakkul* significantly predicted academic resilience among students engaged in online learning (Saputra et al., 2022). Research examining *tawakkul*, perceived social competence, and flourishing also identified positive relationships among these variables (Gondal et al., 2024). Ihsani et al. (2024) examined *tawakkul* and peer attachment as predictors of hopelessness among Muslim final-year students. Their study highlights the relevance of *tawakkul* to students' psychological challenges, although hopelessness is distinct from self-efficacy. Together, these studies show that *tawakkul* has been examined in relation to diverse psychological outcomes, including stress, academic resilience, perceived competence, and flourishing. However, these findings are not interchangeable because each study examines different variables and does not necessarily test Al-Ghazali's specific conceptual framework.

In the context of contemporary human life, this perspective is particularly relevant when individuals face situations in which effort does not necessarily guarantee the desired outcome. A person may prepare extensively for an examination, pursue employment, develop a professional career, or work toward a personal objective, yet the final result may remain uncertain. From Al-Ghazali's perspective, *tawakkul* allows individuals to maintain responsibility for their efforts without making their psychological well-being entirely dependent upon a particular outcome. Consequently, *tawakkul* can be interpreted as a spiritual orientation that may support psychological stability while preserving active engagement with life's challenges. This interpretation does not constitute an empirical claim that *tawakkul* directly produces psychological stability; rather, it represents the conceptual implication of Al-Ghazali's account when examined alongside findings from contemporary psychological research.

Bandura's Self-Efficacy in Modern Psychology

Within modern psychology, self-efficacy is a central concept in Albert Bandura's social cognitive theory. Bandura defines perceived self-efficacy as an individual's belief in his or her capability to organize and execute the courses of action required to produce desired attainments (Bandura, 1986). Self-efficacy therefore concerns perceived capability rather than merely the possession of particular skills. An individual may possess certain abilities but may not necessarily employ them effectively if he or she lacks confidence in the ability to perform the required actions.

Bandura's theory places self-efficacy within a broader understanding of human agency. Efficacy beliefs influence how individuals approach goals, how much effort they invest in an activity, and how long they persist when encountering difficulties. Individuals with stronger efficacy beliefs are generally more willing to undertake challenging activities and to maintain effort in the face of obstacles, whereas weaker efficacy beliefs may be associated with avoidance and reduced persistence (Bandura, 1986).

This understanding is supported by research on Muslim high school students in Indonesia, which found that academic self-efficacy positively influenced aspiration goals. However, problem-solving and self-awareness moderated this relationship, indicating that the contribution of self-efficacy to future-oriented goals may depend partly on other cognitive resources. This finding supports Bandura's emphasis on efficacy beliefs while suggesting that their relevance should be considered in relation to the broader cognitive processes involved in pursuing goals (Yendi et al., 2025).

Bandura also identifies several sources through which self-efficacy beliefs can develop. These include mastery experiences, vicarious experiences, verbal persuasion, and physiological and affective states (Bandura, 1986). Mastery experiences are particularly important because successful experiences can strengthen an individual's belief in his or her ability to perform similar tasks in the future. Conversely, experiences of failure may undermine efficacy beliefs, particularly when a strong sense of efficacy has not yet been established.

Contemporary studies also provide empirical support for examining self-efficacy within religious and Islamic educational contexts. Machmudah et al. (2022) found that group counseling using a religiously integrated cognitive behavioral therapy approach was effective in improving students' self-efficacy and self-regulation. Noor & Pihasnawati (2023) likewise found strong self-efficacy among Muslim university students who memorized the Qur'an, with previous achievement, motivation, modeling, and parental support identified as relevant factors. Similarly, research on Qur'an memorization found that academic hardiness was associated with self-efficacy, while parental support moderated this relationship (Khatami et al., 2023). These findings reinforce the relevance of examining self-efficacy in contexts where psychological processes interact with religious beliefs, practices, and social environments.

Further evidence comes from Faizal et al. (2025), whose two-group pretest–posttest study reported significant improvements in the level, generality, and strength dimensions of self-efficacy among participants receiving Islamic-based counseling. The intervention combined Islamic values, including tawakkal and ikhtiar, with psychological techniques such as cognitive restructuring and guided imagination. This result suggests that Islamic values can be incorporated into interventions designed to strengthen self-efficacy. Cucchi (2022) reviewed the integration of cognitive behavioural approaches with Islamic principles in psychotherapy. This perspective supports examining *tawakkul* alongside contemporary psychological concepts within an Islamic framework, while recognizing that their relationship requires further investigation. However, because the intervention combined several components, the findings do not establish that tawakkal alone produced the improvement or that Islamic spiritual concepts are equivalent to Bandura's psychological construct.

Self-efficacy is also associated with individuals' responses to adversity. Strong efficacy beliefs can encourage individuals to maintain effort and persist when facing obstacles, while also influencing how they interpret demanding or stressful situations. Consequently, self-efficacy is relevant not only to performance but also to motivational, cognitive, and affective processes involved in goal-directed behavior (Bandura, 1997).

Research involving 1,640 Muslim undergraduate students in Indonesia further found that self-efficacy was associated with resilience and subjective well-being, with resilience partially mediating the relationship between self-efficacy and well-being. Social support and religiosity were also included in the model, indicating that well-being

is better understood through the interaction of individual and contextual factors rather than through efficacy beliefs alone (Bukhori et al., 2022). In a related study of female madrasah teachers, self-efficacy and religiosity were positively associated with resilience, but religiosity did not moderate the relationship between self-efficacy and resilience (Marisa et al., 2024). Taken together, these findings support the relevance of self-efficacy to adaptation and resilience, while qualifying the assumption that religiosity necessarily strengthens its relationship with positive psychological outcomes. Since these studies used survey-based designs, their findings establish associations rather than definitive causal mechanisms.

The relationship between self-efficacy and motivation is also evident in Islamic boarding school settings. A study of 94 eleventh-grade students found that the pesantren climate and self-efficacy jointly contributed significantly to academic motivation, accounting for 9.7% of its variance (Rifni et al., 2026). This result reinforces the importance of considering both personal beliefs and the learning environment. At the same time, the modest combined contribution indicates that other factors are likely to be involved in students' academic motivation. Because the reported percentage represents the contribution of the two predictors together, it cannot be interpreted as the independent contribution of self-efficacy alone.

In the context of this study, Bandura's concept is used as a contemporary psychological point of comparison rather than as a framework for redefining Al-Ghazali's *tawakkul*. Self-efficacy explains confidence in one's capacity to perform actions, whereas *tawakkul* addresses the spiritual orientation through which individuals place ultimate reliance upon Allah while continuing to undertake appropriate effort. The two concepts therefore emerge from different theoretical foundations, although they can be examined in relation to common psychological concerns such as motivation, persistence, responses to difficulty, and the management of uncertainty.

The Concepts of *Tawakkul* and Self-Efficacy within the Framework of Islamic Educational Psychology

The comparison between Al-Ghazali's concept of *tawakkul* and Bandura's theory of self-efficacy reveals both conceptual differences and potential complementarity. Self-efficacy is primarily concerned with an individual's belief in his or her capability to organize and perform actions required to achieve particular goals (Bandura, 1997). By contrast, *tawakkul* is fundamentally grounded in a theological and spiritual relationship between the human being and Allah, in which individuals undertake appropriate effort while entrusting the ultimate outcome to Allah (Al-Ghazali, 1989). Thus, self-efficacy emphasizes perceived personal capability, whereas *tawakkul* places human action within a framework of spiritual dependence upon Allah.

Despite this difference, the two concepts share an important emphasis on active engagement rather than passive withdrawal. Self-efficacy encourages individuals to initiate action, invest effort, and persist when encountering difficulties (Bandura, 1997). Similarly, Al-Ghazali's understanding of *tawakkul* does not negate human effort but requires individuals to employ appropriate means while maintaining reliance upon Allah (Al-Ghazali, 1989). The similarity therefore lies in the recognition that meaningful action requires human participation, while the difference concerns the ultimate foundation upon which such action is understood.

The analysis further suggests that *tawakkul* may provide a spiritual dimension to the psychological processes associated with self-efficacy. An individual may possess confidence in his or her ability to perform a particular task, but the achievement of a desired outcome remains subject to circumstances beyond individual control. *Tawakkul* offers a framework for responding to this uncertainty by distinguishing between responsibility for effort and dependence upon the final outcome. In this sense, *tawakkul* may complement self-efficacy by allowing individuals to maintain confidence and persistence without assuming that personal capability guarantees a particular result.

This relationship can be understood through several psychological dimensions. First, *tawakkul* may complement confidence in action by encouraging individuals to make appropriate efforts while maintaining trust in Allah. Second, it may provide a spiritual framework for dealing with uncertainty because individuals do not regard themselves as having absolute control over outcomes. Third, *tawakkul* may contribute conceptually to resilience by providing a religious interpretation of failure and adversity in which an unsuccessful outcome does not necessarily invalidate the value of the effort undertaken. These interpretations are consistent with Bandura's understanding that self-efficacy is related to effort and persistence in difficult circumstances, while extending the discussion into a spiritual framework (Bandura, 1997).

Accordingly, the relationship between *tawakkul* and self-efficacy should not be understood as an equivalence between the two concepts. *Tawakkul* is not simply an Islamic translation of self-efficacy, and self-efficacy cannot be reduced to a psychological expression of *tawakkul*. They belong to different conceptual and epistemological domains. Nevertheless, their relationship can be understood as complementary: self-efficacy provides a psychological explanation of confidence in one's capacity to act, whereas *tawakkul* provides a spiritual orientation concerning how that capacity should be exercised and how individuals should relate to outcomes beyond their control.

From the perspective of Islamic Educational psychology, this complementarity provides a more comprehensive understanding of human functioning. Human action is recognized as meaningful and necessary, but human beings are simultaneously understood as dependent upon Allah. Therefore, psychological confidence does not have to be separated from spiritual reliance. Rather, confidence in one's capacity to act can coexist with recognition of one's dependence upon God. On this basis, *tawakkul* may be regarded as a spiritual dimension that complements self-efficacy by connecting personal agency, effort, and persistence with trust in Allah.

From a theoretical perspective, this relationship may be conceptualized as an integration of psychological agency and spiritual reliance. Self-efficacy explains how beliefs about personal capability can influence effort, motivation, and persistence (Bandura, 1997), whereas *tawakkul* provides a spiritual orientation concerning how individuals undertake such effort and respond to outcomes. On this basis, this study proposes the term spiritually grounded self-efficacy to describe, at a conceptual level, a form of confidence in action that is accompanied by reliance upon Allah. The term is not proposed as a new empirically validated psychological construct, but as a conceptual formulation for describing the potential intersection between self-efficacy and *tawakkul* within Islamic Educational psychology.

In this conceptual relationship, the roles of *tawakkul* and self-efficacy remain distinct. Self-efficacy functions as a psychological dimension of human agency by explaining

how individuals perceive and exercise their capability to initiate action, exert effort, and persist in pursuing goals (Bandura, 1997). *Tawakkul*, on the other hand, functions as a spiritual orientation that directs human effort toward reliance upon Allah and shapes the individual’s attitude toward outcomes that cannot be completely controlled (Al-Ghazali, 1989). Therefore, *tawakkul* does not replace the psychological function of self-efficacy, but may complement it by situating personal agency within a broader spiritual framework. This distinction allows both concepts to retain their respective theoretical meanings while being examined in relation to one another within Islamic Educational psychology.

To clarify the relationship between the two concepts, their respective roles, points of convergence, and conceptual boundaries are summarized in Table 1. The comparison emphasizes that their relationship is complementary rather than interchangeable, because each addresses a different dimension of human functioning.

Table 1. The Conceptual Relationship between *Tawakkul* and Self-Efficacy in Islamic Educational psychology

Dimension	<i>Tawakkul</i>	Self-Efficacy	Relationship proposed in this study
Primary role	Confidence in one's capability to perform actions	Spiritual reliance upon Allah while undertaking appropriate effort	The concepts address psychological and spiritual dimensions of human action, respectively
Effort and action	Relates to initiating action, investing effort, and persisting toward goals	Emphasizes appropriate effort (ikhtiar) alongside reliance upon Allah	Both are compatible with active engagement rather than passive withdrawal
Uncertainty and outcomes	Belief in personal capability does not guarantee a particular outcome	Provides a spiritual orientation toward outcomes beyond complete human control	<i>Tawakkul</i> may complement self-efficacy by providing a spiritual perspective on uncertainty
Conceptual contribution	Explains the psychological dimension of personal agency	Provides a spiritual framework for exercising agency and responding to outcomes	Neither concept replaces the other; they may be understood as complementary within Islamic Educational psychology

Source: Author’s conceptual Author’s conceptual analysis (2026), based on Al-Ghazali (1989) and Bandura (1997).

Taken together, the empirical studies reviewed above do not establish that *tawakkul* directly causes higher self-efficacy. Rather, they provide converging evidence that *tawakkul* is associated with stress-related and resilience-related outcomes, while self-efficacy is relevant to performance, persistence, and self-regulation in Muslim educational contexts (Gondal et al., 2023; Saputra et al., 2022; Machmudah et al., 2022; Noor & Pihasniwati, 2023). Fathkhullathif (2025) further discusses Al-Ghazali’s *tawakkal* in relation to contemporary psychological concepts such as coping, self-efficacy, and resilience. The present study extends these discussions by focusing specifically on the conceptual relationship between Al-Ghazali’s *tawakkul* and Bandura’s self-efficacy within Islamic Educational psychology. Accordingly, the

proposed relationship should be understood as complementary rather than causal: self-efficacy explains confidence in one's capability to act, whereas *tawakkul* provides a spiritual orientation for exercising that capability and responding to outcomes beyond personal control.

Practical Implications of *Tawakkul* for Self-Efficacy

The conceptual relationship between *tawakkul* and self-efficacy can also be considered in several areas of contemporary Muslim life. The following table presents potential applications based on the conceptual analysis of the two constructs. These implications should be understood as theoretical and practical possibilities rather than empirically established effects.

Table 2. Implications of *Tawakkul* in Various Fields

Field	Conceptual Application of <i>Tawakkul</i>	Potential Implications for Self-Efficacy
Education	Encouraging students to exert appropriate effort (<i>ikhtiar</i>) while maintaining trust in Allah and accepting outcomes with sincerity	May support confidence and persistence when facing examinations and academic challenges
Islamic Psychotherapy	Employing <i>tawakkul</i> as a spiritual orientation for dealing with uncertainty, stress, and fear concerning future outcomes	May provide a spiritual framework for maintaining psychological confidence and emotional stability
Community Empowerment	Internalizing <i>tawakkul</i> while maintaining commitment to effort, responsibility, and prayer	May contribute to optimism, persistence, and confidence in responding to social and economic challenges

The conceptual implications presented in Table 1 further illustrate how *tawakkul* may be related to self-efficacy in several areas of contemporary Muslim life. These implications should be understood as the result of conceptual analysis rather than as empirically established effects. The central finding is that *tawakkul* does not eliminate the individual's responsibility to act; rather, it places human effort within a spiritual framework of reliance upon Allah (Al-Ghazali, 1989). In this respect, *tawakkul* may complement the psychological function of self-efficacy by providing an orientation for how individuals understand and respond to outcomes that remain beyond their complete control.

In educational settings, for example, the combination of effort and *tawakkul* can be understood as encouraging students to remain committed to academic tasks while avoiding excessive dependence on particular outcomes. This interpretation corresponds with Bandura's view that self-efficacy influences effort, motivation, and persistence in the pursuit of goals (Bandura, 1997). Previous research has also associated *tawakkul* with resilience and adaptive responses to stress, including among students and Muslim adults (Saputra et al., 2022; Gondal et al., 2023). The contribution of *tawakkul* in this conceptual framework lies in providing an additional spiritual orientation: individuals are encouraged to undertake appropriate efforts while entrusting the ultimate outcome to Allah (Al-Ghazali, 1989). Thus, confidence in one's capacity to act can coexist with acceptance of outcomes that cannot be completely controlled. The present study therefore reinforces previous discussions of effort and persistence while extending them by considering the spiritual orientation associated with *tawakkul*.

A similar relationship can be considered in professional and community contexts. Self-efficacy provides a psychological basis for individuals to initiate action, invest effort, and persist in facing difficulties (Bandura, 1997). Whereas *tawakkul* places these efforts within a framework of spiritual dependence upon Allah (Al-Ghazali, 1989). Consequently, the conceptual integration of the two concepts may provide a framework in which individuals remain actively engaged in addressing problems without interpreting unsuccessful outcomes as a complete negation of their personal capability or the value of their efforts. From this perspective, *tawakkul* may provide a constructive spiritual framework for understanding uncertainty and adversity while maintaining commitment to responsible action. This interpretation is consistent with previous findings concerning the relevance of *tawakkul* to stress and resilience, while extending those findings through a conceptual comparison with self-efficacy (Gondal et al., 2023; Saputra et al., 2022).

The practical implications presented above should nevertheless be distinguished from empirical claims. The examples in education, professional life, and community engagement illustrate how the conceptual relationship between *tawakkul* and self-efficacy may be applied or further investigated. They do not demonstrate that *tawakkul* directly produces particular psychological outcomes. Rather, they identify potential areas in which the spiritual orientation of *tawakkul* may complement psychological agency and provide a basis for future empirical research.

IV. CONCLUSION

This study concludes that Al-Ghazali's concept of *tawakkul* and Bandura's self-efficacy represent distinct but complementary perspectives within Islamic Educational psychology. Their conceptual relationship highlights the importance of integrating psychological agency with spiritual reliance upon Allah, particularly in understanding human effort and responses to uncertain outcomes. This study proposes the concept of spiritually grounded self-efficacy as a theoretical formulation of this relationship, rather than an empirically validated construct. As a library-based conceptual study, it does not establish a causal relationship between *tawakkul* and self-efficacy. Further empirical research is needed to examine their relationship and assess the applicability of this conceptual formulation. This study has several limitations. First, because it employs library research and conceptual analysis, it does not empirically measure the relationship between *tawakkul* and self-efficacy. Second, the proposed relationship between the two concepts remains theoretical and requires further examination through empirical research. Future studies may therefore employ quantitative, qualitative, or mixed-methods approaches to investigate whether and how *tawakkul* is associated with self-efficacy, resilience, psychological well-being, and responses to stress among Muslim populations. Such studies could also examine whether the conceptual formulation of spiritually grounded self-efficacy proposed in this study can be operationalized and empirically evaluated. In particular, future research should determine whether this formulation represents a meaningful and measurable relationship between spiritual reliance and psychological agency rather than assuming their equivalence.

V. REFERENCES

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