

TOWARDS AN ISLAMIC BEHAVIORAL MODEL OF TECHNOLOGY ACCEPTANCE: INTEGRATING QALBUN (HEART) INTO THE TECHNOLOGY ACCEPTANCE MODEL (TAM)

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ABSTRACT: This conceptual paper explores the integration of the Islamic concept of qalbun salim the sound and spiritually purified heart into the Technology Acceptance Model (TAM). While TAM emphasizes perceived usefulness and ease of use as determinants of technology adoption, it overlooks the ethical, spiritual, and moral dimensions that are central to Islamic decision-making. Drawing upon Qur'anic verses and classical Islamic scholarship, this paper presents qalbun salim as a reflective, evaluative faculty that filters technological choices through the lens of divine guidance and maqasid al-shariah (objectives of Islamic law). Rather than altering TAM's empirical structure, this study offers an interpretive integration that repositions the heart as a locus of moral cognition in the technology acceptance process. This framework aims to enrich the discourse on ethical digital behavior from an Islamic epistemological standpoint. It also lays the foundation for interdisciplinary engagement between Islamic thought, behavioral science, and digital ethics.

KEY WORDS: *Technology Acceptance Model, Qalbun, Theory, Integration of model*

1. INTRODUCTION

The intersection between Islamic value and technology remains a terrain ripe for exploration in the contemporary landscape of technological evolution. The Technology Acceptance Model (TAM) is a widely recognized framework in the realm of technology, where it has been a central framework model to analyse technology acceptance in society. However, its synergy with Islamic thought has yet to be comprehensively explored. Integrating Islamic principles into contemporary frameworks offers a unique lens through which we can delve into this refined interaction. This study delves into the dynamic relationship between the Islamic concept of Qalbu a term encompassing the heart, spirit, and mind and the established Technology Acceptance Model (TAM). Rooted in the rich tapestry of Islamic principles, this study seeks to decipher the nuanced dimensions that shape individuals' technology acceptance and utilization from the Islamic perspective.

As technology continues to shape our daily lives, exploring how intrinsic beliefs, guided by Islamic teachings, play a role in acceptance and interaction with modern

innovations is imperative. The Technology Acceptance Model, a framework that explicates user behaviour and technology acceptance, will provide a structured foundation for this exploration. Therefore, this article will explore a scholarly endeavour to bridge the gap between traditional Islamic wisdom and contemporary technological frameworks. By intertwining Qalbun, which acts as an analysing tool with the well-established TAM, we aim to unravel the unique insights that emerge where qalbun plays its role in technological acceptance convergence.

Accordingly, this article will contribute to the rowing discourse on the human-technology interface from a distinctly Islamic standpoint. Besides, this exploration will shed some light on how qalbun as a mind from the Islamic perspective will influence perceptions of technology and offer a platform for cross-fertilizing ideas between religious studies and technology adoption research. Consequently, it will enrich our understanding of the complex interplay between Islamic values and technology, fostering a more holistic comprehension of the ever-evolving digital landscape within the context of Islamic perspectives.

This paper will be structured as follows. Section 2 will explain a literature review of TAM and Qalbu. Subsequently, the results and discussions will be presented in Section 3. The final section of this paper, Section 4, will show the conclusion of this research.

2. LITERATURE REVIEW

2.1. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was originally proposed by Davis (1989), and since its introduction, most studies analyzing the level of IT acceptance have used this theory. In essence, this theory has been adapted from the Theory of Reasoned Action (TRA) pioneered by Ajzen and Fishbein (1980), which emphasizes beliefs in influencing an individual's attitude and intention, ultimately leading to the individual's behavior. The theory was further developed until the Theory of Planned Behavior (TPB) became an extension of TRA (Ajzen, 1985). In addition, this theory introduced perceived behavior control (PBC) as a new factor to influence individual behavior, encompassing perceptions of skills, resources, and opportunities to achieve desired outcomes (Kriponant, 2007). Therefore, this model has three crucial factors influencing intention and individual behavior: attitude, subjective norm, and perceived behavior control (PBC).

TAM is a model developed from TRA that prioritizes two important elements to measure technology acceptance: perceived usefulness (PU) and perceived ease of use (PEOU). Although TAM is an evolution of TRA, the subjective norm is not included in TAM because it was developed after information systems were introduced in an organization. Moreover, TRA is a model introduced by psychology to study users' actual behavior in various sectors, while TAM is a model specializing in user acceptance of technology or information systems. Therefore, Davis (1985) considered only attitude as the main construct without including the subjective norm, and the two crucial variables related to attitude formed are PU and PEOU. Thus, Figure 1 below illustrates the evolution of the emergence of the TAM model concisely.

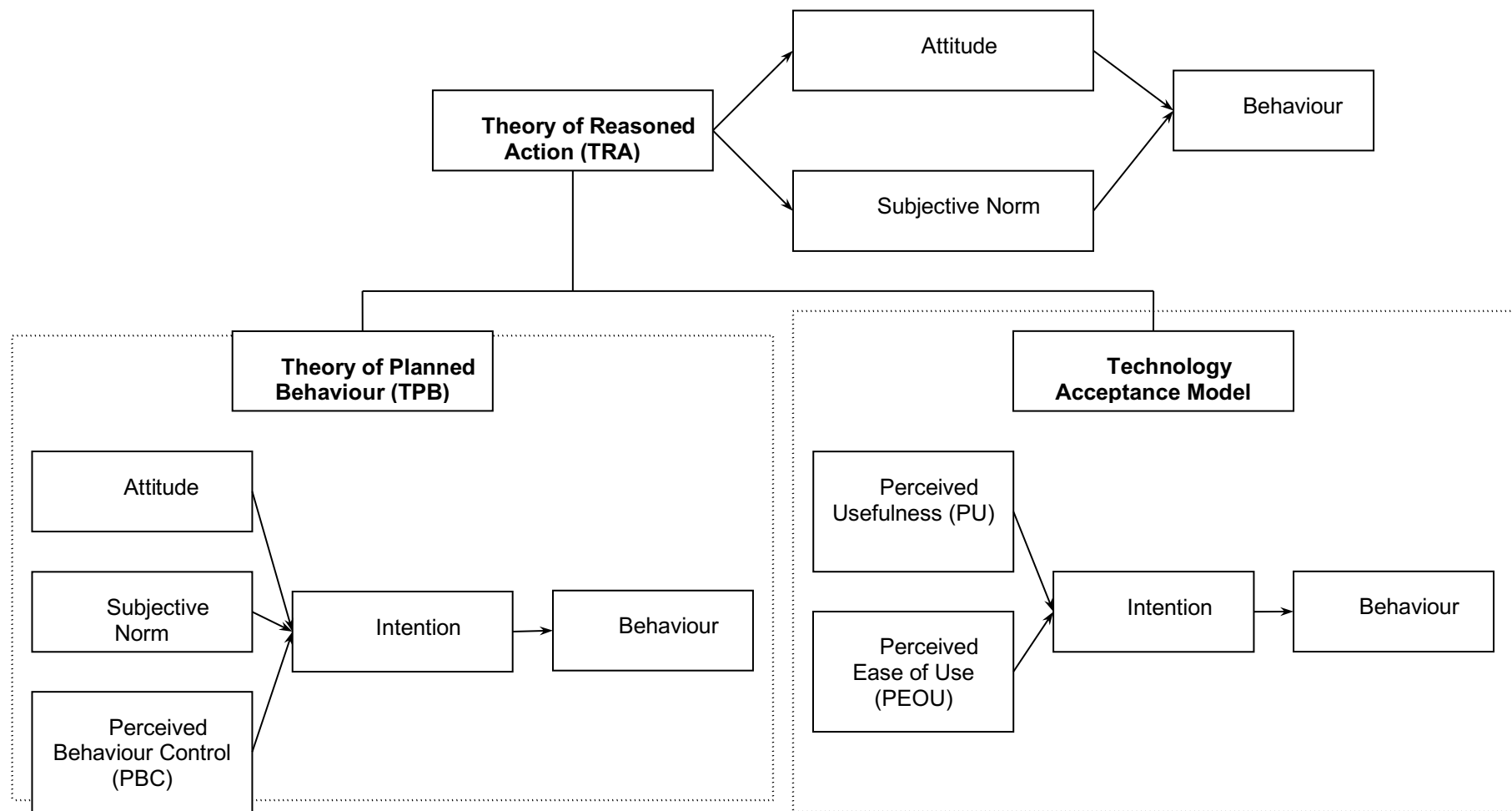


Fig. 1. Evolution from TRA model to TPB and TAM

Source: Adapted by authors from previous studies (Davis 1989; Ajzen and Fishbein, 1980)

Generally, PU is the perceived usefulness of technology, indicating that users believe the technology will enhance their work performance, while PEOU is defined as an individual user's perception that the technology will be easy to use. External variables can also mediate PEOU and PU to predict technology acceptance behavior. It can be seen that various empirical studies support the use of this model in investigating technology acceptance behavior (Adams et al., 1992; Venkatesh & Morris, 2000; Karahanna et al., 2006; Venkatesh et al., 2003, 2007). Therefore, Figure 2 below illustrates the TAM model and the variables contributing to user acceptance in this model.

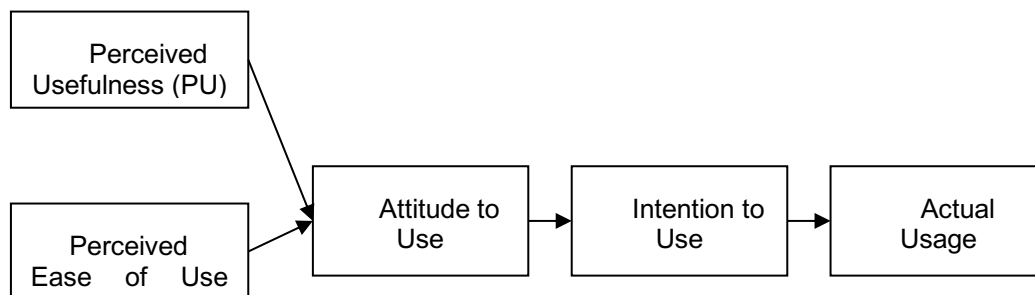


Fig. 2. Technology Acceptance Model (TAM)

Source: Adapted by the author based on previous studies (Davis 1989; Adams et al., 1992; Venkatesh & Morris, 2000)

2.2. Qalbu: A Conceptual Perspective

As demonstrated, the TAM model analyses how the intention to use and actual usage of technology will be influenced by PU (Perceived Usefulness) and PEOU (Perceived Ease of Use). At the same time, an essential aspect of identifying how a decision or intention to use such technology emerges from an Islamic perspective. It cannot be denied that the variables within that technology (its benefits) influence the use of any technology, but the element that influences the decision needs to be clarified. In this discussion, the essence of acceptance or the intention of usage from an Islamic perspective originates from the qalbun or heart. Every decision an individual makes depends on the insight and intellect that determine the goodness or badness of that particular matter. Hence, this makes it crucial, especially for the acceptance among society of new technologies they have never used.

Qalbun has been discussed for centuries and mentioned many times in the Al-Quran. Some studies stated that “qalbu” has been mentioned 168 times, while others claim it to be 158 times in the Al-Quran (al-Baqi’, 1981; Arafat, 2015). The term “qalbu” has various meanings, including referring to the heart (Fuad al-Baqi’, 1364H). Simultaneously, it also conveys meanings related to the ability to influence cognitive ability, feelings of fear, sadness, joy, and belief in faith (Mahrus, 2009). Evidently, “qalbu” is often associated with the core of an individual's actions in daily activities. This has been mentioned by Ibn Taymiyah (1998), who emphasizes the

role of the heart that will influence and shape an individual's behaviour, where an unhealthy heart will destroy the true essence and image of the heart.

2.3. Discourse on the Concept of Qalbun Among Scholars

The discussion regarding qalbun has also been extensively explored by scholars, especially Al-Ghazali, who stressed the concept of qalbun within human beings. According to Al-Ghazali (1997), qalbun can be defined into two: a physical organ in humans is a piece of flesh shaped like the صنوبر (pine) fruit (circular, elongated form) on the left side of the chest. Within it is a space that serves as a channel for flowing blood, acting as the central source of the soul. This definition can be found in the organ of the heart in every creature of Allah.

There is also another definition, namely the spiritual heart, which is something that is gentle (lathifah), possesses a divine nature (rabbaniyyah), and is spiritual (ruhaniyyah), aiding humans in having a sense of perception, recognizing, and understanding certain matters or knowledge (Al-Ghazali 1997). In essence, both types of hearts explained by Al-Ghazali are closely related, even though not elaborated in depth. Upon examination, both definitions align well with the function of recognizing, loving, and experiencing Allah SWT. This can be observed through the words of Allah:

إِنَّ فِي ذَلِكَ لَذِكْرًا لِمَن كَانَ لَهُ قَلْبٌ أَوْ أَلْقَى السَّمْعَ وَهُوَ شَهِيدٌ ۝ ٣٧

Translation:

(Surah Al-Qaaf: 37)

Verily in this is a Message for any that has a heart and understanding or who gives an ear and earnestly witnesses (the truth).

It can be observed that the qalbu, referred to by Al-Ghazali, is a delicate channel which are devine and high spiritual to perceive everything with the heart, understand things, and analyze matters carefully and profoundly. The function of the qalbun can be examined through the verses of Allah on how it becomes the vital pulse of an individual. This is because its function is to observe, hear, and carefully contemplate the lessons of things, as the qalbun can be interpreted as the spiritual eye of a person that needs to be nurtured to perform righteous deeds (Hilmi Jalil et al., 2016). This can be seen in Al-Quran when Allah mentioned the function of qalbun for the human being

وَلَقَدْ ذَرَأْنَا لِجَهَنَّمَ كَثِيرًا مِّنَ الْجِنِّ وَالْإِنسِ ۖ لَهُمْ قُلُوبٌ لَا يَفْقَهُونَ بِهَا وَلَهُمْ أَعْيُنٌ لَا يُبْصِرُونَ بِهَا وَلَهُمْ آذَانٌ لَا يَسْمَعُونَ بِهَا ۚ أُولَٰئِكَ كَالْأَنْعَامِ بَلَّاهُمْ ۚ أُولَٰئِكَ هُمُ الْغَافِلُونَ ۝ ١٧٩

Translation:

(Surah Al-A'raf: 179)

Indeed, we have destined many jinn and humans for Hell. They have hearts they do not understand with, eyes they do not see with, and ears they do not hear with. They are like cattle. In fact, they are even less guided! Such 'people' are 'entirely' heedless.

A human comprises many elements, such as the body, soul, heart (qalbu), intellect, and desires (Al-Ghazali, 1997). The heart or qalbun within a person is the most crucial aspect because the heart determines an individual's personality and is

a significant factor in deciding something. This highlights the importance of the heart to humans and the need always to cultivate the heart to ensure it is virtuous and draws closer to Allah. Moreover, the qalbun is one of the elements within a human being that, when observed, is related to the human intellect. This is because, while the intellect functions to think about the goodness or badness of something, the heart will come into function to analyze that matter carefully, subsequently shaping the individual to be virtuous. This can be understood through Al-Ghazali (1997), who mentions that desires, anger, and intellect influence the heart. As an instrument for thinking, the mind will affect the heart, resulting in a positive and virtuous individual. Conversely, when the power of thought is undesirable, it leads to a diseased heart and, eventually, to become a negative personality. This is evident in Ibn Taymiyah's statement that the heart will die if not illuminated by the light of knowledge rendered through intellectual capacity (Ibn Taymiyyah, 2006).

It can be observed that the qalbun is the central instrument that ensures all human activities run smoothly through the functioning of the soul, desires, and intellect for either benefit or harm (Abu Dardaa et al., 2014). Therefore, every Quranic verse about the qalbun explains the heart's function in controlling human perceptions to have faith, believe, and be grateful for the blessings of Allah SWT. In addition, Nasir Makarim al-Shirazi also defines the "qalbu" as an emotional center on the left side of the human chest, responsible for generating human emotions. According to Abu al-Hasan Ali bin Muhammad bin Ali al-Husaini al-Jurjaniy (1413M), the "qalbu" can be defined as a gentle element within a human being through which one can impartially examine matters. According to Robert Frager (2014), the "qalbu" is considered heart-shaped or classified as the center of compassion, which is similar to what had been stated by Al-Ghazali. Through the awareness of a deep-seated heart, an individual can seek a path to encounter Allah, the eternal source of compassion (Jalaluddin Rumi, 2001). This is supported by al-Sharqawi (2001), who mentions that the nature of the heart constantly vacillates, and Allah is the owner of the heart who will transform the human heart according to His will. Through the definitions provided by these scholars, it is clear that the "qalbu" can be understood as a divine element within the human being, influenced by reason, desires, and anger, serving to examine every matter, whether good or bad and shaping an individual's personality and actions for various purposes.

2.4. Jurisprudential Basis for Ethical Technology Use

In aligning technology adoption with Islamic jurisprudence, it is essential to consider the guiding principles of maqasid al-shariah (objectives of Islamic law), which aim to preserve religion (din), life (nafs), intellect ('aql), lineage (nasl), and wealth (mal). The qalbun salim, as a spiritually refined faculty, aids Muslims in evaluating whether a given technology promotes or undermines these objectives.

From a fiqh perspective, adopting technology is permissible (mubah) as long as it does not contravene any Shariah prohibitions. When mediated by qalbun salim, technology use transforms from a neutral act into one that upholds maslahah (public good) and avoids mafsadah (harm), in line with the legal maxim:

"Al-darar yuzal": Harm must be eliminated.

"Al-mashaqah tajlib al-taysir": Hardship begets ease.

These maxims guide the assessment of new technological tools, particularly in fintech, education, and healthcare, where ethical concerns are prevalent. A purified heart (*qalbun salim*) does not merely make technical evaluations but conducts moral scrutiny rooted in divine consciousness (*taqwa*), ensuring decisions align with both utility and virtue. Moreover, Islamic jurists accept the evolving nature of technology through the principle of *istislah* (public interest) and *istihsan* (juristic preference), allowing flexibility in rulings where outcomes align with *maqasid*. Thus, by integrating *qalbun salim* as a filter within TAM, the decision to adopt a technology is not only behavioral but also jurisprudentially sanctioned.

2.5. Diversity of Terms for Qalb in the Al-Quran

Al-Quran mentioned various words that convey equivalent meanings to the heart. For instance, "fuaad" (فؤاد), "sadr" (صدر), "nafs" (نفس), "hawaa" (هوى), and "lubb" (لب). The term "fuaad" and all its derivatives were mentioned in the Quran 16 times, and some specifically refer to the heart (Baqi, 1981). Generally, these elements are closely related to the sensory organs, functioning to gather and analyze information about a particular matter (Duriana & Lihi, 2015). The heart will examine this information honestly and focus on the truth without embellishments. The information gathered and analyzed will be absorbed and eventually become knowledge within the heart of an individual.

On the other hand, "sadr" occupies the outermost layer, playing a role in evoking the emotions of a human being, such as feelings of love, affection, sadness, and anger (Duriana & Lihi, 2015). This term has been mentioned 44 times in the Al-Quran verses, referring to the heart (Fuad, 1981).

The third term is "nafs" and refers to an individual's soul (Al-Asfahani, 1997). This soul serves as the channel for various emotions reflected in the individual's behavior. Therefore, the nafs are highly significant in interpreting the nature of an individual, whether it is good or not, as a sick soul will exhibit "ammarotun bi al-suu" (engaging in evil deeds). According to Al-Ghazali (1997), the term "nafs" is defined in two ways: firstly, as the feelings of anger and desires that lead to bad behavior, and secondly, as the soul of an individual. The importance of the nafs can be seen through a high intellectual capacity that encourages human beings to become al-nafs al-muthmain (the tranquil soul). In contrast, when the soul is unstable, it leads to al-nafs al-lawwamah (the blaming soul), and a soul that continuously indulges in sin due to low intellectual capacity leads to al-nafs al-ammarah (the commanding soul). The term "nafs" was mentioned 286 times in the Al-Quran, whether through the words *al-nafs*, *anfus*, or *nufus* (Baqi, 1981).

Besides that, the term "hawaa" also shares a similar meaning with "qalbu," where it is defined as the human desire to achieve something, whether it is to attain power, influence, or wealth. Hawaa, often associated with nafs, is dangerous when it tempts humans to disobey. As a result, the qalbu, originally a means to draw closer to Allah SWT, goes astray due to the influence of hawaa. Therefore, humans should control their desires to remain pure from temptations. Finally, another term that partly conveys the meaning of qalbun is the word "lubb." It is defined as the intellect capacity, but there are also instances where it does not refer to reason (Al-Asfahani, 1997; Al-Jazari, 1987). Hamka (1999) presents "lubb" as the main essence that reflects the relationship between lubb and the intellect capability of

humans. Indeed, upon examination, the reason is related to the qalbu, which supports Abdul Aziz et al.'s study (2021) to consider lubb synonymous with qalbu.

2.6. Type of Qalbu

It can be observed that the term qalbu, or other synonymous expressions pointing to the same meaning, underscores the importance of the heart in human beings, and Allah frequently mentions it. Therefore, the various types of hearts within an individual are examined, and according to Ibn Qayyim, they can be classified into three types: a dead heart (qalbun mayyit), a sick heart (qalbun maridh), and a healthy heart (qalbun salim) (Fadhli Bahri, 2002). Al-Ghazali also divides the heart into three states, beginning with the sound or healthy state, namely qalbun salim, followed by a hardened heart known as the dead heart, caused by sins and disobedience, and there is also the sick heart. The sick or maridh heart is a heart that fluctuates between faith and disobedience, where it can subsequently only be saved through self-purification and deep repentance.

Meanwhile, the dead heart is damaged, devoid of remembrance of Allah SWT. Those with such a dead heart no longer worship Allah SWT and are influenced by desires, leading to their spiritual illness and eventual death. Indeed, this dead heart will not find the path of truth and Allah's guidance, causing harm to the earth without guilt (Daulay, 2015). In contrast, the sick heart is still alive within an individual, but it fluctuates between goodness and disobedience. As a result, this heart is afflicted with illness and tends towards desires and nafs, showing signs of arrogance while also harboring love for Allah SWT on the other side. This can be seen in Allah SWT's verse describing the characteristics of a sick heart:

لِيَجْعَلَ مَا يُلْقَى الشَّيْطَانُ فِتْنَةً لِلَّذِينَ فِي قُلُوبِهِم مَّرَضٌ وَالْقَاسِيَةِ قُلُوبُهُمْ وَإِنَّ الظَّالِمِينَ لَفِي شِقَاقٍ بَعِيدٍ ٥٣

Translation:

(Al-Hajj: 53)

All that so He may make Satan's influence a trial for those 'hypocrites' whose hearts are sick and those 'disbelievers' whose hearts are hardened. Surely the wrongdoers are totally engrossed in opposition.

Meanwhile, the heart that should be the goal of every Muslim individual, namely a sound heart, which is safe and clean from the diseases of the heart, ultimately focuses on its worship for the sake of Allah SWT. Ibn Qayyim also interprets qalbun salim as a healthy and pure heart free from submission to desires and following lust. Such a heart is dedicated to obeying Islamic teachings (Ibn Qayyim, 2007). Therefore, qalbun salim is a pure heart, not diseased, always drawing closer to Allah, and the owner of such a heart will strive to perform good deeds on Earth. The term qalbun salim has been mentioned in the Quran, where it can be seen in the verse of Prophet Ibrahim, who turns to Allah with a healthy heart, hoping that his supplication is accepted.

إِذْ جَاءَ رَبُّهُ بِقَلْبٍ سَلِيمٍ ٨٤ وَإِنَّ مِنْ شِيعَتِهِ لَإِبْرَاهِيمَ ٨٣

Translation:

(As-Shaffat: 83-84)

Remember when he came to his Lord with a pure heart, and said to his father and his people, "What are you worshipping?"

Furthermore, the sign of a pure and healthy heart is also conveyed by Allah SWT as one that is always softened when hearing the verses of Allah SWT and subsequently obeys the commands of Allah SWT with full submission and obedience. This can be seen in verses 58 of surah Maryam

أُولَئِكَ الَّذِينَ أَنْعَمَ اللَّهُ عَلَيْهِمْ مِنَ النَّبِيِّينَ مِنْ ذُرِّيَةِ آدَمَ وَمِمَّنْ حَمَلْنَا مَعَ نُوحٍ وَمِنْ ذُرِّيَةِ إِبْرَاهِيمَ وَإِسْرَءِيلَ وَمِمَّنْ هَدَيْنَا وَاجْتَبَيْنَا ۚ إِذَا تُتْلَىٰ عَلَيْهِمْ آيَاتُ الرَّحْمَنِ خَرُّوا سُجَّدًا وَبُكِيًّا ۝٥٨

Translation:

(Maryam: 58)

Those were some of the prophets whom Allah has blessed from among the descendants of Adam, and of those We carried with Noah 'in the Ark', and of the descendants of Abraham and Israel,¹ and of those We 'rightly' guided and chose. Whenever the revelations of the Most Compassionate were recited to them, they fell down, prostrating and weeping.

Similarly, Abdul Qadir al-Jailani explains a healthy heart as one that is safe from falsehood and the world's harm (Irawati, 2018). Every action of a human depends on the condition of their heart, whether it is pure or afflicted by disease. When the heart is pure and safe, individuals will aim to glorify Allah and align their behavior to seek closeness to Allah. Therefore, Irawati (2018) explains the term qalbun salim as a heart free from any impurities and constantly striving to attain happiness in both the world and the Hereafter. Dewi Asri (2010) also explains the principle of qalbun salim, associating the heart's function with an individual's faculty of thought. Through the task of the qalbun as reason, an individual can fulfill their duty as a representative of Allah SWT.

3. THE RELATIONSHIP BETWEEN QALBUN AND INDIVIDUAL BEHAVIOUR

As the qalbun is closely linked to an individual's intellect, it can be observed that the qalbun plays a role in contributing to their actions. The decisions made by every individual are not solely dependent on their intellect, especially for Muslim individuals. They need to prioritize the qalbu, which acts to comprehend, investigate, and analyze the good and wrong of a matter. This can be reflected in the saying of the Prophet Muhammad (peace be upon him), which indicates the significance of the qalbun in shaping an individual's perceptions, emotions, and ultimately, their decisions and actions:

عن عامر قال سمعت النعمان بن بشير يقول سمعت رسول الله صلى الله عليه وسلم يقول: وأهوى النُّعْمَانُ بِإِصْبَعَيْهِ إِلَى أُذُنَيْهِ، وَإِنَّ فِي الْجَسَدِ مُضْغَةً، إِذَا صَلَحَتْ، صَلَحَ الْجَسَدُ كُلُّهُ، وَإِذَا فَسَدَتْ، فَسَدَ الْجَسَدُ كُلُّهُ، أَلَا وَهِيَ الْقَلْبُ

Translation:

(Muslim: 1599; Bukhari: 52)

From 'Amir, he said: I heard Nu'man bin Bashir say: I heard the Messenger of Allah (SAW) saying: 'Indeed, in the body, there is a lump of flesh. When sound, the whole body is good; when it is corrupt, the entire body is evil. Verily, it is the heart.

Additionally, Ibn Sirin also affirms the function of the qalbun as an instrument for acquiring knowledge (Tafsir Ibn Kathir):

"A sound heart (qalbun salim) is a heart that knows the reality of Allah, the reality of the inevitable Day of Judgment, and that Allah will resurrect every living creature."

Consequently, it can be seen that every decision or intention to do something is associated with the qalbun salim, where this sound or healthy heart will mirror decisions that will be scrutinized for the good and bad of the matter. Making decisions based on such considerations aims to be closer to Allah. Furthermore, Jalaluddin Rumi also mentions the nature of the human qalbu, which can act 700 times faster than the human brain. He even likens an individual who uses the qalb to decide to have a quicker pace than when they think using reason (Amin Syukur & Masharudin, 2002). Al-Ghazali, who defines qalbun as the center of human behavior, explains that knowledge can be acquired through a purified and improved heart (tazkiyah al-nafs and ishlāh), indicating that the qalbun is the center of knowledge for an individual. Furthermore, some studies highlight the efficiency of the qalbun in grasping a particular field of knowledge. According to Chittick (2001), the qalbun is even more powerful than other senses. True wisdom can be explored through thinking, unveiling, and understanding by combining reason and qalbu. While reasoning and logical thinking are limited to one perspective, the qalbun will analyse that knowledge comprehensively. Therefore, the source of any decision is based on the qalbu, and it turns out that the king of the body for an individual lies within the qalbun, whether it is healthy, sick, or dead (salim, maridh, mayyit).

4. QALBUN SALIM AS A SPIRITUAL FILTER IN TAM

The Technology Acceptance Model (TAM) is a well-established cognitive-behavioral framework grounded in rationalist assumptions. It posits that perceived usefulness (PU) and perceived ease of use (PEOU) influence user attitudes and behavioral intentions toward technology usage. While TAM provides critical insights into the factors driving technology acceptance, it primarily reflects secular, utility-driven decision-making. From an Islamic epistemological perspective, however, human behavior is not purely rational or utilitarian; it is also profoundly shaped by spiritual consciousness (*taqwa*) and the moral orientation of the heart (*qalbun*).

In this context, *qalbun salim* a heart purified of spiritual disease and aligned with divine guidance serves as a central evaluative filter that interprets both external information and internal intentions. It does not merely respond to technological functionality (e.g., usefulness or ease), but evaluates whether the technology aligns with moral, ethical, and Shariah-based values. This means that while TAM identifies *what* influences behavior, *qalbun salim* explains *how and why* those factors are embraced, resisted, or reinterpreted by a spiritually guided Muslim.

The *qalbun* plays a cognitive role in thinking, analyzing, and reflecting on technology from a comprehensive worldview that includes the Hereafter. This integration is not meant to redefine TAM's empirical structure by inserting new constructs, but to offer a conceptual bridge between Islamic metaphysical psychology and modern behavioral theory. In this sense, the *qalbun* is not only a

locus of emotion but also a center of ethical intelligence (*fiṭrah*) and divine accountability.

Accordingly, a person with a *qalbun salim* will not uncritically accept technology based solely on convenience or benefit. Instead, they will weigh its implications against the higher objectives of the Shariah (*maqasid al-shariah*), such as the preservation of faith, life, intellect, lineage, and property. This ensures that any act of technology adoption is consistent with the pursuit of divine pleasure (*riḍā' Allah*) and not merely worldly utility.

In the context of TAM, this means that the *qalbun salim* plays a significant role in shaping the intention to use the key predictive variable in the model. For Muslims, intention is deeply tied to the heart. Therefore, the decision to use a technology is filtered through the *qalbun*, which evaluates whether it brings one closer to Allah or risks moral harm. Especially in the adoption of new or disruptive technologies, the heart examines both virtues and vices, guiding choices through a spiritually grounded rationale.

This conceptual synthesis offers a richer and more holistic understanding of technology acceptance among Muslims. It invites scholars to revisit behavioral models through the lens of Islamic epistemology, recognizing that the heart is not only metaphysical but also a practical center of judgment. Thus, the *qalbun* expands the interpretive scope of TAM without altering its foundational structure illustrating that decisions informed by faith are not irrational, but spiritually enlightened.

This theoretical relationship between *qalbun salim* and TAM is illustrated in Figure 3, where the heart acts as a spiritual-intellectual filter influencing the pathway from PU and PEOU to intention and behavior.

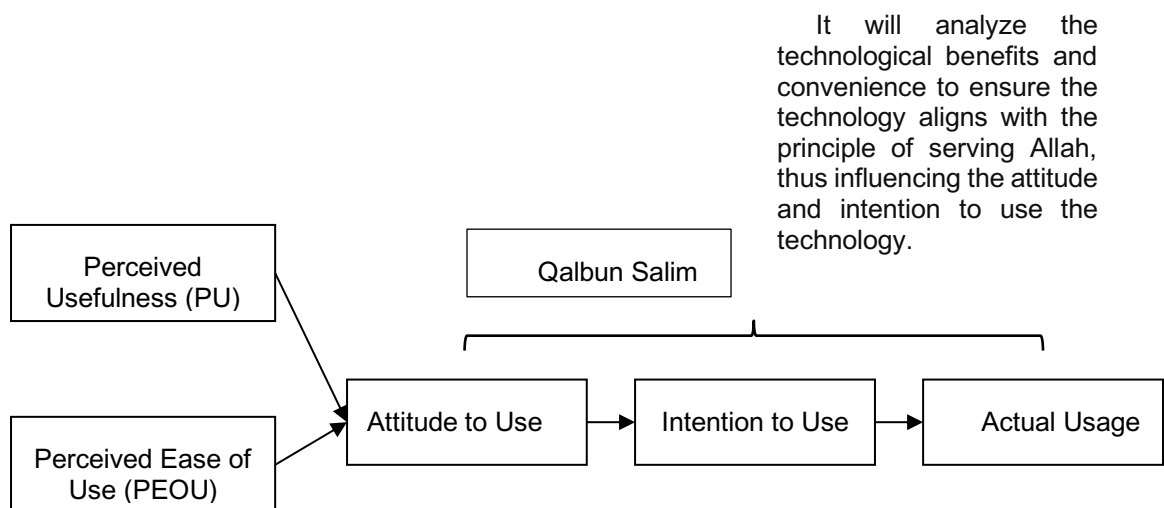


Fig. 3. Technology Acceptance Model (TAM) with Qalbun Salim

Source: Author's Own

5. RESEARCH IMPLICATIONS AND FUTURE DIRECTIONS

This paper presents a conceptual integration of qalbun salim into the Technology Acceptance Model (TAM), drawing from Islamic metaphysical psychology and classical scholarship to offer a spiritually grounded understanding of technology acceptance. As a conceptual article, it does not propose or test an empirical model. However, this theoretical framework opens several avenues for empirical research within the fields of Islamic behavioral science, technology studies, and spiritual psychology.

5.1. Addressing the Empirical Gap

Future studies may build on this framework by developing instruments that operationalize qalbun salim within TAM. This could include designing a Qalbun-TAM scale using Islamic psychometric constructs such as spiritual intelligence, ethical sensitivity, or religiosity indices based on Qur'anic worldview. Experimental or survey-based studies could test the moderating or mediating role of qalbun on PU, PEOU, and intention, particularly among Muslim populations. Longitudinal studies may also explore how sustained spiritual development influences user engagement with digital technologies.

Such empirical extensions would not only validate the conceptual model but also help establish a uniquely Islamic contribution to technology adoption literature, grounded in taqwa (God-consciousness) and maqasid al-shariah.

5.2. Theoretical Contributions and Interdisciplinary Expansion

While this study focuses on conceptual grounding, it engages in a critical interdisciplinary conversation between Islamic epistemology and cognitive-behavioral theory. Recognizing qalbun salim as a locus of moral reasoning and spiritual judgment enriches existing behavioral models and creates space for developing Islamic behavioral science frameworks.

Moreover, this integration speaks beyond the Muslim context. Future research can examine comparative spiritual ethics in technology use, drawing parallels between qalbun and universal constructs like conscience, virtue ethics, or emotional intelligence. This would expand the framework's relevance to a broader audience and promote interfaith and intercultural dialogue in the digital ethics discourse.

5.3. Reframing Limitations as Research Opportunities

Rather than viewing the conceptual nature of this study as a limitation, it should be seen as a foundation for future empirical and methodological innovation. The inclusion of qalbun salim offers a new lens for researchers to explore value-based decision-making in the digital age an area increasingly important amid debates on AI ethics, fintech, surveillance, and digital well-being. By rethinking technology acceptance through the lens of Islamic metaphysics, this paper contributes to a

growing body of literature seeking to harmonize traditional religious wisdom with modern behavioral science.

6. CONCLUSION

This study has explored the integral role of *qalbun* (the heart), particularly *qalbun salim* within the Technology Acceptance Model (TAM) from an Islamic perspective. The heart functions as a reflective, analytical faculty that shapes decision-making by integrating both rational assessment and spiritual consciousness (*taqwa*). As such, it serves as an essential filter through which Muslims evaluate the acceptance and intention to use technology, ensuring alignment with Shariah principles and ethical standards. Viewed through the lens of *qalbun*, TAM is enriched beyond its conventional cognitive-behavioral framework to encompass moral and spiritual dimensions. The *qalbun salim* guides Muslims to adopt technology not only based on perceived usefulness and ease but also on whether the technology promotes righteousness, benefits society, and draws individuals closer to Allah. This fusion highlights the importance of embedding Islamic ethical values and *maqasid al-shariah* (objectives of Islamic law) within behavioral models of technology acceptance.

At this intersection of Islamic thought and contemporary technology studies lies a fertile intellectual space where tradition and innovation converge. Recognizing the influence of *qalbun* offers a more holistic understanding of Muslim users' technology behaviors and opens new pathways for developing frameworks that integrate faith-based values with digital innovation. This conceptual integration is a foundational step in a broader, evolving discourse. Future empirical research should focus on operationalizing *qalbun salim* using Islamic psychometric tools such as spiritual intelligence scales, ethical sensitivity measures, and religiosity indices and investigate how it moderates the relationships between perceived usefulness, ease of use, and technology adoption intentions. Additionally, cross-cultural studies could explore how spiritually guided decision-making differs across Islamic and secular contexts, thereby expanding TAM's applicability and enriching the field of Islamic behavioral science.

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