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State Financial Management During the Caliphate of Abu Bakr As-Siddiq: Historical Perspectives on Islamic Civilization and Its Relevance to Islamic Business Management

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Abstract

The death of Prophet Muhammad marked a critical transition in the formation of the early Islamic state, requiring effective financial governance to preserve political stability and social cohesion. Although Abu Bakr As-Siddiq's fiscal policies have been widely discussed from economic perspectives, their contribution to Islamic civilization and relevance to contemporary Islamic Business Management remain underexplored. This study aims to analyze the state financial management model implemented during Abu Bakr's caliphate from the perspective of Islamic civilization and examine its relevance to Islamic Business Management. A qualitative historical approach was employed through document analysis of classical historical sources and recent journal articles published between 2020 and 2025. The data were analyzed using thematic analysis and source triangulation to ensure the credibility of historical interpretation. The findings reveal that Abu Bakr established a financial governance model based on *amanah* (trustworthiness), justice, accountability, consultation, and public welfare, which strengthened political legitimacy, institutional continuity, and social integration during the formative period of Islamic civilization. This study concludes that these governance principles remain relevant for contemporary Islamic Business Management, particularly in promoting ethical leadership, corporate governance, financial accountability, and sustainable organizational management, while bridging Islamic Civilization Studies and Islamic Business Management through a historical governance perspective.

Keywords Abu Bakr As-Siddiq; Islamic Business Management; Islamic Civilization; Islamic Governance; State Financial Management.

INTRODUCTION

The emergence of Islamic civilization was not merely characterized by the spread of religious teachings but also by the establishment of an administrative system capable of maintaining social order, political stability, and economic sustainability. Following the migration (*Hijrah*) to Medina in 622 CE, Prophet Muhammad established a governance model integrating spiritual values with public administration. This transformation marked the beginning of a civilization in which fiscal management was regarded as a public trust (*amanah*) rather than an instrument of political authority. State revenues generated from zakat, *ghanimah*, *fay'*, *jizyah*, and other legitimate sources were managed to ensure social justice, public welfare, and equitable wealth distribution rather than to maximize state accumulation (Yazid et al., 2024). Contemporary historical studies argue that these fiscal institutions represented one of the earliest forms of public financial governance rooted in ethical accountability and social responsibility, distinguishing Islamic civilization from many contemporary political systems.

The death of Prophet Muhammad in 632 CE (Sari & Pratama, 2022)marked one of the most critical turning points in the history of Islamic civilization. Beyond the challenge of political succession, the newly established Islamic state faced significant threats to its institutional continuity. Several Arab tribes refused to pay zakat, while others declared allegiance to self-proclaimed prophets, creating political fragmentation and weakening the fiscal foundation of the state (Zein et al., 2024). These events, commonly referred to as the Ridda Wars, were not solely military conflicts but represented a struggle to preserve the legitimacy of Islamic governance and maintain the administrative institutions inherited from the Prophet. Consequently, the leadership of Abu Bakr As-Siddiq became a decisive phase in safeguarding both the political unity and financial stability of the nascent Islamic state.

Historical records consistently portray Abu Bakr As-Siddiq as a leader who preserved the administrative principles established by the Prophet while adapting fiscal governance to emerging political realities. Rather than introducing radical institutional reforms, Abu Bakr emphasized continuity by strengthening the function of zakat as a compulsory public obligation and maintaining *Bayt al-Mal* as the central institution responsible for managing public revenues and expenditures (Yazid et al., 2024). His administration prioritized immediate redistribution of public wealth to eligible beneficiaries, reflecting an ethical orientation toward social welfare rather than fiscal accumulation. Such practices illustrate that financial management during his caliphate was fundamentally value-driven, emphasizing transparency, justice, and accountability as integral components of governance. Recent historical analyses suggest that Abu Bakr's fiscal policies laid the institutional foundations later expanded under Caliph Umar ibn al-Khattab, particularly in developing a more structured public treasury system.

From the perspective of Islamic civilization, the significance of Abu Bakr's financial policies extends beyond administrative efficiency (Sari & Pratama, 2022). Fiscal gover nance functioned as a mechanism for preserving social cohesion, protecting vulnerable communities, and strengthening state legitimacy. Zakat collection, for example, was not interpreted merely as an economic obligation but as an essential pillar of political integration and communal solidarity (Zein et al., 2024). Abu Bakr's refusal to compromise with groups rejecting zakat reflected his conviction that weakening the fiscal system would undermine not only state authority but also the continuity of the emerging Islamic civilization through the erosion of political unity, public finance, and institutional legitimacy (Nurpadilah et al., 2026; Rahma &

Imawan, 2025) .Therefore, public finance during his leadership cannot be separated from the broader historical process through which Islamic institutions evolved during the formative period of the Rashidun Caliphate.

Recent scholarship has increasingly examined Islamic public finance through historical and institutional perspectives. Studies on the evolution of Bayt al-Mal demonstrate that the institution served not only as a treasury but also as an administrative mechanism integrating fiscal management with social welfare and economic development. Likewise, contemporary analyses emphasize that principles such as justice (adl), trustworthiness (amanah), and transparency embedded within early Islamic governance continue to offer conceptual contributions to modern public financial administration. These studies indicate that historical Islamic institutions remain relevant for understanding contemporary debates concerning ethical governance and sustainable financial management.

Simultaneously, the rapid expansion of the Islamic finance industry has intensified discussions regarding governance quality within Islamic business organizations(Rohman et al., 2024). Islamic financial institutions are increasingly expected not only to comply with Sharia principles but also to demonstrate accountability, transparency, stakeholder responsibility, and ethical leadership(Isnaizar et al., 2024). Research concerning zakat institutions and Bayt al-Mal organizations has shown that financial performance is strongly influenced by public accountability, information transparency, and responsible governance (Ronikeusumaranda et al., 2024). These findings suggest that contemporary Islamic Business Management requires historical and ethical foundations capable of integrating organizational performance with the broader objectives of Islamic civilization (maqasid al-shariah).

Despite the growing literature on Islamic public finance, several limitations remain evident. Most recent studies primarily discuss Abu Bakr's fiscal policies from the perspectives of Islamic economics, zakat administration, or comparative public finance. Other studies concentrate on the institutional evolution of Bayt al-Mal or examine Islamic financial governance in contemporary contexts without situating these developments within the broader trajectory of Islamic civilization. Consequently, relatively limited attention has been devoted to understanding how Abu Bakr's state financial management represented a civilizational project that simultaneously shaped political institutions, social integration, and ethical governance while providing normative foundations applicable to contemporary Islamic Business Management.

This study addresses that gap by positioning Abu Bakr's fiscal governance within the framework of Islamic civilization rather than limiting the discussion to Islamic economic thought. Instead of examining financial administration solely as an economic mechanism, this article interprets state financial management as an institutional manifestation of civilizational development during the formative period of Islam. Furthermore, it extends the historical discussion by exploring how governance principles established during Abu Bakr's caliphate including amanah, justice, accountability, transparency, and social responsibility remain conceptually relevant to Islamic Business Management in the twenty-first century. This interdisciplinary perspective connects historical inquiry with contemporary management studies while preserving the integrity of each discipline.

Accordingly, this study aims to analyze the model of state financial management during the caliphate of Abu Bakr As-Siddiq from the perspective of Islamic civilization, examine the historical values embedded in his fiscal governance, and explain their relevance to contemporary Islamic Business Management. By integrating historical analysis with modern governance theory, this research seeks to contribute to the growing discourse on Islamic civilization studies while providing practical insights for developing ethical, accountable, and socially responsible management practices within Islamic business institutions.

METHODS

This study employed a qualitative research design with a historical approach to examine the model of state financial management during the caliphate of Abu Bakr As-Siddiq and its relevance to contemporary Islamic Business Management. A historical approach was considered appropriate because the objective of this study was to reconstruct the development of state financial institutions based on documentary evidence rather than to measure contemporary social phenomena quantitatively. Historical research enables scholars to critically reconstruct past events by examining documentary sources within their socio-political, economic, and cultural contexts, thereby facilitating a deeper understanding of institutional development and governance practices across time (Prayogi, 2021). Furthermore, qualitative historical inquiry allows the systematic interpretation of primary historical sources alongside contemporary scholarly literature, enabling the identification of governance principles and their relevance to contemporary Islamic Business Management(Mcgee et al., 2025). Consequently, this approach provides a comprehensive understanding of how fiscal institutions developed during the formative period of the Rashidun Caliphate and how their underlying principles remain applicable in contemporary organizational governance.

The research was conducted in four stages. First, relevant primary historical sources and contemporary journal articles published between 2020 and 2025 were identified and selected based on their relevance to the research objectives. Second, source criticism was carried out to assess the authenticity, credibility, and historical context of each document. (Byrne, 2022; Mcgee et al., 2025)Third, the collected data were analyzed using qualitative document analysis and thematic analysis to identify recurring themes related to fiscal governance, state financial administration, and institutional development. Finally, source triangulation was employed by comparing evidence from classical historical texts with contemporary scholarly studies to enhance the credibility and consistency of the historical interpretation.

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This research relied exclusively on document analysis as the principal data collection technique. Documentary analysis is particularly appropriate for historical studies because it enables systematic examination of written records produced in different historical periods. The documents analyzed in this study consisted of two categories. First, primary historical sources included classical Islamic literature discussing the administration of the Rashidun Caliphate, the institution of *Bayt al-Mal*, zakat administration, and the governance practices of Abu Bakr As-Siddiq(Isnaizar et al., 2024). Second, secondary sources comprised peer-reviewed journal articles published between 2020 and 2025, academic books, and scholarly reports addressing Islamic civilization, Islamic public finance, historical governance, and Islamic Business Management. Restricting secondary references to recent publications ensured that the historical interpretation reflected current scholarly debates while remaining grounded in classical historical evidence.

The collected documents were analyzed using thematic analysis (Pearson et al., 2025). Rather than treating historical texts as isolated narratives, thematic analysis facilitated the identification of recurring concepts, governance principles, and institutional patterns across multiple sources. Following a reflexive thematic approach, the analytical process involved several iterative stages (Byrne, 2022; Pearson et al., 2025): familiarization with documentary data, initial coding of historical information, identification of recurring categories, refinement of conceptual themes, and interpretation of relationships between historical governance and contemporary Islamic Business Management. This procedure enabled the emergence of themes such as public trust (*amanah*), justice (*adl*), financial accountability, social welfare, and ethical leadership, which subsequently became the analytical framework of the discussion (Harianto, 2023). Thematic analysis has been recognized as a flexible yet rigorous method for producing coherent interpretations from qualitative data while maintaining methodological transparency.

To strengthen the credibility and trustworthiness of the findings, this study employed source triangulation (Li et al., 2022; Lochmiller et al., 2026). Historical interpretations were not derived from a single document but were continuously compared across classical historical texts, contemporary historical scholarship, and recent studies on Islamic public finance and governance. Through this triangulation process, inconsistencies among historical accounts were critically examined before drawing analytical conclusions.

Finally, the interpretation of findings adopted a historical-interpretive perspective. Instead of viewing Abu Bakr As-Siddiq's financial policies merely as isolated fiscal decisions, this study interpreted them as institutional responses to the political and socio-economic challenges confronting the early Islamic state following the death of Prophet Muhammad. The historical evidence was subsequently synthesized with contemporary literature on Islamic governance and Islamic Business Management to identify enduring governance values applicable to modern organizations. This integrative analytical strategy enabled the study to bridge historical inquiry and management scholarship, demonstrating that principles developed during the formative period of Islamic civilization continue to provide normative guidance for ethical leadership, accountable financial governance, and sustainable business management within Islamic institutions.

FINDINGS AND DISCUSSION

Findings

Historical Context after the Prophet's Death

The death of Prophet Muhammad in 632 CE represented one of the most decisive moments in the formation of Islamic civilization. Beyond the profound emotional loss experienced by the Muslim community, the event created an unprecedented constitutional and administrative challenge for the nascent Islamic state. Unlike hereditary monarchies or established imperial systems of the time, the early Muslim community had not institutionalized a formal mechanism for political succession(Shah et al., 2025) . Consequently, the passing of the Prophet generated uncertainty regarding political leadership, state administration, military command, and the continuity of public institutions that had developed in Medina during the preceding decade. Recent historical scholarship argues that this transition should not merely be interpreted as a religious event but rather as a critical institutional turning point that determined the survival of the first Islamic.

Historical evidence indicates that immediately after the Prophet's death, the Muslim community encountered diverse responses reflecting the complexity of Arabian society. While the Muhajirun and Ansar generally remained committed to preserving political unity, several tribes outside Medina questioned their political obligations toward the central authority. Some regarded their allegiance as a personal covenant with Prophet Muhammad rather than with the emerging Islamic state, while others viewed the leadership vacuum as an opportunity to regain tribal autonomy (Gultom et al., 2025). These reactions demonstrate that the Islamic state was still undergoing a process of institutional consolidation rather than having achieved complete political integration(Yazid et al., 2024). Accordingly, the challenge confronting the

Muslim community extended beyond appointing a new leader; it involved maintaining the legitimacy of an emerging civilization whose institutions had not yet fully matured.

The urgency of political succession culminated in the meeting at Saqifah Bani Sa'idah, where representatives of the Ansar convened to discuss the future leadership of the Muslim community. However, recent studies increasingly interpret Saqifah as an institutional response to an extraordinary constitutional situation rather than a mere contest for political power (Maghfiroh, 2021). The immediate objective was to prevent political fragmentation and ensure the continuity of governance before social instability escalated into broader conflict.

The deliberations at Saqifah reflected the political maturity that had deve loped among the Prophet's companions during the Medinan period. Although differing perspectives emerged regarding leadership criteria, the participants recognized that delaying political succession would threaten the stability of the state (Fatikhah, 2024). Abu Bakr's eventual appointment was accepted through a process of consultation (*shura*), demonstrating that the earliest Islamic political system emphasized collective deliberation rather than hereditary succession (Harianto, 2023). This process has been recognized by contemporary historians as one of the earliest examples of consultative political legitimacy in Islamic civilization, providing an institutional foundation subsequently maintained throughout the Rashidun Caliphate.

The selection of Abu Bakr cannot be understood solely through his close relationship with the Prophet. Historical documents consistently portray his appointment as the result of multiple considerations, including his longstanding leadership experience, profound religious knowledge, personal integrity, and broad acceptance among the leading companions (Harianto, 2023). His reputation as *al-Siddiq* the truthful one had established significant public trust long before the Prophet's death. Consequently, his leadership represented not merely personal authority but also institutional continuity, ensuring that governance structures established during the Prophetic era remained operational despite the political transition.

Following the pledge of allegiance (*bay'ah*), Abu Bakr inherited an administrative system that remained relatively modest yet functionally effective (Fatikhah, 2024). Medina had developed into the administrative center of the Islamic state, where governmental responsibilities encompassed military organization, judicial affairs, diplomatic relations, zakat administration, and public finance. Although these institutions lacked the bureaucratic complexity observed in later Islamic empires, they constituted the foundational framework upon which subsequent administrative development depended. Therefore, maintaining institutional continuity became Abu Bakr's foremost priority during the early months of his caliphate.

The political transition also occurred within a highly dynamic social environment. Medina consisted of diverse communities, including the Muhajirun, Ansar, Jewish tribes, recently converted Arab groups, and surrounding Bedouin tribes whose levels of political integration varied considerably (Zein et al., 2024). While internal solidarity among the core Muslim community remained relatively strong, peripheral regions displayed differing degrees of commitment toward the central government. This heterogeneous social composition required leadership capable of balancing religious legitimacy with administrative effectiveness. Abu Bakr's government therefore faced the dual responsibility of preserving internal cohesion while reaffirming the authority of the Islamic state over its expanding territory.

Another significant characteristic of the post-Prophetic period was the inseparable relationship between religion and governance. Unlike modern secular political systems that distinguish public administration from religious authority, governance in early Islamic civilization integrated ethical principles with institutional management (Pahlevi & Amin, 2021). Consequently, political succession inevitably influenced administrative continuity, legal implementation, fiscal governance, and social welfare. Abu Bakr's leadership should therefore be understood as part of a broader process of preserving the institutional values introduced by Prophet Muhammad rather than establishing an entirely new governmental system (Isnaizar et al., 2024; Pahlevi & Amin, 2021). Contemporary scholarship increasingly supports this interpretation by emphasizing that the Rashidun Caliphate represented a continuation of Prophetic governance adapted to changing political realities rather than a rupture in Islamic political development.

From the findings above, it can be observed that the period immediately following the Prophet's death constituted a critical phase in the institutional consolidation of Islamic civilization. The political deliberations at Saqifah Bani Sa'idah, the appointment of Abu Bakr through consultation, and the preservation of administrative continuity collectively demonstrate that the earliest Muslim community prioritized institutional stability over tribal or personal interests (Fatikhah, 2024). These historical circumstances subsequently shaped the political and social conditions of Medina, forming the foundation upon which Abu Bakr developed policies to address internal fragmentation, fiscal challenges, and the preservation of state authority.

Following the appointment of Abu Bakr As-Siddiq as the first caliph, Medina entered a period of political and social uncertainty that threatened the continuity of the newly established Islamic state. Although the process of bay'ah at Saqifah Bani Sa'idah succeeded in preventing an immediate leadership vacuum, political legitimacy remained uneven across the Arabian Peninsula (Pahlevi & Amin, 2021). The authority of Medina was fully recognized by the core Muslim community, particularly the Muhajirun and Ansar, yet several tribes outside the city considered their allegiance to have ended with the death of Prophet Muhammad. Consequently, Abu Bakr inherited a state whose institutional foundations had been established but whose territorial cohesion had not yet been fully consolidated.

The social composition of Medina also influenced the complexity of governance during this transition. The city was inhabited by diverse social groups consisting of the Muhajirun, Ansar, recently converted Arab tribes, and communities maintaining different political affiliations (Brekhaw & Al-Gharyani, 2026). While the Constitution of Medina had previously created a framework for coexistence under the Prophet's leadership, the absence of his personal authority generated uncertainty regarding the implementation of collective obligations and political obedience (Basri et al., 2024). Under these circumstances, Abu Bakr was required to preserve social cohesion while simultaneously maintaining the credibility of governmental institutions. Contemporary scholarship argues that one of Abu Bakr's greatest achievements was his ability to transform personal loyalty toward the Prophet into institutional loyalty toward the Islamic state.

Economically, Medina also faced considerable pressure. Since the Prophet's migration, the city had functioned as the administrative and fiscal center of the Islamic polity. Public revenues derived primarily from zakat, fay', ghanimah, and voluntary contributions, all of which were redistributed through the Bayt al-Mal to support social welfare, military needs, and public administration (Brekhaw & Al-Gharyani, 2026). However, the uncertainty surrounding political succession affected the willingness of several tribal communities to continue fulfilling their fiscal obligations. This condition threatened not only the state's financial capacity but also the institutional mechanism through which social justice had been maintained during the Prophet's lifetime. Recent research on early Islamic governance highlights that financial administration in Medina was inseparable from political legitimacy because public finance functioned as a mechanism for sustaining communal solidarity and governmental authority.

The findings further indicate that Medina's internal stability depended upon the government's ability to maintain administrative continuity under changing political circumstances (Zanilha & Ramadhani, 2025). Rather than introducing radical institutional reforms, Abu Bakr preserved the administrative structures inherited from the Prophet while strengthening the authority of state institutions (Sari & Pratama, 2022). Governors, zakat collectors, military commanders, and judicial officials continued performing their responsibilities, demonstrating that institutional continuity became a strategic priority during the early caliphate. This administrative stability later enabled the Islamic state to respond effectively to wider political challenges across Arabia.

These political, social, and economic conditions ultimately became the background for a broader crisis that unfolded throughout the Arabian Peninsula. Several tribes refused to recognize Medina's authority, some withheld zakat payments, and others followed individuals claiming prophethood after Muhammad (Yazid et al., 2024). Consequently, the challenge confronting Abu Bakr was no longer limited to maintaining political succession but extended to safeguarding the institutional integrity of the Islamic state itself. These developments marked the beginning of the Ridda Wars, during which the relationship between political authority, fiscal administration, and religious commitment would become the defining issue in the consolidation of early Islamic civilization.

State Administration during Abu Bakr's Caliphate

The findings indicate that the state administration during the caliphate of Abu Bakr As-Siddiq was characterized by institutional continuity rather than administrative transformation. Instead of introducing a new governmental structure, Abu Bakr maintained the administrative system established during the Prophet Muhammad's leadership while adapting it to the political crisis that emerged after the Prophet's death (Purwanto, 2024). This approach enabled the Islamic state to preserve governmental legitimacy, maintain public order, and ensure the continuity of essential state functions despite widespread instability across the Arabian Peninsula. Contemporary historical studies describe Abu Bakr's administration as a consolidation phase that safeguarded the institutional foundations later expanded during the caliphate of Umar ibn al-Khattab.

At the center of state administration stood the Caliph, who functioned simultaneously as political leader, commander of the armed forces, and guardian of religious authority. Nevertheless, Abu Bakr did not govern through personal authority alone. Administrative responsibilities were delegated to provincial governors (*wulat*), military commanders, judges (*qadi*), and zakat officers (*amil*), each entrusted with specific governmental duties (Purwanto, 2024; Rahma & Imawan, 2025). This delegation reflected an early form of public administration in which authority was distributed according to institutional functions while remaining accountable to the central government in Medina. Such an arrangement strengthened administrative coordination without diminishing the principle of collective responsibility embedded in Islamic governance.

The findings further reveal that the appointment of public officials under Abu Bakr emphasized competence, integrity, and trustworthiness (*amanah*) rather than tribal affiliation. Governors were assigned not only to maintain political order but also to supervise tax collection, implement judicial decisions, and oversee public welfare within their respective regions. Likewise, zakat collectors were selected based on their credibility because they managed public assets considered a trust from the Muslim community. This administrative practice demonstrates that early Islamic governance integrated ethical leadership with institutional accountability, making moral character an essential criterion for public office (Purwanto, 2024). Recent studies on Abu Bakr's governance identify these principles as fundamental characteristics distinguishing Islamic public administration from patrimonial models commonly found in other contemporary political systems.

Another significant finding concerns the role of Bayt al-Mal within the administrative structure. Although later institutional development is often associated with Umar ibn al-Khattab, historical evidence indicates that Bayt al-Mal had already functioned during Abu Bakr's administration as the central repository for public revenues derived from zakat, *ghanimah*, *fay'*, and other lawful sources (Rodhiyah & Khusnudin, 2025; Yazid et al., 2024). Unlike later periods, however, the treasury did not accumulate large financial reserves because public revenues were distributed promptly to eligible beneficiaries (Yazid et al., 2024). This reflects a governance model prioritizing immediate social welfare over fiscal accumulation. Consequently, Bayt al-Mal during Abu Bakr's caliphate operated primarily as an instrument of public service rather than as a bureaucratic financial institution.

Administrative continuity was equally evident in the implementation of judicial and military institutions. The judicial function continued to resolve disputes according to Islamic legal principles established during the Prophet's lifetime, while military administration focused on preserving territorial integrity amid internal rebellion. Rather than expanding bureaucratic complexity, Abu Bakr prioritized administrative effectiveness by maintaining clear lines of authority between the central government and provincial officials (Basri et al., 2024; Purwanto, 2024). This organizational simplicity enabled rapid governmental responses during periods of political instability and contributed significantly to the preservation of state authority throughout the Ridda conflicts.

Furthermore, the findings demonstrate that state administration during Abu Bakr's caliphate cannot be separated from fiscal governance. Administrative institutions were designed not merely to regulate governmental affairs but also to ensure that public resources were collected, managed, and redistributed according to the principles of justice and public welfare. Zakat administration therefore represented both a financial mechanism and an administrative instrument for strengthening the relationship between the central government and Muslim communities throughout Arabia (Rahma & Imawan, 2025). This institutional integration explains why Abu Bakr regarded the refusal to pay zakat as a challenge to state authority rather than a purely individual religious matter. Overall, these findings suggest that Abu Bakr's state administration represented a model of adaptive institutional governance. Rather than responding to crisis through structural expansion, his government emphasized continuity, ethical leadership, delegated authority, and administrative accountability (Brekhaw & Al-Gharyani, 2026; Faizah & Cholidah, 2024).

State Financial Management Model

The findings reveal that the state financial management model implemented during the caliphate of Abu Bakr As-Siddiq was founded on the principles of public trust (*amanah*), justice (*'adl*), accountability, and social welfare. Rather than viewing public finance as an instrument for strengthening political authority, Abu Bakr regarded state assets as a collective trust that had to be administered in accordance with Islamic ethical values and redistributed for the benefit of society. This governance model represented a continuation of the fiscal principles established during the Prophet Muhammad's leadership while responding to the political and economic challenges that emerged after the Prophet's death (Abdillah, 2024). Recent scholarship on Islamic public finance similarly emphasizes that the fiscal system developed during the Rashidun Caliphate was designed to achieve the objectives of *maqāṣid al-sharī'ah*, particularly the protection of wealth, social justice, and public welfare.

A central characteristic of Abu Bakr's financial administration was the integration of multiple revenue sources within a unified system of public finance. State revenues were derived from zakat, *ghanimah* (war booty), *fay'* (state assets acquired without armed conflict), *jizyah*, voluntary charity, and other lawful sources recognized under Islamic law. Each source possessed distinct legal characteristics and allocation mechanisms, yet all were administered as public assets rather than the personal property of the ruler (Abdillah, 2024). This institutional arrangement demonstrates that fiscal management in the early Islamic state had already differentiated between categories of revenue and expenditure, reflecting an organized model of financial governance despite the absence of a complex bureaucratic apparatus. Contemporary analyses likewise argue that Islamic public finance was conceived as a comprehensive fiscal system integrating revenue collection, expenditure management, and social redistribution within a unified governance framework.

The findings further indicate that Bayt al-Mal functioned as the principal institution responsible for receiving, safeguarding, and distributing public resources. During Abu Bakr's caliphate, however, the treasury did not operate as a mechanism for accumulating state wealth. Financial resources were distributed promptly to eligible beneficiaries, leaving only limited reserves within the treasury. This practice reflected an administrative philosophy that prioritized the circulation of wealth over its concentration in state institutions (Buditama, 2025; Nafi, 2023). Historical studies on the evolution of Bayt al-Mal identify this distributive orientation as one of the distinguishing features of early Islamic fiscal governance, emphasizing that public finance served social justice rather than capital accumulation.

Another important finding concerns the strategic position of zakat within the state financial model. During Abu Bakr's administration, zakat was treated not merely as an act of religious devotion but also as a legally binding component of public finance. The government's insistence on collecting zakat from all eligible Muslims reflected the understanding that fiscal obligations were inseparable from the institutional integrity of the Islamic state (Buditama, 2025). Consequently, zakat functioned simultaneously as a source of state revenue, an instrument of wealth redistribution, and a mechanism for strengthening the relationship between the government and society. Recent comparative studies of zakat governance demonstrate that this centralized approach became the historical foundation for subsequent state-managed zakat systems in several contemporary Muslim countries.

The analysis also demonstrates that the expenditure policy adopted by Abu Bakr was guided primarily by public necessity rather than political preference. State revenues were allocated to support vulnerable groups, finance public administration, maintain military readiness, and preserve social stability (Abdillah, 2024). Expenditure decisions therefore reflected ethical priorities instead of fiscal expansion. This allocation model illustrates that financial management during Abu Bakr's caliphate pursued balanced governance in which economic resources functioned as instruments for achieving collective welfare (Rodhiyah & Khusnudin, 2025). According to contemporary perspectives on Islamic public finance, such a distributive approach remains consistent with the normative objectives of *fiqh al-siyāsah*, where government expenditure is directed toward protecting public interests while ensuring accountability and transparency (Abdillah, 2024). Equally significant is the finding that Abu Bakr's financial management emphasized ethical accountability in the administration of public resources. Government officials responsible for collecting and distributing public revenues were selected on the basis of competence and integrity, while financial assets were regarded as an *amanah* entrusted by society rather than discretionary resources under governmental control (Ronikeusumaranda et al., 2024). Contemporary empirical studies on zakat institutions similarly demonstrate that accountability, transparency, and responsible financial governance significantly influence institutional effectiveness and public trust, indicating the enduring relevance of these historical principles.

The findings suggest that the state financial management model established during Abu Bakr's caliphate constituted an integrated governance system combining fiscal discipline, ethical leadership, institutional accountability, and social redistribution. Although implemented within a relatively simple administrative structure, the model exhibited principles commonly associated with modern public financial management, including transparency, responsible stewardship, equitable allocation of resources, and accountability to the wider community. These findings provide the historical basis for understanding how fiscal governance contributed not only to the stability of the early Islamic state but also to the development of administrative values that continue to inform contemporary discussions on Islamic governance and public finance.

Discussion

Contributions to Islamic Civilization

The findings of this study demonstrate that Abu Bakr's fiscal governance was designed not merely to manage public revenues but also to consolidate political legitimacy and institutional continuity during the formative period of Islamic civilization. Rather than functioning solely as an economic instrument, public finance became a mechanism for preserving communal solidarity, institutional legitimacy, and administrative continuity (Nasrullah & Zaman, 2022). These findings are consistent with previous studies emphasizing the importance of Abu Bakr's fiscal policies in maintaining the stability of the early Islamic state. Rahma and Imawan argue that the enforcement of zakat obligations strengthened fiscal sustainability and prevented political fragmentation (Rahma & Imawan, 2025). Similarly, Brekhaw and Al-Gharyani highlight that the institutionalization of Bayt al-Mal represented an essential step toward developing accountable public finance within the emerging Islamic polity (Brekhaw & Al-Gharyani, 2026). The present study extends this scholarship by demonstrating that fiscal governance also constituted a civilizational mechanism that facilitated institutional continuity and administrative consolidation during the formative period of Islamic civilization.

One of Abu Bakr's most significant contributions to Islamic civilization was his success in transforming a community-centered leadership model into an institutionalized state administration. Before his caliphate, governance largely relied on the Prophet's personal authority. Following the Prophet's death, however, Abu Bakr strengthened the legitimacy of public institutions by ensuring that political authority, fiscal administration, and legal implementation continued to function collectively rather than depending on individual charisma (Nasrullah & Zaman, 2022). This institutional continuity prevented political fragmentation and enabled the Islamic state to preserve its administrative identity despite widespread instability across the Arabian Peninsula.

Another major contribution concerns the institutionalization of Bayt al-Mal as the nucleus of public financial administration. Although *Bayt al-Mal* had existed during the Prophet's lifetime, Abu Bakr strengthened its operational role by integrating the collection, management, and distribution of state revenues into a coherent fiscal system. This distributive orientation reflected the ethical philosophy that state assets were a public trust (*amanah*) rather than the property of political elites. Consequently, financial governance became an instrument for promoting social justice, reducing inequality, and reinforcing public confidence in state institutions (Rahma & Imawan, 2025). The findings also reveal that Abu Bakr's insistence on enforcing zakat obligations contributed significantly to the preservation of Islamic civilization. Historically, the refusal of several tribes to pay zakat represented not merely a fiscal dispute but a challenge to the legitimacy of the emerging Islamic state (Hafzi et al., 2023). Abu Bakr's decision to confront this resistance demonstrated that fiscal obligations formed an inseparable component of political integration and constitutional governance. Through this policy, zakat evolved beyond its function as an act of worship into a public institution supporting social solidarity, governmental legitimacy, and economic redistribution (Bayraktar & Sencal, 2022). Contemporary studies increasingly recognize this policy as a defining feature of early Islamic governance because it linked religious commitment with public administration in a manner that strengthened institutional resilience.

From the perspective of Islamic Governance Theory, Abu Bakr's financial administration illustrates that effective governance is inseparable from ethical values such as *amanah* (trustworthiness), *'adl* (justice), *shūrā* (consultation), and *maṣlaḥah* (public welfare). These governance principles transformed fiscal administration into an institution that reinforced political legitimacy while promoting collective welfare. Such an interpretation also aligns with the objectives of Maqāṣid al-Sharī'ah, particularly the protection of religion, wealth, and social order through accountable public financial management (Abdillah, 2024). These values influenced the appointment of public officials, management of state revenues, and allocation of public expenditure. As argued by recent studies on Islamic governance, these ethical principles distinguish Islamic civilization from governance models primarily oriented toward political domination or economic accumulation (Nasrullah & Zaman, 2022).

Another important contribution emerging from this study is the recognition that Abu Bakr's administration established a governance tradition that facilitated subsequent institutional development during the caliphate of Umar ibn al-Khattab. Many administrative reforms commonly associated with Umar including the expansion of *Bayt al-Mal*, more systematic fiscal administration, and broader territorial governance were possible because Abu Bakr successfully maintained institutional continuity during a period of acute political uncertainty (Nasrullah & Zaman, 2022). Thus, Abu Bakr should be regarded not merely as a transitional leader but as a foundational statesman whose governance ensured the sustainability of Islamic civilization during its formative phase.

The historical significance of these findings extends beyond the seventh-century Islamic state. Contemporary scholarship increasingly emphasizes that the principles underlying early Islamic governance remain relevant for modern discussions concerning ethical public administration, social finance, and sustainable governance (Malik et al., 2021). The emphasis on accountability, transparency, distributive justice, and responsible stewardship corresponds closely with contemporary governance frameworks while maintaining distinctive Islamic ethical foundations (Ghafran & Yasmin, 2020). Rather than representing historical relics, these principles continue to offer normative guidance for governments and institutions seeking to balance administrative efficiency with social responsibility.

Therefore, this study contributes to the literature by repositioning Abu Bakr's fiscal governance as a fundamental component of Islamic civilization rather than merely an early model of Islamic public finance. While previous studies have predominantly examined Abu Bakr's fiscal policies from the perspectives of Islamic economics, zakat administration, or public finance (Brekhaw & Al-Gharyani, 2026; Rahma & Imawan, 2025), the present study demonstrates that state financial management also functioned as a civilizational institution that reinforced political legitimacy, administrative continuity, social integration, and ethical governance during the formative period of the Islamic state. Interpreted through the lens of Islamic Governance Theory, fiscal institutions such as Bayt al-Mal embodied the principles of *amanah*, *ʹadl*, *shūrā*, and *maṣlaḥah*, thereby linking financial administration with broader objectives of civilizational development (Ghafran & Yasmin, 2020; Sharif et al., 2022). This broader historical interpretation extends previous scholarship by highlighting that administrative institutions, ethical leadership, and public finance collectively shaped the resilience and sustainability of early Islamic civilization.

Relevance to Islamic Business Management

The historical findings presented in this study demonstrate that the state financial management model implemented during the caliphate of Abu Bakr As-Siddiq extends beyond its historical significance as an early Islamic administrative system. Its underlying governance principles *amanah* (trustworthiness), *ʹadl* (justice), *shura* (consultation), accountability, and public welfare remain conceptually relevant to the development of contemporary Islamic Business Management. Rather than representing isolated religious values, these principles constitute an integrated governance framework that aligns closely with current discussions on ethical leadership, corporate governance, sustainability, and stakeholder-oriented business management (Fitri & Siswantoro, 2021). Recent literature in Islamic management studies increasingly argues that the competitiveness of Islamic organizations depends not only on financial performance but also on their ability to institutionalize ethical values within organizational governance.

One of the strongest connections between Abu Bakr's governance and modern Islamic Business Management lies in the principle of amanah. During his caliphate, public wealth was regarded as a trust entrusted by God and society rather than as the personal property of the ruler. This ethical orientation required every public official to administer financial resources transparently, responsibly, and solely for the public interest. In contemporary business literature, the concept of *amanah* has evolved into one of the fundamental principles of Islamic corporate governance, emphasizing managerial integrity, fiduciary responsibility, and ethical accountability (Fitriyani, 2025).

The findings also reveal significant parallels between Abu Bakr's fiscal administration and the contemporary concept of Islamic Corporate Governance (ICG). His administration delegated authority to competent officials while maintaining clear mechanisms of accountability and supervision. Financial management was neither centralized for personal benefit nor decentralized without oversight; instead, it was coordinated through institutional responsibilities grounded in ethical obligations. Contemporary empirical research on Islamic financial institutions similarly demonstrates that effective governance mechanisms including board oversight, transparency, and Shariah supervision contribute positively to organizational growth, institutional credibility, and sustainable performance (Sharif et al., 2022).

Another important implication concerns the integration of justice and stakeholder orientation within organizational decision-making. The historical evidence shows that state revenues collected during Abu Bakr's caliphate were redistributed according to social priorities rather than political interests. Financial resources were allocated to vulnerable groups, public administration, and collective security, reflecting an understanding that economic resources should create shared prosperity rather than accumulate within elite institutions. This distributive philosophy corresponds closely with contemporary stakeholder theory and Islamic business ethics, which emphasize balancing shareholder interests with broader responsibilities toward employees, customers, communities, and society (Zafar & Sulaiman, 2021).

The administration of zakat during Abu Bakr's leadership also provides important lessons for modern Islamic business institutions. His insistence that zakat constituted both a religious obligation and a public financial responsibility illustrates that wealth redistribution formed an integral component of governance rather than a voluntary philanthropic activity. Contemporary studies similarly indicate that Islamic social finance—including zakat, waqf, and charitable initiatives can strengthen organizational legitimacy, improve stakeholder trust, and support sustainable business development when integrated into corporate governance frameworks (Prativi et al., 2021).

The historical model further demonstrates the importance of ethical leadership in organizational resilience. Abu Bakr governed during one of the most challenging periods in early Islamic history, yet he maintained institutional stability by combining decisiveness with moral credibility. Contemporary leadership literature similarly argues that organizations led by individuals demonstrating integrity, transparency, consultation, and accountability are more capable of adapting to uncertainty while preserving stakeholder confidence. In Islamic Business Management, leadership therefore extends beyond managerial competence to include moral responsibility, spiritual commitment, and the pursuit of collective benefit (Fitriyani, 2025). These characteristics distinguish Islamic leadership models from purely profit-oriented management approaches by embedding ethical considerations into strategic decision-making.

Furthermore, Abu Bakr's governance model resonates strongly with contemporary discussions on Environmental, Social, and Governance (ESG) and sustainable business. Although ESG terminology did not exist during the early Islamic period, the governance practices observed during his caliphate embodied similar normative principles. Transparency in financial administration, accountability in resource management, social redistribution through zakat, and responsible stewardship of public assets collectively reflect governance values that are now widely recognized as components of sustainable organizational performance (Zafar & Sulaiman, 2021). Rather than representing a modern innovation, these principles demonstrate that Islamic civilization had already articulated an ethical governance paradigm that anticipated many contemporary sustainability concepts.

Overall, the relevance of Abu Bakr's state financial management model to Islamic Business Management lies not in replicating seventh-century administrative structures but in adapting their normative foundations to contemporary organizational contexts. The principles of *amanah*, justice, accountability, consultation, and social responsibility remain universally applicable to Islamic corporations, financial institutions, nonprofit organizations, and public enterprises (Flayyih & Khiari, 2023; Mahyudin & Rosman, 2022). These findings therefore reinforce the argument that historical studies of Islamic civilization offer more than descriptive accounts of the past; they provide enduring governance values capable of informing modern Islamic management theory and practice. By integrating ethical governance with institutional effectiveness, Abu Bakr's financial administration continues to serve as a historical reference for the development of responsible, sustainable, and value-based Islamic Business Management.

Theoretical Implications

The findings of this study provide several theoretical contributions to the fields of Islamic Civilization Studies, Islamic Public Administration, and Islamic Business Management by demonstrating that the financial governance model developed during the caliphate of Abu Bakr As-Siddiq represents not merely a historical administrative practice but also an enduring governance framework rooted in Islamic ethical values. Unlike many previous studies that examine Abu Bakr's fiscal policies primarily from the perspective of Islamic economics or public finance, this study positions state financial management as an integral component of civilizational development that subsequently influenced the evolution of governance institutions within the Islamic world (Abdillah, 2024). This perspective broadens the analytical scope of early Islamic governance by integrating historical, administrative, and managerial dimensions into a single conceptual framework.

The first theoretical contribution concerns the development of Islamic governance theory. Contemporary governance literature frequently emphasizes accountability, transparency, participation, and responsibility as characteristics of effective institutions. However, the historical evidence examined in this study indicates that these governance principles had already been institutionalized within the administrative practices of the Rashidun Caliphate through the values of *amanah*, *'adl*, *shura*, and *maslahah* (Ghafran & Yasmin, 2020). Consequently, this study supports the argument that Islamic governance should not be understood as a contemporary adaptation of modern public administration theories but rather as a governance paradigm possessing its own historical and epistemological foundations.

The second contribution relates to public financial management theory. Existing discussions on public financial management generally focus on budget efficiency, fiscal sustainability, and institutional performance. While these dimensions remain important, the findings suggest that Abu Bakr's financial administration incorporated an additional normative dimension in which fiscal management functioned simultaneously as a mechanism for strengthening social cohesion, political legitimacy, and ethical responsibility. Public finance therefore operated not merely as a technical instrument of government but also as a moral institution supporting the realization of justice and collective welfare (Bayraktar & Sencal, 2022).

Another theoretical implication emerges in the field of Islamic Business Management. Previous studies have generally conceptualized Islamic business management through principles such as *maqasid al-shariah*, Islamic leadership, corporate governance, and business ethics. The present study expands this framework by introducing historical governance as an additional theoretical foundation. The financial management practices implemented during Abu Bakr's caliphate demonstrate that effective organizational governance cannot be separated from ethical leadership, institutional accountability, and social responsibility. Consequently, Islamic Business Management should not merely be interpreted as the application of Islamic legal norms within business organizations but also as the institutionalization of governance values historically practiced during the formative period of Islamic civilization (Sharif et al., 2022).

Furthermore, the findings contribute to the growing discourse on ethical governance by illustrating that governance effectiveness is determined not only by institutional structures but also by the moral legitimacy of leadership. Abu Bakr's administration demonstrates that public trust emerged from the consistent implementation of ethical principles in financial administration rather than from bureaucratic complexity or political authority alone. This historical evidence supports contemporary governance theories emphasizing integrity, transparency, and accountability as determinants of institutional resilience (Ghafran & Yasmin, 2020). At the same time, it extends these theories by highlighting that ethical legitimacy should be regarded as an independent governance dimension rather than merely a supporting organizational value.

This study also contributes methodologically to Islamic historical research by integrating historical analysis with management theory. Many previous historical studies concerning the Rashidun Caliphate have primarily focused on political succession, military expansion, or economic policies without establishing explicit connections to contemporary organizational studies. Conversely, research in Islamic Business Management often develops normative governance models without adequately considering their historical origins. By combining historical reconstruction, document analysis, and thematic analysis, this study demonstrates that historical inquiry can generate theoretical insights relevant to contemporary management research.

Finally, this study proposes a conceptual proposition that may serve as the basis for future empirical research. The findings suggest that the governance values institutionalized during Abu Bakr's caliphate namely *amanah*, justice, consultation, accountability, and social welfare can be conceptualized as interconnected dimensions of an Islamic Ethical Governance Model. This model may subsequently be operationalized and empirically tested within Islamic financial institutions, zakat organizations, waqf management bodies, halal industries, and Islamic corporations. Future studies may therefore examine the relationship between these governance dimensions and organizational performance, stakeholder trust, sustainability reporting, or Islamic corporate governance practices. By extending historical findings toward conceptual model development, this study contributes not only to historical scholarship but also to the advancement of Islamic management theory and governance research.

Overall, the theoretical implications of this research demonstrate that the financial administration implemented during Abu Bakr As-Siddiq's caliphate should be understood as a historically grounded governance model whose relevance extends beyond the early Islamic state. Rather than remaining confined to historical inquiry, the principles derived from this governance model provide a theoretical bridge connecting Islamic civilization studies with contemporary discussions on public administration, ethical governance, and Islamic Business Management. This integration represents the principal theoretical contribution of the present study and offers a new perspective for future interdisciplinary research in Islamic governance.

Research Limitations and Recommendations for Future Research

This study is subject to several limitations. First, the analysis relies primarily on historical documents and contemporary scholarly literature without incorporating empirical evidence from present-day Islamic financial institutions. Consequently, the relevance of Abu Bakr As-Siddiq's state financial management model to contemporary Islamic Business Management is interpreted conceptually rather than validated through organizational practices. Second, this study focuses exclusively on the caliphate of Abu Bakr As-Siddiq and therefore does not provide a comparative analysis with the fiscal governance models developed during the administrations of Umar ibn al-Khattab, Uthman ibn Affan, or Ali ibn Abi Talib. As a result, the historical continuity and institutional evolution of state financial management across the Rashidun period remain beyond the scope of this research.

Despite these limitations, the study successfully addresses its primary research objective by reconstructing Abu Bakr's state financial management model within the broader framework of Islamic civilization and explaining its conceptual relevance to contemporary Islamic Business Management. Future research is recommended to undertake comparative historical analyses across the Rashidun caliphates or to employ qualitative case studies and mixed-method approaches in examining the implementation of governance principles such as *amanah*, *'adl*, *shūrā*, and *maṣlaḥah* in contemporary Islamic financial institutions, zakat organizations, waqf management, and Sharia-compliant corporations. Such studies would provide empirical evidence to complement the historical findings presented in this research.

CONCLUSION

This study demonstrates that the state financial management model implemented during the caliphate of Abu Bakr As-Siddiq constituted a fundamental pillar in the consolidation of early Islamic civilization. Fiscal governance during this period functioned not merely as an administrative mechanism for managing public revenues and expenditures but as an integrated governance system founded upon the principles of *amanah* (trustworthiness), *'adl* (justice), *shūrā* (consultation), accountability, and *maṣlaḥah* (public welfare). These principles enabled the early Islamic state to maintain political stability, strengthen institutional legitimacy, and preserve social cohesion during one of the most critical transitional periods in Islamic history.

The findings further indicate that Abu Bakr's financial governance provides a valuable historical framework for understanding the relationship between Islamic civilization and contemporary Islamic Business Management. By positioning fiscal governance as an institutional foundation for ethical leadership, accountable administration, and sustainable governance, this study extends previous scholarship beyond the conventional perspective of Islamic public finance. Accordingly, the historical experience of Abu Bakr offers enduring governance principles that remain conceptually relevant for contemporary Islamic governance and Islamic Business Management.

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