

SMART Goal Setting through the Lens of Islamic Teachings: Implications for Self-Regulated Learning – A Narrative Review

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Abstract

Goal setting is widely recognized as a central component of Self-Regulated Learning (SRL) and is known to improve students' motivation, self-monitoring, persistence and academic achievement. Educational psychology today promotes the SMART framework (Specific, Measurable, Achievable, Realistic, and Time-bound) as a means to set meaningful and achievable goals. However, the principles of SMART goal-setting have been embedded in Islam teachings for ages. The religion emphasises purposeful intention (niyyah), planning, accountability, moderation, perseverance and trust in Allah. This narrative review investigates the association of the SMART goal setting framework with the Islamic teachings to show that Islam provides a thorough and holistic model of meaningful goal setting in the worldly (dunyā) and Hereafter (ākhirah) contexts. Drawing on the Qur'an, authentic Hadith and contemporary literature on self-regulated learning, the review considers each element of the SMART framework from an Islamic perspective and explores how spiritual concepts such as patience (ṣabr), trust in Allah (tawakkul), gratitude (shukr) and beneficial knowledge ('ilm al-nāfi') complement modern theories of goal-directed learning. The review indicates that the combination of Islamic values and modern SRL principles offers a culturally relevant and spiritually grounded model for enhancing students' academic self-regulation, resilience and lifelong learning. This integrated perspective has important implications for educators, counsellors, curriculum developers and researchers interested in developing academic excellence and character development within Islamic educational contexts.

Keywords: SMART Goal Setting, Islamic Perspective, Goal Setting

Objectives of the Study

The present narrative review aims to:

1. To understand the concept of goal setting in the Qur'an and the Sunnah.
2. To examine the SMART goal-setting components (Specific, Measurable, Achievable, Realistic, and Time-bound) from an Islamic perspective and in general .

Introduction

How goal setting is important let's see that from the perspective of Islam that offers a timeless model of purposeful living through the life of the Prophet Muhammad (ﷺ). Every day of his life was guided by clear purpose and meaningful priorities. His actions consistently revolved around three fundamental pursuits: seeking beneficial knowledge ('ilm), earning lawful sustenance (halal rizq), and performing righteous deeds ('amal ṣāliḥ) (Al-Bukhari, 2002; Muslim, 2007). These were not isolated acts but interconnected goals that provided direction, discipline, and purpose to his daily life.

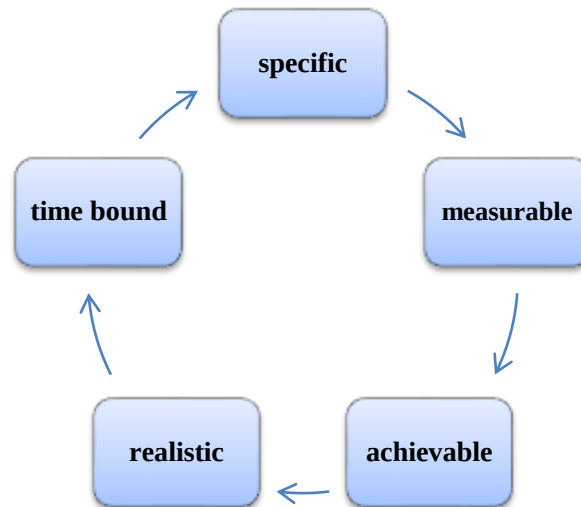
Long before the emergence of modern educational psychology and concepts such as goal setting, self-regulated learning, and intentional planning, Islam had already established these principles through the Qur'an, the Sunnah, and the exemplary life of the Prophet Muhammad (ﷺ) (Qur'an 59:18; Al-Ghazali, 2013). His life demonstrates that success is not accidental but is achieved through setting clear goals, planning actions, managing time effectively, and striving for continuous self-improvement. Seeking knowledge is regarded as an obligation for every Muslim, earning lawful income is considered an act of worship when accompanied by sincere intentions, and performing righteous deeds remains the ultimate objective of every believer (Ibn Majah, 2007; Al-Bukhari, 2002). Together, these three elements provide a comprehensive foundation for a balanced, productive, and meaningful life. They illustrate how each day should begin with a clear purpose and conclude with reflection on one's progress toward fulfilling both worldly responsibilities and eternal success.

Thus, Islamic thought is not unfamiliar with the contemporary concept of goal setting; rather, it embodies principles that Islam emphasized more than fourteen centuries ago. Islamic teachings consistently encourage believers to establish meaningful objectives, regulate their behavior, monitor their progress, and remain committed to continuous self-improvement—principles that closely align with contemporary theories of self-regulated learning (Zimmerman, 2002; Schunk & DiBenedetto, 2020). The life of the Prophet Muhammad (ﷺ) represents the finest example of purposeful living, characterized by discipline, sincere intention (niyyah), and the pursuit of beneficial outcomes in both this world and the Hereafter.

One of the defining distinctions between the Islamic worldview and many secular perspectives is the principle of accountability (hisab). Islam teaches that no action is insignificant; every deed, moment, and decision will ultimately be judged by Allah (Qur'an 99:7–8; Qur'an 17:36). The Qur'an repeatedly reminds believers that they are accountable for how they utilize their time, wealth, knowledge, and lives (Qur'an 102:8). In contrast, many individuals live without a strong sense of accountability, allowing distractions, procrastination, and unproductive activities to consume valuable time. Recognizing this accountability requires intentional living. If every action carries responsibility, then every day should be guided by purpose. Setting clear goals is the first step toward purposeful living because goals transform intentions into concrete actions and provide direction for one's efforts.

From an Islamic perspective, Muslims should strive to establish SMART goals—Specific, Measurable, Achievable, Relevant, and Time-bound—as an effective framework for fulfilling their religious and worldly responsibilities. This approach promotes clarity, commitment, discipline, and continuous self-evaluation, values that closely correspond with Islamic teachings on excellence (ihsan), accountability, and the responsible use of time (Doran, 1981; Qur'an 103:1–3). Therefore, goal setting is not merely a modern productivity technique but a practical means of fulfilling the Islamic responsibility of living consciously, using time wisely, and striving for success in both this world and the Hereafter.

Illustrative Examples of Goal Setting



Specific Goals

The first characteristic of an effective goal is that it should be specific. According to the SMART goal-setting framework, vague aspirations seldom lead to meaningful action because they fail to provide clear direction for behaviour (Doran, 1981; Locke & Latham, 2002). A goal such as "I want to become a better Muslim" reflects a sincere intention but lacks sufficient clarity to guide action. Since spiritual growth encompasses numerous dimensions, including worship, character development, acquiring knowledge, and serving others, a broad intention must be translated into concrete and observable behaviours.

From an Islamic perspective, believers are encouraged to pursue their objectives with clear intention (niyyah) and purposeful action. The Prophet Muhammad ﷺ demonstrated this principle by living a disciplined life centred on seeking beneficial knowledge, performing righteous deeds, and earning lawful sustenance (Al-Bukhari, 2002; Muslim, 2007). Therefore, rather than setting a general objective of becoming a better Muslim, an individual should identify specific actions that can be practised consistently. These may include reciting one juz' of the Qur'an each day, performing the twelve Sunnah Rak'ahs daily, praying Tahajjud three times each week, dedicating ten minutes after Fajr to supplication, giving charity every Friday, or reading one authentic hadith each day. Such clearly defined goals eliminate ambiguity, enhance commitment, and provide a practical roadmap for personal and spiritual development (Locke & Latham, 2002).

3.2 Measurable Goals

An effective goal should also be measurable, enabling individuals to monitor their progress objectively and evaluate whether they are moving towards the desired outcome (Zimmerman, 2002). Measurement provides evidence of improvement and helps maintain motivation by making progress visible. Without measurable criteria, it becomes difficult to determine whether one's efforts are consistent or whether adjustments are required.

Islam strongly emphasizes the concept of muhasabah (self-accountability), encouraging believers to regularly evaluate their actions before they are held accountable by Allah. The Qur'an states, "O you who believe! Fear Allah, and let every soul look to what it has put forth for tomorrow" (Qur'an 59:18).

This verse highlights the importance of continuous self-evaluation, which aligns closely with the modern concept of monitoring goal progress. For example, if the objective is Qur'an recitation, a believer may measure success by recording the number of pages, verses, or minutes completed each day. Likewise, goals relating to voluntary prayers or Tahajjud can be measured by specifying the number of Rak'ahs or the number of days per week devoted to these acts of worship. Contemporary digital tools, including Qur'an applications, prayer trackers, and habit-monitoring software, can further support this process by enabling individuals to review their consistency and identify areas requiring improvement (Zimmerman, 2002).

Achievable Goals (A)

An effective goal should be achievable, meaning that it is challenging enough to encourage growth while remaining attainable within an individual's present capabilities and circumstances. Islam emphasizes consistency rather than intensity in acts of worship and personal development. The Prophet Muhammad ﷺ said, "The most beloved deeds to Allah are those that are done consistently, even if they are few" (Al-Bukhari, 2002; Muslim, 2007). This Prophetic guidance highlights the importance of setting manageable goals that can be maintained over time rather than pursuing overly ambitious objectives that may lead to frustration and eventual abandonment.

Personal growth, whether spiritual or worldly, occurs gradually through continuous effort. Just as a person ascends a staircase one step at a time, progress in faith, knowledge, and character is achieved through steady and incremental improvement. Each small accomplishment contributes to long-term excellence and strengthens an individual's commitment to self-improvement. This gradual approach is consistent with contemporary goal-setting theory, which emphasizes that achievable goals enhance motivation, persistence, and performance (Locke & Latham, 2002).

Modern psychological research also explains why individuals often struggle to accomplish unrealistic goals. One contributing factor is optimism bias, a cognitive tendency first identified by Weinstein (1980), whereby individuals overestimate the likelihood of positive outcomes while underestimating the challenges they are likely to encounter. More recent studies have confirmed that optimism bias can result in unrealistic planning and poor self-regulation (Shin & Jeong, 2024). For instance, a person may plan to recite the Qur'an for three hours every day without considering practical constraints such as employment, family responsibilities, illness, fatigue, or unexpected commitments. When these realities interfere with the planned schedule, discouragement and goal abandonment frequently follow. Consequently, effective goal setting requires balancing optimism with realism. Achievable goals acknowledge both personal capabilities and foreseeable obstacles, thereby increasing the likelihood of sustained success and continuous improvement (Locke & Latham, 2002).

3.4 Realistic Goals (R): Setting Goals According to Individual Capacity and Circumstances

The Realistic component of the SMART framework emphasizes that goals should be appropriate to an individual's abilities, circumstances, and responsibilities. Since people differ in their knowledge, aptitude, health, interests, motivation, and social obligations, a goal that is realistic for one individual may not be realistic for another (Doran, 1981). Consequently, effective goal setting requires self-awareness rather than comparison with others. Each individual should reflect on what can be performed consistently and sincerely for the sake of Allah.

This principle is firmly rooted in Islamic teachings. Allah states, "Allah does not burden a soul beyond

that it can bear" (Qur'an 2:286). This verse establishes that religious obligations and personal responsibilities are proportionate to an individual's capacity. Therefore, realistic goals should remain within one's present ability while encouraging gradual progress and continuous self-improvement.

Individual differences illustrate this principle clearly. Some people naturally find it easier to wake for Tahajjud prayer, whereas others may experience difficulties because of health conditions, demanding work schedules, or family responsibilities. Similarly, certain individuals possess naturally gentle and respectful manners, while others must consciously strive to improve their patience, honesty, or kindness. Islam recognizes these differences and encourages believers to focus on sincere personal development rather than unhealthy comparison with others.

At the same time, Islam teaches that spiritual excellence extends beyond ritual worship to include moral character. A believer who consistently performs the prescribed prayers but struggles with patience or honesty should continue fulfilling religious obligations while actively working to improve personal conduct. Likewise, an individual known for kindness and good manners should also strengthen his or her relationship with Allah through regular acts of worship. True excellence requires balance between fulfilling the rights of Allah (Huquq Allah) and fulfilling the rights of fellow human beings (Huquq al-'Ibad) (Al-Ghazali, 2013).

This principle may be compared to an academic examination in which students must achieve the minimum required standard in each compulsory component rather than excelling in only one area. Similarly, Muslims are expected to fulfil their essential religious obligations while continually striving to improve their character and service to others. Although perfection cannot be attained immediately, sincere and consistent effort remains highly valued in Islam. The Prophet Muhammad ﷺ emphasized this principle by teaching that even small deeds become beloved to Allah when performed regularly (Al-Bukhari, 2002; Muslim, 2007). Accordingly, a realistic goal is not necessarily the most ambitious one but rather the one that can be maintained consistently with sincerity and commitment.

Islamic scholarship further emphasizes that the most virtuous actions are often those whose benefits extend beyond the individual. While personal acts of worship are immensely rewarding, acts that benefit family members, students, neighbours, and society generally produce greater and more lasting rewards because of their wider positive impact (Al-Ghazali, 2013). Consequently, realistic goal setting should involve balancing personal spiritual development with meaningful contributions to society. Believers should therefore regularly evaluate whether their goals strengthen their relationship with Allah while simultaneously benefiting others. Such reflection transforms goal setting into an act of wisdom, self-awareness, and sincere devotion.

3.5 Time-Bound Goals (T)

The final characteristic of the SMART framework is that goals should be time-bound, meaning that they are associated with a clearly defined timeframe for completion (Doran, 1981). Establishing deadlines promotes commitment, reduces procrastination, and encourages individuals to manage their time efficiently. From an Islamic perspective, the responsible use of time is a fundamental aspect of accountability because every moment of life is regarded as a trust (amanah) from Allah.

The importance of time is emphasized repeatedly in the Qur'an. Allah swears by time in Surah Al-'Asr, declaring, "By time. Indeed, mankind is in loss, except those who have believed and done righteous deeds and advised one another to truth and advised one another to patience" (Qur'an 103:1–3). This

chapter highlights that success belongs to those who utilize their time in faith, righteous actions, and beneficial service, whereas wasting time ultimately leads to loss.

Similarly, the Prophet Muhammad ﷺ advised believers to appreciate life's opportunities before they disappear, saying, "Take advantage of five before five: your youth before your old age, your health before your sickness, your wealth before your poverty, your free time before your busyness, and your life before your death" (Al-Hakim, 1990). This hadith emphasizes the importance of making productive use of available opportunities rather than postponing beneficial actions.

Time-bound goals are particularly valuable in addressing procrastination, which often prevents individuals from fulfilling both religious and worldly responsibilities. Islam discourages unnecessary delay in performing acts of worship, acquiring beneficial knowledge, helping others, and fulfilling obligations when the opportunity exists. Assigning clear deadlines therefore promotes discipline, consistency, and accountability while reducing the tendency to postpone important responsibilities.

However, the Islamic concept of time management extends beyond merely completing tasks within deadlines. Rather, it encourages the balanced allocation of time among worship, education, employment, family responsibilities, physical well-being, and service to society. This balanced approach reflects the Islamic principles of moderation (wasatiyyah) and excellence (ihsan) (Qur'an 2:143). Furthermore, Islamic scholars have emphasized that priorities should always be determined according to what is most pleasing to Allah and most beneficial to humanity. Consequently, believers should continually evaluate whether their use of time strengthens their relationship with Allah while producing positive outcomes for others.

In summary, time-bound goal setting from an Islamic perspective involves assigning realistic timeframes to beneficial activities, avoiding procrastination, recognising time as a divine trust, and using every opportunity purposefully in preparation for success in both this world and the Hereafter. Example of SMART Goal Setting for a Student

Many students set vague goals such as, "I want to score good marks in my examinations" or "I want to become a better student." While these are positive aspirations, they are not effective goals because they lack clarity and direction. A SMART goal provides a concrete plan for achieving academic success.

1. Specific (S):

Instead of saying, "I want to study more," a student should clearly define what they intend to accomplish. For example:

- I will complete one chapter of Biology every Monday and Wednesday.
- I will solve 20 Mathematics problems daily.
- I will revise my class notes for 30 minutes after school every day.

2. Measurable (M):

The student should determine how progress will be measured. For example:

- Study for 2 hours every evening.
- Solve 20 Mathematics questions daily.
- Read 15 pages of a textbook each day.
- Complete one mock test every Sunday and record the score.

By measuring progress regularly, students can identify strengths, recognize weaknesses, and modify their learning strategies accordingly.

3. Achievable (A):

Goals should be realistic and suited to the student's abilities and available time. For example, a student

who currently studies for only one hour a day should not suddenly set a goal of studying eight hours daily. Such unrealistic expectations often lead to frustration and failure. Instead, the student may begin with two hours of focused study and gradually increase the duration as concentration and study habits improve.

For instance, if a student aims to improve from 60% to 75% in the next examination, this is a realistic and achievable target. However, expecting to improve from 40% to 95% within a month without a structured study plan is generally unrealistic.

This tendency to overestimate one's ability or underestimate the time required is explained by optimism bias (Weinstein, 1980). Students often believe they will study more consistently than they actually do, while overlooking interruptions such as family responsibilities, social media, fatigue, unexpected events, or illness. Therefore, achievable goals should take these real-life challenges into account.

4. Realistic (R):

The "Realistic" component of SMART goals emphasizes that academic goals should be achievable, practical, and aligned with a student's current abilities, resources, and circumstances. A goal that is realistic for one student may not be realistic for another because students differ in their prior knowledge, learning pace, aptitude, interests, motivation, study habits, and available learning opportunities. Therefore, effective academic goals should be individualized rather than based on comparison with peers.

For example, a student who consistently scores 50% in examinations may set a realistic goal of improving to 65–70% in the next semester through regular study, better time management, and effective learning strategies. In contrast, a student already achieving 90% may realistically aim to strengthen higher-order thinking skills, improve conceptual understanding, or maintain academic excellence. Both goals are realistic because they match the learners' current level and encourage continuous improvement. From the perspective of Self-Regulated Learning (SRL), realistic goals enhance students' self-efficacy, motivation, and persistence. When learners set goals that are challenging yet attainable, they are more likely to remain committed, monitor their progress, evaluate their performance, and modify their learning strategies when necessary. Unrealistically high goals often lead to frustration, anxiety, procrastination, and reduced academic confidence, whereas realistic goals promote sustained effort and academic resilience.

Islam also recognizes individual differences among people. Allah says:

"Allah does not burden a soul beyond that it can bear." (Qur'an 2:286)

This principle reminds students that they should strive for excellence according to their own abilities while continuously working to improve themselves. Success in Islam is measured not merely by outcomes but also by sincere effort, perseverance, and intention. Therefore, students should avoid comparing their academic journey with others and instead focus on making steady progress from their own starting point.

Furthermore, Islam encourages believers to pursue knowledge with excellence (ihsan) while remaining sincere and consistent in their efforts. A student may not be able to study ten hours every day, but studying effectively for two or three focused hours with discipline and consistency may be a far more realistic and sustainable goal. Similarly, rather than aiming to complete an entire textbook in one week, a learner may set a realistic target of mastering one chapter every three days, reviewing notes daily, and solving practice questions regularly.

Islamic scholars have also emphasized that the best actions are those whose benefits extend beyond the individual. This principle can be applied to academic goal setting. A student should not only aim for high grades but also aspire to acquire knowledge that benefits family, community, and society. Academic excellence, therefore, is not an end in itself but a means of contributing positively to humanity. This aligns with the Islamic concept of beneficial knowledge ('ilm al-nafi'), where learning is valued because it leads to personal growth and social welfare.

Thus, from both the SRL and Islamic perspectives, realistic academic goals are those that:

- Match the learner's current abilities and circumstances.
- Encourage gradual and continuous improvement.
- Promote consistent effort rather than unrealistic expectations.
- Enhance self-regulation, confidence, and academic persistence.
- Aim to acquire knowledge that benefits both the learner and society.

In this way, realistic goal setting becomes an important bridge between effective self-regulated learning and the Islamic philosophy of purposeful, balanced, and beneficial education.

5. Time-Bound (T)

The Time-bound component of SMART goals emphasizes that every academic goal should have a specific deadline or time frame for completion. A goal without a timeline often remains an intention rather than leading to meaningful action. By assigning clear deadlines, students develop a sense of urgency, responsibility, and commitment towards achieving their academic objectives.

From the perspective of Self-Regulated Learning (SRL), time-bound goals play a crucial role in the forethought phase, where learners plan when and how they will accomplish their tasks. Establishing timelines enables students to organize their study schedules, prioritize learning activities, allocate sufficient time to different subjects, and monitor their progress systematically. Consequently, learners become more disciplined and are better able to regulate their own learning.

One of the greatest advantages of time-bound goals is that they help students overcome procrastination, a common obstacle to academic success. When students set definite deadlines, they are more likely to begin their tasks on time, maintain consistent study habits, and avoid unnecessary delays. In contrast, goals without time limits often result in postponement, increased academic stress, rushed preparation, and lower-quality performance.

For example, instead of setting a vague goal such as "I will prepare for my examination," a time-bound goal would be "I will complete two chapters every week and finish revising the entire syllabus two weeks before the examination." Similarly, instead of saying "I will improve my English vocabulary," a student may set the goal "I will learn and revise ten new academic words every day for the next thirty days." Such goals provide direction, facilitate progress monitoring, and make it easier to evaluate goal attainment.

Research on self-regulated learning suggests that students who establish clear timelines for their learning activities demonstrate better time management, higher academic motivation, greater persistence, improved self-monitoring, and stronger academic achievement. Deadlines encourage learners to distribute their learning over time rather than relying on last-minute cramming, thereby promoting deeper understanding and long-term retention of knowledge.

Thus, from an academic perspective, time-bound goals:

- Promote effective planning and organization.
- Improve time management skills.

- Reduce procrastination and academic delay.
- Enhance self-monitoring and accountability.
- Foster consistent learning habits and academic persistence.
- Increase the likelihood of achieving academic goals successfully.

Therefore, incorporating a clear time frame into academic goal setting transforms aspirations into actionable plans, enabling students to regulate their learning effectively and achieve sustained academic success.

Methodology

In order to compile the body of research on one of the important dimension of SRL that is goal setting among youth, this study used a narrative review design. The databases Scopus, Web of Science, ERIC, PsycInfo, and Google Scholar were used to find pertinent studies. The included research were narratively synthesized in order to identify the gap in the literature, as no study had approached goal setting from an Islamic perspective.

Conclusion

The SMART goal-setting strategy can be applied to virtually every aspect of life. Whether an individual is striving to achieve worldly (dunyā) goals, such as academic excellence, career advancement, or personal development, or Hereafter (ākhirah) goals, such as strengthening one's relationship with Allah, increasing acts of worship, and performing righteous deeds, the SMART framework provides a practical and systematic approach to planning and pursuing these objectives.

However, setting SMART goals alone does not guarantee success. The journey from goal setting to goal attainment is often accompanied by various challenges, obstacles, and setbacks that require determination and resilience. Therefore, individuals must cultivate certain qualities that enable them to persevere despite difficulties. From an Islamic perspective, two of the most essential qualities for overcoming these challenges are patience (ṣabr) and trust in Allah (tawakkul). These qualities not only strengthen perseverance and commitment but also provide the spiritual foundation necessary for achieving success in both this world and the Hereafter.

1. Patience (Ṣabr)

Patience (ṣabr) is one of the greatest virtues emphasized in Islam and is indispensable for achieving any meaningful goal. Success, whether academic, personal, or spiritual, is rarely immediate. It requires perseverance, consistency, and the ability to remain committed despite difficulties, setbacks, and delays. Islamic scholars commonly describe ṣabr in three forms:

1. Patience in the obedience of Allah (Ṣabr 'ala al-ṭā'ah): Remaining steadfast in fulfilling acts of worship and consistently performing righteous deeds despite challenges.
2. Patience in avoiding sins (Ṣabr 'an al-ma'ṣiyah): Exercising self-control by resisting temptations and refraining from actions that displease Allah.
3. Patience during trials and hardships (Ṣabr 'ala al-balā'): Remaining hopeful, resilient, and trusting in Allah during difficult circumstances.

These three dimensions of patience are equally relevant to goal achievement. For example, a student striving for academic excellence must remain disciplined in studying consistently, avoid distractions and unproductive habits, and persevere through examination stress, failure, or disappointment.

A common misconception is that success can be achieved without effort or sacrifice. Islam rejects this mindset and encourages believers to embrace struggle as a pathway to growth. As the saying goes, "Pay now, play later; play now, pay later." Temporary sacrifices often lead to long-term rewards, whereas seeking immediate comfort frequently results in future hardship. Therefore, believers should avoid becoming overly attached to comfort and instead cultivate resilience, perseverance, and delayed gratification.

2. Tawakkul (Trust in Allah)

Alongside patience, Islam teaches tawakkul, which refers to placing complete trust and reliance upon Allah while exerting one's maximum effort. Tawakkul does not imply passivity or abandoning action; rather, it requires believers to work diligently, utilize available resources, and then entrust the outcome to Allah.

A believer recognizes that human effort alone is insufficient without Allah's guidance, assistance, and blessing. No matter how capable, intelligent, or well-resourced a person may be, true success ultimately comes only through Allah's will. Therefore, alongside planning and hard work, one should constantly seek Allah's help through prayer, remembrance, and sincere supplication.

An important aspect of tawakkul is gratitude (shukr). Instead of becoming overwhelmed by difficulties, believers are encouraged to remember the countless blessings Allah has already bestowed upon them. Gratitude strengthens hope, reduces anxiety, and increases confidence in Allah's wisdom and mercy. It shifts one's focus from obstacles to opportunities and motivates continued effort.

Thus, the believer's attitude becomes:

"O Allah, I will strive with sincerity and use every lawful means available to me, but I recognize that without Your help I can achieve nothing. My efforts are necessary, but success belongs entirely to You." In this way, patience enables a person to continue striving despite challenges, while tawakkul provides inner peace by placing complete trust in Allah after every sincere effort. Together, these two qualities transform SMART goals from a mere planning strategy into a spiritually grounded approach to achieving success in both this world and the Hereafter.

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