4. SELF-DEVELOPMENT

4.1. Intellectual and Emotional Aspects of Individuals

Emotional aspects of people are based on how we view ourselves, our ‘self-concept’. Historically, the term self-concept was defined by researchers as a global perception of oneself and one’s self-esteem reactions to that self-perception. The research of Zimmerman (2000) introduced self-efficacy as a key component in social cognitive theory, he discussed human motivation primarily in terms of outcome expectations. Self-efficacy is also thought of as a person’s can do attitude. Although self-efficacy and outcome expectations were both hypothesized to affect motivation, it seems that self-efficacy can play a larger role because the types of outcomes people anticipate depend largely on their judgments of how well they will be able to perform in given situations.

Self-efficacy beliefs are predictive of two measures of effort: rate of performance and expenditure of energy. Self-efficacy is positively related to self-rated mental effort and achievement during students’ learning from text material that was perceived as difficult. Regarding the effects of perceived self-efficacy on persistence, research has shown that it influences students’ skill acquisition both directly and indirectly by increasing their persistence. The direct effect indicates that perceived self-efficacy influences students’ methods of learning as well as their motivational processes.

This empirical evidence of its role as a potent mediator of students’ learning and motivation confirms the historic wisdom of educators that our beliefs about academic capabilities do play an essential role in their motivation to achieve. Regarding our views on life, author Covey offers (2004) the idea of abundance mentality or abundance mindset, a concept in which a person believes there are enough resources and successes to share with others. This contrasts with the scarcity mindset (i.e., destructive and unnecessary competition), which is founded on the idea that, if someone else wins or is successful in a situation, that means you lose; not considering the possibility of all parties winning (in some way or another).
in a given situation. Individuals with an abundance mentality are able to celebrate the success of others rather than feel threatened by it.

4.2. Personality

Personality can be defined as consistency in a person’s way of being or, long-term consistency in their particular ways of perceiving, thinking, acting and reacting as a person. It is also organized patterns of thought and feeling and behavior. To some extent, people generally do tend to operate in a similar way day after day, year after year. We’re not talking about specific actions being repeated again and again, like compulsive hand-washing, but about overall patterns, tendencies, inclinations. Someone who has tended to be quiet and reserved up to now will probably still tend to be quiet and reserved tomorrow.

The Big Five theory outlines 5 reportedly personality traits that have been labeled as follows;

- **Extroversion** — the tendency to be outgoing, energetic and sociable
- **Openness** — the tendency to enjoy variety, novelty, challenge and intellectual stimulation
- **Neuroticism** — the tendency to experience unpleasant emotions
- **Agreeableness** — the tendency to be friendly, compassionate and cooperative
- **Conscientiousness** — the tendency to show self-discipline and self-control

Each of these five factors is actually a sort of mega pair of opposites: extroversion vs. introversion, openness vs. closedness, neuroticism vs. emotional stability, agreeableness vs. hostility, conscientiousness vs. spontaneity. It’s as if everything we have to say about personality falls under one of these headings. This is one of the most important findings to come out of decades of research into human personality. So in contrast to the ‘types’ approach, many psychologists now understand personality as how we all vary on these five dimensions. In other words, we are all variations on the same five themes, and these variations define our personality traits.

4.2.1. Temperament

Temperament can be defined as biological inherent behavioral consistencies which are observable and quantifiable even within the first few months of life. Temperament is a large contributor to our personalities. Researcher Wilks (2005)
states, “Research on temperament support personality stability over one’s life course.” Temperament refers to stable individual differences in the quality and intensity of emotional reaction, activity level, attention, and emotional self-regulation. Stable individual differences are generally the basis of temperament. The term temperament is further defined in terms of activity level, rhythmicity, distractibility, approach/withdrawal, adaptability, attention span and persistence, intensity of reaction, threshold of responsiveness, and quality of mood. The concept is also thought of in terms of activity level, soothability, attention span/persistence, fearful distress, irritable distress, and positive affect.

4.2.2. Character

Character can be defined as the combination of mental and ethical traits marking a person. Also, character is said to be made of distinctive qualities built into an individual’s life which determine their response regardless of circumstances. Simply put, our character is what determines how we live our lives. For example, a person with a strong character quality of truthfulness is much more likely to accurately report the facts in a given situation than a person who tends to be characterized by deceptiveness. Or, someone with the character trait of alertness will be more likely to be a better, safer driver than a person who does not recognize potential dangers around him. Finally, another definition of character suggests a complex of mental and ethical traits built into an individual’s life. These character qualities determine a person’s response in any given situation.

4.2.3. Motivation

Motivation is defined as the process that initiates, guides and maintains goal-oriented behaviors. Motivation is what causes us to act, whether it is getting a glass of water to reduce thirst or reading a book to gain knowledge. It is important to note that there are three major components of motivation: activation, persistence and intensity. Activation involves the decision to initiate a behavior. Persistence is the continued effort toward a goal even though obstacles may exist. Finally, intensity can be seen in the concentration and vigor that goes into pursuing a goal. Some suggest differences or types of motivation. Different types of motivation are frequently described as being either extrinsic or intrinsic. Extrinsic motivations are those that arise from outside of the individual and often involve rewards such as social recognition.
4.2.4. Experience

Experience comprises knowledge of or skill of some thing or some event gained through involvement in or exposure to that thing or event. A person with considerable experience in a specific field can gain a reputation as an expert. The word "experience" may refer, somewhat ambiguously, both to mentally unprocessed immediately perceived events as well as to the purported wisdom gained in subsequent reflection on those events or interpretation of them. Generally, some wisdom experience accumulates over a period of time though one can also experience (and gain general wisdom-experience from) a single specific momentary event.

4.2.5. Learning

Learning is often defined as a relatively lasting change in behavior that is the result of experience. Learning became a major focus of study in psychology during the early part of the twentieth century as behaviorism rose to become a major school of thought. Today, learning remains an important concept in numerous areas of psychology, including cognitive, educational, social, and developmental psychology. Most textbook definitions of learning refer to learning as a change in behavior that is due to experience. This is essentially a very basic functional definition of learning in that learning is seen as a function that maps experience onto behavior. In other words, learning is defined as an effect of experience on behavior.

4.3. Introspection

With the term introspection, it can be stressed that we need to go through a paradigm shift or a fundamental change in how we perceive the world and ourselves. There are practices and suggestions, to go through the stages in order to make such a shift happen. As Covey suggests (2004), the more that we are aware of our paradigms and the extent that we have been influenced by our experiences the more that we can be responsible for these paradigms and test them against reality. If we want to make small changes in our life then we should focus on our attitudes and behaviors. But if we want to make major changes, then we need to work on our basic paradigms or simply the way we view ourselves and the world around us.
4.4. Habits of Effective People

Given the concept of paradigm shift, one must prepare for a change in mindset. It helps us to understand that a different perspective exists, a viewpoint that may be different from our own, and asserts that two people can see the same thing and yet differ with each other. Once we are prepared for this, the seven habits of highly effective people can be studied, in a proper order.

**Independence**

The first three habits surround moving from dependence to independence (i.e., self-mastery)

- **Habit 1: Be Proactive** - Take initiative in life by realizing that your decisions (and how they align with life’s principles) are the primary determining factor for effectiveness in your life. Take responsibility for your choices and the consequences that follow.

- **Habit 2: Begin with the End in Mind** - Self-discover and clarify your deeply important character values and life goals. Envision the ideal characteristics for each of your various roles and relationships in life.

- **Habit 3: Put First Things First** - A manager must manage his own person.

**Interdependence**

The next three habits talk about interdependence (e.g. working with others)

- **Habit 4: Think Win-Win** - Genuinely strive for mutually beneficial solutions or agreements in your relationships. Value and respect people by understanding a "win" for all is ultimately a better long-term resolution than if only one person in the situation had got his way.

- **Habit 5: Seek First to Understand, Then to be Understood** - Use empathic listening to be genuinely influenced by a person, which compels them to reciprocate the listening and take an open mind to being influenced by you. This creates an atmosphere of caring, and positive problem solving.

- **Habit 6: Synergize** - Combine the strengths of people through positive teamwork, so as to achieve goals no one person could have done alone.
Continuous Improvements

The final habit is that of continuous improvement in both the personal and interpersonal spheres of influence.

- **Habit 7: Sharpen the Saw** - Balance and renew your resources, energy, and health to create a sustainable, long-term, effective lifestyle.

4.4.1. Proactive

Being proactive is habit #1 from Steve Covey’s *The 7 Habits of Highly Effective People*. Being proactive means taking conscious control over your life, setting goals and working to achieve them. Instead of reacting to events and waiting for opportunities, you go out and create your own events and opportunities. Being proactive means that instead of merely reacting to events as they happen, you consciously engineer your own events.

The problem is that most people think reactively. Reacting to certain events is all well and good, but it becomes a problem when that’s all there is to a person’s life and it is nothing more than instinctively reacting to stimuli. There’s a gap between stimulus and response, and within that gap lies the potential for us to choose our response. Four special human endowments give us this power:

1. **Self-awareness** – the understanding that you do have a choice between stimulus and response. If someone insults you, you can choose not to become angry.
2. **Conscience** – the ability to consult your inner compass to decide what is right for you. You can make decisions based on unchanging principles, regardless of what is socially favored at the moment.
3. **Creative Imagination** – the ability to visualize alternative responses. By using your imagination, you can mentally generate and evaluate different options.
4. **Independent Will** – You have the freedom to choose your own unique response. You aren’t forced to conform to what others expect from you.

It can be argued that on some level, we’re always reacting to events, either external or internal. The difference between proactivity and reactivity can then be viewed in terms of what degree of “mental processing” occurs during the gap between stimulus and response. A proactive person will apply the four human endowments
to choose a response (or to choose no response at all). But even more than that, a proactive person will invest the time to make conscious life choices and most importantly follow through on them.

4.4.2. Establish that the Client is First Before Order Remunerative

A remunerative is simply another term for profit. It is not surprising that some firms have and continue to abuse their clients’ trust for their own financial gain. While not surprising, it still pains me to hear about these practices because it is a black eye for everyone in our industry. As business owners and leaders, both the structure and the corporate culture must align with a firm’s core values. Businesses that have conflicts of interest and their corporate culture takes advantage of their responsibilities by putting their own interest first, then they no longer serve their clients. Overall worth should lay in the value that clients place in businesses and in the advice and resources offered to help them. Then they live more confidently knowing that they don’t have to worry that there may be other ulterior motives.

Businesses should invest a great deal of time and resources developing a firm culture that is dedicated to serving our clients and their families. The very concept of businesses always making the right decisions is entirely unrealistic. Even so, it is possible to make good decisions the vast majority of the time simply by following a four-step process. Simply put, how will making this decision affect:

- **My clients?** Without consumers, no business can thrive. That’s why the very first person who should be considered in any decision is the client. Too many advisors put profits ahead of client experience, and this is a fatal mistake. It can also create an ethical and compliance dilemma if suitability or failure to live up to fiduciary standards becomes an issue. By creating a culture that puts clients first, extraordinary levels of customer satisfaction will drive brand loyalty, repeat business, referrals and ultimately, growth.

- **Employees?** Even if a decision is the right one for you, your clients and profits, you can create a huge problem if you fail to think about how it will affect your employees. Before implementing large changes, gather feedback from your team and make sure you understand what the implications will be on workflow.
• **Profits?** Profit isn’t a dirty word unless it is placed ahead of clients and employees. When the rubber meets the road, very few decisions are wise unless they are profitable. If you’re making a purchase, ensure you know all the costs and can measure the financial impact it will have on your business.

• **My personal career?** If the first three factors align, then you probably need to move forward with your decision feeling confident it’s the right one. Even though it is hard to do, there may be times when doing so requires you to sacrifice your own personal ambitions for the good of others.

In most cases, the benefits and drawbacks of any given decision are not black and white. Often, you will find that more than one decision could be the right one. Even so, by testing every decision to see whether it will have a positive impact on your clients, your employees, profits and yourself, you will be better equipped to make confident decisions that will improve your business.
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