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# Build Habits That Compound Over Time

*Small, consistent actions are the most powerful  
force for lasting personal and professional change.*

By Coach Andre Fredericks · 10BrilliantThings.com

## Introduction

There is a mathematics to personal growth that most people never fully grasp. It is not the mathematics of dramatic leaps, bold resolutions, or transformative moments. It is the mathematics of compounding — the quiet, relentless accumulation of small, consistent actions that individually seem almost too modest to matter, but collectively produce changes that no single dramatic effort could ever achieve.

A person who reads ten pages each day reads approximately twelve books per year. A person who walks for twenty minutes each morning covers more than seventy miles per month. A professional who spends fifteen minutes each day on deliberate skill development invests over ninety hours per year in their own growth. None of these daily actions feels significant in the moment. Together, over time, they constitute a fundamentally different life — a different level of knowledge, health, capability, and confidence — from the person who waited for the right conditions, the right motivation, or the right amount of time.

Habits are the mechanism by which small actions compound. They convert deliberate choices into automatic behaviours, freeing cognitive resources and ensuring consistency regardless of motivation, mood, or circumstance. Research published in 2025 confirms that habit formation follows an exponential curve — most of the measurable benefit arrives not at the beginning,

when effort is highest, but after the habit has crossed a critical threshold of automaticity. This is why so many people abandon habits before they begin to deliver: they expect linear returns on an exponential investment.

This guide walks you through ten practical chapters — from the neuroscience of how habits actually form, through the specific strategies for designing, building, stacking, and sustaining them, to the deeper understanding of how habits shape identity and ultimately determine the trajectory of a life. Each chapter includes practical tools, honest reflection prompts, and immediately applicable frameworks. The compound interest on the habits you build today is already accumulating.

*"You do not rise to the level of your goals. You fall to the level of your systems." — James Clear, Atomic Habits (2018)*

The systems are habits. And the habits begin with the very next action you choose to take.

## Chapter 1 UNDERSTAND HOW HABITS ACTUALLY FORM

A habit is not simply a repeated behaviour. It is a specific type of decision process — one in which the same action is executed automatically in the same context, with minimal conscious deliberation. Understanding how this automaticity develops is the foundation of intelligent habit design.

Neuroscience research published in *Trends in Cognitive Sciences* in 2025 describes habits as the product of two competing brain systems: a stimulus-response system, which encourages the efficient repetition of well-practised actions when familiar cues are present, and a goal-directed system, which governs flexible, deliberate behaviour based on intended outcomes. A habit forms when the stimulus-response system begins to dominate — when the cue triggers the behaviour automatically, without requiring conscious decision-making.

This transition from deliberate to automatic is not immediate. Research using machine learning to analyse over 12 million gym visits and 40 million hospital handwashing observations found that the rate of habit formation varies significantly by domain — developing a handwashing habit takes weeks, while developing a gym habit takes months. The widely cited '21-day rule' for habit formation is not supported by evidence. A 2024 systematic review and meta-analysis published in *Healthcare* confirmed that habit formation timelines are highly variable, influenced by the complexity of the behaviour, the consistency of the context, and the individual's prior habits and neurological patterns.

What the research does consistently confirm is the role of cue-behaviour repetition. Each time a cue triggers the target behaviour and the behaviour is rewarded — however modestly — the neural pathway connecting cue to behaviour is strengthened. Over time, the pathway becomes increasingly automatic. The practical implication is straightforward: the primary driver of habit

formation is consistent repetition in a consistent context, not motivation, not willpower, and not a perfect streak of unbroken performance.

- **Habits are not built in a set number of days:** They form through consistent cue-behaviour repetition until the response becomes automatic — a process that varies by person and behaviour.
- **Context is the anchor:** The same behaviour practised in the same context strengthens the neural pathway more rapidly than the same behaviour in varying settings.
- **The goal is automaticity:** A fully formed habit requires minimal deliberation. Until it feels effortless, it is still developing — not failing.

◆ **Reflection:** Think of a habit you have successfully established. What made it stick? Was there a consistent cue? A reliable context? What can that experience teach you about the habits you are trying to build now?

## Chapter 2 UNDERSTAND THE COMPOUNDING NATURE OF SMALL ACTIONS

The most important insight in habit science is also the most consistently underestimated: small habits compound. A one-percent improvement each day for a year produces a result 37 times better than the starting point. A one-percent decline each day produces near-total deterioration. These are not motivational statistics — they are mathematical realities with direct and measurable consequences for every area of personal and professional development.

The reason compounding is so difficult to appreciate in the moment is that it is invisible in the short term. Habit formation, as research confirms, follows an exponential rather than a linear curve. In the early phases — the weeks and months during which the habit is being established — the returns are modest and easy to dismiss. The person who reads ten pages per day does not feel significantly more knowledgeable after one week. After one year, the accumulation is undeniable. After a decade, the compound effect of that single daily habit has produced a qualitatively different intellectual life.

This is what James Clear calls the 'Plateau of Latent Potential' — the period during which consistent effort is producing real structural change beneath the surface, even though visible results have not yet appeared. Most people abandon habits during this plateau, concluding that their effort is not working. In fact, the work is progressing exactly as the science predicts. The breakthrough is coming — but only for those who persist through the unremarkable early phase.

Understanding compounding reframes the way you evaluate daily habits. The question ceases to be 'Is this making a difference today?' and becomes 'Is this the kind of action that, practised consistently, will compound into the outcome I want?' That is an entirely different, and far more powerful, question.

- **The 1% principle:** A 1% daily improvement compounds to 37× improvement in one year. A 1% daily decline compounds to near-zero. The direction of your habits matters enormously.
- **Expect the plateau:** Visible results lag behind real progress. The habits that feel futile in weeks two and three are doing the work. Persist through the plateau.
- **Focus on trajectory, not position:** The most important question about your habits is not where you are today but which direction your daily actions are moving you.

*The greatest threat to your habits is not failure. It is the appearance of futility — the early weeks when nothing seems to be changing. What is changing is below the surface. The compound effect is already at work.*

◆ **Reflection:** Is there a habit you abandoned during the plateau — a period where you were doing the right things but not yet seeing results? What would have been different if you had understood the compounding curve when you started?

### Chapter 3 DESIGN THE HABIT LOOP

Habits are not isolated behaviours. They are structured loops — sequences of cue, routine, and reward that the brain learns to execute automatically. Understanding the architecture of this loop is essential to designing habits that form quickly, hold reliably, and compound powerfully.

The four-component model developed by James Clear and validated by contemporary neuroscience identifies the habit loop as consisting of: a cue (the trigger that initiates the behaviour), a craving (the motivational force that drives action toward the anticipated reward), a routine (the behaviour itself), and a reward (the outcome that satisfies the craving and reinforces the loop). Research by Georgetown University's neuroscience team published in 2025 confirmed that the anticipatory dopamine release triggered by environmental cues continues to drive behaviour even when the reward itself diminishes — which explains why well-formed habits persist even when the immediate pleasure they once provided has reduced.

Designing a habit loop means intentionally engineering each component rather than leaving them to chance. It means choosing a reliable, specific cue that will consistently trigger the behaviour. It means identifying a craving — a genuine motivation that makes the action feel worthwhile. It means making the routine as frictionless as possible. And it means building in a reward that is immediate enough to reinforce the loop before the motivational connection between action and outcome fades.

Most failed habits are failed habit loops — behaviours attempted without a reliable cue, a genuine craving, a designed routine, or a satisfying reward. When a habit breaks down, the first diagnostic question is: which component of the loop is missing or weak?

- **Cue:** The specific, consistent trigger that initiates the habit. Location, time of day, preceding behaviour, emotional state, or other person.
- **Craving:** The genuine motivation — the outcome you actually want. Not 'I should exercise' but 'I want to feel energised and clear-headed.'
- **Routine:** The behaviour itself — designed to be as simple and frictionless as possible, especially in the early formation phase.
- **Reward:** The immediate positive consequence that reinforces the loop. Make it satisfying, specific, and as close to the behaviour as possible.

◆ **Reflection:** For a habit you are trying to build, map the four components of the loop explicitly: What is the cue? What is the craving? What is the routine? What is the reward? Which component is weakest — and how would you strengthen it?

## Chapter 4 START SMALLER THAN YOU THINK YOU SHOULD

The most common design error in habit formation is starting too large. Fuelled by initial enthusiasm, people set ambitious starting points — one hour of exercise per day, thirty minutes of meditation, two hours of deep reading — that require significant effort, time, and willpower from day one. These ambitious starting points feel motivating on day one and overwhelming by day five.

Research on minimal viable habits — what Stanford behaviour scientist BJ Fogg calls 'Tiny Habits' — consistently finds that beginning with a version of the target behaviour so small it is almost impossible to fail is one of the most reliable predictors of long-term habit success. A 2025 review published in the *World Journal of Advanced Research and Reviews* confirms that starting small significantly improves both the initiation and the sustainability of new behaviours, primarily by reducing the psychological resistance that accompanies ambitious change.

The logic is neurological as well as psychological. Each successful execution of a habit — however small — strengthens the neural pathway and produces the dopamine signal that reinforces the loop. Ten push-ups completed every day for a month produces more habit strength than one hundred push-ups attempted on three occasions. The brain does not care about the quantity. It cares about the repetition.

Starting small also has an important identity effect. Every time you execute even the smallest version of your target habit, you cast a vote for the identity of a person who does that thing. James Clear calls this 'casting votes' — each small action is evidence about who you are becoming, and that evidence accumulates into a self-conception that makes the behaviour feel natural rather than forced.

- **The two-minute rule:** Any habit can be started as a two-minute version of itself. A reading habit starts with opening the book. A writing habit starts with one sentence. Begin there.

- **Scale after establishing:** Once the habit is automatic at the minimal level, scaling up is straightforward. The hard part is automaticity, not quantity.
- **Protect perfect execution over perfect performance:** A five-minute run completed every day outperforms a fifty-minute run attempted twice a week for habit formation purposes.

◆ **Reflection:** For your most important current habit goal, what is the smallest possible version of that habit that you could execute every single day without exception? Start there — not as a permanent ceiling, but as the foundation.

## Chapter 5 USE HABIT STACKING TO BUILD MOMENTUM

One of the most powerful and practically accessible strategies for habit formation is habit stacking — the practice of attaching a new habit to an existing, well-established one. Rather than trying to find a new time and context for each new behaviour, habit stacking uses the cue-reward infrastructure of an existing habit as the launchpad for a new one.

Research from the British Psychological Society found that professionals who used habit stacking reported 64% higher success rates than those who attempted to establish standalone habits. The mechanism is straightforward: existing habits provide reliable, automatic cues. By inserting a new behaviour immediately before or after an established routine, you inherit the cue-strength of the existing habit rather than having to build it from scratch.

The formula for habit stacking is simple: 'After I [CURRENT HABIT], I will [NEW HABIT].' After I pour my morning coffee, I will write in my journal. After I sit down at my desk, I will review my three priorities for the day. After I close my laptop at the end of work, I will spend five minutes planning tomorrow. Each of these connections leverages an existing neural pathway to trigger a new behaviour, dramatically reducing the activation energy required.

Habit stacking is also a powerful tool for building habit sequences — linked chains of behaviours that execute in succession, each one serving as the cue for the next. Elite performers in sport, business, and creative fields consistently describe their highest-performance routines as sequences: a series of linked habits that, once initiated, flow automatically to their conclusion.

- **The stacking formula:** 'After I [CURRENT HABIT], I will [NEW HABIT].' Keep it specific, sequential, and immediate.
- **Choose the right anchor:** Stack new habits onto existing ones that are highly reliable — daily non-negotiables that happen regardless of mood or motivation.
- **Build sequences:** Over time, habit stacks can grow into extended morning, workday, or evening sequences — powerful, self-reinforcing chains of productive behaviour.
- **Test and adjust:** If a stack does not take hold within two weeks, the anchor habit may not be reliable enough, or the new behaviour may need to be simpler.

◆ **Reflection:** Identify three existing habits in your daily life that are completely reliable — things you do every day without exception. What new habit could you stack onto each one? Write the formula explicitly.

## Chapter 6 DESIGN YOUR ENVIRONMENT TO MAKE HABITS EASY

Habits are profoundly contextual. The environment you inhabit is not a neutral backdrop to your behaviour — it is an active, continuous influence on it. Research by behavioural scientist Wendy Wood, whose work has tracked billions of habit observations, confirms that habits form faster, hold more reliably, and break down less frequently when the environment is deliberately designed to support them.

Environmental design for habit formation operates on two principles: making desired behaviours as easy as possible, and making undesired behaviours as difficult as possible. Every additional step between you and a desired behaviour reduces the probability that the behaviour will occur. Every additional step between you and an undesired behaviour increases your resistance to it. This is not a psychological trick — it is a structural acknowledgment that activation energy, not just motivation, determines behaviour.

The practical applications are straightforward but surprisingly impactful. If you want to read before sleeping, place the book on your pillow before you leave your bedroom in the morning. If you want to exercise in the morning, lay out your workout clothes the night before. If you want to eat more nutritiously, make healthy food the most visible and most accessible option in your kitchen. Each of these environmental adjustments reduces the friction of the desired behaviour and increases the friction of its alternative.

Environment design also includes the social environment. Research across multiple domains confirms that the people you spend time with are among the most powerful environmental influences on your behaviour. Habits that are normal in your social group are dramatically easier to establish and maintain than those that are unusual. Designing your social environment — deliberately seeking out people who model the habits you want to build — is one of the highest-return investments in your habit architecture.

- **Reduce friction:** For every habit you want to establish, ask: what is the single environmental change that would make this behaviour most effortless?
- **Increase friction:** For every habit you want to break, ask: what environmental change would make this behaviour most difficult to initiate?
- **Design for the moment of decision:** The most powerful environmental changes are those that make the desired behaviour the default — the path of least resistance.
- **Choose your social environment:** Spend time with people who already practise the habits you are trying to build. Their normalcy becomes your context.

◆ **Reflection:** Choose one habit you are currently struggling to establish. What environmental change — physical, digital, or social — would most reduce the friction of that habit? Implement it today.

## Chapter 7 TRACK PROGRESS TO BUILD MOMENTUM

Habit tracking — the practice of systematically recording each execution of a target behaviour — is one of the most evidence-backed tools in behaviour change research. Research consistently finds that people who track their habits are significantly more likely to maintain them long-term, for reasons that are both psychological and neurological.

The psychological mechanism is twofold. First, tracking makes progress visible. In the early, unremarkable weeks of habit formation — the plateau of latent potential — a tracking system provides concrete evidence that progress is occurring even when the results are not yet visible. Second, tracking creates a streak — and research from behavioural economics finds that people are willing to invest substantially more effort to maintain an unbroken streak than to achieve the same behaviour without one. The visual chain of consecutive days becomes a motivational asset in its own right.

A 2025 study found that individuals using simple binary tracking — a daily yes/no record of whether the habit was executed — maintained habits 27% longer than those relying on more complex measurement systems during the formation phase. Simplicity in tracking is not a limitation; it is a design feature. The goal of tracking during habit formation is not to generate rich data — it is to maintain the consistency that makes the habit permanent.

Tracking also creates an important feedback loop. When you miss a habit, the gap in your tracker is not a cause for guilt — it is a data point. What was different about that day? What obstacle appeared? What environmental, emotional, or scheduling factor made the habit harder to execute? This information, used constructively, enables progressive refinement of your habit design rather than recurring failure.

- **Keep tracking simple:** A physical habit tracker, a simple spreadsheet, or a habit app with binary yes/no recording is more effective than complex metrics during formation.
- **The 'never miss twice' rule:** Missing one day is an accident. Missing two days is the beginning of a new pattern. When you miss, recommit immediately and specifically.
- **Review weekly:** A brief weekly review of your habit tracker reveals patterns — which habits are holding, which are fragile, and what adjustments would help.
- **Celebrate consistency:** Each week of consistent execution deserves acknowledgment. Progress recognition reinforces the identity and the motivation to continue.

◆ **Reflection:** How are you currently tracking your most important habits? If you are not tracking at all, what is the simplest possible system you could implement this week?

## Chapter 8 CONNECT HABITS TO IDENTITY

Of all the strategies available for building habits that compound over time, the most powerful and the most underutilised is identity alignment — the practice of framing your habits not as things you are trying to do, but as expressions of who you are becoming.

Research published in the *Journal of Personality and Social Psychology* in 2024 confirmed that people who frame their habits in terms of identity — 'I am a person who reads daily' rather than 'I am trying to read more' — demonstrate significantly stronger habit formation and longer-term maintenance. The mechanism is straightforward: identity is one of the most powerful motivators available to human beings. Acting inconsistently with a stated identity creates cognitive dissonance that the brain is strongly motivated to resolve — by either changing the behaviour or revising the identity. When you claim an identity that your habit expresses, the habit becomes self-reinforcing.

James Clear's model of identity-based habits describes this as a two-way street: every time you execute a habit, you cast a vote for a particular identity. Every book read is a vote for 'I am a reader.' Every workout completed is a vote for 'I am someone who values their physical health.' Every commitment honoured is a vote for 'I am a person of integrity.' These votes accumulate — not immediately into dramatic transformation, but gradually into a self-concept that makes the relevant behaviours feel natural, aligned, and almost non-optional.

Within the 10BrilliantThings™ framework, this connects directly to the Purposeful pillar of the Autonomy model. Habits aligned with your purpose and values are not just more enjoyable — they are more durable. They carry the weight of meaning, which sustains them through the inevitable disruptions that defeat habits built purely on motivation.

- **Reframe the habit:** For each important habit, write an identity statement: 'I am a person who...' and let the habit become an expression of that identity.
- **Vote with each action:** Every single execution of your habit is a vote for the person you are becoming. No vote is too small to count.
- **Align with values:** Habits that express your core values are more resilient than habits built on external expectations or transient motivation.
- **Acknowledge the becoming:** The goal is not perfection — it is the gradual construction of an identity that makes the desired behaviour feel natural and self-consistent.

◆ **Reflection:** For your three most important habit goals, write an identity statement for each: 'I am a person who...' How does holding that identity change how you think about the daily habit that expresses it?

## Chapter 9 BUILD ACCOUNTABILITY INTO YOUR HABIT ARCHITECTURE

Habits built in isolation are structurally more fragile than habits built within a social architecture of accountability. A 2025 meta-analysis of 42 studies found that individuals with structured accountability systems were 2.8 times more likely to maintain new habits than those without. The social dimension of habit formation is not an optional enhancement — it is one of the most powerful structural supports available.

The reasons are both neurological and social. Human beings are deeply social creatures whose behaviour is profoundly influenced by the norms, expectations, and observations of people they respect. A 2025 study published in the *Journal of Organizational Behavior* found that team members were 3.4 times more likely to adopt new habits when their leaders visibly practised those habits — a finding the researchers called the 'leadership contagion effect'. The social dimension of habit is not about pressure — it is about normalisation and shared identity.

Accountability takes many forms, each with different strengths. An accountability partner provides regular, relational check-ins that combine encouragement with honest feedback. A community of people pursuing similar habits provides both social proof (these habits are normal and achievable) and shared momentum. A coach provides structured support, external perspective, and accountability to a defined developmental framework. Public commitment — sharing your habit goals with people whose opinion matters to you — raises the psychological cost of abandonment and increases the motivation to follow through.

The most important principle is that accountability must be specific and structured to be effective. Vague commitments to 'keep each other posted' produce vague results. A weekly 15-minute check-in with a specific accountability partner — where you report on last week's commitments and set this week's — is an entirely different and far more effective structural support.

- **Choose an accountability partner:** Someone who will ask honestly, celebrate genuinely, and hold the standard without judgment when you fall short.
- **Make commitments specific:** 'I will exercise three times this week' is a commitment. 'I will try to exercise more' is a wish.
- **Join a community:** A group of people who already practise the habits you are building provides both social proof and ongoing motivation.
- **Use coaching:** Structured coaching accelerates habit formation by providing external perspective, frameworks, and consistent accountability to your own stated intentions.

◆ **Reflection:** Who in your life could serve as an accountability partner for your most important current habit? What would a specific, structured accountability arrangement look like — and will you initiate it this week?

## Chapter 10 SUSTAIN HABITS THROUGH DISRUPTION AND CHANGE

The most significant challenge to habit sustainability is not the early formation phase — it is the inevitable disruptions that arrive once a habit is established. Travel, illness, changes in work routine, emotional upheaval, relationship transitions, and the gradual evolution of life circumstances will all, at various points, interrupt even your most reliable habits. How you respond to these disruptions determines whether your habits are permanently fragile or robustly resilient.

Research on habit resilience consistently identifies two predictors of recovery after disruption: how quickly the habit is re-initiated after a break, and how the person interprets the interruption. People who view a missed habit as a temporary disruption — an external event that interrupted an established pattern — recover and continue significantly more readily than those who interpret it as evidence of personal failure or the collapse of the habit itself. Self-compassion, as noted throughout this series, is not weakness. It is the psychological mechanism that allows rapid recovery without the spiral of guilt that makes re-engagement harder.

Long-term habit sustainability also requires periodic review and recalibration. Habits that served you in one life phase may need to be modified, upgraded, or replaced as circumstances and priorities evolve. A monthly habit review — asking honestly which habits are serving your current goals and values, which need to be adjusted, and which have outlived their purpose — keeps your habit system alive and aligned rather than static and eventually obsolete.

The ultimate goal is not the perfect habit streak. It is a life in which the actions most important to your growth, health, relationships, and purpose have become so automatic that they require minimal daily decision-making. A life where your habits, accumulated and compounded over years, have built capabilities, relationships, and a character that could not have been achieved any other way.

- **Never miss twice:** One missed day is weather. Two missed days is climate. Recommit the moment disruption passes — not next Monday.
- **Interpret disruption as neutral:** A week of travel is an external event. It does not erase your habit. Return to it exactly as it was — without ceremony, without drama.
- **Build flexible versions:** For habits that are vulnerable to disruption, design a minimal travel or emergency version that can be executed even in non-ideal conditions.
- **Review and recalibrate monthly:** Once a month, review your habits honestly. Which are serving you? Which need to evolve? Which are you maintaining out of inertia rather than intention?

◆ **Reflection:** Think of a habit that has survived a significant disruption in your life. What made it resilient? What can that experience teach you about the habits you are trying to sustain through the inevitable changes ahead?

# Conclusion

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The life you are living five years from now will be built primarily from the habits you establish in the next few months. Not from the dramatic decisions, the bold resolutions, or the exceptional moments — though all of these have their place. Primarily from the small, consistent actions that you choose, design, and sustain until they become automatic expressions of who you are.

The ten chapters in this guide have mapped the full architecture of habit formation: from the neuroscience of how habits actually develop, through the compounding mathematics of small actions, the design of the habit loop, the power of starting small, habit stacking, environmental design, progress tracking, identity alignment, social accountability, and the long-term resilience that makes habits truly permanent.

Begin with one habit. Not ten. One. Design it carefully — with a reliable cue, a genuine craving, a frictionless routine, and an immediate reward. Start with the smallest possible version. Stack it onto something that already happens automatically. Track it simply. Connect it to an identity you are building. Find one person to hold you to it. And when disruption comes — as it will — return to it the very next day without guilt or ceremony.

*"You're not stuck. You're simply under-structured." — Coach Andre Fredericks*

The structure of a compounding life is built one small, consistent action at a time. The interest on the habits you begin today is already accumulating. It will not be visible tomorrow. It will not be dramatic next month. But in one year, in five years, in a decade — the compound effect of what you choose to do consistently, beginning right now, will have built something that no single dramatic effort could ever have produced.

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