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**DECISION-MAKING: PERSONAL (INDIVIDUAL) STYLES AND THEIR CONSEQUENCES**

This article deals with personal decision making, the styles of decision making and decision making process. The study reveals how all the styles can be combined and used in decision making process. In this article is an assessment of the factors that influences personal decision making. Tabl. 3, ref. 11.

Key words: information, decision maker, alternatives, options, decision styles, intuition, conceptual, analytical, directive, behavioral, emotion.

**Problem statement in a general view and its actuality.** One characteristics that has always existed is decision making. Every individual has to learn how to make better decision. Every day we are faced with the challenge of making decision. For example, right from when we wake up, we decide on what to eat, what to wear, where to go, what time to perform a particular task etc. Nowadays countries are making decision hoping it will be for the betterment of the country.

As simple as decision making could seem, it tend to be more difficult to make important decision. Decision made by individuals, companies and organization has either made them grow or destroyed them. Decision making involves having to choose from several options and this can be difficult as all options may seem enticing. Making personal decision may seem easy when it has to do with easy task or basic things like what to eat, what to wear etc. But it could be difficult when it has to do with a long term achievement, life issues or trivial matters. Decision such as choosing between your creativity and academic achievement can be difficult to decide upon, choosing the country to live or study can be also difficult to decide on when you have alternatives with similar characteristics. Proper attention is required when making personal decision on issues. Some individuals lack the ability of making the right decision when it has to do with difficult situation. It is important to know the how, style and process involved in making personal decision either for simple or trivial situation. The decision we make shape our day, business and organization.

Based on research about 84% of people pay less attention to what styles or do not know of the styles of decision making and this has caused them to make terrible decision that produced bad result which of cause did not solve the problem and had the tendency of destroying their day, business and life. 12% of the people who are aware of decision making styles do not know how to appropriately use it or how to combine more than one style to make a decision. Only 4% know the styles and make use of it to make better decision. Having known this fact, The questions are- what are these styles?, how can a better decision be made? How can these styles be combined?. The problem is some people do not know what styles of decision making exist and how they can effectively make use of them.

Decision made should be capable of satisfying the set goal. Decisions are made based on set criteria by the decision maker. Making the right decision amidst several options can be very challenging. Sometimes our comfort and partial perspectives interfere with our decision making process which affect the end result. Decision making involves critical thinking and problem solving. Some decisions are made quickly while some takes a while for proper deliberation and comparing with other options. Some decision are made out of intuition (knowing something based on feeling) and some are made from adequate reasoning (the use of adequate information and facts). The result we get at the end of a set goal, depend on what

decision we make. We decide what element to use in achieving our product which produces a result.

Understanding the problem or goal meant to be achieved is important before making a final decision. Unlike the group decision making, an individual have full control of the situation on what choice to make and what satisfaction is gotten from the result. Individuals have the tendency to think before performing, which makes the individual more responsible for the final result. This article provides a better understanding of how personal decisions should be handled.

**Goal of the article.** The goal of this article is to provide different styles that can be used in decision making, providing their pros and cons and develop a way of combining all the styles. This article is to explain the process of making proper personal decision, what should be considered by individuals and what factors affect our final decision.

**Main findings.** Decision making - is the process of making a specified choice among other alternatives based on the belief and preference of the decision maker. Simply an act of choosing between two or more options. Every decision made produces a final result. It begins when we need to do something Therefore decision making is a reasoning process which can be rational or irrational. Decision making can be done individual, group, cooperate organizations etc. Analysis of the goal of the system is a vital process in decision making. Emotion, values and comfort are essential part in decision making. Most time, a person makes decision based on how he feels (emotion) and if it is comfortable for the system. Final decisions are sometimes influenced by our environment, finance, family, friends and life experience. Decision making is a daily activity for every human, either individually or collectively. Effective and successful decision making brings satisfaction to the individual. Decision making reduces uncertainty and doubt about alternatives to allow a reasonable choice to be made from among them.

It is not just necessary to make a decision but making the right and good decision is more important. A good decision has defined purpose. A good decision has value that can solve the arisen problem. And a good decision is reliable. It is made not just on fact but adequate information that can help in achieving a result. Decision can be made based on:

- instinctive feeling: This does not depend on resources or reasoning, this choice is made by personal feeling or knowing (Intuition). Past experience play a role in this as the decision maker seem to relate the situation to a past experience;
- rational thinking: In this, a decision is based on information. The decision maker think things through; seek for various option before making a final decision;
- emotion: This takes into consideration what is felt, the emotion involved by the decision maker. It also takes into consideration the feedback from people.

Decision making is a skill to be learned by individuals, both interested in working with a team or alone. It is important to learn the process of decision making as it helps to be less dependent on others.

There are some advantages associated with personal decision making:

1. Ability to make prompt decision. Fast decision and solution can be made to some situations without having to wait for approval from someone. .
2. It helps an individual become responsible. Such individual is held responsible for every action and decision made making them more efficient.
3. It saves time. A lot of time is saved as there will not be a lot of argument with people or deliberation on opinion for and with others.
4. Having total control over a situation. With personal decision, the individual does not have to wait for someone or people before making the final decision. There is a total control over what is wanted or needed and how the final product should look like.

Based on research [2], decision making in adolescent involves taking lot of risk compared to a decision made by an adult. The frontal cortex (the part of the brain that control reasoning) of the brain of an adolescent is said to get developed and mature into adulthood later. Therefore, adolescent are not good at controlling their emotion when they have to make a decision, they tend not to weigh and consider the consequences of the decision they are about to make. For adults, this part of the brain is fully developed, therefore they tend to weigh different options and their consequences, and they are able to control the amount of risk in their decision. Adult are mostly faced with high risk decision making but they have a high tendency of controlling this and properly weighing their options.

Also research shows [3], a part of the human brain known as *striatum* is involved in decision making. The striatum is a part of the brain for voluntary movement. The striatum is divided into Ventral region, dorsomedial and dorsolateral region. All the parts have specific functions. The vental region is mainly for motivation and meditation, while dorsomedial and dorsolateral region is for response to a decision made and this include action taken by the decision maker.

Decision making process is an act or process of making or choosing an option or choice by recognizing a goal, gathering information and analyzing other possible options or choices. Sometimes decision making process can be short, taking a couple of hours or a day, while sometimes, it could drag on for weeks or even months. The decision making process depend on how much of information is available to the individual. The best alternative to an individual does not necessarily mean the best result. Sometimes the process is needed to be repeated as many times as possible until the product that brings satisfaction is achieved. Hence a logical order that helps in analyzing the procedure involved before making a decision. Making use of this process helps in reducing the likelihood of doubt and uncertainty and also helps in doing away with alternatives that are not needed. Understanding the decision making process guides an individual in improving the possibilities of a positive result. Decision making (personal decision making) process has 7 basic steps.

1. *Identify the problem or goal.* For every decision made there is a problem trying to be solved. This is the first step required in making decision. Identifying that there is a problem and a decision is required to be made. It is important to clearly state what the problem is. It has to be specific. It is important to clearly understand the goal or stated problem. Decision making begins when an individual identifies the problem. The better-defined your problem is, the easier it will be to solve it.

2. *Seek information.* Getting the right information for achieving your goal is very important. Some information can be gotten by adequate thinking, people, books, from the internet etc. It is important to get information that is relevant to the problem. Get necessary information on the elements involved in achieving the goal, get information on who will be involved in achieving the goal (if necessary).

3. *Identify available alternative or options.* After having a well-defined problem and enough information, alternatives should be generated. Listing all possible alternatives that can help in achieving your goal. This is important as a decision will be made from the selected choices. Alternatives are gotten from the information gathered. Brainstorming is an effective tool in generating alternatives/options. Been creative and positive is also important when considering alternatives. In generating alternatives is it necessary to ask "How" each alternative can solve the problem and how can it be fulfilled.

4. *Analyze available alternative.* In this, you need to go through each alternative. Stating the advantage and disadvantage of each and prioritizing them according to your need. In this process, you begin to see alternatives with higher possibility of creating the result. Evaluate which alternative will achieve the set goal or resolve the

problem. Access each alternative to know the consequence of each and how it can be handled. Also it is important to think of the long term benefit.

5. *Select a preferred choice/alternative.* Once the alternatives are analyzed, it is best to make a choice or decide on what alternative is best to achieve your goal. Sometimes selecting a preferred alternative can be influenced by the environment, our comfort and knowing the advantage and disadvantages of the selected alternative.

6. *Implement/Act on your decision.* After picking the alternative that is best for the desired goal, it is important to act on it. Get everything needed and start working on the alternative. Make a plan to implement your decision. Monitor every action and result achieved in every stage.

7. *Evaluate your decision.* In this process; view the result of the selected alternative to check if it satisfies the need or goal. Be ready to make another choice if the selected alternative does not give the desired result. This might require gathering more information and reviewing more alternatives.

It is sometimes necessary to have a backup plan. A back up plan is necessary when the final decision does not work out. The backup plan is immediately analyzed and if suitable, action is immediately taken to implement it.

The table below shows the various steps involved in decision making and their characteristics. This shows what is involved in every given step.

Table 1

**Characteristics of each steps involved in decision making**

Steps of decision making		Identify the problem	Seek information	Identify available alternatives	Analyze available alternatives	Select preferred choice	Implement your decision	Evaluate your decision	
1	2	3	4	5	6	7	8	9	
Characteristics	A			Creativity		Emotions	Quick decision		
	B			Cost analysis		Feedback		Feedback	
	C			Management of large data/resources					
	D	Data gathering							
	E	Problem identification							
	F	Goal defining							

There are several styles of decision making used by individuals: Directive style, Analytic style, Conceptual style and behavioral style. Decision making styles are chosen according to individual personality, set goal or the problem at hand, environment etc. Using the appropriate styles for the situation helps in achieving the goal effectively and efficiently. A specific style is not recommended for a particular situation. Styles are picked according to individual comfort and feeling. But it is important to get the appropriate information before deciding on what style to be used in achieving the goal.

1. *Directive style* of decision making, involves making quick and fast decisions. This style of decision making relies on individual knowledge and experience. This style of decision making mostly does not require or accept opinion from other individual. However this style of decision making can be the fast and efficient. It avoids procrastination. Decisions are made quickly and fast which avoid making at a later time. Some decisions are required to be made as quick as possible, directive style is

helpful in such situation. This decision could be short term as the individual does not put in effort to get adequate information before making the final decision. There are possibilities of making irrational decision based on the urgency of the situation without thinking it through and seeking for other alternatives.

Example of this style of decision is someone who wants a phone, and immediately goes ahead to buy a Samsung Galaxy S7 because he once used Samsung E5 and loved the function of Samsung E5, without finding out if Galaxy S7 has same or better function which will satisfy his need. He made a decision based on his knowledge of a Samsung phone.

2. *Analytic/Informative style* of decision making involves analyzing the situation and seeking for information. The individual does not just rely on preceding knowledge and experience but rather analyze the situation to have a better understanding of the goal or problem, observe, consider other alternatives and gather adequate information before making the final decision. Individuals who make use of this style have the ability of working with large amount of data/information and making rational decision. However this style can be slow and time taking, as the individual require enough time to gather and study adequate information.

An example of this is an individual who want to want to buy a piece of land and have several alternatives to pick from. Such person make the research on what kind of land, how comfortable is the environment, get to know the price to be sure it is not above his expected range and find out how comfortable the land will be for the set purpose. After making the research on all the piece of land, then the decision is made on that, which best suites the need or purpose.

3. *Conceptual style* of decision making looks for many alternative and take into consideration the long term result and benefits. This style requires creativity and brainstorming. They take into consideration the potential of each alternative before taking the final decision. No idea is limited in this style of decision making.

An example of this style is someone who has a contract of building an amusement park. The individual has to be creative and consider a lot of options and games. The long term result is put into consideration, which is how satisfied and happy people will be when they visit the park. The customer want can also be put into consideration as the individual can make a survey of what people want when they visit a park. This will help in having a clearer vision of what the result should look like and what kind of creativity is needed. He also put in consideration how useful it should be after some years, so put into consideration the long term benefit.

4. *Behavioral/theoretical style* of decision making is made on what feels right. Individuals who make use of this style consider the opinion of others and good at working with people. They accept decision of others as alternatives. How the final decision is accepted by people is important in this style. Individuals who use this always want to be accepted by people. This involves brainstorming by different individuals. However this sometimes can cause confusion in making the final decision as everyone opinion is very important to the decision maker.

An example of this style is a team leader working with his subordinate on how to efficiently improve the provision of water supply in an area. And such team leader does not dwell on his knowledge or information alone but rather have a meeting with his staff and take their opinion into consideration. He is kin on a joint progress of the project.

Based on the study of the 4 styles of decision making, it is possible for an individual to use more than one style. Depending on the situation, styles can be switched or more than one style can be implemented in achieving a goal. It is important to analyze and understand the situation before deciding what style to be

used. However understanding the best style that suite the situation is important, because it determine the result that will be obtained.

However, it is possible to combine 4 styles to make a decision. When a decision is about to be made, the problem or goal should be well understood. The decision maker takes into consideration all necessary information regarding the situation before deciding on what styles to use. There are some situations in which one or two styles might not be enough to solve a problem or achieve a goal. In this situation all the styles can be combined in achieving the goal.

Once the goal or problem is well understood, the decision maker seeks for alternatives putting into consideration the long term benefit (Conceptual style), he then analyze each chosen alternatives and gather appropriate information for each alternative (Analytic style). The decision maker then consider which of the alternative will be suitable for the user of the achieved product, how will it be accepted by the user, how will it be implemented considering the available resources (Behavioral style). Afterwards a quick and fast decision can be made based on the knowledge acquired through the research (Directive style). A specific time can be assigned for carrying out each style, this prevent taking so much time. Also assistance can be gotten from people who understand the goal well enough, by assigning each styles to some specific people to work on, before making the final decision. This help in consuming less time and acquiring adequate and enough information.

The process of combining all styles of decision making is a step by step procedure. The conceptual and analytic style of making decision deals with the rational way of thinking, which means it focuses on information, data and not on personal experiences or what is felt (emotion). The Behavioral style of making decision focuses on emotion; it focuses on feeling and tends to consider people's opinion. The Directive style of making decision deals with intuition. It focuses more on personal knowledge, experience and decisions are made without adequate research or justification. The table below shows various characteristics involved in making decision and the corresponding style associated with them.

Table 2

**Characteristics involved in decision making and related to styles**

No	Characteristics	Zones in tabl.1	Related styles of decision making			
			conceptual	analytic	behavioural	directive
1	Creativity	A5	++	+-	--	--
2	Emotions	A7	+-	--	++	+-
3	Quick decision	A8	--	--	--	++
4	Cost analysis	B5	++	+-	--	--
5	Feedback from people	B7, B9	+-	--	++	--
6	Management of large data/Resources	C5-C6	++	++	--	--
7	Data gathering	D4-D7	++	++	++	+-
8	Problem identification	E3-E9	++	++	++	++
9	Goal defining	F3-F9	++	++	++	++

Basing on estimations we can conclude about the relation between steps of decision making and appropriate styles. As one can see in tale 3, conceptual style (deals with rational way of thinking) works better on the first step of decision making - Identify the problem. Three next styles match three next steps.

**Steps of decision making related to styles**

Steps of decision making	Styles of decision making
Identify the problem	Conceptual style (deals with rational way of thinking)
Seek information	Analytic style (deals with rational way of thinking)
Identify available alternatives	Behavioral style (deals with emotional way of thinking)
Analyze available alternatives	Directive style (deals with intuition)
Select preferred choice	
Implement your decision	
Evaluate your decision	

Such combining of all the styles in decision making bring definite advantages:

1. It helps in recognizing and understanding the problem better.
2. It saves time. Less time can be used in making decision, as the decision maker can get people involved to tackle each style.
3. It helps the decision maker to make a better decision. Combining all the styles helps to acquire more and adequate knowledge which help in making a better decision.

There are some factors that influence our decision making. Most times, individual consider these factors before making a final decision. They play role in how the problem is been perceived, what alternatives would be chosen and what final decision to be made.

1. *Information.* The amount of information available determines the personal knowledge on the situation. Having less information can hinder absolute understanding of the situation. Also getting the right information is necessary, as the wrong information can be misleading. All information gotten, either in form of image, graph, text etc. should be properly analyzed before usage. Information should be authentic, adequate, reliable and from a trust worthy source. This help in reducing uncertainty. The availability of high quality, reliable information is a key requirement for the effective realization of the goal.

2. *Psychological factor.* Personal belief, value, faith, likes influences decision making. Some personal decisions are made based on religious and cultural beliefs. Final decisions are influenced by personal values, motivation and how important we believe the situation is. Past experience which could be psychological also influences decision as people tend to take lessons from past experiences and previous knowledge.

3. *Emotion and comfort.* Sometimes it is difficult to make decisions when it has to do with what you care about. Decisions are made based on how we feel and how comfortable the process will be. We tend to make a decision that best fit our comfort zone.

4. *Social factor or Environment.* The environment we find ourselves sometimes affect how we make decision. Family, friends and colleagues can convince an individual into a final decision. Those who surround an individual can determine how the person think and consider an object.

5. *Cost.* If the decision needs money for implementation, the cost is an important factor. Before deciding on the alternative, it is important to count the cost. Most times the money available determines what alternative would be considered.

6. *Time.* The amount of time available also influences decision making. If enough time is available, it gives the individual adequate time to gather adequate information

before finalizing the decision. It also determines what style of decision making process to be used by the individual.

7. *Available resources.* The availability of the resources that will be used in implementing the goal is also a factor that influences decision making. How easy is it to get the needed resources and how well can it to use in achieving the goals- these are questions that we ask ourselves in decision making process before making a final decision.

After putting into consideration the necessary step, the right decision gives a result that match with the goal or that solves the problem. Having the goal in mind helps an individual in making a better choice. We conducted a survey with 192 people to know what they consider as a more important factor, (out of the 7 listed factors) when they need to make a decision. The chart below represents what the conclusion that was made. Based on this survey (Fig. 2), Information – 39.20%, Psychological factor – 19.60%, Emotion and comfort – 8.20%, Social factor or Environment – 9.80%, Cost – 8.20%, Time – 7.20% and available resources – 7.70% From this survey, It can be said that a lot of people consider Information is the most important factor when making a decision. When necessary information is gathered by the decision maker, the process gets easier. The information gotten sometimes determines if it will fit our belief and values, if it can be implemented depending on the environment, How much it will cost , how much time will be needed to implement and what resources will be needed. Acquiring the right and proper information enhances the planning process and implementation. These factors can be applied to all styles of decision making.

**Conclusion.** Decision making is very important in the life of every human. At every moment of life, decisions are been made and that include decision of simple task to trivial issues of life. This article has hence showed similarities in decision making process in an adolescent and an adult, which is the maturity in the part of the brain involved in decision making. Also the process of decision making is a stage that is important as it involves all necessary procedure in achieving the desired product. First understanding the problem or need, without which the product achieved, cannot satisfy the goal. It is necessary to get adequate information, which determines the alternatives before making a choice. Lack of adequate information can hinder the final decision. It is also necessary to put into action whatever choice been made, without which there will be no result. This article also reveals how all the styles can be combined for achieving a goal. All styles are uniquely different but has specific function. Therefore, a particular style cannot be said to be better than the other.

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Рецензент статті  
д.т.н., проф. Медведєва О.М.

Стаття рекомендована до  
публікації 26.09.2016 р.

УДК 005.52:005.334:005.8

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### **НЕ-ФАКТОРЫ КАК ИНФОРМАЦИОННАЯ ОСНОВА ОПРЕДЕЛЕНИЯ ВЕРОЯТНОСТИ, ПРАВДОПОДОБИЯ И ВОЗМОЖНОСТИ ПРИ МЯГКОМ УПРАВЛЕНИИ РИСКАМИ ПРОЕКТА**

Разработаны системные модели пространства проекта, которые описывают его на различных системных уровнях. Проведен анализ лингвистических единиц, использующихся вместо не-факторов при описании пространства проектов. Разработан шаблон для фиксации не-факторов. Построена модель фиксации и использования не-факторов в качестве информационной основы принятия решений при мягком управлении рисками проекта. Модель предполагает фиксацию, фильтрацию, сопоставление не-факторов для дальнейшего нахождения адекватного математического аппарата. Рис. 10, табл. 6, ист. 24.

Ключевые слова: пространство проекта, окружение проекта, среда проекта, риск, мягкое управление рисками проекта, фактор, не-фактор, системная модель, вероятность, правдоподобие, возможность.

JEL O22

**Постановка проблемы в общем виде и ее связь с важными научными или практическими задачами.** Традиционное управление рисками предполагает определение вероятности возникновения неопределенности (некоего события) и оказываемого ею (им) эффекта [1]. Существуют достаточно эффективные инструменты для определения и описания оказываемого эффекта, тогда как оценка вероятности зачастую не так проста, учитывая уникальность каждого проекта, отсутствие данных по вероятностям рисков из предыдущих проектов и т.д. «Надежность и полезность процесса управления рисками увеличивается, если данные собираются аккуратно, этому уделяется необходимое количество времени, и используются необходимые инструменты правильно, чтобы разработать *информационную базу*, основанную на оценочных исходных данных» [1]. Данная цитата наглядно демонстрирует важность построения информационной основы для дальнейшего определения вероятности и других оценок, таких как правдоподобие и возможность, в управлении рисками.