

## SELF-MANAGEMENT AS A STRATEGIC COMPETENCE OF A MANAGER IN A MARKET ECONOMY

Lesław WELYCZKO<sup>1\*</sup>, Olena BURUNOVA<sup>2</sup>

<sup>1</sup>General Tadeusz Kościuszko Military University of Land Forces, Wrocław; leslaw.welyczko@awl.edu.pl,  
ORCID: 0000-0001-6501-820X

<sup>2</sup>Jan Długosz University in Częstochowa; o.burunova@ujd.edu.pl, ORCID: 0000-0003-0502-0644

\* Correspondence author

**Purpose:** The article provides an interdisciplinary narrative review of research on the self-management competences of modern managers—integrating psychological, managerial, and economic-financial perspectives—and explains how these competences shape decision-making, risk management, and organisational outcomes.

**Methodology:** A narrative literature review was conducted on self-management and related constructs, including cognitive processes, self-awareness, emotional intelligence, time management, self-esteem, and mental health. The findings were synthesised into a competence-based framework relevant to managers operating in contemporary organisations.

**Results:** The review indicates that key components of managerial self-management—awareness of cognitive and emotional processes, metacognition, rational self-regulation over time, emotional intelligence, self-esteem, and mental/physical well-being—can be treated as elements of human and psychological capital. These resources influence decision quality, susceptibility to behavioural errors, risk perception and risk-taking, and the stability of organisational economic and financial results (Becker, 1964; Kahneman, Tversky, 1979; Luthans, Broad, 2022).

**Implications and recommendations:** Managers should treat self-management as an investment in their human and psychological capital and use systematic practices that develop self-awareness, emotion regulation, time-oriented self-regulation, and recovery. Organisations seeking sustainable results should implement development programmes and HR solutions that strengthen managerial self-management and well-being (World Health Organization, 2022).

**Originality/value:** The article integrates dispersed findings from psychology, management, and economics/finance into a coherent interpretative framework linking managerial self-management to decision-making and risk management mechanisms (Goldfarb et al., 2012; Cristofaro, 2020).

**Keywords:** self-management; managerial competences; cognitive processes; emotional intelligence; stress management; time management; risk management; human capital.

**Category of the paper:** Research paper/Literature review.

## 1. Introduction

Rapid technological development, including the diffusion of artificial intelligence, increases the cognitive and emotional demands placed on managers. In this context, self-management—understood as the ability to regulate one’s attention, thinking, emotions, energy, and values—becomes a strategic competence underpinning both personal effectiveness and organisational performance (Chopra, 2021).

From a business perspective, the ability to deal with risk is inherent in entrepreneurial and managerial work (Grontkowska, Klepacki, 2002). We argue that risk-related competence is inseparable from self-management, because risk perception and risk-taking depend not only on information and tools, but also on cognitive framing, emotional reactivity, and recovery under pressure (Kahneman, Tversky, 1979; Cristofaro, 2020; Cristofaro et al., 2022). This framing is consistent with the idea of “intellectual entrepreneurship”, in which the manager’s internal resources become a major driver of strategic and economic outcomes (Wyrzykowska, 2012).

In economics and management, competences are interpreted as capital. Human capital theory stresses that skills and knowledge translate into productivity and performance (Becker, 1964). More recent approaches highlight psychological resources as a factor supporting functioning in VUCA environments and buffering the mental-health costs of sustained uncertainty (Luthans, Broad, 2022; Youssef Morgan, 2024). Thus, managerial self-management can be conceptualised as a form of human and psychological capital that affects decision quality, risk management, and organisational results.

## 2. Literature Review

Managers with high cognitive proficiency typically maintain a level of awareness that enables them to function effectively in their surrounding environment. The concept of consciousness is complex and has not yet been fully explained by science. In psychology, consciousness has been described as brain activity that generates mental representations of the world and ongoing thoughts; a key component of this process is attention—the mechanism by which one element of experience is brought to the foreground while other elements remain in the background (Nęcka et al., 2020; Zimbardo, 2010; Zimbardo, Gerrig, 2018). Attention therefore acts as a selective filter that prioritizes information considered relevant to current goals and actions, while inhibiting stimuli that are irrelevant.

These authors also emphasize that consciousness, as a function of the mind, makes it possible to connect current reality with imagination. For example, when hungry, people can mentally represent food using working memory; similarly, managers can simulate the

consequences of their decisions (e.g., investment choices or financial calculations). Awareness can both narrow and broaden the scope of attention; it integrates perception with memory, emotion, and motivation, allowing individuals to construct mental models of the world that can be manipulated in thought (Zimbardo, 2010). In cognitive psychology, consciousness is often conceptualized as the outcome of selective attention—an information-selection system that prevents cognitive overload, integrates ongoing experience with memory, emotion, and motivation, and yields working models of reality (Baars, 1997; Budson et al., 2022; Dehaene, 2014; Marchetti, 2018; Nęcka et al., 2020). Zimbardo (2010) further describes consciousness as a process that isolates one element of experience from others and subjects it to conscious analysis and interpretation.

Managerial behaviour can be viewed as an expression of this awareness: it reflects how limited attention is allocated and which mental models of organizational reality are constructed. From the attention-based view of the firm, Ocasio (1997) argues that organizational behaviour largely reflects which signals—both external and internal—capture decision-makers' attention. Faced with an abundance of stimuli, managers admit only a subset of issues (e.g., problems, people, projects) into focal awareness, which in practice shapes action priorities and resource allocation.

Because consciousness integrates current impressions with memory, emotion, and motivation to form working models of the world (Nęcka et al., 2020; Zimbardo et al., 2010), managerial behaviour in decision-making situations can be interpreted as the enactment of specific “mental models” of the organization, the market, and other actors. Research on managerial cognition indicates that such simplified models—patterns and beliefs about “how business works”—strongly shape strategic choices and performance differences across firms, because they filter information and privilege certain interpretations as “obvious” (Gary, Wood, 2011; Weick, 1995).

Because consciousness integrates emotion as well as cognition, leadership style, responses to stress, and communication with employees depend in part on how managers notice and interpret their own affective states and motivations (Cristofaro, 2020; Cristofaro et al., 2022). In short, the mechanisms of consciousness—attentional selection, mental modelling, and affective integration—shape what information managers notice, how they interpret organizational situations, and which decisions they ultimately make.

Branden (2008) argues that conscious living involves an intentional effort to become aware—so far as possible—of what is relevant to one's actions, goals, and values, and to act in accordance with that knowledge. The level of consciousness therefore influences how individuals perceive (inevitably in a subjective manner) their environment, their roles within it, and the options they consider available. The same holds for modern managers, who must remain aware of the environment and emerging opportunities if they are to pursue organizational goals effectively.

In psychological terms, intelligence is commonly understood as the ability to comprehend situations and generate adequate, purposeful responses, whereas intellect is sometimes associated with the mind (reason) as a general capacity to learn about the world and perform mental operations (Tokarski, 1979). Given the nature of managerial work, managers benefit from proficiency in higher-order cognitive operations such as analysis, synthesis, comparison, abstraction, generalization, classification, and inference. An appropriate state of consciousness supports the effective use of intelligence and the performance of managerial roles and functions.

Contemporary management scholarship echoes Branden's proposition that conscious living involves intentionally directing attention, thought, and action toward one's goals and values. In management research, this idea is developed most explicitly within the concept of self-leadership. Neck and Houghton (2006) define self-leadership as a process through which individuals consciously and intentionally influence themselves to guide their behaviour and motivation at work. This includes, among other strategies, deliberate goal setting, self-observation, self-reward, and corrective self-feedback. Put differently, employees may operate on "autopilot" or actively increase their level of awareness in relation to tasks, goals, and organizational values.

Furtner et al. (2015) show that self-leadership strategies are largely voluntary: they rely on intentional effort rather than solely on automatic self-regulation. Individuals with higher levels of self-leadership are more likely to monitor their thoughts and emotions, confront reality, and modify their behaviours in ways consistent with long-term goals. In this sense, self-leadership can be interpreted as a structured approach to what Branden (2008) describes as the decision to actively "use" one's consciousness rather than to weaken it.

Branden's idea of conscious living also corresponds to the concept of mindful leadership. Reviews of leadership-development interventions based on mindfulness and self-leadership training indicate that leaders who practice mindfulness tend to exhibit greater self-awareness, better emotion regulation, and stronger alignment between declared values and actual behaviour (Tenschert et al., 2025). Mindful leadership assumes the maintenance of intentional, non-judgmental attention to oneself, others, and the organizational situation—translating the aspiration to become aware of what is relevant for action and values into the domain of managerial work.

Related themes appear in the concept of authentic leadership. Eriksen (2009) emphasizes that authentic leaders must first reflectively recognize and articulate their values and beliefs before entering situations characterized by pressure and conflicting expectations. Without such prior work on self-awareness, leaders may become more susceptible to conformity and to adopting dominant views even when these conflict with their personal value system.

A complementary perspective is provided by goal-setting theory, which highlights the causal role of conscious intentions in shaping workplace behaviour. Locke and Latham (2002) argue that behaviour is strongly influenced by consciously adopted goals that are specific and challenging—goals that focus attention, mobilize effort, and support persistence. Subsequent

research further shows that work motivation is shaped by the conscious formulation of measurable, ambitious goals, their acceptance by employees, and systematic monitoring of progress (Gkizani, Galanakis, 2022; Harkin et al., 2016; Locke, Latham, 2002). From this perspective, management by objectives (MBO) can be understood as an organizational extension of these mechanisms: it relies on jointly formulating goals, communicating them, establishing checkpoints, and periodically reviewing outcomes, thereby making focal awareness a central axis of organizational action (Islami et al., 2018).

Taken together, the literature suggests that managers should be able to perform complex mental operations, consciously direct attention, reflect on their own thinking and emotions, and set and monitor goals. An appropriate state of consciousness supports the full use of intelligence, knowledge, skills, and personality resources and, consequently, the effective performance of managerial roles and functions. Managers with well-developed awareness and intelligence, supported by self-management competences, are better prepared to manage organizational resources—including human resources. However, to manage others effectively, managers must first learn to manage themselves.

### 3. Methods

The article adopts a narrative literature review approach. Research on self-management and adjacent constructs (cognitive functioning, self-awareness, emotional intelligence, time-oriented self-regulation, self-esteem, stress, recovery, and mental health at work) was synthesised into an integrative framework of managerial self-management competences.

The review was guided by eight research questions addressing: (1) cognitive abilities and self-awareness; (2) balance across core life domains; (3) imagination and future visualisation; (4) emotional intelligence; (5) emotion and stress regulation; (6) time-oriented self-regulation; (7) self-esteem and values; and (8) mental health principles and routines. To guide the review, the following research questions were formulated:

- RQ1.** How does the literature conceptualise the relationship between cognitive abilities, self-awareness (apperception), and the self-management of one's thoughts, and how are these factors linked to managerial effectiveness and decision-making?
- RQ2.** How does the literature address balance across the physical, intellectual, emotional, and spiritual domains, and what significance is attributed to this balance for the self-management of modern managers?
- RQ3.** What role do imagination and future visualisation play—according to the literature—in developing managerial visions, goal setting, and problem solving?

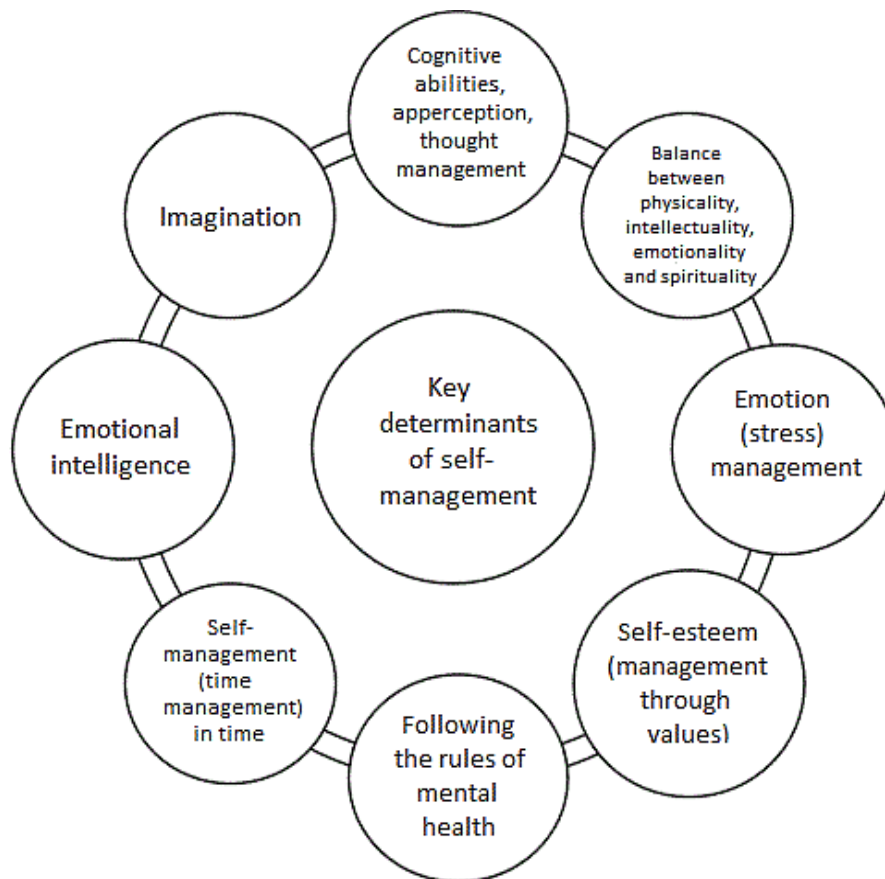
- RQ4.** How is managerial emotional intelligence defined and operationalised in the literature, and which components are considered essential for effectively managing oneself and others?
- RQ5.** What strategies for managing emotions and stress are described in the literature, and how are these strategies associated with relationship quality, leadership, and work effectiveness?
- RQ6.** How does the literature describe the importance of time management (self-management in time) for managerial effectiveness, and which mechanisms and barriers (e.g., procrastination) are most frequently identified?
- RQ7.** What role does self-esteem play in models of managerial self-management, and which factors are identified in the literature as strengthening or weakening self-esteem?
- RQ8.** Which mental health principles and lifestyle practices are discussed in the literature as conditions for sustaining managerial self-management in a dynamically changing organisational environment?

## 4. Results

For the purposes of this review, self-management refers to planning, organising, and controlling one's projects in line with decisions, priorities, and motivations, ensuring purposeful, effective, and timely implementation.

The synthesis suggests eight interrelated competence domains: (1) cognitive abilities, self-awareness, and thought management; (2) balance across physical, intellectual, emotional, and spiritual domains; (3) imagination and future visualisation; (4) emotional intelligence; (5) managing emotions and stress; (6) time-oriented self-regulation; (7) self-esteem and values-based regulation; and (8) compliance with mental health principles and recovery routines.

Cognitive ability supports learning, complex information processing, and problem solving—capabilities central to managerial work under uncertainty. Meta-analytic evidence links cognitive ability to job performance in complex roles (Nye et al., 2022). However, the literature consistently indicates that performance and decision quality also depend on self-awareness: the ability to recognise one's motives, biases, habitual patterns, and impact on others (London et al., 2023; Da Fonseca et al., 2022). This dimension is particularly relevant in risk contexts where judgement is shaped by framing and affect (Kahneman, Tversky, 1979; Cristofaro, 2020).



**Figure 1.** Key factors determining self-management competences.

Source: own study.

A key mechanism that links cognition and self-awareness is metacognition—monitoring and regulating one’s own thinking. Research suggests that metacognitive capacity is associated with more deliberate decision styles and can be strengthened through training, improving decision quality in complex tasks (Basu, Dixit, 2022; Batha, Carroll, 2007; Thagard, 2017). In sum, cognitive ability provides analytical capacity, self-awareness supports calibration and feedback use, and metacognition enables deliberate correction of automatic cognitive patterns.

A recurring conclusion across managerial and leadership literatures is that sustained effectiveness depends on balancing and replenishing core personal resources. Holistic approaches conceptualise managers as systems of interconnected resources (mind, emotions, body, and values/meaning) that require awareness and deliberate management (Gut et al., 2008). From a performance standpoint, the shift from “time management” to energy management emphasises that high performance depends on cycles of effort and renewal (Loehr, Schwartz, 2003).

Values and meaning processes are often treated as the “spiritual” domain: they provide direction and intrinsic motivation and support coherent leadership behaviour (Covey, 2004; Fry, 2003). In practice, balance across domains is presented as a condition for resilience, stable judgement, and sustained leadership effectiveness under pressure (Gut et al., 2008; Loehr, Schwartz, 2003).

Imagination connects knowledge to action by enabling managers to construct plausible futures, translate aspirations into plans, and explore options under uncertainty. Research on mental simulation shows that rehearsing the process of goal attainment (steps, obstacles, coping strategies) supports planning, anticipatory coping, and self-regulation (Taylor et al., 1998; Baumeister et al., 2016). Work on episodic future thinking highlights that imagining future situations is central to evaluating consequences and guiding action (Schacter et al., 2017).

In strategy and organisational change, imagination supports future-oriented narratives and scenario construction that help organisations move beyond reactive adaptation (Rindova, Martins, 2022; Thompson, Byrne, 2022). Empirical work also links future thinking to innovative behaviour and to managerial capability to act under uncertainty (Eisenbart et al., 2023; Pettit et al., 2023). Thus, imagination functions as a competence supporting vision, disciplined execution, and creative problem solving.

Emotional intelligence (EI) is discussed both as an ability and as a competence set relevant to recognising, understanding, using, and regulating emotions. Within the ability model, EI is conceptualised as reasoning about emotions and using emotions to facilitate thinking (Mayer et al., 2016). Mixed approaches emphasise EI as a cluster of emotional and social competences supporting leadership effectiveness (Goleman, 1999; Kozyra, 2015).

In organisational research, EI is measured using performance-based tests and self-report measures such as the Wong and Law Emotional Intelligence Scale (Wong, Law, 2002), with evidence supporting its use in managerial samples (Acosta-Prado et al., 2022). Meta-analytic findings indicate that EI is meaningfully related to job performance, beyond cognitive intelligence and personality (O'Boyle et al., 2011). Reviews further suggest that leader EI is associated with relationship quality, trust, and team outcomes (Coronado-Maldonado, Benítez-Márquez, 2023). In managerial practice, EI supports self-awareness and self-regulation under pressure and enables adaptive interpersonal behaviors.

Emotion regulation is a practical mechanism through which managers maintain decision quality and relationship functioning under stress. Evidence suggests that leaders' emotion regulation tendencies relate to leadership performance and the quality of responses in demanding situations (Torrence, Connelly, 2019). Mindfulness-based approaches are linked to lower exhaustion and higher job satisfaction partly through healthier emotion regulation at work (Hülshager et al., 2013), and leadership-focused reviews suggest that mindfulness practice supports self-awareness and intentional responding (Doornich, Lynch, 2024; Tenschert et al., 2025).

A second line of evidence emphasises recovery. Meta-analytic results show that detachment, relaxation, mastery, and control over non-work time are associated with better well-being and effectiveness (Bennett et al., 2018). Recovery frameworks used in occupational research also emphasise systematic replenishment as a condition for sustained functioning under load (Virtanen et al., 2019). In leader–member relations, emotion regulation is also interpersonal: leaders' emotion management shapes relationship quality and follower outcomes

(Little et al., 2016; Haver et al., 2013). Practically, this implies that stress management is not auxiliary but foundational for stable leadership behaviour and performance.

The reviewed literature increasingly treats time management as self-regulation in time rather than calendar mechanics. Bubrowiecki (2012) captures this perspective by arguing that effective time management begins with managing oneself. A meta-analysis suggests that time management is positively associated with performance and well-being and negatively associated with distress (Aeon et al., 2021). In managerial contexts, time-oriented self-regulation supports prioritisation, sustained effort, and reduced overload, which indirectly benefits decision quality and resource efficiency.

Self-esteem functions as a core resource for self-regulation, learning from setbacks, and responsible decision-making. Contemporary research revisits the benefits and limits of high self-esteem and highlights the importance of stability and realism (Orth, Robins, 2022). Evidence also indicates that self-esteem can develop over time and is shaped by work experiences and feedback loops (Krauss, Orth, 2022; Lin et al., 2022). Interventions can strengthen self-esteem, although effects typically require sustained work on beliefs and behavioural patterns (Niveau et al., 2021).

Within values-based approaches, self-esteem is linked to authentic, responsible self-regulation rather than short-term image protection (Branden, 2008, 2014). Experimental evidence suggests that self-evaluations may shape managerial decision patterns, including the tendency toward self-serving interpretations (Cristofaro, Giardino, 2020). Reviews also highlight that self-compassion supports healthier self-evaluations and well-being (Muris, Otgaar, 2023). Accordingly, self-esteem can be treated as a stabilising resource supporting autonomy, persistence, and constructive coping in managerial roles (Sivanathan, Pettit, 2010).

Recent research increasingly frames mental health as an economic and organisational issue: poor well-being is associated with errors, absenteeism, turnover, and productivity losses, while protective organisational practices support sustainable performance (Hampel, Ucieklak-Jež, 2023; Hampel, Ucieklak-Jež, Bem, Hajduova, 2023; Khalid, Syed, 2024). The WHO Guidelines on Mental Health at Work emphasise combining organisational interventions (e.g., workload design, flexible arrangements), managerial training, and support for individual strategies (World Health Organization, 2022).

Reviews of leader well-being further indicate that formal leaders face specific well-being risks and may require both personal resources and organisational support to avoid chronic overload and burnout (Oc, 2024). In this light, maintaining self-management capacity requires stable routines of recovery and realistic self-regulation practices that protect attention, emotional stability, and learning capacity (Luthans, Broad, 2022; Youssef Morgan, 2024). At the organisational level, such practices contribute to the stability of decision-making and reduce “human costs” that can translate into economic and financial risk.

## 5. Discussion And Conclusions

This article synthesises research that helps clarify why the ability to manage oneself is increasingly important for contemporary managers. In light of current findings on self-leadership, it can be concluded that in a dynamically developing market economy—characterised by increasing environmental volatility, intensifying competition, and heightened exposure to economic and financial risk—self-management constitutes one of the leader’s key “basic” competences. Meta-analyses indicate that self-leadership is strongly associated with employee performance, engagement, satisfaction, and creativity (Harari, Williams, Castro, Brant, 2021; Tenschert, Furtner, Peters, 2025). These variables are also treated in economic research as important determinants of productivity, innovation, and organisational financial performance.

Managers, as conscious agents, must assume responsibility for their own development in order to realise life and career goals. This also implies the intentional development and maintenance of one’s human and psychological capital, which—although not directly recognised in financial statements—co-determines an individual’s capacity to create value for the company. Contemporary reviews on the development of self-awareness highlight that the ability to see oneself realistically, understand one’s motives, and influence one’s environment is a developmental process that can be supported through reflection, feedback, and intentional personal development practices (London, Sessa, Shelley, 2023).

Self-management, however, is not easy—especially when managers face everyday life demands alongside the pressures of formal leadership roles. In organisational practice, managers often work under uncertainty, continuous change, and resource constraints while striving to achieve organisational goals. In economic and financial terms, this implies making decisions under risk, optimising resource allocation, and balancing short-term performance with long-term organisational sustainability. More recent reviews of leaders’ well-being show that leadership comes not only with responsibility but also with a tangible health “cost”: formal leaders may be particularly vulnerable to overload, burnout, and mental health problems if they lack sufficient personal resources and organisational support (Oc, 2024; Rudolph, Murphy, Zacher, 2020). From an economic perspective, reduced managerial well-being may translate into lower decision quality, higher costs related to turnover, absenteeism, and errors, and—ultimately—worse financial performance.

Naturally, multiple factors shape an individual’s ability to self-manage, and managers enter their roles with different levels of personal, social, and material resources. Nevertheless, research on core self-evaluations and self-esteem indicates that self-esteem, agency, and emotional stability can develop across the lifespan and support better work functioning, higher performance, and stronger psychological resilience (Krauss, Orth, 2022; Orth, Robins, 2022; Cristofaro, Giardino, 2020). This resonates with Brian Tracy’s statement that “you are

your most valuable capital” (Tracy, 2011). Contemporary research adds that this is capital in which one can—and should—invest deliberately, because such investment pays off at both the individual level (career and income) and the organisational level (economic and financial results and stakeholder value).

On the basis of the literature review and the proposed model, the following extended practical conclusions can be formulated.

First, self-management is a transversal competence that conditions the effective use of other managerial competences. Recent meta-analyses show that self-leadership—understood as the capacity to set goals, monitor one’s behaviour, apply cognitive strategies, and self-motivate—is significantly and relatively strongly associated with work performance, self-efficacy, engagement, creativity, and proactive behaviour (Harari et al., 2021; Tenschert et al., 2025). In practice, “leading from the inside” becomes the axis supporting decision competence as well as relationship building and strategy execution. From an economics and finance perspective, self-management can therefore be treated as a meta-competence that determines whether professional knowledge, emotional intelligence, and management tools are actually translated into economic value creation, productivity gains, and fewer costly decision errors.

Second, the development of self-awareness, emotional intelligence, time management skills, and care for mental and physical health represents the basic improvement agenda for the modern manager. Literature reviews indicate that self-awareness—understood as a clear self-view and awareness of one’s impact on others—is a fundamental condition for leadership development because it enables the correction of behavioural patterns and the conscious shaping of leadership style (London et al., 2023). Hybrid reviews of emotional intelligence and leadership research show that leaders’ emotional competences (self-awareness, self-regulation, empathy, and relational skills) are systematically linked to relationship quality in teams, trust, and work outcomes (Coronado Maldonado, Benítez Márquez, 2023). A meta-analysis by Aeon and co-authors (2021) further confirms that effective time management—as a form of self-regulation—improves work performance and well-being while reducing perceived stress (Aeon, Faber, Panaccio, 2021). Research on health and resilience also suggests that practices such as mindfulness, self-compassion, post-work recovery, and intentional lifestyle care are not merely a “nice addition” but a realistic condition for maintaining learning capacity, decision quality, and constructive responses to crises (Lefebvre, Montani, Courcy, 2020; Krauss, Orth, 2022; Muris, Otgaar, 2023). At the microeconomic level, these competences and practices strengthen organisational human and psychological capital, with direct implications for resource efficiency, innovation, and the stability of financial outcomes.

Third, organisations that expect high managerial performance should intentionally support development in these areas—for example through training, coaching, wellbeing programmes, and a culture that facilitates balance. A systematic review of development programmes based on self-leadership and mindfulness suggests that such interventions increase resilience to stress, work performance, leadership satisfaction, and the ability to organise and motivate teams, while

reducing burnout and improving sleep quality (Tenschert et al., 2025; Bonde, Mikkelsen, Overby Fjorback, Juul, 2022). From an economic standpoint, this implies the potential to reduce costs associated with absenteeism, turnover, decision-making errors, and losses of human capital. More recent work on formal leaders' well-being and resilience strategies further indicates that supportive leadership at the top of the hierarchy, a culture that normalises self-care, flexible working arrangements, and psychosocial support systems are crucial at the organisational level (Rudolf et al., 2020). Finally, reviews of self-compassion and resilience practices in the workplace suggest that HR policies and wellbeing programmes that teach leaders to adopt a kinder and more realistic stance toward mistakes and limitations help sustain long-term self-management capacity (Lefebvre et al., 2020; Muris, Otgaar, 2023). In broader terms, this can translate into more stable organisational development and reduced economic and financial risks related to "human costs."

In summary, recent literature confirms that self-management is not a "soft" supplement to classic managerial competences, but their foundation. Competences such as self-leadership, self-awareness, emotional intelligence, time management, and care for mental and physical health are simultaneously an individual developmental task for managers and an organisational responsibility. If organisations expect high effectiveness and sustainable economic and financial outcomes, they should deliberately create conditions that support the development of these competences (Harari et al., 2021; London et al., 2023; Orth, Robins, 2022; Coronado Maldonado, Benítez Márquez, 2023).

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