

# The Four Cores of Credibility

Excerpted from *The Speed of Trust*

by Stephen M.R. Covey

*Leadership may have to come in a different package.*

*It's got to be credible. . . .*

*Overall, it's about credibility, walking the talk.*

Anne Mulcahy, Chairman and CEO, Xerox

Imagine that you are in a court of law. You've been called as an expert witness, and the lawyer for the prosecution is attempting to convince the jury that you are a credible witness. What will he try to prove?

First, that you are a person of integrity—that you are honest and congruent, that you have a reputation for being truthful, and that you would not lie.

Second, that you have good intent—that you're not trying to deceive or protect anyone, that you don't have any hidden motive or agenda that would color your testimony.

Third, that your credentials are excellent, that you do, indeed, have expertise, knowledge, skill, and capability in the area in which you are called to testify.

And fourth, that you have a good track record, that you have demonstrated your capabilities effectively in other situations in the past, that you produce results, and that there is good reason to believe that you will do so now.

Now the lawyer for the defense gets up, and he's going to attempt to convince the jury that you're *not* credible. What will he try to prove? The exact opposite.

Perhaps that you lack integrity—that you are dishonest or have lied in the past, or that you're "flaky" or have some character flaw that would discredit your testimony. Or that you have some hidden agenda or some motive to "spin" your testimony in the prosecutor's behalf. Or that your credentials are lacking and you are not qualified to testify in the area of your supposed expertise. Or that your track record is tarnished or

lacking—that you haven’t produced good results or demonstrated the ability to accurately discern the facts.

As my lawyer friends affirm, it basically boils down to these four issues: your integrity, your intent, your capabilities, and your results. Your credibility—as an expert witness, as a person, as a leader, as a family, as an organization—depends on these four factors. And that credibility would be vital to the case, particularly if there were no irrefutable physical evidence, thus implying that the verdict would really come down to the credibility of people’s testimonies. In such cases, it is the credibility of the witnesses that’s really on trial.

In a recent case that relied on testimony rather than tangible evidence, the defense attorney asked the judge to hold a pretrial hearing to “determine if the complaining witness is even credible enough to provide reliable testimony.” As a USA Today headline read in the midst of the Enron trial, “Verdict could hinge solely on [Skilling’s] credibility on stand.” Following a “guilty” verdict, the new headline read, “Jurors: Ex-Enron execs not credible.”

In court or in life, a lot can depend on whether you are believable—or not. For example, during the 2005 governmental investigation of the AIG insurance transaction with General Re (owned by a subsidiary of Warren Buffett’s company, Berkshire Hathaway), Warren Buffett’s reputation for ethics and integrity clearly gave him the benefit of the doubt even before any details of the transaction concerns were known. An ethics professor at Wharton Business School said, “Given his track record I’d be inclined to give him the benefit of the doubt.” Another CEO said, “Here’s somebody who is wealthy and visible enough that everything has been scrutinized. He has not just a reputation, but a track record.” Buffett, of course, was cleared of any wrongdoing, but he never even suffered any taint for being “in the area” because of his unquestioned credibility.

*I have never had anyone refuse to deal with me for lack of trust.*

Jon Huntsman, Chairman of Huntsman Corporation

## **Being Credible—to Yourself and to Others**

The First Wave of Trust—Self Trust—is all about credibility. It’s about developing the integrity, intent, capabilities, and results that make you believable, both to yourself and to others. And it all boils down to two simple questions: 1) “Do I trust myself?” and 2) “Am I someone others can trust?”

With regard to having trust in self, it often begins with the little things. I remember one extremely busy time in my life where for about a five month period I was staying up until 2:00 or 3:00 a.m. every night to finish a project. I’d wake up to my alarm clock in the morning (which I had set quite early so I could exercise) only to reach over, turn it off, and go back to sleep. Since I was getting so little sleep at the time, I’d justify what I was doing by telling myself that I needed the sleep more than the exercise.

After I had done this for a time, I started thinking, “Why am I setting this alarm so early? I know I’m not going to get up to exercise when it goes off. Why am I even doing this?” Not only had this repeated behavior weakened my self confidence; it had become a self-fulfilling prophecy. When I set the alarm, I didn’t believe I was going to get up; instead, I believed I was going to rationalize why I shouldn’t. Setting the alarm had become a joke.

Finally, I decided to change my approach. I determined that instead of using the ringing alarm each morning as a decision point, I would make a decision the night before and set my alarm when I really intended to get up. From that time forward, if I set it early, I would get up and follow through on my commitment to exercise, regardless of how little sleep I’d had. But sometimes I would set it to go off later because I genuinely felt I needed the sleep. Whatever decision I made when I set the alarm, I wanted my commitment to be clear and to act with integrity. Otherwise, I would continue to lose trust in my ability to do what I had made a personal commitment to do. While this may seem like a somewhat trivial example, it turned out to be very meaningful to me in terms of building self trust.

Research shows that many of us don't follow through on the goals we set or don't keep the promises and commitments we make to ourselves. For example, while almost half of Americans set New Year's resolutions, research shows that only 8% actually keep them.

What happens when we do this time after time? What's the net result of repeated failure to make and keep commitments to ourselves? It hacks away at our self-confidence. Not only do we lose trust in our ability to make and keep commitments; we fail to project the personal strength of character that inspires trust. We may try to borrow strength from position or association. But it's not real. It's not ours...and people know it. And whether we realize it or not, that impacts the bottom line.

Though we all know it intuitively, research also validates that a person's self-confidence affects his or her performance. This is one reason why Jack Welch of GE always felt so strongly that "building self-confidence in others is a huge part of leadership."

The lack of self trust also undermines our ability to trust others. In the words of Cardinal de Retz, "A man who doesn't trust himself can never really trust anyone else."

The good news in all of this is that every time we do make and keep a commitment to ourselves or set and achieve a meaningful goal, we become more credible. The more we do it, the more confidence we have that we *can* do it, that we *will* do it. The more we trust ourselves.

*Self trust is the first secret of success...the essence of heroism.*

Ralph Waldo Emerson

With regard to being someone others can trust—I'd like to share an experience my father had a few years ago in a men's clothing store in Canada. He was being helped by the manager of the store and a newly hired trainee. As he was considering the cost of purchasing a fairly expensive coat, he mentioned that he would have to add to the cost a duty tax that would be imposed on it when he came back into the United States.

"Don't worry about the duty," the store manager said with a quick smile. "Just wear it!"

“What?” my father said.

“Just wear the coat!” the manager repeated. “Then you won’t have to pay the tax.”

“But I have to sign a form,” my father exclaimed. “I have to declare the things I’ve bought and am bringing into the country.”

“Don’t declare it; just wear it,” the manager said once again. “Don’t worry about the tax.”

My father was silent for a moment, and then he said, “Look, frankly I’m not as worried about having to pay the tax as I am about this new salesman you’re training. He’s watching you. He’s learning from you. What is he going to think when you sign his commission? What kind of trust is he going to have in you in managing his career?”

Can you see why employees don’t trust their managers? Most of the time, it’s not the huge, visible withdrawals like Enron and Worldcom ethics violations that wipe out organizational trust. It’s the little things—a day at a time, a weak or dishonest act at a time—that gradually weaken and corrode credibility.

*Little things count. Like when someone calls in to talk to a manager and his assistant says he is in a meeting when he is not. It’s the little things that your employees notice.*

Frank VanderSloot, president and CEO of Melaleuca

What kind of impact do these constant withdrawals have on the effectiveness of the organization? On job satisfaction? On employee retention? On the bottom line? What kind of tax is the organization paying as a result? And what is the impact on the speed with which things are done?

On the other hand, what happens when you *do* give people someone credible whom they can trust? Let me share with you the story of Wally Thimm. Shortly before the Desert Storm campaign to liberate Kuwait in 1990, Thimm was made Battalion Commander of a cavalry unit of 2,000 men in Ft. Hood, Texas— by reputation, the worst unit there. But within a short time under his command, the unit made amazing progress, passing the other units to score so high on ARTEPS (Army proficiency tests) that then Colonel Tommy Franks, Division Chief of Staff, commended them for top performance.

When Thimm's unit was deployed to Saudi Arabia, before they went into battle, Thimm asked his men to spontaneously point to those they would trust to lead them in a life and death situation. They unanimously pointed to the officers who had led them from worst to best unit at Ft. Hood. Their credibility had been proven; they were clearly worthy of trust.

*You cannot prevent a major catastrophe, but you can build an organization that is battle-ready, that has high morale, that knows how to behave, that trusts itself, and where people trust one another. In military training, the first rule is to instill soldiers with trust in their officers, because without trust they won't fight*

Peter Drucker

A friend of mine recently shared an example of how the idea of giving people someone they can trust has impacted her on the family level. She said:

*Years ago as a young mother, I read an article entitled "Can Your Child Trust You?" The author pointed out how, as parents, we will often tell a young child "No!" over and over instead of following through in meaningful ways to ensure that he obeys the first time. As a result, children learn that if they keep at something long enough, they can usually wear a parent out and eventually get their way. They don't develop trust that adults mean what they say when they say, "No!"*

*This author then suggested effective ways to follow up and to build trust. For example, if you've said "No!" to a toddler and he doesn't obey, then you immediately go pick him up and move him away from whatever he was doing.*

*This one idea has had a profound positive impact on the way I have interacted with my children over the years. It takes time and effort up front. It takes deep commitment and follow through. But it pays incredible*

*dividends. Instead of wasting time having to repeat yourself over and over, you answer once. Your child learns to trust that you mean what you say.*

You see the opposite of this in homes everywhere. You see parents who give their children instructions, and then fail to follow through when those instructions are ignored. You see children “get by” with things because their parents are so caught up in their own projects or in conversation with other adults that they simply don’t pay attention. And you see the results in teenagers who consistently push against the limits and ignore what their parents say. Granted, teenagers come with their own set of problems and are highly influenced by their peers. But I’m confident that building a high trust relationship has a significant impact on the satisfaction of both parents and teens during those challenging years and also on the character those children develop and on the kind of parents, employees, and citizens they become.

One study by a leading consulting firm showed that building personal credibility was the second most identified behavior of leaders. Interestingly, Harvard Business School asks for input in three fundamental areas from those who write letters of recommendation for prospective students. One of the three is the following:

*The Harvard Business School is committed to developing outstanding leaders who can inspire trust and confidence in others.* Please comment on the applicant’s behavior (e.g., respect for others, honesty, integrity, accountability for personal behavior) within your organization in the community. [Emphasis added]

*The only way to build trust professionally or personally is by being trustworthy. I hope I’m living up to that standard.*

Gerard Arpey, CEO, American Airlines

Keep in mind, credibility is something we *can* do something about. We can choose to increase the self trust that flows from the inside-out and affects every dimension of our lives—and the lives of others as well.

**How Credible Are You?** In our on-site client programs, we often do a one-on-one, pre-work exercise with individual participants where we give them picture cards of the people they work with and ask them to quickly sort them into two stacks—"I tend to trust this person" or "I tend to not trust this person." If someone has very recently come into the organization, we allow a third possibility: "I don't know this person well enough yet to determine whether or not I trust him or her."

It's always interesting to see how fast people can make these decisions. As they see each picture, most people have an immediate feeling of trust or distrust that is easy to discern. It's also interesting that in most cases, the same people tend to be trusted or not trusted by all.

Think about the people you know, one by one. Which stack would you immediately put their pictures in? Why?

Now for the tougher questions: If your picture were included in a group of picture cards handed to the people who know you, which stack would they put your picture in? And why?

As I said in the beginning of this chapter, there are four factors that create credibility. Before proceeding further, you might be interested in taking the following self-analysis questionnaire that will help you evaluate where you think you are in each of these areas.

I'll warn you in advance that these questions are challenging. They require sincere soul searching and deep evaluation. But I encourage you to take the questionnaire and to be completely honest with yourself. It will help you understand the basic elements of personal credibility, evaluate where you may be lacking, and focus your efforts where they will bring the greatest results. The very act of truthfully answering these questions will help you increase Self Trust.

As you read each set of statements in each part of the questionnaire, circle the number that best describes where you feel you are on the continuum: *1* means you identify with the statement on the left; *5* means you feel best described by the statement on the right. *2*, *3*, or *4* mark various positions in between.

**PART ONE**

I sometimes justify telling “white lies,” misrepresent people or situations, or “spin” the truth to get the results I want.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____	At every level, I am thoroughly honest in all my interactions with others
At times, there’s a mismatch between what I think and what I say, or between my actions and my values.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____	What I say and do is what I really think and feel; I consistently “walk” my “talk.”
I am not fully clear on my values. It’s difficult for me to stand up for something when others disagree.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____	I am clear on my values and courageous in standing up for them.
It’s hard for me to acknowledge that someone else may be right, or that there is additional information out there that may cause me to change my mind.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____	I am genuinely open to the possibility of learning new ideas that may cause me to re-think issues or even redefine values.
I have a difficult time setting and achieving personal goals or commitments.	1 _____ 2 _____ 3 _____ 4 _____ 5 _____	I am able to consistently make and keep commitments to myself and to others.

**TOTAL PART ONE SCORE** \_\_\_\_\_

(Possible 25)

**PART TWO**

<p>I don't really care that much about people, except those closest to me. It's hard for me to think about concerns outside of my own challenges in life.</p>	<p>1 _____ 2 _____ 3 _____ 4 _____ 5 _____</p>	<p>I genuinely care about other people and am deeply concerned about the wellbeing of others.</p>
<p>I don't think a lot about <i>why</i> I do what I do. I've rarely (if ever) tried to do deep interior work to improve my motives.</p>	<p>1 _____ 2 _____ 3 _____ 4 _____ 5 _____</p>	<p>I am consciously aware of my motives and I refine them to make sure that I'm doing the right things for the right reasons.</p>
<p>In my dealings with others, I usually focus on getting what I want</p>	<p>1 _____ 2 _____ 3 _____ 4 _____ 5 _____</p>	<p>I actively seek solutions that provide a "win" for everyone involved.</p>
<p>Based on my behavior, most people wouldn't necessarily think I had their best interests in mind.</p>	<p>1 _____ 2 _____ 3 _____ 4 _____ 5 _____</p>	<p>Other people can clearly tell by the things I do that I really do have their best interests in mind.</p>
<p>Deep down, I believe that if someone else gets something (resources, opportunities, credit), that means I don't.</p>	<p>1 _____ 2 _____ 3 _____ 4 _____ 5 _____</p>	<p>I sincerely believe that there is more than enough of everything to go around.</p>

**TOTAL PART TWO SCORE** \_\_\_\_\_

(Possible 25)

**PART THREE**

<p>I feel like I'm not really utilizing my talents in my current job.</p>	<p>1      2      3      4      5</p>	<p>There is a high match between my talents and my opportunities in the work I'm doing.</p>
<p>I have not gained the knowledge or fully developed the skills I need to really be effective at work.</p>	<p>1      2      3      4      5</p>	<p>I have acquired the knowledge and mastered the skills required for my job.</p>
<p>I seldom take time to improve my knowledge and skills at work or in any other area in my life.</p>	<p>1      2      3      4      5</p>	<p>I relentlessly upgrade and increase my knowledge and skills in all the important areas of my life.</p>
<p>I'm not really sure what my strengths are; I'm more focused on trying to improve in my areas of weakness.</p>	<p>1      2      3      4      5</p>	<p>I've identified my strengths, and my greatest focus is on using them effectively.</p>
<p>At this point, I really don't know much about how to build trust.</p>	<p>1      2      3      4      5</p>	<p>I know how to effectively establish, grow, extend, and restore trust, and I consciously work to make it happen.</p>

**TOTAL PART THREE SCORE** \_\_\_\_\_

(Possible 25)

**PART FOUR**

I don't have a very good track record. My resume certainly won't knock anyone's socks off.	<p style="text-align: center;">1      2      3      4      5</p> <hr style="width: 100%;"/>	My track record clearly gives others the confidence that I will achieve desired results.
I focus my efforts on doing what I've been told to do.	<p style="text-align: center;">1      2      3      4      5</p> <hr style="width: 100%;"/>	I focus my efforts on delivering results, not activities.
When it comes to communicating my track record, either I don't say anything (I don't want to come across as bragging), or I say too much and turn people off.	<p style="text-align: center;">1      2      3      4      5</p> <hr style="width: 100%;"/>	I appropriately communicate my track record to others in a way that inspires confidence.
I often fail to finish what I start.	<p style="text-align: center;">1      2      3      4      5</p> <hr style="width: 100%;"/>	With rare exception, if I start something, I finish it.
I don't worry as much about <i>how</i> I get the results—just that I get them.	<p style="text-align: center;">1      2      3      4      5</p> <hr style="width: 100%;"/>	I consistently get results in ways that inspire trust.

**TOTAL PART FOUR SCORE** \_\_\_\_\_

(Possible 25)

**TOTAL QUESTIONNAIRE SCORE** \_\_\_\_\_

(Possible 100)

Now take a look at your scores. If your total score is between 90 and 100, you have high personal credibility. You demonstrate both character and competence. Likely, you know what's important to you and you translate it into action in your daily life. You care about people. You are aware of your own capabilities and you develop and use them effectively to produce positive outcomes. As a result, you feel confident and people tend to trust you.

If your score is between 70 and 90, you may have a bit of a credibility gap, which will manifest itself either in lower self trust or in some degree of failure to inspire the trust of others.

If you scored 70 or below, you likely have a more serious credibility problem. You may want to do some careful analysis of the specific areas in which you gave yourself lower marks. As we go through this chapter, you will be able to focus on specific ways to improve in those areas.

## **The Four Cores**

Each part in the questionnaire corresponds to one of the four “Cores of Credibility.” These are the foundational elements that make you believable, both to yourself and to others. You will recognize them as the same elements that would prove or destroy your credibility as an expert witness in a court of law.

The first two cores deal with character; the second two with competence. And all four are necessary to self trust.

### **Core 1: Integrity**

The first Core deals with issues of *integrity*. This is what most people think about when they think of trust. To many, “integrity” basically means “honesty.” While integrity includes honesty, it's much more. It's integratedness. It's walking your talk. It's being congruent, inside and out. It's having the courage to act in accordance with your values and beliefs. Interestingly, most massive violations of trust are violations of integrity.

### **Core 2: Intent**

The second Core deals with issues of *intent*. This has to do with our motives, our agendas, and our resulting behavior. Trust grows when our motives are straightforward

and based on mutual benefit—in other words, when we genuinely care not only for ourselves but also for the people we interact with, lead, or serve. When we suspect a hidden agenda from someone or we don't believe they are acting in our best interests, we are suspicious about everything they say and do.

Both integrity and intent are matters of *character*.

*There are no moral shortcuts in the game of business—or life. There are, basically, three kinds of people: the unsuccessful, the temporarily successful, and those who become and remain successful. The difference is character.*

Jon Huntsman, Chairman, Huntsman Chemical

### **Core 3: Capabilities**

The third Core deals with issues of *capabilities*. These are the abilities we have that inspire confidence—our talents, attitudes, skills, knowledge, and style. They are the means we use to produce results. A family doctor might have integrity and his motives might be good, but unless he's trained and skilled to perform the task at hand (brain surgery for example) he'll be lacking in credibility in that area. Capabilities also deal with our ability to establish, grow, extend, and restore trust.

### **Core 4: Results**

The fourth Core deals with issues around *results*. This refers to our track record, our performance, our getting the right things done. If we don't accomplish what we are expected to do, it diminishes our credibility. On the other hand, when we achieve the results we promised, we establish a positive reputation of performing, of being a producer...and our reputation precedes us.

Both capabilities and results are matters of *competence*.

*A good leader is probably no different in any culture in the sense that a good leader must have credibility. That is something one establishes...based on the way one handles himself and by his established track record.*

Dr. Victor K. Fung, Group Chairman, Li & Fung

As I've said, each of these Cores is vital to credibility not only in a court of law, but in any situation. For example, you may have a person who has great integrity, good intent, and a marvelous track record. But if he/she doesn't have the capabilities necessary for a particular job, you won't trust that person to do that job. Or you may have a person who has great integrity, is extremely capable, and has produced excellent results. But if you sense that he/she doesn't really care about you or about your "win" in a particular negotiation, you won't fully trust that person in that situation.