



J.B.BODA



W^hhealth

Health - Your Ultimate Wealth

JANUARY 2026

Habit Architecture: Why keeping up with New Year's Resolutions feels hard?

January often feels like a reset, full of hope and possibility. Fresh goals. Vision boards. Manifestation rituals. Carefully written intentions for the year ahead. And as a few weeks pass, most resolutions quietly slip away.

This isn't a motivation problem. Research shows that nearly 80% of New Year's resolutions fade by February, not because people don't care, but because the brain resists abrupt change.

Willpower runs out quickly. What stays is the environment you're in and the way you see yourself, which naturally pull you back to familiar routines.



What's Happening Behind the Scenes?

Habits are handled by the brain's autopilot system called the basal ganglia. It helps lock in routine behaviours, so we don't have to think about them each time.

That's why your commute or daily walk home happens almost effortlessly, without the thoughts about each turn. Once a routine is learned, the brain prefers to repeat it because it conserves energy.

EVERY HABIT FOLLOWS A SIMPLE LOOP



Cue: A trigger (time of day, emotion, setting)



Routine: The action you take



Reward: Relief, comfort, or a sense of completion

Most resolutions fail because we try to follow a new routine without redesigning the cue or the reward that supports it.

Identity-Based Change: The Missing Link

Lasting habits are rarely driven by goals alone.



Goal-based: I will meditate for 20 minutes daily



Identity-based: I am someone who eats mindfully

The brain follows behaviour that matches self-image more easily than distant outcomes.



A simple daily check-in: What would a healthy, focused, or resilient version of me do today, just once?

Micro-Commitments: Why Starting Small Works?

Big resolutions often fail because they trigger resistance.

Small actions don't. Micro-habits quietly bypass the brain's defence system.



Drop your shoulders before you start typing



Look away from the screen every 20 minutes



Walk while taking phone calls



Drink water before your first coffee



Read emails twice before responding



Name the emotion before acting on it

Reading 5 pages take less than 10 minutes. Over a year, that's more than 1,800 pages without ever needing a rigid plan. Small actions done often matter more than perfect plans. Consistency rewires the brain faster than intensity.

How to Build a Habit That Actually Sticks

Use this simple architecture:

Make it obvious: Attach the habit to an existing routine



Make it easy: Reduce friction (layout, timing, tools)



Make it rewarding: Notice progress, not perfection



Make it identity-aligned:
“This is who I am becoming”



Even thoughtfully designed resolutions will need tweaking. They aren't tests of discipline. Habits work best when they support you, not judge you, helping you understand yourself better and build strength in ways that last.





Walnnut - Aap ka Bima

by J.B. BODA

Online Insurance Policies Made For You

Search, Compare & Apply for customised policies free of cost.



**Health
Insurance**



**Four Wheeler
Insurance**



**Two Wheeler
Insurance**



Scan to Buy

Contact Person: Ms. Karishma Jethwani

 **022 6781 7835**

 **7738008203**

 **info@walnnut.com**

Disclaimer: The content does not constitute an offer, solicitation, or recommendation of any Insurance Product or Insurance Policy. It is for general purposes only and does not consider your individual insurance needs. Before acting on this material, you should consider whether the Insurance Product is suitable for your circumstances, and if necessary, seek professional advice

GROUP COMPANIES

J. B. Boda & Co. Pvt Ltd.

- Employee Benefit Schemes
- Wellness Programmes
- Facilitating Life and Actuarial Valuation & Product development
- Risk Inspection
- Training & Seminar

J. B. Boda Insurance & Reinsurance Brokers Pvt. Ltd.

Direct Broking

- Non-Life, Life, Health & all other classes

Reinsurance Broking

- Non-Life, Life, Health & all other classes (Treaty & Facultative)

J. B. Boda Insurance Surveyors & Loss Assessors Pvt. Ltd.

- Fire, Engineering, Miscellaneous Accident Surveyors & Loss Assessors
- Marine Inspection, Hull & Cargo Surveyors, Loss Assessors, Superintendents, Container, Surveyors, Tank Calibrators, Samplers & Analysts
- Asset Valuation

Crowe Boda & Co. Pvt Ltd.

Protection & Indemnity Insurance Services Correspondents in India for:

- Steamship Insurance Management Services Ltd, London – SMUA
- Ship-Owners Mutual Protection & Indemnity Association, Luxembourg - SOP

Head Office: Maker Bhavan 1, Sir Vithaldas Thackersey Marg, Churchgate, Mumbai, Maharashtra - 400 020 (INDIA)
Telephone : + 91 22 6631 4949
E-Mail : groupservices@jbbodamail.com | <https://www.jbbodagroup.com>

For feedback and employee benefit requirement please write to
sales.healthbenefits@jbbodamail.com

J.B.Boda Insurance and Reinsurance Brokers Pvt Ltd – Registered Office Maker Bhavan 1, Churchgate, Mumbai – 400020, Maharashtra, India.
<https://jbbodagroup.com>

Disclaimer : By using or accessing the brochure, you agree with the Disclaimer below without any qualification or limitation. The statements made in this brochure are only for information purpose and not for the purpose of medical advice or guarantee of outcome. If you need medical advice, they should consult a doctor or other appropriate medical professional. J.B. Boda Insurance and Reinsurance Brokers Pvt. Ltd. does not assume liability of the information on this brochure and no representation or warranty has been expressly or impliedly given as to its accuracy, completeness or correctness. The information provided has been gathered from reputable sources such as the website of Ministry of Health and Family Welfare. However, J.B. Boda Insurance and Reinsurance Brokers Pvt. Ltd. is not responsible for errors of omissions in reporting or explanation. No individuals should use this information contained in this brochure for self-diagnosis or self-treatment any health related condition. J.B. Boda Insurance and Reinsurance Brokers Pvt. Ltd. reserves the right to modify, alter, add and delete any one or more of the information provided in the brochure. J.B. Boda Insurance and Reinsurance Brokers Pvt. Ltd. shall be under no obligation to notify you of the amendment to the information. No warranties or assurances are given in regarding the accuracy of the information supplied in this brochure, and that no liability will accrue to J.B. Boda Insurance and Reinsurance Brokers Pvt. Ltd. in the event that you suffers loss as a result of reliance upon the information provided in this brochure. You are responsible for your health and safety at all times. J.B. Boda Insurance and Reinsurance Brokers Pvt. Ltd. does not warrant that any insurance related information provided in this brochure, represents coverage provided to any insured, or are consistent with any present, future, local, state, or central laws, administrative rules, or prevailing case law. Any reference to insurance documents is only for general information and should not be used to claim coverage under any insurance policy.