



高智商是企业家的绊脚石吗？

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是否必须足够聪明才能成为一名企业家呢？是否拥有高智商会更容易致富？或许你会认为答案是肯定的，或许你至少觉得会有相关的研究结论能够证实或是否定这一点。但是，看看俄亥俄州立大学杰伊·泽高斯基（Jay Zagorsky）博士2007年发表的一篇研

究报告就会发现，你恐怕是想错了。

泽高斯基的这篇研究报告指出，高智商对一个人的富有程度（以家庭净资产衡量）没有本质影响。同时该研究还表明，高智商者更有可能经历财务困境。因此，高智商的企业家可能会更容易陷入财务危机。但智商高也不



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有一类是“高智商型”，他们学习成绩一向很好，至少能拿到硕士学位，然后进入政府部门或大公司工作，薪水可观且似乎有远大前程。而另一个群体中的人，他们通常中途辍学，到处尝试，他们在别人的企业工作时常常感到厌倦，而后便选择辞职创业。创业的尝试大多以失败告终，但也有一些能获得巨大的成功。这些创业者往往收入不高，至少一开始是这样，但最后企业会获得很高的估值，因此，他们属于“高额财富创造型”。

导致这两个群体行为结果存在差异的关键是什么呢？似乎是两种不同的学习风格导致的：一种是从书本中学习，另一种是从生活中学习。高智商类型的人通常善于从书本中学习，也能跟随教授很好地学习。他们中的很多人会从事医生之类的高收入工作，或者进入享有盛名的大公司，收入足以开上奥迪车。而从生活中学习的人有时候智商会相对低些，可能还经常有阅读困难，他们不喜欢大学和教授，也不会进大公司工作，或者顶多是在大公司里当推销员。在美国，这类人一般开本田或雪佛兰汽车，有时候也开福特皮卡。他们通常通过自己开公司而变得富有。

这两种智商类型，造就了企业家的两种类型。并不是说企业家不应该拥有高智商，至少比尔·盖茨、史蒂夫·乔布斯都是非常聪明的人。我的意思是说，在现实生活中，大多数企业家并不具有高智商，即使具有，也对他们经营企业没有实际帮助。

大多数企业家在学生时代对传统方式的教育都不感兴趣，也不会做人们想当然认为的高智商者会做的事，比如，进入一家传统行业的大公司或者政府部门工作，在同一家公司里长期任职等等。在传统的大公司里，职员只能成为严格等级制度中的一份子，只能服从命令而不能焕发自身的活力。成为企业家的人，即便当初进了这类企业工作，他们看重的也只是那些多少还能发挥他们自身判断力的一些职位。

完全是坏事，因为这会让你的收入水平比普通人高一些。高智商更有可能帮助你在大公司和业界一马当先，同时这也是你能获得一流高薪的原因。

两类智商造就两类企业家

根据泽高斯基的研究，拥有高智商并不意味着你会大富大贵。而且，如果你是一名高智商的企业家，其实智商并不会给你带来额外好处。

这项研究不禁让我思考，那些真正变得富有并创造出财富的人的不同类型特征，这其中应该是有一个通行模式的。在这群人中，

高智商无关乎成功创业

如前文所说,有两种主要的学习模式。其中,从生活中学习的人是通过在现实生活中实实在在地做事来学习。而高智商人群通常是进入大学,跟随教授们学习。教授也是非常聪明的人,但他们也是书本学习者,往往没有从事过真正的企业工作。所以,对于创业者来说,想从大学教授那里学到全部的创业知识是比较困难的。

书本学习者通常比以实践为导向的学习者更善于分析,而生活学习者则通常更善于实际操作而不是分析。书本学习者在付诸行动之前经常存在过度分析的倾向,企业家往往不赞成这种行为。这就是企业家通常不是那种传统意义上的高智商、高学历者的重要原因之一,事实上,一旦他们成为这样的人,他们的创业才能就会遭到削弱甚至被完全抑制。

有人甚至为此发起了一个运动——在美国,亿万富翁彼得·泰尔(Peter Thiel)出钱资助那些想创业的年轻人,以此作为他们不去上大学的回报。那些支持这项运动的人相信,对于某些特定的人来说,上大学真的是成功道路上的绊脚石,尤其是当你想成为一名企业家的时候。对这类人来说,即使勉强待在校园而不是去创业,他们从书本中学习的效果也非常差。支持这项运动的人还举出一些例子加以证明,比如比尔·盖茨和史蒂夫·乔布斯,他们考进大学但随后又退了学。他们在大学里经常有挫折感,或许是因为大学生活没能让让他们获得自己渴望的现实生活体验。

以上描述还从侧面验证了一个问题:有两种人在创业时通常比较难以获得成功,一种是在大公司里度过了大部分职业生涯的人,另一种是拥有博士学位或者科研背景的人。因为长期在大公司中工作的人习惯了在接受指令后直接行动,而不是先自己思考后再行动,而博士和研究者们的问题在于,他们更长于分析而不是行动。这种人可能会成为令人钦佩的分析师,因为他们在分析数据的时候有很强的洞

察力。但这与从无到有地开发出一项产品或服务是全然不同的,后者在开发的过程中通常得不到他人的帮助,而且还要在没有现成大品牌作为后盾的基础上挖掘潜在的客户。与单纯的数据分析相比,这是完全不同的技能,要求完全不同的行为模式与之相匹配。

书本学习者通常喜欢在理论层面上进行思考,他们往往对事物背后隐藏的观念和哲理更感兴趣,而不满足于销售或利润数据直观体现的结果。如果你是一名教授,有这样的思考习惯当然很好,如果你是一名分析师或是大公司中的战略规划者,这种思考习惯也会很有益。但如果你是一个企业家,当你的企业必须快速获利,必须将大宗产品快捷而便宜地从A地运到B地,或是想让产品占据超市里最抢眼的货位以便增加销量的时候,这种思考习惯就是致命的。

当然,并不是说高智商者就不能成为既成功又富有的企业家,谷歌和雅虎的创始人的经历就能说明这一点。但与其说他们是因为聪明才成为企业家的,倒不如说是他们自身具备的行动力战胜了头脑中的分析惯性。也就是说,拥有高智商并没有赋予成功的企业家任何特别的优势,而且实际上可能成为一个巨大的不利因素。对于这个问题,我们会在下文加以进一步分析。

为什么高智商是企业家的绊脚石?

我们习惯于认为智商高是好事,因为它会让人在生活中获得更多的机会,比如更有机会获得高收入。这有一定道理。但是换个角度看,高智商会在很多方面制造障碍,因为它将高智商者与普罗大众分隔开来。高智商者思考问题的方式往往与众不同,想想看,会有多少人的想法能与一个整天研究如何推进相对论发展的“怪人”一样呢。当这样的怪人想开发一种新的产品或服务时,其他99%的正常人能认同他的理念和产品吗?

所以,高智商与企业家以及财富之间没

有任何联系是毫不奇怪的。很多高智商者琢磨出来的创意，普通人完全不感兴趣。高智商者更多地是陶醉于他们自己的奇思妙想，而不是致力于创造出一种能为普通人接受的产品或服务。这样一来，高智商就成为这类人与大众市场沟通的障碍。

如果你是一名企业家并且正在思考一些深奥的物理或者生物学方面的创意，那你很可能就没有抓住大众的兴趣点，也很可能没有像大多数人那样，思考一些与日常生活直接相关的东西，比如美食、运动甚至恋爱与性。对于这样的企业家来说，想准确获得比如大多数人的晚餐偏好，或是对新的爱好或是生活方式的展望就变得非常困难。因为如果你想知道这些，你就得像普通人那样去思考。

还有一种说法是，如果你拥有超高智商，那么一旦从事大众营销方面的工作——比如为面向职场女性研发的一种微波炉加热食品设计广告——就会成为一个悲剧。当然，高智商者不是不能涉足制造和销售领域，比如拥有医学技术博士学位的高智商者，可能成为新型核磁共振设备的发明者，在这个过程中，他可以思考这种设备的合适销售对象以及获利方式。

也不是说高智商者不可能产生闪光的创意，因为如果连他们都想不出来，那普通人就更想不出来了。但这种情况毕竟是少数，而绝大多数企业家想出来的绝大多数创意，都围绕着普通人的想法和需求，因而也能很快得到普通人的理解和欣赏。这样的产品或服务让普通人很容易就能看懂并接受，而不是必须具有高学历才能使用。

高智商与财富创造

说到财富创造和高智商，首先要对“收入”和“财富”这两个词加以区分。高收入并不等于财富创造，它只是表示你把一份别人事先规定的工作做得很好而已。当你创办了一家新的公司和商业模式并且雇人来工作时，才算是在创造财富。

99%

高智商者思考问题的方式往往与众不同，当这样的人想开发一种新的产品或服务时，其他99%的正常人能认同他的理念和产品吗？

一个为雇员提供低水平工资但创造大量就业机会的人是在创造财富，但这种人在社会上往往被认为是失败者；而一个没有创造就业机会的高收入的企业高管，却会被认为是成功者，但他其实没有创造任何财富。这种局面实在有些滑稽。

学校通常崇尚书本学习者的高智商，于是我们把自己孩子送进大学，盼望他们好好表现，能拿到一两个学位并且成绩优异。那么，为提高人类智商水平而做的努力有可能成为社会财富创造的阻力吗？普通高等教育有可能妨碍企业家精神的建立，从而拖累社会经济增长吗？一旦获得硕士、博士或者MBA学位，就意味着失去了财富创造力吗？

高智商者如何成为企业家

当然，我并不是说高智商者就不能成为企业家。但是这样的人必须意识到，高智商会在你成为一名成功企业家路上制造一些障碍。不过，还是有一些方法可以解决这个问题：

1. 确保你的企业中至少有一部分主要员工是行为导向型人士，而非分析型的书本学习者。
2. 跟一个生活学习型的人结婚，或是与这一类型的人共同创业。
3. 尝试进入一些以低学历人士为主体的社会圈子。
4. 不要像你已经习惯的那样，遇事过分地分析推理。
5. 不要让你手下的员工对企业的经营做出过多的分析推理。
6. 如果有些项目需要经历很长时间才能获得回报，避免在这些项目上投入过多的资金。
7. 不要让自己成为空想家。
8. 指派一个手下员工盯着你自己，当你对企业的经营和发展抱有太多不切实际的幻想时候，他负责及时点醒你。☑

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“Is High Intelligence a Disadvantage in Being an Entrepreneur?”

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High IQ, No Wealth

Do you have to be smart (as in high IQ) to be an entrepreneur? And does being highly intelligent mean that you are more likely to be rich? You’d think that the answer would have to be yes. And you also have to believe that any research showing this, or the opposite, would have to be famous. You would be wrong on both counts, at least if you look at a piece of research published in 2007 by one Dr. Jay Zagorsky of Ohio State University (see <http://www.sciencedirect.com/science/article/pii/S0160289607000219>).

The research shows that having a high IQ had basically no impact on whether you were wealthy (measured by household net worth) or not. However it did show that people with high IQ are more likely to experience financial distress. So highly intelligent entrepreneurs might be more likely to get into financial trouble.

It’s not all bad if you have a high IQ. You will have a higher income (also shown in this research). And you are more likely to get ahead in big companies and the professions, which is why you got a big income in the first place.

The Career Patterns of Entrepreneurs

So based on this research it looks like being highly intelligent doesn’t mean you will become wealthy and that, if you are highly intelligent and you become an entrepreneur, it won’t help you by itself.

All of this makes me think about the types of people who do get rich and actually create wealth. Seems like there’s a pattern. You get the intelligent people who get great grades, go to university, get masters’ degrees, join government or big companies, make a lot of money (salary that is) and have a great career (hopefully).

Then there’s a second group. They often drop out of school, drift around, get into an existing company, get bored, then go out and start their own. Often these fail. But some succeed brilliantly. Their owners usually don’t get high incomes (at least at the beginning) but at the end the business is worth a lot. So these are the high wealth creation types.

Why does this happen? What are the key learning behaviors behind these two patterns?

Seems like basically there are two learning styles; learning from books and learning from life. High IQ types usually learn best from books and university professors. These are the ones that become doctors and dentists, go into big prestigious companies and get high incomes and drive Audis.

The people who learn from life sometimes have lower IQs, don't like university and university professors, and don't go into big companies except as salespeople. Often they are dyslexic. In the US they drive Hondas and Chevys, sometimes Ford trucks. These types often start their own companies and become rich.

These are the types that become entrepreneurs. It's not that entrepreneurs might not have a high IQ, such as Bill Gates or Steve Jobs. It's that in real life, most entrepreneurs are either not highly intelligent in conventional terms, or if they are highly intelligent in conventional terms, they don't act that way.

Most entrepreneurs are not particularly interested in formal education, often do quite poorly in a formal educational environment, and don't do the things that people who are regarded as highly intelligent do. That includes, going into conventional large companies or government, getting into a job that will lead to a long career in the same company, and becoming part of a strict hierarchy where people mainly obey orders and don't exercise much if any of their own good judgment except in low-level tasks.

As many of our readers would know this applies to many jobs in the government and the private sector, especially in the largest companies.

The Behaviors of Entrepreneurs

We said that there were two main patterns in learning. One of them is a book learner; the other is a life learner; that is the latter learns from actually doing real things in real-life. Highly intelligent people usually go to university where they learn from university professors. These are also very intelligent people, but they are also book learners. Also they have usually never had a real job so it's kind of difficult for budding entrepreneurs to learn much at all about entrepreneurship from university professors.

Book learners are usually far more analytical than practical and action-oriented. Life learners are usually practical rather than analytical. So book learners have a tendency to analyze, often excessively, before they do anything. Entrepreneurs tend to have a bias to action.

This is one important reason that entrepreneurs are not usually highly intelligent in a conventional sense or highly educated. In fact, once they do this, their entrepreneurial tendencies will become reduced or even totally repressed.

That's why there's an emerging movement populated by people like billionaire Peter Thiel in the US to give money to young people who want to start companies in return for not going on to university. Those behind the movement believe that for certain people, going to university is actually an impediment to success, especially if you want to be an entrepreneur. You get less startups and therefore less growth with the high education/book learning model. They point to examples such as Bill Gates and Steve Jobs who started university and then dropped out, usually in frustration, or because it didn't give them the real-life action they craved.

That's why two types of people that don't do well in startups are people who have spent most of their working life in large companies, and people who have PhDs or research degrees. People from large companies inherit big companies' understandable bias towards analysis rather than action. PhDs and researchers are also analysis- rather than action-oriented.

These types of people might be really impressive analysts with great insights into the data they analyze. But that's totally different to building a product or service, usually with no help from anyone, then actually selling it to your prospects and clients, again with no help or brand name to ease the way. Those are totally different skills and require totally different patterns of behavior.

Book learners tend to intellectualize business. They tend to become interested in the underlying ideas and philosophies rather than in just getting results in terms of things sold and profits made. They are usually thinking on a higher plane.

That's good if you are a professor and it might even be useful if you are an analyst or in strategy in a large company. But it's probably death to you if you are an entrepreneur, have to make a quick profit, move lots of commodities quickly and very cheaply from point A to point B, or put your product in the best place for it to sell the most units in a supermarket.

Of course, that doesn't mean that highly intelligent people might not become successful and wealthy entrepreneurs. Look at the founders of Google or Yahoo for example. However the idea is that they didn't become entrepreneurs because they were intelligent, but rather because their action-orientation trumped their analytical tendencies. It's just that having the high intelligence doesn't give you any particular advantage and it might in fact be a huge disadvantage, as we see further below.

Why Is High Intelligence a Handicap to an Entrepreneur?

We tend to see high intelligence as a good thing that endows its holders with more opportunities in life. I guess the common perception is that you are more likely to do better in life, whether that is a high salary or high income. And there's some truth in that.

But there's another perspective one can adopt on high intelligence. That is, that in many ways it's a handicap. It cuts you off from the mass of humanity because you are cognitively different. More to the point, you are going to think in ways that the vast majority of people don't think in. If you are a nerd thinking of the next theory of relativity, how many people are going to be on your wavelength? If you want to create a new product or service, will you even understand that the other 99% of humanity is thinking?

So it's no wonder that there doesn't seem to be any correlation between high intelligence, entrepreneurship and wealth. Chances are that most people use their high IQ to think of ideas that are totally foreign or of no interest to most people. These highly intelligent people want to indulge themselves in great ideas that interest them, not in products and services for people whose interests and intelligence are of little or no interest to them. So in these cases, their high intelligence acts as a barrier to mass social understanding and mass marketing.

If you are an entrepreneur and are thinking of abstruse ideas in physics or biotechnology, you aren't thinking of what the mass of people are thinking. And in all likelihood you won't be thinking in the same way as the mass of people in things that are directly life-oriented such as food, sports or even relationships and sex. That makes it very different to target in precisely on what most people would like

for dinner, or for a new hobby or lifestyle. If you want to think like that, you need to have similar cognitive equipment to most other people.

That's another way of saying that very high intelligence makes you a poor candidate for designing and executing a mass marketing campaign or for creating advertisements for commodities such as microwave dinners aimed at working moms. You might be a good candidate for a new approach to making a MRI machine for doctors if you have a PhD in medical technology. The problem will be getting you to think about who will buy the services provided by the MRI and how to take a profit out of it.

That's not to say that a highly intelligent person might not have an incredible and bright idea that is almost impossible for the average person to think up. But that's going to be in the tiny minority. The vast majority of ideas by the vast majority of entrepreneurs will be around ideas that are easily accessible to the average person, are quickly understood and appreciated by them, and do not require a huge effort to understand them, or a high level of education to be able to use them.

What about High Intelligence and High Income?

As to wealth creation and high intelligence, what about this distinction between income and wealth? A high salary doesn't mean wealth creation; you are just doing a job pre-ordained by someone else very well. If you create a new company and business model and employ people you have created wealth and social growth.

A low salary founder who creates a lot of jobs (think of a local trash hauler) creates wealth but will socially be seen as a failure. A high salary corporate executive who creates no jobs will be seen as having been a success, even though he has, on his own account, created no wealth.

It's a funny thing. Schools and universities laud high book intelligence. So we push our kids to go and do well in our universities. We want everyone to get a degree or two and get perfect grades.

But is it possible that the very intelligence we push for high levels of is preventing a broader movement for wealth creation in society? Is it possible that universal higher education is a recipe for less entrepreneurship and therefore less wealth creation and lower growth rates in society? Once we all have PhDs, MBAs or masters' degrees, are we condemned to no growth at all?

What If you are Highly Intelligent and Want to be an Entrepreneur?

Of course, I am not saying that if you have a really high IQ you can't be an entrepreneur. But you have to realize that your high intelligence is going to present some barriers to being successful as an entrepreneur

There's a number of ways to address this problem:

1. Make sure at least some of your key employees are action-oriented entrepreneur types rather than analytical book learners
2. Marry a life-learner type or make one your business partner with equal ownership.
3. Try to mix in some social circles that have a high proportion of non-university-educated people
4. Don't over-intellectualize things like you will usually be tempted to do
5. Don't give in to the temptation to allow any of your employees to get too analytical or too intellectual in their approach to your business

6. Avoid the temptation to invest too much money in projects that will take a long time to get results, if indeed they ever do
7. Don't give in to the temptation to be too visionary
8. Appoint one of your employees to tell you when you are becoming too visionary, intellectual and impractical.

Dr. E. Ted Prince, the Founder and CEO of the Perth Leadership Institute, located in Florida in the US has also been CEO of several other companies, both public and private. He is the author of two books: "The Three Financial Styles of Very Successful Leaders" (McGraw-Hill, 2005) and "Business Personality and Leadership Success", Amazon Kindle 2011 as well as numerous other publications in this area. He is a frequent speaker at industry conferences. He works with large corporations globally on leadership development programs and coaches senior executives and teams in the area of financial leadership. He has held the position of Visiting Professor at the University of Florida in the US in its Graduate Business School and also at the Shanghai University of Finance and Economics in China.