

## METAPROGRAMS AS A TOOL FOR BEHAVIORAL RISK PROFILING: THE BRPM MODEL IN FINANCIAL MANAGEMENT AND MANAGERIAL DECISION-MAKING

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**Abstract.** The article explores the issue of identifying behavioral risks in HR management through the lens of metaprogram profiling. In the context of the BANI world, the growing responsibility of managerial and financial roles and the increasing importance of cognitive alignment with job requirements create a need for tools that provide deeper diagnostics of thinking, motivation, and behavioral patterns. The study aims to develop the conceptual BRPM model (Behavioral Risk Profiling Model) that identifies risky metaprogram configurations and predicts behavioral deviations linked to fraud, procedural violations, compliance failures, or destructive leadership.

The scientific novelty lies in the interdisciplinary integration of cognitive-behavioral typology with HR diagnostics and organizational risk modeling. The authors developed an original typology of metaprograms in polar and tripolar formats, identified their impact on managerial and financial behavior, and created an interpretive matrix distinguishing adaptive and risk-prone thinking strategies.

The methodological framework combines content analysis of scholarly sources in cognitive psychology, behavioral economics, and HR analytics, a functional comparison of the Big Five, SHL OPQ, and Hogan Risk Profile models, and inductive modeling of employee risk profiles. The study presents the conceptual architecture of the BRPM model and a table illustrating interrelations between cognitive filters and probable behavioral outcomes.

The practical significance lies in applying BRPM for screening candidates for critical roles, assessing behavioral alignment, preventing managerial failures, and forming teams with minimized conflict risk. The model can be adapted for internal audits, strategic workforce planning, and behavioral compliance frameworks.

**Keywords:** HR profiling, behavioral economics, metaprograms, behavioral risks, BRPM model, managerial and financial behavior, compliance risks.

**JEL Classification:** D91, M14, G41

### 1. INTRODUCTION

In the current context of financial instability, digital business transformation, and increasing complexity of managerial processes, the primary source of critical failures is often not the external environment but internal organizational risks related to the human factor. These risks include unintentional errors, professional incompetence, and behavioural deviations driven by individual thinking patterns, perceptual biases, cognitive distortions, and personal decision-making styles. According to a PwC (2023) survey, over 60% of employees experience financial stress, and 56% spend at

least 3 working hours per week thinking about personal financial problems, which negatively affects their productivity and decision-making quality. Meanwhile, a Deloitte report (2024) reveals that only 19% of companies have reliable tools to assess the human factor and its associated risks, despite the growing impact on overall managerial effectiveness and the financial security of organisations.

Special attention should be given to employees involved in financial and strategic functions, such as department heads, auditors, analysts, and financial managers, since their mistakes may lead to significant financial losses, erosion of investor trust, compliance violations, or the disruption of key business processes. In such cases, individual characteristics for example, a tendency to avoid responsibility, excessive reliance on external approval, or an inability to think strategically become critically important.

Despite the widespread use of competency models, psychometric testing, and behaviour-based assessment methods in modern HR practices, these approaches primarily focus on performance outcomes or formal skills rather than the underlying mechanisms of decision-making, motivational structure, or mental patterns that drive behaviour in stressful or unpredictable situations. Such a narrow focus creates a gap in risk prevention systems, one related not to what an employee does wrong, but to how they think and why they act in a certain way.

In this context, the integration of behavioural economics methodology is particularly relevant, as it offers a systematic explanation of irrational economic behaviour, such as the anchoring effect, overconfidence, loss aversion, conformity, and emotionally driven decision-making. Combining such approaches with HR profiling has the potential to develop a new diagnostic tool that identifies risk-prone behavioural styles during selection, onboarding, promotion, or evaluation for positions involving financial responsibility.

Modern organisations require a deeper, more dynamic approach to personnel assessment that captures professional outcomes and models potential behaviour under stress, amid conflicts of interest, in the face of information scarcity, or in the face of rapid change. One such approach may involve metaprograms in HR profiling, as they shape thinking patterns, motivational priorities, and individual styles of interacting with risk.

Behavioral economics emerged at the intersection of psychology, neuroscience, and economics, explaining why individuals often make decisions that deviate from the principles of classical rationality. The pioneers of this discipline, Daniel Kahneman and Amos Tversky (Tversky & Kahneman, 1979; Kahneman, 2011), demonstrated in their research that most economic decisions are shaped not by logical analysis but by cognitive biases, emotions, and mental shortcuts heuristics. For instance, status quo bias, confirmation bias, anchoring effect, or overconfidence may significantly reduce the quality of managerial and financial decision-making, particularly under stress, uncertainty, or high information load. Advancing behavioral theory in its applied dimension, (Thaler & Sunstein, 2008) emphasized the importance of choice architecture and the role of “nudging” effects, which can both improve employee behavior and, conversely, contribute to systematic errors.

Recent studies confirm that cognitive biases, particularly overconfidence and loss aversion, significantly impact the quality of managerial and financial decision-making. According to a survey by (Merkle & Weber, 2023), most investors consistently exhibit these biases, making risky or irrational decisions driven by emotion rather than analytical reasoning. Research by (Cheung & Johnstone, 2025) demonstrated that overconfidence systematically distorts risk assessment even among experienced managers. A report by (McKinsey & Company, 2022) emphasised that organisations integrating behavioural tools into their risk management strategies have increased their resilience to stressful situations and multifactor uncertainty. Furthermore, (Germann & Merkle, 2022) found that employees often prefer manual decision-making even when algorithmic systems outperform them in accuracy, thereby generating hidden risks.

Analytical approaches to decision support are gaining increasing importance in the digital transformation of human resource management (HRM) systems. According to (Farhan, Shabbir,

& Muhammad, 2023), contemporary HR analytics relies on data mining and predictive models to identify correlations between HR data and employee performance. The study by (Alabi et al., 2024) shows that applying predictive analytics in HR departments leads to more accurate workforce planning, efficient resource allocation, and reduced costs while maintaining high service quality. At the same time, such tools support early detection of risks associated with personnel decisions, particularly in situations involving demand fluctuations, employee turnover, or shortages of critical competencies.

In this study, metaprograms are viewed as a cognitive tool for HR profiling, grounded in the principles of behavioral economics. As mental filters, they shape thinking style, motivation, and risk response, influencing an individual's adaptability and decision-making capacity. Although this approach remains underexplored in HR science, it offers promising opportunities to identify behavioural risks such as procrastination, rigidity, and conflict proneness, which are particularly critical in financial responsibility and strategic management contexts.

This study considers metaprograms as a potential tool for assessing employees' cognition that HR professionals can integrate into profiling systems. Drawing on theoretical foundations in cognitive psychology and behavioral economics, the study treats metaprograms as mental filters that shape individual thinking strategies, motivational orientations, and responses to risk. Although this approach remains underrepresented in academic HR discourse, its use in behavioral analytics represents a promising research hypothesis. It offers the potential to identify latent psychological risks such as procrastination, cognitive rigidity, or conflict proneness that may hinder employee adaptation, disrupt team dynamics, and reduce the quality of managerial decision-making, especially in roles involving financial responsibility.

The synthesis of behavioural economics and HR profiling opens new opportunities to develop risk management tools that account for formal competencies and the deeper cognitive and motivational structures underlying behaviour. Despite significant progress in HR analytics, modern organisations still lack unified, reliable instruments to identify risky behavioural styles in advance, particularly for financially responsible decision-making. Traditional assessment methods, such as competency models, psychological tests, or performance-based evaluations, capture observable behaviours but fail to explain the internal cognitive filters that drive recurring risk patterns. As a result, behavioural risks often remain invisible until they manifest as managerial errors, flawed financial decisions, or breaches of ethical standards. This issue is especially critical in budgeting, auditing, and financial control, where even minor distortions in employee thinking can lead to significant losses. Consequently, there is a growing need for a new instrumental framework that identifies underlying patterns of perception, motivation, and risk orientation embedded in thinking structures rather than surface-level behavior. The metaprogram-based approach to HR profiling has the potential to address this gap.

## 2. THEORETICAL BACKGROUND

Contemporary transformations of the economic environment, rising levels of uncertainty, and the cognitive complexity of managerial challenges have intensified the relevance of interdisciplinary approaches to analysing decision-makers' behaviour. Integrating insights from behavioural economics, psychology, and human resource management theory is gaining particular importance in advancing a deeper understanding of individual differences in economic behaviour. In this context, examining the theoretical and applied aspects of HR profiling is a logical step toward identifying behavioural risks and uncovering latent employee characteristics.

In particular, behavioral economics is increasingly establishing itself as an interdisciplinary paradigm that helps explain deviations from classical models of rationality. Ukrainian scholars highlight how economic agents shift their cognitive logic under stress, incomplete information, and emotional pressure. For instance, (Sharmanska & Yatsentyuk, 2023) emphasise that classical economic models fail to reflect actual behavioural scenarios, especially during crises, when individuals make decisions not

through rational analysis but as a form of psychological self-protection. Hudz (2023) builds on this argument by examining how war-induced emotions influence citizens' economic behavior, demonstrating that affective factors often outweigh rational motivations. Pehuda and Vdovenko (2024) argue that behavioural and shadow barriers, such as informal practices, irrational expectations, and distrust toward regulators, hinder the implementation of sustainable finance instruments. These factors complicate the realization of green bonds and subsidies, posing risks to the country's financial security.

From a theoretical perspective, scholars conceptualise behavioural economics as a transformation of the classical homo economicus model under conditions of bounded rationality. Tanklevska and Povod (2021) identify framing and cognitive biases as key determinants of economic choice. Cherniakova, Hryshko, and Malozhon (2025) further expand this paradigm by proposing the integration of economic, cognitive, and neuropsychological approaches to analyse employee behaviour. Kompaniets (2025), in turn, conducts a comparative analysis of economic psychology and behavioral economics, interpreting the latter as an adaptive forecasting tool that requires consideration of the sociocultural context. Collectively, these studies emphasize a gradual shift from the normative to the descriptive model of decision-making, particularly in the context of human resource management.

Baranov (2024) applies the "nudge" concept using artificial intelligence to predict organisational employee behaviour. He frames behavioral interventions as tools that influence employee choices without coercion by reshaping the context in which individuals make decisions. Radionova and Hushcha (2024) systematize cognitive biases that prevent entrepreneurs from making well-considered strategic decisions under uncertainty. They identify overconfidence as one of the most common distortions that undermine effective planning. Povod (2025) examines how the same cognitive biases affect financial investors, highlighting their unconscious tendencies toward excessive risk-taking or loss aversion. She argues that investors often rely on distorted perceptions rather than rational calculations. All three authors agree that improving HR decisions and financial planning requires a better understanding of the psychological mechanisms behind information processing and risk perception.

International studies confirm the growing interest in behavioural economics as a universal tool for analysing risky and irrational behaviour across various domains. Reed, Niileksela, and Kaplan (2013) systematize the core principles of behavioral economics and emphasize its potential in therapeutic practice, calling for more translational research. Saura and Bužinskienė (2025) investigate the intersection of behavioral economics, artificial intelligence, and entrepreneurship, highlighting the importance of cognitive adaptability in enhancing managerial decision-making. Liang, Dai, and Zhang (2024) model behavioral risks among executives in financial institutions, identifying key contributing factors such as conflicts of interest, lack of oversight, and overestimating competence. Finally, Abdullaeva et al. (2025) conduct an interdisciplinary study that integrates behavioral economics and neuroeconomics to explain impulsivity, loss aversion, and framing effects in mental health, underscoring the effectiveness of interventions grounded in self-control mechanisms.

Thus, contemporary behavioral economics demonstrates high theoretical evolution and interdisciplinary expansion. Its integration into human resource management, finance, mental health, and digital technologies shapes a new analytical paradigm capable of accounting for human behavior's psychological dimension under radical uncertainty.

Recent scientific literature reflects a growing interest in HR profiling as an interdisciplinary field that integrates approaches from behavioral economics, psychology, and digital technologies to identify employee potential, risks, and latent characteristics. Both domestic and international scholars recognize HR profiling as an effective tool for psychological diagnostics, behavioral prediction, and managerial decision-making. However, the degree of conceptual and methodological operationalisation still varies significantly across studies.

Smutchak et al. (2023) define HR profiling as a comprehensive psychodiagnostic technology that includes the identification of an individual's psychotype, core emotion, and motivational profile to

verify the accuracy of candidate information and predict behavioral responses. A similar example of step-by-step profiling aimed at reducing personnel risks appears in Smutchak's earlier work (2021), which emphasises the practical value of this method in the context of strategic human resource management. In turn, Dragan, Bolotina, and Shtefan (2025) highlight the preventive potential of HR profiling in conflict prevention, emotional state monitoring, and the reinforcement of team cohesion.

Researchers have also placed particular emphasis on digital profiling tools. Vynnyk (2021) proposes using a user's social media profile as a source of latent behavioral information for constructing a psychological portrait. Rafae and Erritali (2023), employing algorithms based on content from professional networks, demonstrate the capabilities of automated digital profiling, achieving a predictive accuracy of 0.92 in selecting candidates for project teams.

At the same time, Parkhomenko-Kutsevil (2020) presents a conceptual expansion of HR profiling to typological and managerial levels by applying it to model the behavior of public officials in public administration. Her approach emphasises predicting risky actions and conflict scenarios, which is directly relevant to the HR context.

An alternative extension of the HR profiling approach involves using neuro-linguistic metaprograms, which function as mental filters in perception, decision-making, and communication. Kochuma and Lakutin (2021) justify the relevance of applying a metaprogram-based approach in personnel selection, propose a typical metaprofile for a job role, and offer tools for structured interviewing. Furduescu (2019) elaborates on the practical significance of specific metaprograms, such as "Options vs Procedures" and "Towards vs Away from," as instruments for analysing employee motivation and behavioural strategies within teams. Passmore and Rowson (2019), in turn, critically examine NLP as part of coaching practice, recognizing the potential of metaprograms for understanding clients' thinking styles and tailoring managerial interventions, while also emphasizing the limited empirical validation of most NLP techniques and the need for further research into their reliability.

Scholars have also paid particular attention to the ethical aspects of using HR analytics technologies. Tursunbayeva et al. (2022) point out that despite the widespread adoption of people analytics, researchers have not sufficiently explored issues of ethics, algorithmic transparency, data privacy, and stakeholder inclusion. These challenges become especially critical in HR profiling, where analysts rely on deep behavioral and personality-related data.

Thus, the current discourse on HR profiling demonstrates the potential for methodological integration from psychodiagnostics to automated behavioral analysis systems and metaprogram-based models. At the same time, several research gaps remain, particularly in the theoretical unification of concepts, the empirical validation of profiling tools, and the ethical assurance of applied approaches. One specific gap concerns the absence of conceptualized models that integrate employees' metaprogram profiles with the risk characteristics of job roles in financial decision-making. Based on the literature review, the author identified and used the conceptual foundations to develop the Behavioral Risk Profiling Model (BRPM). The following section presents this model in detail. It aims to identify the interrelations among metaprograms, the risk profile of job responsibilities, and potential behavioral deviations under uncertainty.

### **3. RESEARCH OBJECTIVE, METHODOLOGY AND DATA**

The shift in HR management toward analyzing deeper cognitive structures stems from the need for more accurate diagnostics of risky behavioral styles that manifest under conditions of uncertainty and pressure. Specifically, unconscious metaprogram patterns recurring models of perception, motivation, and action can indicate impulsive decisions, procedural violations, or deviant behavior. This perspective aligns with the concept of cognitive style as a 'mental filter' that modulates risk behavior in BANI contexts characterized by fragility, anxiety, non-linearity, and incomprehensibility. According to Bogataia (2025), cognitive styles such as analytical, intuitive, holistic, and flexible are directly linked to

risk perception, strategic thinking, and the ability to adapt to uncertainty. Within HR profiling, identifying an individual's dominant cognitive style can help predict tendencies toward misconduct, conflict-prone behavior, or compliance avoidance in high-pressure situations.

In this context, the study focuses on two key questions:

- Which specific metaprograms are relevant for identifying risky behavior in financial and managerial functions?

- How can these metaprograms be interpreted from the perspective of HR related risks?

To achieve the research objective, this study sets out to:

- systematize key metaprogram patterns based on contemporary approaches to cognitive styles and behavioral economics;

- adapt these patterns to the context of organizational risk, particularly in HR and financial management domains;

- construct a polar classification of metaprograms by outlining their potential advantages and risks in critical managerial situations;

- develop the conceptual BRPM for cognitive profiling of employees in roles with elevated levels of responsibility.

The research methodology integrates interdisciplinary content analysis of literature in cognitive psychology, behavioral economics, and HR analytics with comparative functional analysis of existing models (Big Five, SHL OPQ, Hogan Risk Profile) and inductive modeling of cognitive-motivational patterns characteristic of managerial and financial roles. Within the scope of the study, the research team constructed a typology of metaprograms, developed a table illustrating their influence on behavior in HR and financial contexts, and designed the conceptual architecture of the BRPM model. The next research stage will involve empirical validation of the tool through self-report scales, pilot testing in high-risk organizational environments, and psychometric analysis, including reliability, validity, and statistical comparison with existing HR assessment outcomes.

#### **4. RESULTS AND DISCUSSION**

This section presents the original Behavioral Risk Profiling Model (BRPM), developed to predict potential risk-prone behavior among employees in the domains of HR management and financial decision-making. The BRPM model interprets metaprograms not as elements of the neurolinguistic programming approach but as cognitive filters, stable mental templates that shape individual thinking strategies, decision-making, and interaction under organisational pressure, uncertainty, or responsibility. Its theoretical foundation draws upon classical approaches to cognitive style (Allinson & Hayes, 1996), the dual-process theory of reasoning (Pacini & Epstein, 1999), and studies on managerial intuition (Sinclair, 2005). The BRPM serves as an applied diagnostic tool that enables HR professionals to detect metaprogram configurations that may be misaligned with job requirements and to construct a cognitively grounded risk profile of the employee. Currently, the model remains conceptual and requires further empirical validation, which the authors plan to undertake in the next phase of the research project.

Within the BRPM framework, metaprograms function as stable cognitive-motivational filters that shape dominant information-processing patterns, thinking, and interactions in complex managerial environments. This definition integrates core principles of cognitive psychology (Allinson & Hayes, 1996), dual-process theory (Pacini & Epstein, 1999), and the managerial intuition approach (Sinclair, 2005), all adapted to the HR context. In this study, the authors have tailored these theories to applied HR settings, enabling the use of metaprograms as indicators of behavioural risk, particularly in roles with high levels of responsibility. The authors present the model's structure as a logic-based progression in Fig.1.

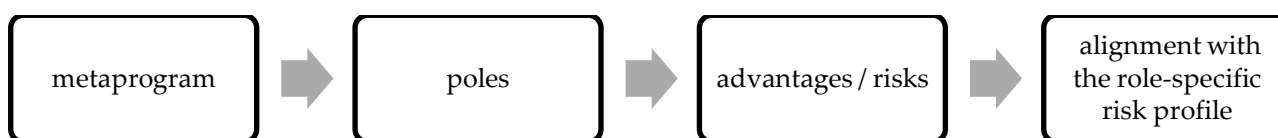


Fig. 1. The Logic of the Model's Structure BRPM

Source: author's scientific vision

The authors base the BRPM model's logic on a cause-and-effect sequence, as illustrated in Figure 2.

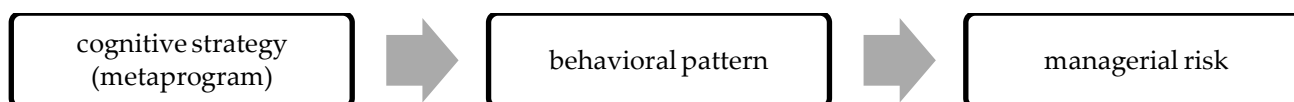


Fig. 2. The Logic of the Model's Functioning BRPM

Source: author's scientific vision

This approach enables a shift from merely identifying cognitive style to predicting specific manifestations of risky behavior, such as delaying or avoiding decision-making under uncertainty; evading responsibility in situations involving conflicts of interest; excessive reliance on external approval; impulsivity or cognitive rigidity in dynamic environments; and a tendency to violate procedures, hierarchy, or compliance requirements.

The BRPM assessment methodology relies on self-report scales of either bipolar or tri-polar type, depending on the structure of the specific metaprogram. For dichotomous metaprograms, the model employs scales with two poles of cognitive-motivational orientation (e.g., "toward" / "away from", "individual" / "group"). In the case of tripolar metaprograms, it utilizes scales with three conceptually distinct vectors (e.g., "past" / "present" / "future").

The authors interpret the results by comparing the respondent's profile with the role-specific risk profile. They develop this profile through expert analysis of the position's functional content, level of responsibility, procedural discipline, and compliance burden. They also propose the creation of an interpretive matrix that captures both constructive and risk-prone manifestations of each pole within the specific context of managerial activity.

Thus, the BRPM model enables researchers to assess polar cognitive patterns and their relevance to the role-specific risk profile, particularly in financial control, strategic management, auditing, budgeting, or resource governance.

Unlike traditional models of cognitive style, personality typologies, or general preventive approaches to HR risks, the BRPM model is the first to integrate metaprogram analysis with formalized diagnostics of managerial risks. This integration opens up new prospects for developing a practical paradigm of managerial risk prevention in HR practice—one focused on the precise assessment of cognitive fit between an employee and the functional demands of high-responsibility roles.

The authors selected the metaprograms underlying the BRPM model based on a critical analysis of contemporary scientific approaches to cognitive styles (Allinson & Hayes, 1996; Riding & Rayner, 2013), dual-process theories of thinking (Evans & Stanovich, 2013; Kahneman, 2011), information-processing models in management (Hodgkinson et al., 2009; Sinclair, 2005), and applied studies in managerial risk profiling (Hall & Bodenhamer, 2005). The alignment between metaprograms and cognitive risk zones also draws on interdisciplinary research that explains the links among motivational strategies (Ryan & Deci, 2020), performance style (Grant & Parker, 2009), time interpretation (Zimbardo & Boyd, 2008), and environmental appraisal (Heine & Norenzayan, 2006).

Within the BRPM model, the authors identify 12 core metaprograms, grouped into three functional domains: motivational, cognitive-informational, and social-interactional:

-motivational focus (motivation vector - Ryan & Deci, 2020; source of trust - Fleeson & Jayawickreme, 2021; evaluation criterion - Chen et al., 2023);

– cognitive information processing (thinking granularity - Evans & Stanovich, 2013; temporal orientation - Zimbardo & Boyd, 2008; strategic perspective - Hodgkinson et al., 2009; response tempo - Kahneman, 2011; work pace and rhythm - Gollwitzer & Bargh, 2005; performance style - Grant & Parker, 2009);

– interaction style (interaction priority - Thomas & Kilmann, 1976; attitude toward control - Ng et al., 2006; environmental appraisal - Heine & Norenzayan, 2006).

The authors selected 12 metaprograms based on the cognitive and managerial sufficiency principle. This number allows them to cover the key zones of behavioral risk, from decision-making and subordination to interaction styles and motivational orientation. Reducing the number of scales would compromise diagnostic depth, while expanding them would overload the model and reduce its validity in HR practices. The division into three domains is grounded in cognitive-behavioural models of management (Hodgkinson et al., 2009; Grant & Parker, 2009) and ensures the BRPM model's functional diagnostic capacity.

The authors structure all metaprograms as polar oppositions (dichotomies or triads) that capture alternative cognitive-motivational response patterns in managerial contexts. As demonstrated by Hodgkinson & Sadler-Smith (2003), the relevance of these patterns depends not on the inherent “quality” of a given pole, but on its alignment with the functional demands of the role. A cognitive mismatch between an employee’s thinking style and the managerial situation may increase the risk of strategic errors, impulsive decisions, or non-compliance with regulatory standards.

The unit of assessment in the BRPM model is the cognitive (mis)alignment between an individual’s dominant patterns and the role-specific risk profile. This approach enables a shift from merely describing thinking styles to verifying risk-prone behavioral manifestations, particularly in situations involving high responsibility, conflicts of interest, strategic decision-making, or audit processes. The authors plan to develop a diagnostic questionnaire for identifying BRPM profiles, including dichotomous or triadic self-report scales tailored to the requirements of specific roles. They conduct the initial validation of the instrument through expert assessment and psychometric analysis. Figure 3 provides a visual overview of all metaprograms and their poles.

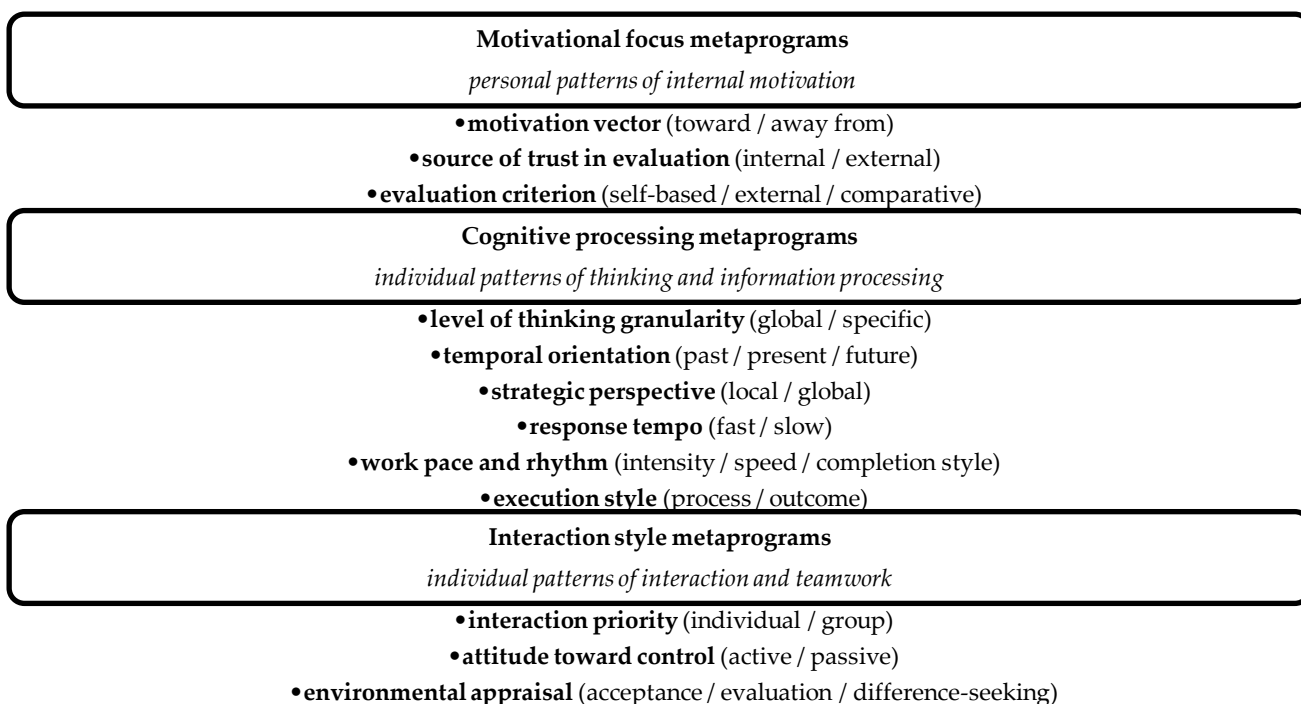


Fig. 3. Structure of the 12 Metaprograms in the BRPM Model

Source: author's development

According to the logic illustrated in Figure 3, the authors interpret each of the 12 BRPM metaprograms through its polar expressions, identifying both potential advantages and risks in HR and financial management. This approach enables behavioral profiling aligned with role-specific requirements.

To enable the practical application of the model, the authors systematized the polar expressions of each metaprogram in a table, considering their influence on professional behavior in critical managerial situations. Tab. 1 presents the BRPM metaprogram structure, which reflects the relationship between an individual's cognitive-motivational patterns and their potential behavioral impact under organizational pressure, responsibility, and regulatory demands. Table 1 illustrates that each metaprogram comprises two or three poles that generate distinct behavioral vectors either constructive or risk-prone depending on the context of the role's functional demands.

Tab. 1

*Personality Metaprograms: Poles, Advantages, And Risks*

Domain	Metaprogram	Poles	Advantages in HR	Risks in HR	Advantages in Finance	Risks in Finance
motivational focus	motivation vector	toward / away from	goal orientation / caution	avoiding responsibility / passivity	proactive investing / cautious budgeting	impulsive actions / delays
	source of trust in evaluation	internal / external	autonomy in decision-making	ignoring feedback / overreliance on others	independent project evaluation	ignoring standards / market overdependence
	evaluation criterion	self-based / external / comparative	cognitive flexibility, adaptability	unclear standards / excessive competition	critical thinking about financial indicators	distorted view of effectiveness
cognitive information processing	level of thinking granularity	global/specific	strategic vision / analytical thinking	overlooking details / micromanagement	balance between strategy and tactics	incomplete assessments / excessive detail
	temporal orientation	past/present/future	experience / focus / foresight	outdated views / impulsivity / unrealistic expectations	historical analysis / present control / forward planning	resistance to change / present fixation / unrealistic projections
	strategic perspective	local/global	operational control / systems thinking	fragmentation / lack of context	cost control / strategic financial planning	ignoring macro threats / missing local signals
	response tempo	fast/slow	responsiveness / prudence	hastiness / loss of pace	timely decisions / thoughtful analysis	impulsive spending / missed opportunities
	work pace and rhythm	intensity / stability	productivity / reliability	burnout / rigidity	on-time financial execution	delays / unpredictability
	execution style	process/outcome	consistency / result	bureaucratization / ignoring quality	process control /	resource misalignment /

			orientation		goal achievement	standards violation
interaction style	interaction priority	individual / group	accountability / team cohesion	isolation / blurred responsibilities	autonomous financial management / collaborative alignment	lack of oversight / role conflict
	attitude toward control	active / passive	proactivity / adaptability	micromanagement / lack of initiative	financial monitoring / flexible control	audit pressure / procedural neglect
	environmental appraisal	acceptance / evaluation / difference-seeking	adaptability / critical thinking / innovation	risk blindness / hypercriticism / distrust	market shift detection / adaptive strategies	threat overestimation / insufficient analysis

*Source: author's development based on Allinson and Hayes (1996); Riding and Rayner (2013); Evans and Stanovich (2013); Kahneman (2011); Hodgkinson et al. (2009); Sinclair (2005); Hall and Bodenhamer (2005); Ryan and Deci (2020); Fleeson and Jayawickreme (2021); Chen et al. (2023); Zimbardo and Boyd (2008); Gollwitzer and Bargh (2005); Grant and Parker (2009); Thomas and Kilmann (1976); Ng et al. (2006); Heine and Norenzayan (2006)*

The BRPM model is the first to implement a parallel analysis of metaprogram effects across two functional domains - HR and financial management. This approach enables the diagnosis of general cognitive alignment and specific risks associated with the nature of the role. For example, the "Toward" pole of the motivation vector may confer an advantage for goal-oriented personnel management but also pose a risk of impulsivity in financial planning. Similarly, a "result-oriented" execution style can enhance goal achievement but may lead to the neglect of procedural standards, which is particularly dangerous in regulated industries. The authors primarily designed the BRPM model for managerial and financially accountable roles; however, its adaptation to other contexts is feasible, provided that the position's risk profile is clearly defined. The model's potential universality requires further validation across industries and cultural settings in future research.

This type of structuring ensures the model's logical coherence and its practical diagnostic value, as it enables HR professionals to identify behavioral poles that may misalign with a role's risk profile. The table also serves as the foundation for constructing an interpretive matrix in BRPM analysis, where the configuration of metaprograms matches the demands of a managerial role, including autonomy level, decision complexity, and compliance load. In this way, the BRPM model becomes a cognitive risk prevention tool applicable during recruitment, rotation, or leadership promotion processes.

HR professionals and decision-makers should give special attention to roles characterized by high cognitive-behavioral risk. These include positions such as Chief Financial Officer (CFO), HR Business Partner (HRBP), Head of Risk Management, Internal Auditor, and Budget or Investment Director. Such roles combine strategic autonomy with high responsibility for resource-related decisions and regulatory compliance. Therefore, BRPM profiling is particularly critical for these positions. The most relevant metaprograms within their scope involve future-oriented temporal focus, source of trust (internal or external), thinking granularity, strategic perspective, and decision-making style. A mismatch between an individual's cognitive patterns and the structural complexity of the role may lead to strategic errors, compliance breaches, or loss of control over critical processes. As such, BRPM profiling can be a preventive tool for identifying risky behavioral patterns in the organization's most vulnerable managerial points.

One of the key practical advantages of the BRPM model lies in its ability to predict typical patterns of risky behavior driven by specific cognitive-motivational configurations. In HR profiling, this capability enables the preventive identification of potential risks during recruitment, promotion, or adaptation of personnel to managerial and financially accountable roles.

Given the scope of the study, the following section provides a representative sample of examples illustrating the logic of BRPM profile interpretation through typical links between metaprograms and risky behavioral manifestations. Tab. 2 illustrates the core approach to constructing the BRPM interpretive matrix for practical application and does not aim to be exhaustive.

Tab. 2

*Illustrative Behavioral Patterns and Linked Metaprogram Risks*

<b>Behavioral Pattern</b>	<b>Associated Metaprogram(s)</b>	<b>Potential Risk</b>
Avoids responsibility under pressure	Motivation Vector (Away From)	Passive decision-making
Overrelies on external approval in decision-making	Source of Trust (External)	Lack of autonomy, vulnerability to manipulation
Delays action in uncertain situations	Evaluation Criterion (Comparative)	Paralysis by analysis or avoidance
Acts impulsively when managing budgets	Response Tempo (Fast)	Uncontrolled spending, short-term focus
Focuses only on immediate tasks	Temporal Orientation (Present)	Failure to plan strategically
Ignores feedback from colleagues	Source of Trust (Internal)	Ignoring collective input
Strictly follows rules with no flexibility	Work Pace and Rhythm (Stability)	Inflexibility, resistance to adaptation
Fixates on past failures	Temporal Orientation (Past)	Reduced adaptability and innovation
Neglects procedural steps to achieve quick results	Execution Style (Result-Oriented)	Compliance violations, operational shortcuts

*Source: author's development*

The presented examples demonstrate the potential of the BRPM model as a tool for cognitive risk prevention, enabling the interpretation of metaprogram profiles not only in terms of their alignment with role requirements but also through their possible implications for organizational effectiveness, compliance, and team interaction. Future research may expand this table by adapting it to specific positions and operational contexts.

Furthermore, the BRPM model can also be interpreted through the concept of “noise” introduced by Kahneman, Sibony, and Sunstein (2021), which denotes unwanted variability in human judgments. By standardizing the interpretation of metaprogram configurations, BRPM helps reduce such inconsistency in HR assessments and managerial decisions, enhancing the reliability and fairness of behavioral evaluations.

The development of the BRPM toolkit requires adherence to fundamental psychometric criteria: reliability (including internal consistency and test-retest stability), validity (both construct and discriminant), and the standardization of interpretive scales. The authors will conduct preliminary testing of the scales through expert validation and statistical analysis of empirical data, including correlations with managerial performance indicators and HR assessment results.

Based on its structure, the BRPM model enables applied profiling of behavioral risks, particularly under increased responsibility and organizational pressure. The authors designed the model to identify behavioral manifestations of managerial risks that emerge during recruitment, promotion, rotation, or personnel evaluation in high-responsibility contexts. When designing the model's structure, the authors

considered key types of HR risks that most significantly affect the reliability of managerial decisions, alignment with role requirements, and overall organizational resilience. These risks include:

- *Decision-making biases.* Systematic cognitive errors that impair the quality of managerial decisions, especially under uncertainty, multitasking, or excessive pressure.
- *Compliance failure.* A tendency to violate regulatory or ethical standards, either unconsciously (due to low awareness or cognitive rigidity) or deliberately (due to conflict of interest or lack of oversight).
- *Strategic miscommunication/filtering bias.* The distortion or selective disclosure of information aimed at avoiding responsibility, influencing leadership decisions, or preserving personal status.
- *Conflictogenicity and interpersonal rigidity.* Inflexible behavioral patterns that hinder adaptation to social contexts, potentially triggering dysfunctional team dynamics or escalating internal organizational conflicts.
- *Fraud potential / moral disengagement.* Risk patterns associated with moral disengagement, attempts to evade oversight, or abuse of authority and organizational resources for personal gain.
- *Instability under pressure.* Behavioral volatility in stressful or crisis situations, including impulsivity, passivity, or impaired capacity for rational adaptation when facing threats, responsibility, or conflict.

A dominant metaprogram does not directly cause risk but moderates the employee's response to situational factors such as organizational pressure, ethical dilemmas, or uncertainty. For example, the "external validation" pole, under conditions of low structural clarity, may lead to avoidance of responsibility or excessive dependence on the manager's opinion.

At the same time, the BRPM model has several limitations that researchers must consider during its further implementation and empirical validation. These risks are not directly observable - researchers can only verify them indirectly through metaprogram behavior patterns that may carry risk potential when misaligned with role requirements. Therefore, HR practitioners should not regard BRPM as a personality typology but rather as a tool for assessing functional risk based on an individual's cognitive structure.

Researchers present the BRPM model in a conceptual format, resulting from the interdisciplinary integration of cognitive theories and HR practices. In its current version, the model remains theoretical. The next stage of research will focus on empirically validating the model and testing its functional validity. To achieve this, researchers plan to develop a diagnostic toolkit with self-report scales for identifying dominant metaprograms, conduct expert assessments of position-specific risk profiles, and pilot the tool in organizations with high levels of responsibility. This phased approach avoids methodological oversimplifications and ensures the model's validity in practical applications.

Unlike widely used tools for cognitive-personality diagnostics-such as the Hogan Risk Profile, SHL OPQ, or Big Five-based assessments-the BRPM model does not limit itself to measuring stable traits or thinking styles. Instead, it analyzes the configuration of metaprograms about a specific role's risk profile. This approach allows practitioners to assess the contextual relevance of cognitive patterns in connection with managerial functions, procedural compliance, and regulatory demands.

To demonstrate the BRPM model's high interpretive flexibility and its adaptability to specific role contexts, this study compares it with the Hogan Risk Profile-a model focused on the dark side of personality and risk-related management (Hogan Assessment Systems, 2020); the SHL OPQ-a multifactor profiling tool used in occupational settings (SHL, 2022); and the universal Five-Factor Model, which shows limitations in assessing dark traits and risk adaptability (Furnham, 2022) (see Tab. 3).

*Comparative Characteristics of the BRPM Model and Leading Cognitive-Behavioral Profiling Tools in the HR Context*

<b>Comparison Criterion</b>	<b>BRPM (Author's Model)</b>	<b>Hogan Risk Profile</b>	<b>SHL OPQ</b>	<b>Big Five (FFM-based)</b>
Theoretical Foundation	Metaprogram concept + cognitive styles + dual-process thinking	Dark Triad, tendency toward destructive behavioral patterns	Personality traits and workplace behavior style	Five-Factor Model of Personality
Unit of Analysis	Configuration of metaprograms (12 dichotomies) aligned with job-specific risk profile	Tendency toward managerial risks (manipulation, impulsivity)	Standard personality traits	Stable personality type (OCEAN)
Connection to Job Functions	Direct alignment of cognitive-motivational profile with job role	Indirect (general risk assessment)	Indirect, via standard behavioral patterns	General personality description
Situational Relevance	High: accounts for context (responsibility, uncertainty, compliance)	Moderate	Low	Low
Application in Managerial Risk Assessment	Core function of the model	Secondary function	Not provided	Not provided
Interpretive Flexibility	High: depends on role context and metaprogram types	Moderate: fixed scales	Low	Low

*Source: developed by the author based on Hogan Assessment Systems (2020), SHL (2022), Furnham (2022), and Paulhus & Williams (2002)*

As shown in Table 3, the BRPM model stands out for its comprehensive approach to modeling behavioral risks by assessing the dynamic configuration of metaprograms about a specific role's risk profile. Unlike tools such as the Hogan Risk Profile, SHL OPQ, or models based on the Five-Factor personality structure (Big Five), BRPM does not focus on static traits or general personality types. Instead, it allows for considering situational contexts (e.g., level of responsibility, compliance load, risk of managerial decisions). It enables the establishment of a functional match between the cognitive-motivational profile and the requirements of a specific position.

It is important to emphasize that BRPM integrates the strengths of typological models (structural diagnostics) and situational-adaptive models (context-dependent interpretation), thereby ensuring high interpretive flexibility. As such, the proposed model demonstrates significant potential for use in HR analytics systems, managerial risk assessment, and strategic workforce planning in high-risk sectors of the economy.

In the BRPM model, the analytical unit is the individual cognitive-behavioral profile, formed based on the configuration of 12 metaprograms. This profile enables the assessment of an employee's alignment with the risk profile of a specific role—an essential capability in contexts of high responsibility, informational complexity, or regulatory pressure. Unlike static personality typologies, BRPM allows for a dynamic interpretation of tendencies toward risk-prone patterns, including:

- procrastination or avoidance in decision-making (e.g., dominance of the “away from” metaprogram in motivational focus);
- procedural neglect or rigidity (e.g., fixation on “options” in procedural thinking);
- excessive reliance on external approval (dominance of the external source of trust);
- conflict-prone interaction style (an individual approach lacking adaptation to the social context).

At the same time, the potential universality of the BRPM model does not imply its automatic applicability to all cultural contexts. The model builds on cognitive and motivational patterns typical of the organizational and cultural environment in Ukraine and Central and Eastern European countries. To apply the model in other regions, researchers and practitioners must adapt it to account for cross-cultural differences in perceptions of authority, risk, subordination, and communication norms. A promising direction for future research is the cross-cultural validation of the BRPM model, particularly within global HR systems and transnational corporations.

The BRPM model offers an innovative approach to profiling behavioral risks in the HR context by combining metaprogram analysis with the contextual relevance of role-specific demands. Unlike existing models that primarily focus on general personality traits, BRPM supports a dynamic alignment between an individual’s cognitive-motivational configuration and the specific requirements of managerial or financially accountable roles. Its conceptual design lays the groundwork for empirical validation, the development of diagnostic instruments, and the integration of the model into modern talent and risk management systems. Thus, BRPM enhances the analytical capacity of HR profiling and opens new avenues for personalized risk management in human capital.

Applying the BRPM model requires strict adherence to ethical principles throughout the behavioral profiling process. Practitioners should obtain informed consent from participants before any assessment, guarantee the confidentiality of results, restrict access to sensitive data, and interpret all findings exclusively to enhance managerial decision-making and foster employee development. HR professionals must never use the results in a discriminatory or manipulative manner, such as for stigmatization, forced rotation, or biased dismissal. The implementation of BRPM must follow the principles of ethical integrity, transparency, voluntary participation, and harm minimization, as outlined in the GDPR, ISO/IEC 27001, and internal organizational ethics codes.

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## 5. CONCLUSIONS

The BRPM model proposed in this article represents an innovative approach to assessing behavioral risks in HR and financial management. It integrates metaprogram analysis with diagnosing an employee’s cognitive alignment to a specific role profile, considering factors such as responsibility level, autonomy, compliance load, and organizational pressure. Unlike classical typological models, BRPM does not capture fixed personality traits; instead, it enables the evaluation of a dynamic configuration of cognitive-motivational filters about the context of managerial activity.

The model comprises 12 metaprograms structured across three functional domains motivational, cognitive-informational, and social-interactional and demonstrates high potential adaptability to the specific demands of various roles. Its practical value lies in the ability to identify patterns of risky behavior at early stages of personnel selection, rotation, or promotion. BRPM also enables cognitive profiling under high responsibility and regulatory pressure, particularly in roles such as Chief Financial Officer, internal auditor, or HR business partner.

At the same time, the model requires further empirical validation and operationalization. Promising directions for the next stage of research include:

- developing a comprehensive diagnostic toolkit, including self-report scales for measuring metaprograms and an interpretive BRPM matrix aligned with role-specific risk profiles;
- conducting psychometric validation of the model by testing its reliability, construct validity, and discriminant validity on representative samples;
- performing a comparative study of BRPM’s effectiveness relative to leading behavioral diagnostic

tools (Hogan Risk Profile, SHL OPQ, Big Five);

– adapting the model to cross-cultural contexts to test the universality of BRPM within global HR systems, accounting for cultural differences in perceptions of risk, authority, and responsibility.

Thus, the BRPM model provides both a theoretical and practical foundation for advancing a personalised approach to behavioural risk management. Its further development may establish a new analytical framework in HR profiling, one that integrates cognitive diagnostics with risk-oriented human capital management.

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Мозговий Олег, Варіс Ірина, Субочев Олексій. Метапрограми як інструмент поведінкового ризик-профілювання: модель BRPM у фінансовому управлінні та прийнятті управлінських рішень. *Журнал Прикарпатського університету імені Василя Стефаника*, **13** (2) (2026), 97-116.

У статті досліджується проблема виявлення поведінкових ризиків у HR-менеджменті через призму метапрограмного профайлінгу. В умовах світу BANI, підвищеної відповідальності управлінських і фінансових ролей та зростання значення когнітивної відповідності посадовим вимогам виникає потреба у створенні інструментів для глибшої діагностики моделей мислення, мотивації та дії. Мета дослідження — розробити концептуальну модель BRPM (Behavioral Risk Profiling Model), яка дає змогу ідентифікувати потенційно ризиковані метапрограмні патерни та прогнозувати поведінкові відхилення, пов'язані з шахрайством, порушенням процедур, комплаєнс-збоями чи деструктивним лідерством.

Наукова новизна полягає у міждисциплінарному поєднанні когнітивно-поведінкової типології з підходами до HR-діагностики та моделювання організаційних ризиків. Розроблено авторську типологію метапрограм у полярному та триполюсному форматі, визначено їхній вплив на управлінську й фінансову поведінку, а також створено інтерпретаційну матрицю з розмежуванням адаптивних і ризикогенних стратегій мислення.

Методологічну основу становлять контент-аналіз наукових джерел із когнітивної психології, поведінкової економіки та HR-аналітики, функціональне порівняння моделей Big Five, SHL OPQ, Hogan Risk Profile й індуктивне моделювання ризик-профілів працівників. Запропоновано концептуальну архітектуру BRPM і таблицю взаємозв'язків між когнітивними фільтрами та ймовірними поведінковими наслідками.

Практичне значення полягає у можливості застосування BRPM для скринінгу кандидатів на критичні ролі, оцінювання поведінкової відповідності, запобігання управлінським збоям і формування команд із

мінімізованим ризиком конфліктності. Модель може бути адаптована для внутрішнього аудиту, стратегічного планування персоналу та систем поведінкового комплаєнсу.

**Ключові слова:** HR-профайлінг, поведінкова економіка, метапрограми, поведінкові ризики; BRPM-модель, управлінська та фінансова поведінка, комплаєнс-ризика.