

**ORIGINAL ARTICLE**

## Enhancing Accounting Education: Leveraging HEXACO Traits for Ethical and Technical Competence

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### ABSTRACT

This study investigates how HEXACO personality traits—honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness—shape risk-taking, risk perception, and perceived benefits among undergraduate accounting students, informing teaching strategies to enhance ethical and audit competencies. In First quarter of 2025, data were collected from 170 accounting students at Tehran universities using validated personality and risk-taking measures adapted for classroom contexts. The analysis confirmed the soundness of these instruments. Findings indicate that honesty-humility reduces unethical behavior, while conscientiousness supports more cautious decision-making. An ethical risk-taking paradox emerged, as situational pressures sometimes encouraged risky choices despite ethical concerns. Emotionality and extraversion shaped risk behaviors by influencing how students perceived risks and benefits. The study suggests ethics-focused case studies and audit simulations as effective teaching strategies, showing how personality-informed approaches can strengthen ethical judgment and technical precision in accounting education. Grounded in experiential learning and self-efficacy principles, these findings align with global movements toward competency-based education that surpass traditional models.

### KEY WORDS

HEXACO Model, Accounting Education, Ethical Decision-Making, Audit Precision, Curriculum Design



## Extended Abstract

### Introduction

Accounting education faces significant challenges in preparing students for the ethical and technical demands of a profession increasingly shaped by global complexities and high-stakes decision-making (Behn et al., 2012). As the accounting landscape evolves with heightened regulatory scrutiny and diverse cultural expectations, educators must equip students with robust ethical decision-making skills and technical competencies to navigate risks effectively (Widyasari, 2021; O'Shea, 2017). The pathways commission on accounting higher education (Pathways Commission, 2012) emphasizes the need for competency-based curricula that foster ethical awareness, professional judgment, and the ability to handle uncertainty (Alquist & Baumeister, 2024; Behn et al., 2012). However, traditional accounting education often overlooks the role of individual differences, such as personality traits, in shaping students' abilities to address risk-related challenges in ethical and technical contexts (Dalal et al., 2015; Hong & Paunonen, 2009). This study leverages the HEXACO personality model—encompassing honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness to experience—to design teaching strategies that enhance student learning outcomes in accounting education, with a focus on global applicability.

The HEXACO model provides a comprehensive framework for understanding personality influences on risk-taking behaviors in educational settings (Duiverman, 2023; De Vries et al., 2009; Ashton & Lee, 2008; Dahlbäck, 1990). Honesty-humility reflects sincerity, fairness, and modesty, reducing unethical choices in coursework, such as misrepresenting data (Zabel et al., 2025). Emotionality captures emotional sensitivity, anxiety, and empathy, promoting caution in high-pressure tasks (Stöber, 1997). Extraversion encompasses sociability, confidence, and enthusiasm, facilitating collaboration in group projects (Gray, 1970). Agreeableness involves patience, cooperation, and kindness, supporting

teamwork dynamics. Conscientiousness represents diligence, organization, and precision, enhancing accuracy in technical tasks like audit simulations (Perlow & Kopp, 2004). Openness to experience reflects creativity, curiosity, and intellectual engagement, fostering innovative problem-solving in analytical assignments (Hasanah et al., 2022; Ashton & Lee, 2007; Lee & Ashton, 2005). Unlike the Five-Factor Model, which omits honesty-humility, the HEXACO model captures traits critical for addressing ethical dilemmas and technical demands in accounting education (Howard & Van Zandt, 2020; Costa & McCrae, 1992). These traits are integrated with Kolb's experiential learning theory (1984), which emphasizes learning through experience and reflection, and Bandura's self-efficacy theory (1977), which links students' confidence in their abilities to their risk-taking and decision-making, enabling tailored pedagogies for classroom tasks like ethical case studies and collaborative project.

The primary objective of this study is to design HEXACO-informed teaching strategies that enhance undergraduate accounting students' ethical and technical competencies, aligning with the Pathways Commission's goals for competency-based education (Behn et al., 2012). Specifically, it examines how HEXACO traits influence risk-taking, risk perception, and perceived benefits across domains like ethical decision-making (e.g., analyzing financial misreporting in case studies) (Soane & Chmiel, 2005) and social collaboration (e.g., team-based audit simulations). Secondary objectives include exploring the mediating roles of perceived risk and benefits in these relationships and identifying their implications for professional readiness. By focusing on educational outcomes, the study addresses the global demand for accountants who can uphold ethical standards and technical proficiency across diverse regulatory and cultural contexts, such as those governed by IFRS and AICPA standards.

Prior research on personality in accounting education has largely relied on the Five-Factor Model, neglecting honesty-humility's role in ethical training (Lindskog et al., 2000; Joseph &

Zhang, 2021; McAbee et al., 2019). Studies on risk-taking often treat it as a uniform trait, overlooking its domain-specific nature in educational contexts (Hanoch et al., 2006; Weber et al., 2002). This study bridges these gaps by applying the HEXACO model and the Domain-Specific Risk-Taking scale (DOSPERT-R) to undergraduate accounting students, using a sample from Tehran, Iran, to inform globally adaptable curricula (Blais & Weber, 2006). The findings propose pedagogical interventions, such as ethics-focused case studies to strengthen ethical decision-making and audit simulations to improve precision, which can be tailored to diverse educational systems worldwide.

This study contributes to accounting education by demonstrating how HEXACO traits predict students' risk behaviors in classroom tasks, clarifying the role of perceived risk and benefits, and offering actionable teaching strategies. These contributions align with the Pathways Commission's vision for innovative curricula that prepare students for ethical and technical challenges in a globalized profession (Behn et al., 2012).

## 2. Literature Review

### 2.1 Personality in Accounting Education

Personality traits shape accounting students' learning outcomes, influencing success in ethics coursework and group projects essential for global competency-based education (Mammadov, 2022; Bouiri et al., 2021). The HEXACO model—honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness—provides a framework for designing teaching strategies, aligning with the Pathways Commission's goals (Behn et al., 2012). Conscientiousness fosters diligence in tasks like financial statement analysis, enhancing accuracy in structured assignments (Tucaković et al., 2020). Honesty-humility reduces unethical choices in case studies, strengthening ethical judgment (Nguyen et al., 2016; Funder, 2012). Extraversion and agreeableness improve collaboration in team-based budgeting projects, boosting group efficiency (Lawson et al., 2015; McAbee et al.,

2019). Openness encourages innovative problem-solving in financial analysis tasks (Sanatkar & Rubin, 2020). Emotionality promotes caution in high-pressure coursework, minimizing errors in demanding assignments (Lee et al., 2008). Grounded in Kolb's experiential learning (1984) and Bandura's self-efficacy theory (1977), this study proposes HEXACO-informed pedagogies, such as ethics case studies and audit simulations, adaptable to diverse global curricula. These strategies address cultural variations, preparing students for ethical and technical challenges in accounting education (Behn et al., 2012).

### 2.2 Risk-Taking and Professional Readiness

Risk-taking significantly influences undergraduate accounting students' performance in coursework, shaping their ability to excel in ethics-focused case studies, collaborative projects, and analytical tasks essential for competency-based education (Ashton et al., 2014; Jung et al., 2020). The HEXACO personality model, encompassing honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness, and the Domain-Specific Risk-Taking (DOSPERT) scale provide robust frameworks to examine how personality drives risk behaviors in educational settings (Weber et al., 2002; Nicholson et al., 2005; Ashton & Lee, 2007). Unlike traditional models that view risk-taking as a fixed trait, the DOSPERT scale highlights variability across ethical, social, creative, and health/safety domains, relevant to accounting coursework such as ethical decision-making in case studies or teamwork in group assignments (Ayton et al., 2020; Blais & Weber, 2006). Understanding these dynamics informs pedagogical strategies that enhance student learning outcomes, aligning with the Pathways Commission's emphasis on ethical awareness and critical thinking (Behn et al., 2012).

#### 2.2.1 Linking Personality Traits to Professional Readiness

Conscientiousness and honesty-humility, core HEXACO traits, significantly shape students'

performance in accounting courses (Ashton & Lee, 2007). Conscientiousness, characterized by diligence and organization, promotes careful decision-making in tasks like financial statement analysis or audit simulations, enhancing accuracy and adherence to instructions (Almalki et al., 2025). Honesty-humility fosters integrity in ethics coursework, reducing tendencies to make unethical choices in case studies involving financial misreporting (Ghesquiere et al., 2019; Nguyen et al., 2016). For example, students with high honesty-humility demonstrate stronger ethical judgment when analyzing dilemmas, aligning with educational goals for ethical competence (Lawson et al., 2015). Extraversion and agreeableness enhance performance in collaborative tasks, such as group-based budgeting projects, by facilitating effective communication and conflict resolution (McAbee et al., 2019). Openness to experience encourages creative problem-solving in analytical assignments, while emotionality promotes caution in high-pressure tasks, reducing errors in time-sensitive coursework (Sanatkar & Rubin, 2020; Lee et al., 2008). These traits collectively support students' ability to meet the demands of accounting curricula.

### 2.2.2 Educational Implications

Integrating HEXACO-based personality assessments into accounting education can enhance teaching strategies by predicting students' risk-taking behaviors in academic settings (Weller & Tikir, 2011). For instance, students with lower honesty-humility may benefit from targeted ethics case studies to strengthen their awareness of moral challenges, while extraverted students can excel in group learning environments that leverage their social risk-taking tendencies (McAbee et al., 2019). Pedagogical interventions, such as audit simulations and reflective exercises, can foster technical and non-technical skills, preparing students for global accounting challenges. By aligning with Kolb's experiential learning model (1984), which emphasizes reflective practice, these strategies enhance critical thinking and collaboration, supporting the Pathways Commission's vision for well-rounded accounting education (Behn et al., 2012).

Tailoring curricula to address personality-driven risk behaviors ensures students develop the ethical and technical competencies needed for diverse educational contexts worldwide.

### 2.3 HEXACO and Risk Behaviors in Accounting

The HEXACO model, encompassing honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness to experience, offers a robust framework for understanding how personality traits predict risk-taking behaviors in accounting education (Ashton & Lee, 2007). Unlike the Five-Factor Model (FFM), which excludes honesty-humility, the HEXACO model emphasizes traits like sincerity and fairness, crucial for fostering ethical and collaborative behaviors in academic settings (Lee & Ashton, 2004; Costa & McCrae, 1992). Honesty-humility reduces unethical choices in assignments, such as misrepresenting data in ethics case studies, promoting integrity in coursework aligned with the Pathways Commission's ethical competency goals (Nguyen et al., 2016; Behn et al., 2012). Conscientiousness encourages meticulousness in tasks like audit simulations, minimizing risky errors in financial statement analysis (Almalki et al., 2025; Vollrath et al., 1999). Extraversion enhances social risk-taking, facilitating active participation in group projects, such as collaborative budgeting exercises (Lawson et al., 2015). Agreeableness supports teamwork in peer evaluations, fostering cooperative learning environments (McAbee et al., 2019). Openness to experience drives creative problem-solving in analytical assignments, encouraging innovative approaches to financial case studies (Sanatkar & Rubin, 2020). Emotionality heightens risk perception, promoting caution in high-pressure tasks like time-sensitive ethics simulations (Lee et al., 2008; Gasper & Clore, 1998). By contrast, lower agreeableness may lead to riskier behaviors in group settings, necessitating targeted interventions.

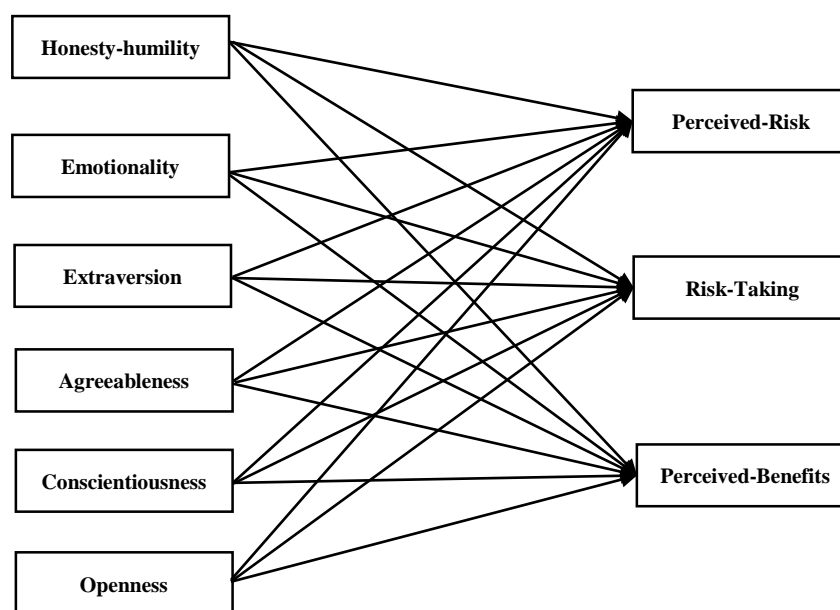
The HEXACO personality model, compared to the Five-Factor Model (FFM), offers a robust framework for understanding personality influences on accounting education tasks. Honesty-humility, absent in the FFM, reduces

unethical choices in ethics case studies, promoting integrity in coursework (Nguyen et al., 2016). Emotionality, akin to FFM's neuroticism, fosters caution in high-pressure assignments, minimizing errors in demanding tasks (Lee et al., 2008). Extraversion, shared by both models, enhances participation in group-based budgeting projects, boosting collaborative efficiency (Lawson et al., 2015). Agreeableness, common to both frameworks, supports teamwork in peer evaluations, fostering cooperative learning environments (McAbee et al., 2019). Conscientiousness, present in both models, improves accuracy in audit simulation assignments through diligent and organized approaches (Almalki et al., 2025). Openness to experience, aligned with FFM's openness, encourages innovative solutions in financial analysis tasks, enhancing creative problem-solving (Behn et al., 2012). This framework informs pedagogical strategies by predicting students' risk behaviors in educational contexts, supporting tailored teaching methods to enhance ethical and technical competencies in global accounting curricula (Behn et al., 2012).

## 2.4 Hypotheses Development

This study builds on prior research to propose hypotheses linking HEXACO personality traits—honesty-humility, emotionality,

extraversion, agreeableness, conscientiousness, and openness—to risk-taking behaviors in accounting education, focusing on student performance in coursework. The HEXACO model provides a nuanced framework for understanding how personality shapes educational outcomes, such as ethical decision-making and collaboration in academic tasks, aligning with the Pathways Commission's emphasis on competency-based learning (Behn et al., 2012; Ashton & Lee, 2007). Honesty-humility, which fosters integrity, is expected to reduce unethical choices in ethics case studies, enhancing ethical competence (Nguyen et al., 2016). Conscientiousness, marked by diligence, likely promotes careful decision-making in audit simulations, improving accuracy (Almalki et al., 2025). Extraversion should enhance participation in group-based projects, such as budgeting exercises, fostering collaboration (Lawson et al., 2015). Emotionality, associated with heightened risk perception, is anticipated to encourage caution in high-pressure assignments, reducing errors (Lu, 2021; Lee et al., 2008). Openness to experience may drive creative problem-solving in analytical coursework, while agreeableness supports cooperative behaviors in team assignments (Sanatkar & Rubin, 2020; McAbee et al., 2019). The research model and associated hypotheses are outlined as follows:



**Figure 1:** The conceptual model

- **H1:** Honesty-humility negatively predicts unethical risk-taking, reducing unethical choices in ethics coursework.
- **H2:** Conscientiousness negatively predicts risk-taking in technical assignments, enhancing accuracy in audit simulations.
- **H3:** Extraversion positively predicts social risk-taking, improving collaboration in group-based accounting projects.
- **H4:** Emotionality increases perceived risk, reducing risk-taking in high-pressure coursework tasks.
- **H5:** Openness to experience positively predicts creative risk-taking, fostering innovation in analytical assignments.
- **H6:** Agreeableness negatively predicts risky behaviors in team assignments, promoting cooperative learning.

## 2.5 Study Focus and Contributions

This study investigates how HEXACO personality traits—honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness—predict risk-taking, perceived risk, and perceived benefits in undergraduate accounting students, focusing on educational contexts like ethics case studies and group projects. By testing the proposed hypotheses, it addresses gaps in accounting education research, aligning with the Pathways Commission's call for curricula that enhance ethical awareness and critical thinking (Behn et al., 2012). The study's primary contribution is designing HEXACO-informed pedagogical strategies, such as ethics-focused case studies and audit simulations, to improve student learning outcomes globally. These interventions, adaptable to diverse cultural and educational systems, strengthen ethical and technical competencies, preparing students for global accounting challenges (Lawson et al., 2015).

## 3. Methodology

### 3.1. Research Design and Data Collection

This study employs a descriptive-correlational design to examine how HEXACO personality traits—honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness—influence risk-taking, perceived

risk, and perceived benefits among undergraduate accounting students. The undergraduate focus targets the formative stage for developing ethical and technical competencies through curriculum design, aligning with the Pathways Commission's competency-based learning goals (Behn et al., 2012; Lawson et al., 2015). Hypotheses from Section 2.4 are tested in educational contexts like ethics case studies and group projects.

In First quarter of 2025, data were collected from 170 undergraduate accounting students at Tehran universities, Iran, using simple random sampling to reflect cultural influences like collectivism, supporting globally adaptable curricula (Hofstede, 2001). The sample size was calculated for a 95% confidence level and 10% margin of error using the formula:

$n = \frac{Z_{\alpha/2}^2 * \delta^2}{\alpha^2}$	$n = \frac{1.96^2 * 0.667^2}{0.01^2} = 170$
$\delta = \frac{\max(xi) - \min(xi)}{6} = \frac{5-1}{6} = 0.667$	

where the standard deviation ( $\delta = 0.667$ ) was based on the Likert scale range (1 to 5). Of 178 distributed questionnaires, 170 were completed, with voluntary participation and assured confidentiality to minimize response bias.

### 3.2 Instruments and Validation

This study employed the HEXACO Personality Inventory (HEXACO-PI) (De Vries, 2013) and the revised Domain-Specific Risk-Taking scale (DOSPRT-R), adapted for accounting education, to examine the relationship between personality traits and risk-related behaviors among 170 undergraduate students. The HEXACO-PI is 100-item self-report instrument measuring six traits—honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness—on a 5-point scale, with items contextualized for academic integrity and collaborative learning. The DOSPERT-R assessed risk-taking, risk perceptions, and perceived benefits across four domains (social, creative, health/safety, and ethical), with financial risks excluded and recreational risks reframed as creative tasks.

Table 1 presents descriptive statistics,

correlations, and reliabilities for the DOSPERT-R domains. Risk-taking scores were consistently high (means = 4.01–4.05) with low variability, showing strong internal correlations across Social, Recreational, and Health/Safety domains, while Ethical risks were more distinct. Risk perceptions were lower (means = 3.53–3.82) and

moderately correlated, especially between Recreational and Health/Safety. Perceived benefits (means = 3.93–4.02) strongly aligned with risk-taking patterns, reinforcing the motivational role of benefits.

**Table 1:** Descriptive Statistics and Correlations for DOSPERT-R Scales

Variable	Domain	Mean	Standard deviation	Social	Recreational	Health/safety	Ethical
Risk taking	Social	4.04	0.35	1			
	Recreational	4.05	0.33	0.860	1		
	Health/safety	4.03	0.34	0.851	0.850	1	
	Ethical	4.01	0.35	0.310	0.265	0.319	1
Risk perceptions	Social	3.59	0.47	1			
	Recreational	3.65	0.44	0.597	1		
	Health/safety	3.53	0.41	0.340	0.411	1	1
	Ethical	3.82	0.21	0.326	0.413	0.325	
Perceived benefits	Social	4.00	0.35	1			
	Recreational	4.02	0.36	0.854	1		
	Health/safety	4.01	0.36	0.873	0.846	1	1
	Ethical	3.93	0.32	0.429	0.355	0.322	

Note: n = 170; p < 0.01

Table 2 summarizes descriptive statistics and intercorrelations for HEXACO-PI traits. Average trait scores ranged from 3.62 (Openness) to 3.96 (Agreeableness). Openness displayed the greatest variability, while Emotionality showed the least. Strong associations emerged between Honesty-Humility and Emotionality, as well as

between Extraversion and Openness, whereas Agreeableness and Openness were negatively related. Traits such as Conscientiousness and Extraversion were largely independent. Correlations are color-coded to indicate statistical significance, clarifying both overlaps and distinctions among traits.

**Table 2:** Descriptive Statistics and Correlations for HEXACO-PI Scales

	Trait	Mean	Standard deviation	1	2	3	4	5	6
1	Honesty-Humility	3.70	0.33	1					
2	Emotionality	3.74	0.29	0.610	1				
3	Extraversion	3.72	0.36	0.097	0.135	1			
4	Agreeableness	3.96	0.42	0.177	0.181	0.177	1		
5	Conscientiousness	3.75	0.41	0.148	0.298	0.022	-0.002	1	
6	Openness	3.62	0.52	0.145	0.087	0.366	-0.280	0.142	1

**Note:** Green (95% confidence) and yellow (90% confidence) numbers show significant correlations; red numbers show no correlation.

### 3.3 Data Analysis

Data were collected via an online survey in classroom settings, using the HEXACO-PI and modified DOSPERT-R. A three-phase analysis tested Section 2.4 hypotheses. First, Pearson's correlation analysis explored relationships between HEXACO traits and risk constructs.

Second, multiple regression and path modeling (2,000 bootstrap samples) examined mediating effects of perceived risk and benefits (Edwards & Lambert, 2007). Third, structural equation modeling (SEM) via Amos analyzed interrelationships among latent variables, predicting student performance in risk-related

tasks like ethics case studies (Lee & Ashton, 2004). SEM supports educational insights by modeling how traits influence coursework outcomes, controlling for gender and academic year. Missing data (<5%) used mean imputation; normality was confirmed ( $p > 0.05$ ).

#### 4. Findings

The sample comprised 51% male (87 students) and 49% female (83 students), with 24% freshmen (40 students), 29% sophomores (50 students), 35% juniors (60 students), and 12% seniors (20 students), ensuring diverse academic representation.

##### 4.1 The Relationship between Risk-Taking, Risk Perception, and Perceived Benefits

This study tested the psychological risk–return framework, which posits that perceived risk negatively influences both perceived benefits and risk-taking, whereas perceived benefits positively influence risk-taking. The findings,

summarized in Tables 3 and 4, generally support these expectations.

Table 3 presents the correlations between risk-taking, perceived risks, and perceived benefits across four domains. As expected, perceived risk is negatively related to risk-taking, with strong inverse correlations in the social ( $r = -0.469$ ) and recreational ( $r = -0.573$ ) domains. Interestingly, the ethical domain shows a positive correlation ( $r = 0.332$ ), indicating that higher perceived risks may actually increase willingness to engage in risky ethical behaviors, contrary to the general pattern. Perceived benefits consistently demonstrate positive correlations with risk-taking across all domains, particularly in the ethical ( $r = 0.729$ – $0.752$ ) and social ( $r = 0.881$ ) domains, suggesting that anticipated benefits strongly motivate students to take risks. Non-significant results, highlighted in red, are mostly found in the health/safety domain, indicating weaker relationships in this area.

**Table 3:** Correlations among Risk-Taking, Perceived Risk, and Perceived Benefits within Four Domains

		Risk taking			
		Social	Recreational	Health/safety	Ethical
Perceived risk	Social	-0.469	-0.399	-0.371	-0.376
	Recreational	-0.573	-0.310	-0.328	-0.322
	Health/safety	-0.116	-0.154	-0.097	-0.131
	Ethical	0.332	-0.272	-0.288	-0.292
Perceived Benefit	Social	0.392	0.356	0.384	0.881
	Recreational	0.316	0.246	0.317	0.862
	Health/safety	0.294	0.223	0.296	0.855
	Ethical	0.729	0.750	0.752	0.352

**Note:** Red numbers indicate no statistically significant correlation, as their p-value exceeds 0.05.

Table 4 reports the correlations between perceived risks and perceived benefits. Strong negative correlations emerge in the social ( $r = -0.473$ ) and recreational ( $r = -0.512$ ) domains, confirming that higher perceived risks are associated with lower perceived benefits in these contexts. By contrast, weaker and non-

significant correlations appear in the health/safety domain (e.g.,  $r = -0.099$ ), suggesting limited interaction between perceived risks and benefits. The ethical domain shows relatively weak and inconsistent negative correlations (e.g.,  $r = -0.199$ ), highlighting its distinctive decision-making dynamics.

**Table 4:** Correlations between Perceived Risk and Perceived Benefits across Four Domains

		Perceived risk			
		Social	Recreational	Health/safety	Ethical
Perceived risk	Social	-0.473	-0.444	-0.413	-0.311
	Recreational	-0.542	-0.512	-0.497	-0.269
	Health/safety	-0.099	-0.070	-0.099	-0.162
	Ethical	-0.351	-0.309	-0.292	-0.199

**Note:** Red numbers indicate no statistically significant correlation, as their p-value exceeds 0.05.



Overall, these results confirm that students' risk-taking behavior is shaped by their perceptions of risks and benefits, but the ethical domain demonstrates a more complex pattern where conventional risk–return trade-offs do not always apply.

## 4.2 .The relationships among HEXACO-PI

**Table 5:** Path Coefficients and Significance Levels between the HEXACO Model Scales and Risk Domains

Risk Domain		HEXACO model					
		Honesty/Humility	Emotionality	Extraversion	Agreeableness	Conscientiousness	Openness
Risk-taking	Social	-0.015 (0.838)	-0.170 (0.037)	-0.182 (0.011)	-0.241 (0.000)	-0.181 (0.002)	-0.014 (0.755)
	Recreational	-0.001 (0.991)	-0.223 (0.004)	-0.162 (0.011)	-0.208 (0.000)	-0.209 (0.006)	-0.031 (0.0060)
	Health/safety	0.060 (0.393)	-0.332 (0.000)	-0.230 (0.000)	-0.143 (0.011)	-0.171 (0.003)	0.030 (0.502)
	Ethical	-0.209 (0.006)	-0.176 (0.000)	-0.042 (0.553)	-0.055 (0.364)	-0.101 (0.101)	0.015 (0.756)
Perceived risk	Social	0.363 (0.000)	0.607 (0.000)	0.088 (0.235)	0.000 (0.999)	0.162 (0.013)	0.103 (0.047)
	Recreational	0.441 (0.000)	0.444 (0.000)	0.149 (0.026)	0.077 (0.181)	0.228 (0.000)	0.029 (0.527)
	Health/safety	0.330 (0.000)	0.407 (0.000)	0.001 (.991)	-0.007 (0.903)	0.141 (0.024)	0.103 (0.039)
	Ethical	0.207 (0.000)	0.066 (0.149)	-0.027 (0.462)	0.005 (0.120)	0.142 (0.000)	0.002 (0.448)
Perceived benefits	Social	-0.167 (0.026)	-0.223 (0.008)	0.002 (0.982)	-0.122 (.041)	-0.123 (0.042)	-0.009 (0.854)
	Recreational	-0.086 (0.264)	-0.206 (0.018)	-0.020 (0.781)	-0.096 (0.120)	-0.151 (0.016)	-0.013 (0.797)
	Health/safety	-0.078 (0.308)	-0.262 (0.002)	-0.011 (0.875)	-0.057 (0.351)	-0.171 (0.006)	0.003 (0.956)
	Ethical	0.099 (0.148)	0.176 (0.023)	-0.149 (0.018)	-0.155 (0.004)	-0.152 (0.006)	-0.002 (0.955)

**Note:** Numbers in red indicate a lack of significant relationship, while the numbers in parentheses represent the level of significance

Honesty–Humility shows a negative association with ethical risk-taking ( $\beta = -0.209$ ,  $p = 0.006$ ), suggesting that students high in this trait are less likely to engage in unethical behaviors. It also positively predicts perceived risk in the social and recreational domains, indicating heightened sensitivity to potential consequences. Emotionality consistently predicts lower risk-taking and perceived benefits, particularly in the health/safety domain ( $\beta = -0.262$ ,  $p = 0.002$ ), reflecting risk-averse tendencies.

Conscientiousness positively predicts perceived risk across domains (e.g., health/safety:  $\beta = 0.330$ ,  $p < 0.001$ ), implying that diligent students are more attentive to potential risks. Extraversion shows weak and inconsistent effects, while Agreeableness and Openness display limited significant

## scales, risk-taking, perceived risk, and perceived benefits

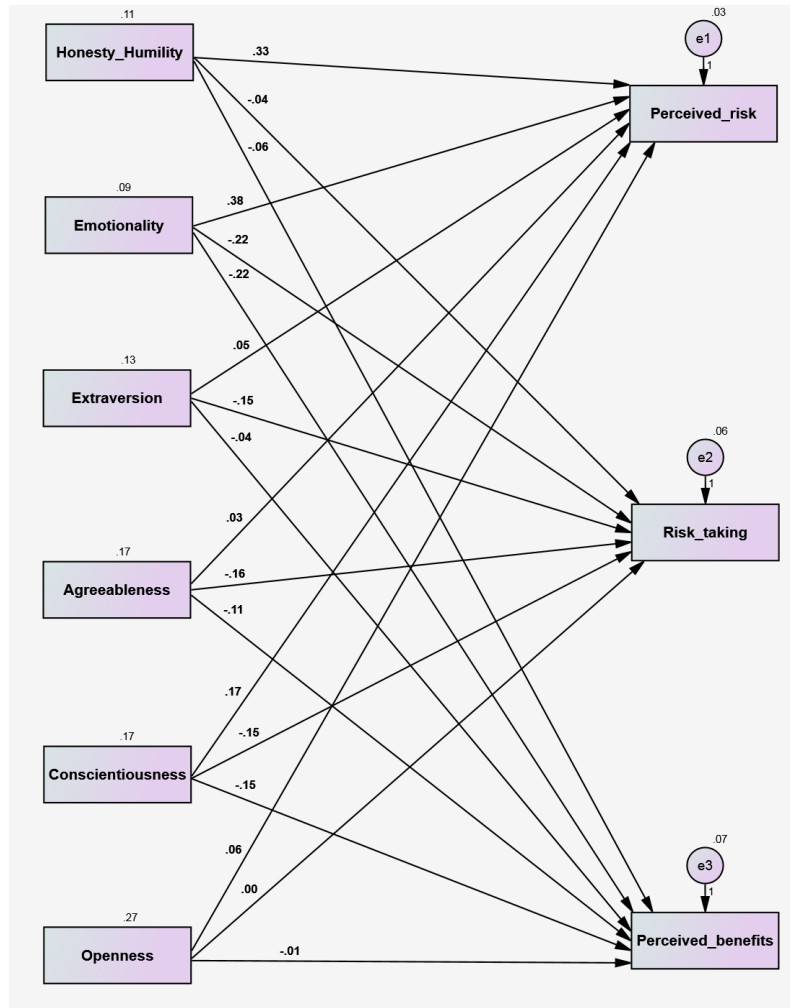
Table 5 presents the path coefficients and significance levels linking HEXACO personality traits with risk-taking, perceived risk, and perceived benefits across social, recreational, health/safety, and ethical domains.

associations, suggesting minimal influence on risk-related outcomes.

Overall, the ethical domain reveals distinctive patterns, especially the protective role of Honesty–Humility. These results highlight how specific personality traits shape accounting students' risk perceptions, benefits evaluations, and behavioral choices.

## 4.3. Structural Model Testing

This section examines the relationships between HEXACO personality traits and three overall constructs: risk-taking, perceived risk, and perceived benefits. Domain-specific scores were averaged to compute overall measures. Structural equation modeling was conducted using AMOS (version 24), with results summarized in Figure 2 and Table 6.



**Figure 2:** Relationship between the HEXACO model and risk domains

**Table 6:** Results of HEXACO model and risk domain relationship tests

	Relationship			Un-Std. Coeff.	Std. Coeff.	C.R.	p-values
1	Risk_taking	→	Extraversion	-0.154	-0.202	-2.955	0.003
2	Risk_taking	→	Agreeableness	-0.162	-0.245	-3.587	0.000
3	Risk_taking	→	Conscientiousness	-0.148	-0.221	-3.233	0.001
4	Risk_taking	→	Emotionality	-0.225	-0.241	-3.526	0.000
5	Perceived_benefits	→	Extraversion	-0.045	-0.056	-0.784	0.433
6	Perceived_benefits	→	Agreeableness	-0.108	-0.157	-2.193	0.028
7	Perceived_benefits	→	Conscientiousness	-0.148	-0.213	-2.97	0.003
8	Perceived_benefits	→	Openness	-0.006	-0.01	-0.14	0.888
9	Perceived_risk	→	Agreeableness	0.029	0.051	0.987	0.323
10	Perceived_risk	→	Emotionality	0.382	0.47	9.072	0.000
11	Perceived_risk	→	Extraversion	0.052	0.078	1.508	0.132
12	Risk_taking	→	Honesty_Humility	-0.041	-0.049	-0.722	0.470
13	Risk_taking	→	Openness	0.000	-0.001	-0.012	0.990
14	Perceived_risk	→	Openness	0.064	0.138	2.662	0.008
15	Perceived_risk	→	Conscientiousness	0.167	0.287	5.538	0.000
16	Perceived_benefits	→	Honesty_Humility	-0.057	-0.066	-0.922	0.357
17	Perceived_benefits	→	Emotionality	-0.219	-0.226	-3.142	0.002
18	Perceived_risk	→	Honesty_Humility	0.334	0.464	8.959	0.000

**Note:** Numbers in red indicate a lack of significant relationship.

Emotionality demonstrated strong associations with all three constructs. It negatively predicted risk-taking ( $\beta = -0.241$ ,  $p < 0.001$ ) and perceived benefits ( $\beta = -0.226$ ,  $p = 0.002$ ), while positively predicting perceived risk ( $\beta = 0.470$ ,  $p < 0.001$ ). These findings suggest that emotionally sensitive students are less likely to take risks, perceive fewer benefits, and interpret situations as more threatening.

Conscientiousness followed a similar pattern, showing negative effects on risk-taking ( $\beta = -0.221$ ,  $p = 0.001$ ) and perceived benefits ( $\beta = -0.213$ ,  $p = 0.003$ ), alongside a positive effect on perceived risk ( $\beta = 0.287$ ,  $p < 0.001$ ). Agreeableness also reduced risk-taking ( $\beta = -0.245$ ,  $p < 0.001$ ) and perceived benefits ( $\beta = -0.157$ ,  $p = 0.028$ ), though its influence on risk perception was minimal.

Honesty–Humility was a significant positive predictor of perceived risk ( $\beta = 0.464$ ,  $p < 0.001$ ) but did not significantly affect risk-taking or perceived benefits. Extraversion negatively predicted risk-taking ( $\beta = -0.202$ ,  $p = 0.003$ ) but lacked significant influence on perceived benefits or risk perception. Finally, Openness showed only a weak positive relationship with perceived risk ( $\beta = 0.138$ ,  $p = 0.008$ ), with no substantial links to risk-taking or benefits.

Overall, these results suggest that Emotionality, Conscientiousness, and Agreeableness are the strongest predictors of risk-related behaviors, while Honesty–Humility primarily influences risk perception, and Openness and Extraversion play more limited roles.

**Table 7:** Results of Mediation Analysis for Perceived Risk

Relationship			Direct effect		Indirect effect		Total effect		Type Med
			UnStd. Coeff. ( $\beta$ )	p-value	UnStd. Coeff. ( $\beta$ )	p-value	UnStd. Coeff. ( $\beta$ )	p-value	
Honesty_Humility	→	R-T	0.098	0.382	-0.139	0.000	-0.041	0.731	N/R
Emotionality	→	R-T	-0.066	0.338	-0.159	0.000	-0.225	0.007	Full
Extraversion	→	R-T	-0.132	0.020	-0.022	0.139	-0.154	0.010	Direct effect
Agreeableness	→	R-T	-0.149	0.014	-0.012	0.271	-0.162	0.010	Direct effect
Conscientiousness	→	R-T	-0.078	0.064	-0.070	0.000	-0.148	0.001	Partial
Openness	→	R-T	0.026	0.470	-0.027	0.004	0.000	0.994	N/R

**Note:**  $p < 0.1$ ; R-T stand for risk taking; Type Med stand for type of mediation; N/R stand for no relationship

Mediation analysis revealed that perceived risk plays a central role in linking personality traits with risk-taking. Emotionality exhibited full mediation (indirect effect  $\beta = -0.159$ ,  $p < 0.001$ ), indicating that higher emotionality reduces risk-taking entirely through heightened risk perception. Conscientiousness demonstrated partial mediation (indirect effect  $\beta = -0.070$ ,  $p < 0.001$ ), suggesting that conscientious students avoid risks both because of increased risk

awareness and direct behavioral tendencies.

Extraversion ( $\beta = -0.132$ ,  $p = 0.020$ ) and Agreeableness ( $\beta = -0.149$ ,  $p = 0.014$ ) showed significant direct effects on risk-taking without mediation, implying that students with these traits avoid risks for reasons other than heightened risk perception. Honesty–Humility and Openness did not show significant mediation effects.

**Table 8:** Results of Mediation Analysis for Perceived Benefits

Relationship			Direct effect		Indirect effect		Total effect		Type Med
			UnStd. Coeff. ( $\beta$ )	p-value	UnStd. Coeff. ( $\beta$ )	p-value	UnStd. Coeff. ( $\beta$ )	p-value	
Honesty_Humility	→	R-T	-0.007	0.964	-0.034	0.585	-0.041	0.731	N/R
Emotionality	→	R-T	-0.096	0.139	-0.129	0.056	-0.225	0.007	Full
Extraversion	→	R-T	-0.128	0.003	-0.026	0.542	-0.154	0.010	Direct effect
Agreeableness	→	R-T	-0.098	0.035	-0.064	0.040	-0.162	0.010	Partial
Conscientiousness	→	R-T	-0.060	0.103	-0.087	0.019	-0.148	0.001	Full
Openness	→	R-T	0.003	0.921	-0.003	0.921	0.000	0.994	N/R

**Note:**  $p < 0.1$ ; R-T stand for risk taking; Type Med stand for type of mediation; N/R stand for no relationship

Perceived benefits also mediated several relationships between personality and risk-taking. Conscientiousness exhibited full mediation (indirect effect  $\beta = -0.087$ ,  $p = 0.019$ ), indicating that conscientious students avoid risks because they view them as offering limited advantages. Emotionality likewise demonstrated full mediation (indirect effect  $\beta = -0.129$ ,  $p = 0.056$ ), suggesting that emotionally sensitive students refrain from risks due to low expectations of potential rewards (Rich & Rich, 2013).

Agreeableness showed partial mediation (indirect effect  $\beta = -0.064$ ,  $p = 0.040$ ), with risk aversion stemming both from direct tendencies and from a reduced perception of benefits. Extraversion displayed a direct effect ( $\beta = -0.128$ ,  $p = 0.003$ ) without mediation, while Honesty–Humility and Openness again showed no significant associations.

**Summary:** Taken together, these findings highlight the distinct pathways through which personality traits influence risk-taking among accounting students. Emotionality and Conscientiousness emerge as the most consistent predictors, operating primarily through perceptions of risk and benefits. Agreeableness and Extraversion influence risk-taking more directly, while Honesty–Humility shapes risk perception but not behavior. Openness shows only marginal effects. These insights underscore the role of personality-driven differences in shaping risk-related decision-making, with implications for accounting education aimed at fostering prudent and ethical professional judgment.

## 5. Discussion and Conclusion

This study examines how the HEXACO

personality traits—honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness—shape risk-related behaviors, including risk-taking, perceived risks, and perceived benefits, among undergraduate accounting students. The findings offer new insights, such as the role of honesty-humility in discouraging unethical choices in coursework, while also confirming expected patterns, such as conscientiousness fostering more cautious decision-making in academic settings. These results have important implications for strengthening accounting education through targeted pedagogical strategies. This section further addresses the ethical risk-taking paradox, in which situational pressures shape student behavior, and discusses the study's educational contributions, its alignment with the Pathways Commission's vision for competency-based learning (Behn et al., 2012), as well as its limitations, directions for future research, and practical teaching recommendations aimed at enhancing clarity and curriculum design.

### 5.1 Ethical Risk-Taking Paradox

The ethical risk-taking paradox—where greater perceived risk leads to more unethical choices in coursework—challenges the assumption that risk perception naturally discourages risk-taking (Weber et al., 2002). This pattern appears more pronounced among female and senior students, possibly reflecting heightened ethical awareness or academic pressures such as time constraints in case-based tasks (Almalki et al., 2025). Educational interventions, including ethics-focused case studies that replicate real-world

dilemmas, can help mitigate these pressures and promote ethical decision-making. Additionally, tailored workshops for female and senior students that emphasize stress management and reflective practice align with competency-based curricula, strengthening ethical competence across diverse student groups worldwide (Lawson et al., 2015; Behn et al., 2012).

## 5.2 Theoretical Contributions

This study advances accounting education by integrating the HEXACO personality model with experiential learning and self-efficacy theories. The honesty-humility trait provides a nuanced understanding of ethical risk behaviors, offering a valuable perspective for pedagogy. Findings on the relationship between perceived risks and benefits highlight the cognitive trade-offs influencing decision-making. Additionally, the study demonstrates that perceptions of risk and benefit mediate the link between personality traits and behavior, emphasizing their relevance for fostering adaptive risk management and informed decision-making within accounting education (Emblemsvåg, 2020).

## 5.3 Practical Contributions

The study proposes personality-informed interventions to enhance accounting education and professional preparedness. Ethics-focused case studies, guided by honesty-humility, strengthen ethical decision-making in scenarios such as financial misreporting. Conscientiousness supports materiality assessment simulations to improve auditing accuracy, while extraversion informs team-based audit projects that enhance collaborative performance. Emotionality underscores the need for stress-management workshops to reduce errors in complex tasks. Collectively, these strategies align with AICPA and IFRS standards, equipping students with ethical judgment, technical competence, and practical readiness for accounting practice.

## 5.4 Limitations

The findings of this study are limited by its

Tehran-based undergraduate sample ( $n = 170$ ), which may not generalize to graduate or professional accounting contexts. The descriptive-correlational design prevents causal inferences, and reliance on self-reported data may introduce bias. Additionally, the social risk domain of the DOSPERT-R scale may not fully capture professional accounting scenarios, and the ethical risk-taking paradox requires further investigation under varied situational conditions. Classroom testing of the proposed interventions is necessary to assess their effectiveness and applicability in broader curricula, highlighting the need for caution when generalizing these results beyond the current sample.

## 5.5 Future Research Directions

Future research should examine HEXACO-informed pedagogies across diverse educational contexts, such as Western and Middle Eastern universities, to better understand how personality influences student behavior. Studies could investigate HEXACO traits, particularly conscientiousness, in relation to audit accuracy and financial forecasting to assess impacts on professional outcomes. Qualitative research, including interviews, could explore the ethical risk-taking paradox to identify academic or cultural factors shaping decision-making and inform ethics training. Longitudinal studies examining how ethics education interacts with honesty-humility to influence risk-related behaviors over time would provide valuable insights for enhancing accounting curricula and improving students' ethical judgment and professional performance.

## 5.6 Conclusion

This study emphasizes the role of HEXACO personality traits in shaping accounting students' risk-taking, perceived risk, and perceived benefits, providing guidance for personality-informed curricula. The honesty-humility trait, which reduces ethical risk-taking and increases sensitivity to potential risks, supports the use of ethics-focused case studies, such as financial misreporting scenarios, to strengthen ethical

decision-making. Conscientiousness, reflecting careful and disciplined behavior, underscores the value of materiality assessment simulations to enhance auditing accuracy. The ethical risk-taking paradox, in which situational pressures can encourage risky choices, highlights the need for targeted training. Accounting programs

worldwide can adopt these strategies to align with AICPA and Pathways Commission recommendations, preparing students to meet both ethical and technical professional challenges.

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