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A Practical Human-Centric Risk Management (HRM) Methodology

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Abstract: Various standards (e.g., ISO 27000x, ISO 31000:2018) and methodologies (e.g., NIST SP 800-53, NIST SP 800-37, NIST SP 800-161, ETSI TS 102 165-1, NISTIR 8286) are available for risk assessment. However, these standards often overlook the human element. Studies have shown that adversary profiles (AP), which detail the maturity of attackers, significantly affect vulnerability assessments and risk calculations. Similarly, the maturity of the users interacting with the Information and Communication Technologies (ICT) system in adopting security practices impacts risk calculations. In this paper, we identify and estimate the maturity of user profiles (UP) and propose an enhanced risk assessment methodology, HRM (based on ISO 27001), that incorporates the human element into the risk evaluation. Social measures, such as awareness programs, training, and behavioral interventions, alongside technical controls, are included in the Human-Centric Risk Management (HRM) risk treatment phase. These measures enhance user security hygiene and resilience, reducing risks and ensuring comprehensive security strategies in SMEs.

Keywords: human-centric risk management; adversary profiles; user maturity; socio-technical risk assessment; cyber psychology

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1. Introduction

Human threats pose significant risks to Information and Communication Technologies (ICT) system security but are often overlooked in traditional risk management. These threats include malicious or unintentional actions like unauthorized access, intellectual property theft, system sabotage, and user errors. They exploit human vulnerabilities such as lack of awareness, inadequate security culture, poor cyber hygiene, and low cyber maturity among users. Factors like a lack of training, stress, cognitive issues, and multitasking further exacerbate these risks. Attackers often use social engineering techniques to manipulate users into compromising security through methods like phishing and disinformation.

ISO 27001 mandates regular risk assessments to identify and mitigate potential threats and vulnerabilities, including those related to human factors. Effective risk management should consider security culture, employee behavior, and psychological profiles. Tailored risk treatment measures should include both technical controls and social interventions such as awareness programs, training, and co-creation workshops. Small Medium Enterprises (SMEs) should begin by identifying employee vulnerabilities and implementing targeted social controls to reduce these risks.

The Human-Centric Risk Management (HRM) methodology proposed in this paper integrates socio-psychological techniques with existing technical risk management tools to address human threats. HRM uses open-source risk management tools (e.g., ENISA,

OWASP, MISP, Cyberwatching) and co-creation workshops to identify and estimate human-related vulnerabilities and effectively manage these risks.

The rest of the paper is organized as follows:

1.1. Human-Centric Risk Management (HRM) Objectives and Main Principles

The Human-Centric Risk Management (HRM) methodology integrates human factor considerations into the ISO 27001 framework [1], enabling SMEs to manage their security risks more effectively by incorporating profiles of their ICT users (e.g., administrators, defenders, operators, employees, third parties). HRM proactively identifies and addresses human threats, implementing best practices for security management to strengthen SMEs' overall security posture and protect valuable assets from evolving cyber threats.

Numerous standards (e.g., ISO 27000x [2], ISO 31000:2018 [3]) and methodologies (e.g., NIST SP 800-53, NIST SP 800-37 [4]) exist for risk assessment, evaluating cybersecurity risks for each threat as the product of vulnerabilities (weaknesses) of the assets, impact (consequences), and the frequency and probability of the threats occurring:

$$\text{Risk} = \text{Threat (T)} \times \text{Vulnerability (V)} \times \text{Impact (I)} \quad (1)$$

Alternatively, the literature sometimes defines risk as [5,6]:

$$\text{Likelihood (L)} = \text{Threat (T)} \times \text{Vulnerability (V)} \quad (2)$$

$$\text{Risk} = \text{Likelihood (L)} \times \text{Impact (I)} \quad (3)$$

However, these standard evaluations often overlook the threats related to adversaries or ICT users. Several studies [7–9] have shown that adversaries' profiles (AP) (i.e., traits that impact the maturity of the adversary to conduct a successful attack) affect the estimation of vulnerabilities and, consequently, the calculation of risks. Specifically, Study [7] analyzed the role of attackers' technical skills and resources in determining the likelihood of exploitation. Study [8] focused on the psychological and behavioral traits of adversaries, highlighting how motivations and persistence influence attack outcomes. Study [9] examined sector-specific adversary capabilities, showing how threat actors' knowledge of organizational systems impacts the success rate of cyberattacks. Similarly, ICT user profiles (UP) (i.e., traits that impact their maturity to adopt secure behavior) influence risk estimation and treatment plans, necessitating both technical and social measures (e.g., awareness raising, training, behavior change interventions, co-creation workshops).

Existing standards and methodologies focus on technical controls to treat risks, often ignoring the necessary social mitigation measures that help ICT users strengthen their personal security hygiene and resilience to cyber-attacks. These social measures reduce human vulnerabilities and the occurrence of human threats, ultimately decreasing risks and ensuring appropriate technical and human-related controls are implemented within the specific operational environment of the SME.

HRM delves deeper into the human element of users who defend and interact with the SME's ICT to identify human threats and vulnerabilities, proposing targeted technical and social controls that can be easily adopted by employees. HRM methodology proposes that the traditional risk models can be enhanced by considering the strength of the Adversary Profile (AP) and the minimum strength of ICT User Profiles (UPs):

$$\text{Risk} = \text{T} \times \text{V} \times \text{I} \times \text{AP} \times 1/\text{UP} \quad (4)$$

or alternatively:

$$\text{Risk} = \text{L} \times \text{I} \times \text{AP} \times 1/\text{UP} \quad (5)$$

HRM's compliance with ISO 27001, with its emphasis on human factors, ensures a holistic approach to risk management that effectively reduces human vulnerabilities and strengthens cybersecurity resilience within SMEs.

1.2. HRM Tools for Estimating Technical Risks

Any available open-source risk assessment (RA) and Risk Management (RM) tool can be used to assess technical cyber risks as for example the ENISA, OWASP, MISP, and Cyberwatching tools:

The ENISA Risk Management (RM) Toolbox [10] is a toolbox that includes methodologies for risk assessment, treatment options, incident response procedures, and guidelines for developing cybersecurity policies. It interprets risk scenarios using its own terminology, asset classifications, and threat taxonomies, standardizing results to a common risk matrix for comparable outcomes. The ENISA toolbox offers guidance, templates, and best practices for risk assessment, treatment, and communication in cybersecurity risk management.

The OWASP Risk Assessment Calculator [11,12] is a tool that helps organizations conduct risk assessments focused on web application security, identifying and prioritizing risks based on impact, likelihood, and exposure. Key features include risk identification, analysis, prioritization, documentation, and customization. The OWASP Risk Assessment Calculator enhances web application security and helps mitigate cybersecurity risks proactively.

The MISP Project [13] is an open-source Threat Intelligence and Sharing Platform that facilitates the exchange of threat intelligence and Indicators of Compromise (IoCs) related to malware, attacks, and other threats within a trusted community. It uses a distributed model to share technical and non-technical information in closed, semi-private, or open communities. This enhances the detection of targeted attacks, improves accuracy, and reduces false positives. According to MISP documentation, it is used to store, share, and collaborate on cybersecurity indicators and malware analysis, as well as to detect and prevent attacks, frauds, or threats against ICT infrastructures, organizations, or individuals. MISP is designed for information sharing rather than risk management.

The Cyberwatching Cyber Risk Temperature Tool [14] consists of a questionnaire divided into two main sections: the first asks the respondent to provide a personal evaluation of their company's IT security, while the second includes technical questions. The questions cover various topics to analyze the company in different areas, such as:

- Specific knowledge of the company's cybersecurity;
- The methodologies employed within the company;
- The distribution of administrative fees on systems;
- The information segmentation policy;
- Authentication policies for accessing corporate systems;
- Previous assessments conducted.

Based on their scores, SMEs will be categorized into different profiles according to their vulnerability level.

1.3. HRM Socio-Psychological Instruments for Estimating Social Risks

Socio-psychological instruments play a crucial role in managing human threats within the context of risk management by assessing and mitigating the impact of human factors on cybersecurity and organizational safety. These instruments evaluate psychological and social behaviors that influence security practices. For instance, the Security Behavior Intentions scale measures attitudes toward security behaviors like password management and software updates, which are essential for maintaining robust cybersecurity practices [15].

Moreover, addressing psychosocial risks in the workplace is integral to a comprehensive risk management approach. Psychosocial risks, such as excessive workloads, lack of

role clarity, and inadequate managerial support can lead to stress, anxiety, and depression, negatively impacting employees' mental health and increasing their vulnerability to cyber threats. Structured interventions, including training programs and awareness campaigns, are necessary to enhance employees' mental health and mitigate these vulnerabilities.

By incorporating socio-psychological factors into the risk management framework, organizations can better understand and address the human elements that contribute to security risks. This holistic approach improves the overall security posture and resilience against cyber threats, as it considers both technical and human aspects of cybersecurity [16].

HRM uses the Behavior Model (B=MAT) developed by Fogg [17] to identify the type of cue needed to encourage the appropriate action, depending on an individual's motivation and ability to perform the act. According to Fogg, the likelihood of a behavior (B) occurring is a product of Motivation (M), Ability (A), and the appropriate Trigger (T), and hence this is referred to as the B=MAT model.

Models such as the Five Factor Theory (FFT) and behavioral theories like Fogg's B=MAT model provide frameworks for understanding motivations and actions. These models can be used to analyze the security behaviors of users.

In HRM, we use extended psychological profiles as defined in [18] to analyze not only motivations, abilities, and triggers (Fogg's model) but also personality traits and social characteristics.

Cyber profiling is the instrument used to identify human threats and vulnerabilities of ICT users as a proactive measure to select targeted social controls that will reduce employees' vulnerabilities to human threats. HRM methodology uses a multidimensional cyber psychological profile for users to evaluate the factors that determine secure behaviors.

Co-creation workshops are also used to develop a comprehensive and effective risk treatment plan. These workshops are participatory events where ICT users collaborate. The adoption of security measures is streamlined through these workshops, designed to directly engage users in the development process, thereby enhancing the likelihood of triggering secure behavior. The fundamental goal of HRM co-creation workshops is to leverage the collective intelligence and diverse psychological profiles of ICT users, a strategy shown to foster broader engagement in cybersecurity practices [19].

Key features of HRM co-creation workshops include:

- **Diversity of Participants**: These workshops prioritize the inclusion of a diverse range of ICT users, such as organizational insiders (e.g., CISOs, risk managers, incident handlers, defenders, administrators, and general employees), suppliers or supply chain partners, and third parties (e.g., suppliers, auditors, external penetration testers). This diversity is crucial for capturing a wide array of perspectives and experiences, which enriches the security discourse [20];
- **Collaboration**: Participants are encouraged to collaborate in a structured setting, facilitated by experienced leaders. This approach mirrors effective teamwork strategies that are essential for problem-solving and innovation in cybersecurity [21];
- **Interactive Activities**: Employing methods such as brainstorming sessions, design thinking exercises, and prototyping fosters a creative and engaging environment. These activities are foundational to generating practical and innovative solutions [22];
- **Risk Treatment Generation and Refinement**: The workshops focus on co-developing a comprehensive set of social and technical measures that ICT users embrace and comprehend, which are refined through collaboration into viable security controls. This process aligns with best practices in risk management [23].

Co-creation workshops with various stakeholders enhance innovation and ensure relevant outcomes. Bringing together company management, ICT users, supply chain partners, industrial collaborators, policymakers, and researchers, these workshops develop

effective risk mitigation plans and policies. Ramaswamy and Ozcan [24] highlight the strategic advantage of co-creation in fostering innovation and competitive advantage. By incorporating diverse perspectives, these workshops produce user-centric solutions, leading to higher adoption rates and greater stakeholder satisfaction. HRM supports the idea that security policies are better embraced when all ICT users and stakeholders participate in their creation.

HRM has developed an extended profile based on traits that identify ICT users' secure behavior and adversaries' profiles as have been developed by the authors [18] and outlined in this paper.

2. Comprehensive User and Adversary Profiling for Enhanced Cybersecurity Readiness

2.1. ICT User Profile (UP)

The proposed traits (Table 1) in the ICT user profile (UP) that define their maturity in adopting security practices include personality traits, social characteristics, technical skills, and capabilities relevant to their business roles within the SME. For instance, security professionals (e.g., CISOs, Risk Managers, auditors) are expected to possess skills defined in the European Cybersecurity Skills Framework (ECSF) [25], while general employees should have skills related to personal cyber hygiene [4,26].

Table 1. HRM-multi dimensional profile of ICT user with secure behavior example (source: created by the authors).

HRM ICT Users' Profiles (HRM-UP)	
Personality Traits	
Vigilance	Consistently remains alert and attentive to potential security threats, and is proactive in identifying and addressing suspicious activities.
Responsibility, Curiosity	Takes full ownership of their role, with an innate curiosity that drives them to deepen their understanding of cybersecurity threats and vulnerabilities.
Adaptable-Openness to experiences	Displays flexibility and openness to new security technologies, strategies, and approaches that enhance their security posture. Possesses a blend of intellect and creativity, demonstrates originality, and shows a keen scientific interest alongside a spirit of adventurousness.
Resilient	Has the capacity to cope with stress, setbacks, and failures, demonstrating resilience by quickly bouncing back and steadfastly maintaining a strong focus on achieving security objectives.
Social Traits	
Social exposure	Adapts to conventional social norms with ease, excelling in forging strong bonds with each co-worker. Collaborates effectively with colleagues, security teams, and external partners to tackle security challenges, sharing information and insights for collective benefit.
Conventional relationships	Effortlessly establishes professional virtual relationships, fostering collaborations and creating synergies.
Ethical	Individuals with integrity prioritize honesty, transparency, and respect, steadfastly adhering to ethical principles and professional codes of conduct.

Personal cyber hygiene practices encompass using strong passwords, regularly updating software, using reputable antivirus software, avoiding public Wi-Fi for sensitive transactions, recognizing and avoiding phishing attempts, regularly backing up data, reviewing and adjusting privacy settings, ensuring secure file sharing, and maintaining physical security.

Additional traits proposed in Table 1 include motivations that encourage secure user behavior, as well as triggers (opportunities/measures) that SMEs can adopt.

The assessment of secure behavior levels among ICT users is facilitated through the use of anonymized questionnaires, a method supported by research indicating its effectiveness in gathering sensitive data [27].

To select appropriate social measures for improving security behavior, co-creation workshops are employed.

2.2. Adversary Profile (AP)

Similarly, the estimated attackers' profile proposed by Kioskli and Polemi [28] (see Table 2) offers a comprehensive, multi-dimensional, and measurable profile of attackers based on psychological, behavioral, societal, and technical abilities, as well as personality traits, using the Five Factor Model (FFM) and Fogg's Behavioral Model.

Table 2. Estimated Attackers' Profiles (HRM-AP) [28].

Personality Traits	Description and Examples
Extraversion	Gregariousness (e.g., social engagement in attackers' groups); assertiveness/outspokenness (e.g., leadership skills); activity/energy level (e.g., enjoys a busy life); positive emotions/mood (e.g., happiness)
Conscientiousness	Orderliness/Neatness (e.g., well-organized) Striving/Perseverance (e.g., aims to achieve excellence) Self-Discipline (e.g., persistent engagement to goals) Dutifulness/Carefulness (e.g., strong sense of duty), Self-Efficacy (e.g., confidence to achieve goals)
Openness to experiences	Intellect/Creativity Imaginative (e.g., intellectual style) Scientifically Interested/Originality (e.g., evidence-based) Adventurousness (e.g., experiences of different things)
Social—Behavioral Traits	**Description and Examples**
Selected social exposure	Difficult to adapt to conventional social norms (e.g., events) Easy to build virtual anonymous, professional relationships (e.g., using anonymous identity has contacts with other attackers in the Deep Web) Easy to build strong e-bonds in hacking communities (e.g., these communities are closed to the public)
Not conventional relationships	Difficult to build physical relationships or contacts Easy to build professional (with other attackers) virtual, anonymous relationships under their moral code (us versus them approach)
Not talkative	Difficult to initiate small casual talk or social talk Difficult to express him/herself
Manipulative	Easy manipulating people via electronic means (e.g., phishing)

2.3. Measuring Profiles

The HRM profile calculations (UP and AP) adopt the scales in [29], where indicative measures are proposed (see Table 3):

Table 3. HRM-Quantification of UP/AP (Source: created by the authors).

Levels	Description	Semi-Quantitative Values		UP/AP Score of Profile	Indicative Social Measures Needed
Very High (VH)-5	Sophisticated	96–100	10	>96% of each of the traits in each category	social and technical threat intelligence updates, ethical training, advance cybersecurity exercises

Table 3. *Cont.*

Levels	Description	Semi-Quantitative Values		UP/AP Score of Profile	Indicative Social Measures Needed
High (H)-4	Experienced	80–95	8	>80%	ethical training, cybersecurity exercises, social and technical threat intelligence updates, ethical training
Medium (M)-3	Moderate	21–79	5	>21%	secure behavior intervention, training in operational cybersecurity, cybersecurity exercises
Basic (B)-2	Basic	5–20	2	>5%	awareness, secure behavior interventions, training in operational cybersecurity exercises
Low (I)-1	Insufficient	1–4	0	<5%	awareness, secure behavior interventions, training in basic concepts, basic cyber exercises

3. Phases of the HRM Methodology and Implementation

The HRM methodology comprises the following three main phases according to standards (Figure 1):

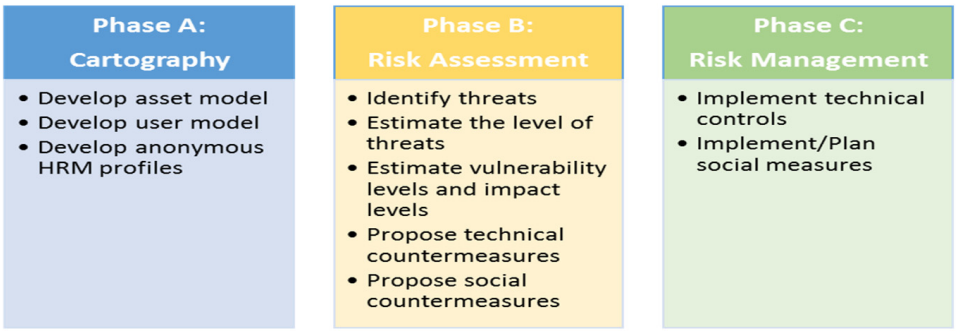

Figure 1. HRM phases (source: created by the authors).

3.1. Phase A: Cartography (Set Boundaries)

A1: Develop asset inventory

An inventory of all assets under assessment should be developed and maintained, recording details such as in Table 4:

Table 4. Asset inventory example (source: created by the authors).

	General Information	Technical Specifications	Location and Owner	Network Configuration (for Servers)	Implementation of Controls—History of Updates
1	Asset ID: Unique identifier for each piece of equipment.	Processor: Type and speed of the processor.	Location: Physical location of the asset.	IP Address: Network IP address.	Controls implemented
2	Asset Type: Differentiates between PCs and servers.	RAM: Amount of memory in GB.	Owner of Asset (Assigned to): Name of the employee responsible for the asset.	Role: Function or role of the server (e.g., file server, web server).	Update history of controls

Table 4. *Cont.*

	General Information	Technical Specifications	Location and Owner	Network Configuration (for Servers)	Implementation of Controls—History of Updates
3	Brand/Model: Specific model of the hardware.	Storage: Size and type of storage (e.g., SSD, HDD).	Owner/User(s) of asset: interacting entity.	-	Testing date of controls
4	Serial Number: Manufacturer's serial number. Date of purchase ……	Operating System: Installed operating system and version.	-	-	-

A2: Model the interaction of the assets

Provide diagrams that identify the interrelations of the assets under assessment using a Business Model Processing (BMP) tool using specific symbolism e.g., solid lines with arrows indicate the direction of data flow between devices (e.g., from workstations to servers, servers to storage). Dotted lines might indicate wireless connections or less direct interactions (e.g., mobile devices connecting via Wi-Fi). An example of an asset model is (Figure 2):

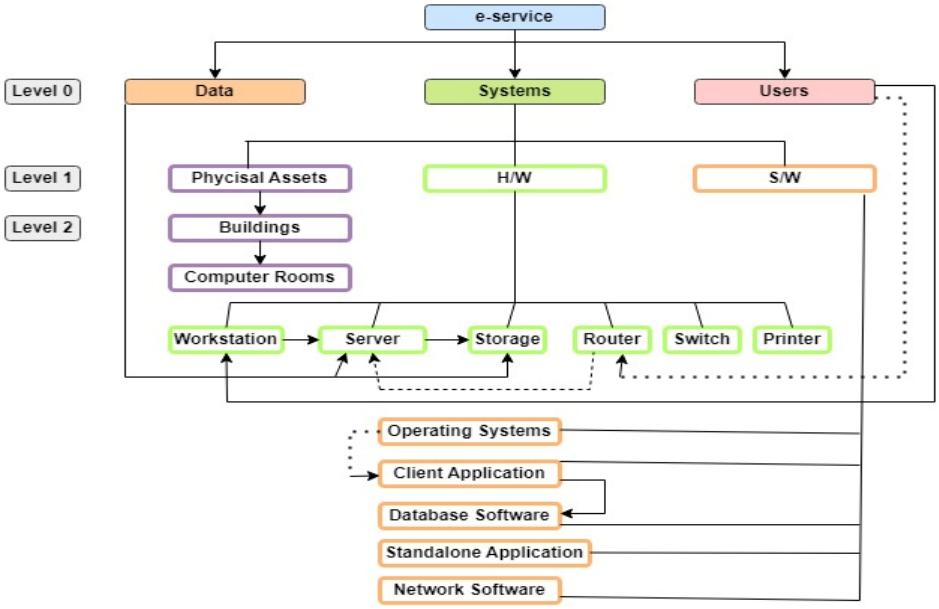

Figure 2. Asset model (source: created by the authors).

There are various open-source BPM tools that can be used e.g., bpmn.io "https://bpmn.io/ (accessed on 15 December 2024)", Modelio "https://www.modelio.org/index.htm (accessed on 15 December 2024)", Camunda Modeler "https://camunda.com/ (accessed on 15 December 2024)", Bizagi Modeler "https://bizagi.com/en (accessed on 15 December 2024)", Bonita BPM "https://www.bonitasoft.com/ (accessed on 15 December 2024)", Activiti "https://www.activiti.org/ (accessed on 15 December 2024)", jBPM "https://www.jbpm.org/ (accessed on 15 December 2024)", and ADONIS: Community Edition "https://www.adonis-community.com/en/ (accessed on 15 December 2024)".

A3: Develop user model

Identify all ICT users (found in phase A1 above for all assets under assessment) that own or use the asset(s) of the ICT system which is in the perimeter of this assessment. Develop a user inventory including information, e.g., as shown in the next table (Table 5):

Table 5. User inventory (source: created by the authors).

	User ID: 001	**User ID: 002**	...
General Information	Name: Full name of the employee/Role/Location/Contact	...	-
System and Credential System Access	Privileges, List of systems the user has access to (e.g., CRM, ERP, Email),	...	-
Supervisor and Interrelations	Direct supervisor or manager interactions with other users (model interaction)	...	-

Furthermore, there exists a user model describing the interaction among users, e.g., in Figure 3:

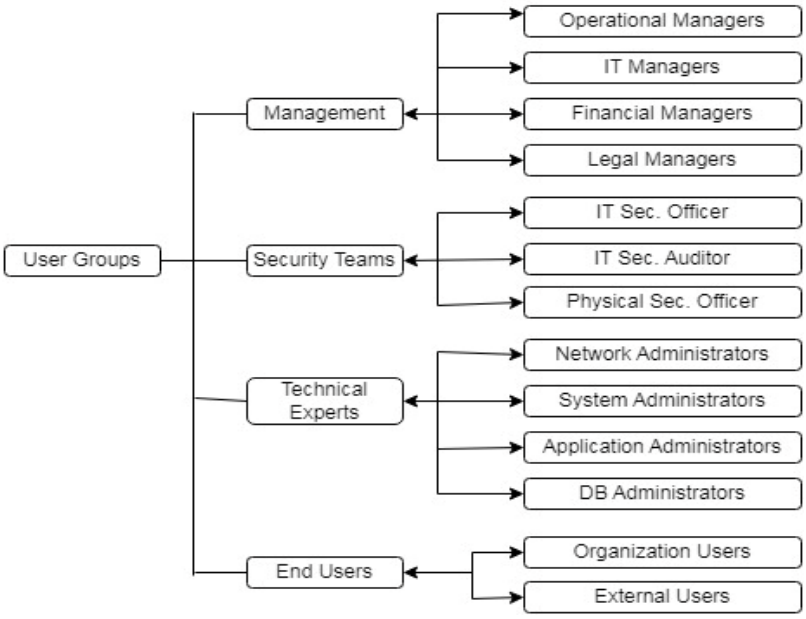

Figure 3. User model (source: created by the authors).

A4: Develop and estimate anonymous HRM-UP and potential HRM-AP

In this phase, we first develop an enhanced user inventory following the next steps:

(a) For all ICT users, compile anonymous profiles using Table 1;
(b) Measure the UP profiles using the scales in Table 3 during the co-creation workshops;
(c) Develop the HRM-User inventory by adding to the user inventory in Table 6, the UP scores, and social measures implemented and pending.

Then, we identify and measure the profiles of the potential adversaries by following the next steps:

(a) Compile the profiles of potential adversaries using Table 2:
To compile adversary profiles, we analyze past history, including previous attacks and sector-specific threat intelligence. Using Table 2, adversaries are classified based on their personality traits (e.g., extraversion, conscientiousness, openness to experiences) and social-behavioral traits (e.g., manipulative behavior, selected social exposure). For

example, an adversary active in hacking communities and demonstrating leadership in forums would score highly in Extraversion, while one persistently employing new attack techniques would score highly in Openness to Experiences. Traits such as Manipulative Behavior are evaluated based on their ability to conduct phishing or social engineering attacks. This classification is supported by historical data and incident analysis;

(b) Measure the Adversaries Profiles (AP) using the scales in Table 3. Adversary traits from Table 2 are scored on a semi-quantitative scale (1–5) based on historical data, threat intelligence, and crowd-sourced insights. These individual trait scores are aggregated into a composite AP score, which is then categorized using Table 3 thresholds (e.g., Very High = 96–100%, High = 80–95%). Adversaries with higher AP scores represent greater sophistication and require advanced social and technical measures, such as ethical training and cybersecurity exercises, while lower scores suggest basic awareness and secure behavior interventions are sufficient. This approach ensures targeted and proportional risk treatment.

Table 6. HRM-user inventory (source: created by the authors).

	User ID: 001	**User ID: 002**	. . .
General Information	Name: Full name of the employee/Role/Location/Contact	...	-
System and Credential System Access	Privileges, List of systems the user has access to (e.g., CRM, ERP, email)	...	-
Supervisor and Interrelations	Direct supervisor or manager interactions with other users (model interaction)	...	-
UP score	See Table 3 above	...	-
Social Measures Implemented/Required	See Table 3 above	...	...

3.2. Phase B: Risk Assessment

Risk assessments should identify, quantify, and prioritize information security risks against defined criteria for risk acceptance and objectives relevant to the organization.

The results should guide and determine the appropriate management action and priorities for managing information security risks and for implementing controls selected to protect against these risks.

Assessing risks and selecting controls may need to be performed repeatedly across different parts of the organization and information systems and to respond to changes.

The process should systematically estimate the magnitude of risks (risk analysis) and compare risks against risk criteria to determine their significance (risk evaluation).

The information security risk assessment should have a clearly defined scope and complement risk assessments in other aspects of the business, where appropriate. The steps we follow are:

B1—Identify the threats (physical/cyber/human);

B2—Estimate the level of threats;

B3—Estimate vulnerability levels and impact levels;

B4—Estimate the risk level;

B5—Propose technical countermeasures;

B6—Propose further social measures.

To propose appropriate social measures, co-creation workshops are employed. In these workshops, ICT users collaborate to generate and refine ideas for social and technical security measures, ensuring these are pragmatic and readily adoptable [30].

3.3. Phase C: Risk Management (Treatment)

Having identified and evaluated the risk level in the risk assessment phase, as it was described in the previous paragraphs, the next step involves the identification of the actions that must take place in order to manage the detected threats and propose specific treatment plans, according to the Interoperable EU Risk Management Framework [10]. More specifically, the risk treatment process is mapped with the ISO 27005 [31] and its objective is the selection of the treatment options that are suitable for the risks that have been identified. Some potential treatment options may include risk mitigation, avoidance, and sharing etc.

For the implementation of technical and social measures, we use co-creation workshops where the SME governance members share business intelligence and cost-benefit analysis expertise to select those selected measures for implementation and testing. The proposed technical and social measures (from Phase B—B5) can be implemented immediately, can be postponed, or ignored. A risk treatment plan needs to be compiled and Tables 4 and 5 need to be updated.

4. Applying HRM Methodology for Risk Management in Healthcare SMEs: A Comprehensive Use Case

An SME healthcare enterprise (HSME), operating across two separate facilities, offers e-health services to its personnel and patients. These services encompass, amongst others, e-diagnosis, e-prescriptions, and the handling of patients' sensitive data.

Through this use case, all phases of the above HRM methodology will be demonstrated step by step.

4.1. Phase A (Cartography)

Steps A1–A2:

The interconnected facilities enable users with varying access levels to retrieve private patient data from a shared, encrypted database. Each facility operates with a server and personal computers networked together, facilitating communication with the database. Given this setup, the enterprise must implement comprehensive security measures to safeguard its ICT systems effectively.

In the current use case, a doctor connects to a specific PC with his/her own personal account in order to check patients' data. During this process, it comes to his/her attention that many sensitive data are missing. The doctor's personal account has a specific data access policy that allows for accessing, entering, and altering the data only for his/her patients from any computer in the HSME's facilities.

Following the HRM methodology in the first phase (Cartography), firstly an asset inventory must be developed, where the identification of all assets under assessment must be included. In the current use case, as it is depicted in Figure 4, all physical, telecom, IT, data, services, and users' assets are recorded. Hence, the facilities' buildings, the telecommunication and network equipment, the database, the software, hardware and data, the communication services for the data exchange, and the users, like doctors and patients, are identified and documented.

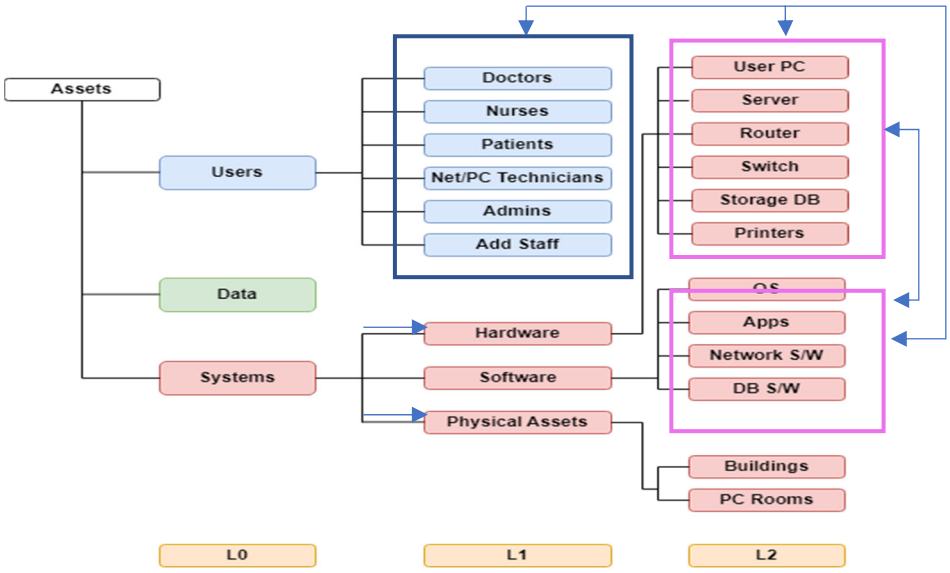

Figure 4. HSMEs users'/assets model (source: created by the authors).

Hardware devices, software applications, personnel, physical location, utilities, and organizational infrastructure fall into this category. In the current use case, primary assets include accessing patient data for treatment and personal patient information accessed by doctors. Supporting assets encompass PCs, servers, and networks in the hardware category; doctors, system administrators, and personnel with access as normal or privileged users in the personnel category; suppliers of specific systems; physical rooms or offices housing hardware equipment in the location and utilities category; and the existing cloud, network, and hosting services in the organizational infrastructure category. The information can be summarized in the next asset inventory (Table 7):

Table 7. Asset inventory (source: created by the authors).

General Information	Technical Specifications	Location and Owner	Network Configuration (for Servers)	Implementation of Controls—History of Updates
Asset ID: Unique identifier for each asset.	Software suite for patient records, network infrastructure etc.	Location: physical location of the asset.	Wired and wireless setup	Controls implemented
Asset Type: Software or Hardware	Software suite for patients records /Server hardware for data storage	Owner of Asset (assigned to): name of the employee responsible of the asset.	Role: function or role of the software or hardware	Update history of controls
Brand/Model: Specific model of the software or hardware.	Electronic Medical Records (EMR) system, database management platform etc.	Owner/user(s) of asset: doctor, nurse, admin etc	-	Testing date of controls
Serial Number: Manufacturer's serial number. Date of purchase ……	Software versions, hardware specifications	-	-	-

All the above-mentioned assets provide valuable information from a technical perspective. Additionally, the description of all assets' interdependencies and the development of the user model of the ICT system under assessment in the healthcare entity must be conducted.

Focusing on the user functions of one facility of the HSME, the users that are involved are doctors, patients, nurses, system admins, system technicians, and additional staff. All the users have access to the HSME's personal computers with accounts that have different user access rights, depending on their specialty. For example, each doctor has access to his/her patient data only, and nurses have access to specific medication depending on their department placement. The system admin has access to the server and personal computers for all user accounts and data stored in the database. The system technicians have additional access to all systems' infrastructures including PCs and network devices etc. (Figure 4).

In the current HRM methodology phase, the next step includes anonymous user profile development and secure level behaviors estimation, taking into account the included information in Table 1, in order to produce the social mitigation measures to enhance users' secure behavior.

Step A3:

The users that interact in our scenario are: two doctors, two patients, one nurse, one admin, one technician, and one member of additional staff. The co-creation workshops have been conducted and the scores of the profiles have been estimated as summarized in the next Table (Table 8):

Table 8. HRM-user inventory (source: created by the authors).

	User ID: 001-Doctor1	**User ID: 002-Nurse**	...
General Information	Name: Full name of the employee/Role/Location/Contact	...	
System and Credential System Access	Privileges, list of systems the user has access to (e.g., CRM, ERP, email),		
Supervisor and Interrelations	Direct supervisor or manager interactions with other users (model interaction)		-
UP score	Basic (B)-2		
Social Measures Implemented/Required	According to Table 3 the measures needed are: awareness, secure behavior interventions, training in operational cybersecurity exercises		

4.2. Phase B: Risk Assessment

Moving to the next phase of the HRM methodology, Risk Assessment strategies are implemented. The ENISA RM Toolbox is utilized to execute Phase B strategies. According to the toolbox, the initial steps involve defining attack/risk scenarios and identifying assets from a technical perspective, which were covered in the previous phase. The following paragraphs outline the subsequent technical representation steps.

Additionally, it is important to note that the ENISA RM Toolbox includes four libraries: Terms mappings, Assets mappings, Threats mappings, and Risk-Impact levels mappings.

In the first library, based on the current-use case scenario, we identify the frameworks and methodologies terminology. Utilizing the toolbox glossary and terminology sample library, we search for definitions of terms and incidents to fully understand the system's situation based on ISO/IEC 27005:2018 [32] and the ENISA IT Security Risk Management Methodology v1.2. For example, the definition of "Threat" according to ISO/IEC 27005:2018 is "potential cause of an unwanted incident, which can result in harm to a system or organization", matching 100% with ISO/IEC 27000:2018's definition [33].

In the second library, we identify the assets of the current scenario. Specifically, primary assets in HSMEs include all core business processes, functions, services provided to external parties and information/data supporting business processes or activities of the organization, as outlined in ISO/IEC 27005:2018. These assets are sensitive and include processes essential for the organization's mission. Information and data are also classified as primary assets, encompassing vital information necessary for the organization's mission or business, as defined by national privacy laws. Similar principles are applied in the IT Security Risk Management Methodology v1.2.

Steps B1 and B2—Identify the threats (physical/cyber/human):

Following asset identification, the next step involves threats-mapping using the third library of the ENISA RM Toolbox. This library allows for the identification of various threat types according to the IT Security Risk Management Methodology v1.2 and ISO/IEC 27005:2018. It provides additional details such as threat types, security dimensions, involved assets, and examples.

For the current use case, Table 9 lists the identified threats. These threats can occur unintentionally or intentionally through accidental or deliberate actions, impacting assets such as hardware devices or software and applications, affecting confidentiality, integrity, and/or availability.

Table 9. Threats identification (source: created by the authors).

Threat	Category	Security Dimension	Action	Assets	Explanation
Hardware or Software failure	Industrial	Availability	Deliberate or Accidental	H/W devices and equipment—S/W and applications	Failures in the equipment (e.g., user PC, server, router etc.) and/or programs (e.g., apps, OS etc.)
User errors	Errors and unintentional failures	Confidentiality, Integrity, Availability	Accidental	H/W devices and equipment—S/W and applications—organizational infrastructure	Mistakes by persons when using the services, data, etc. For example, making a mistake in saving data, or in a PC's usage.
Threat of system/security administrator errors	Errors and unintentional failures	Confidentiality, Integrity, Availability	Accidental	H/W devices and equipment—S/W and applications—organizational infrastructure	Mistakes by persons with responsibilities for installation and operation of the systems/system's security. For example, the PC technician can unintentionally cause the system failure of a user PC or server.
Destruction of information	Errors and unintentional failures	Availability	Accidental	All the categories of supporting assets	The accidental loss of the information due to a user's (doctor or nurse) mistake.

Table 9. *Cont.*

Threat	Category	Security Dimension	Action	Assets	Explanation
S/W vulnerabilities	Errors and unintentional failures	Confidentiality, Integrity, Availability	Accidental	S/W and applications	Defects in the code that cause a defective operation without intention on the part of the user but with consequences to the data confidentiality, integrity, availability or to its capacity to operate. This can be detected in apps or OS, for example.
Abuse of access privileges	Willful attacks	Confidentiality, Integrity, Availability	Deliberate	S/W and applications—Locations and Utilities—organizational infrastructure	When users abuse their privilege level to carry out tasks that are not their responsibility, there are problems. For example, a user might use a doctor's account and delete patients' data.
Misuse	Willful attacks	Confidentiality, Integrity, Availability	Deliberate	S/W and applications—Locations and Utilities—organizational infrastructure	The use of system resources for unplanned purposes, typically of personal interest. For example, a user connects an app or to a PC inside the HSME's facility.

The identified threats in this case include hardware or software failures, user errors, and unauthorized access, covering a range of severity levels (Table 9).

Steps B3–B4:

Based on the identified assets and risks, the risk assessment process can now begin for the current-use case scenario. Primary assets at risk include accessing and managing patient health records, prescriptions, dosages, and scheduled health checks, along with compromising the security of personal patient and doctor data.

Supporting assets affected include HSME hardware, software, personnel, system suppliers, and infrastructure. Potential issues include hardware or software malfunctions leading to data loss, unintentional breaches of data confidentiality, integrity, or availability by HSME personnel, and risks associated with system suppliers not meeting HSME requirements. The placement of systems in HSME facilities may also invite unauthorized access.

The OWASP risk-rating methodology uses the standard model (Risk = Likelihood $\times$ Impact). During risk identification, information on threats, types of attacks, vulnerability levels, and potential impacts is gathered to assess risks.

In this use case, the risk of patient data loss is identified. The first step involves estimating the "Likelihood" level. For example, in the case of unauthorized access threats, where attackers gain unauthorized system access, determining threat agent and vulnerability factors is crucial.

For adversary factors (threat agents), the goal is to estimate the likelihood of a successful attack based on skill level, motive, opportunity, and size, rated on a scale from 0 to 9. In the worst-case scenario, potential threats include anonymous internet users with network and programming skills and high motivation for significant rewards, requiring

access or resources, as outlined in Table 10. More specifically, the values for Skill Level, Motive, Opportunity, and Size are assigned using the OWASP risk-rating methodology. Skill Level is determined by IT security professionals based on the technical expertise needed for an attack. Motive reflects the high motivation for attackers, assessed by security analysts considering the value of patient data. Opportunity is based on the accessibility of vulnerabilities, evaluated by system administrators. Size represents the potential impact of the attack, assigned by risk management teams and senior leadership through collaborative assessment.

Table 10. Threat agent factors (source: created by the authors).

Threat	Skill Level	Motive	Opportunity	Size
Unauthorized access	6	9	4	9

For a more realistic assessment, we use the HRM-AP score (refer to Tables 2 and 3), which considers additional traits of the adversary (threat actor).

Regarding vulnerability factors, the aim is to estimate the likelihood of a specific vulnerability in terms of ease of discovery, exploitability, awareness, and intrusion detection, rated on a scale from 0 to 9. Table 11 illustrates a scenario where the vulnerability of unauthorized access is easily discoverable and exploitable using automated tools. Threat agents are aware of this vulnerability, making exploitation feasible through logging and reviewing. More specifically, the values for Ease of Discovery, Ease of Exploit, Awareness, and Intrusion Detection are assigned using the HRM-AP score. Ease of Discovery reflects how easily the vulnerability can be found by attackers, rated by security analysts based on available tools and techniques. Ease of Exploit indicates the difficulty for attackers to exploit the vulnerability, evaluated by system administrators considering known exploits and automation tools. Awareness represents how well attackers are aware of the vulnerability, assessed by IT security teams based on public information and threat intelligence. Intrusion Detection reflects how likely the vulnerability is to be detected by existing security measures, rated by network security specialists based on detection capabilities.

Table 11. Vulnerability factors (source: created by the authors).

Threat	Ease of Discovery	Ease of Exploit	Awareness	Intrusion Detection
Unauthorized access	7	9	6	3

Likelihood also depends on the secure behavior of all ICT users interacting with the asset. According to HRM, accuracy improves by considering this factor. The next step is to estimate the Impact, which includes Technical and Business Impact factors.

Regarding Technical Impact, considerations include confidentiality, integrity, availability, and accountability to gauge the magnitude of impact. Table 12 illustrates scenarios such as extensive critical data disclosure, serious data corruption, and primary services interruption caused by completely anonymous individuals. More specifically, the values for Loss of Confidentiality, Loss of Integrity, Loss of Availability, and Loss of Accountability are assigned using the HRM methodology. Loss of Confidentiality reflects the potential exposure of sensitive data, evaluated by data protection specialists based on the type of information at risk. Loss of Integrity indicates the severity of potential data corruption, assessed by system administrators based on the criticality of the affected systems. Loss of Availability represents the impact of a service interruption, rated by network engineers considering the potential disruption to operations. Loss of Accountability reflects the

difficulty in tracing malicious actions, rated by security experts based on the likelihood of exploiting the system without detection.

Table 12. Technical impact factors (source: created by the authors).

Threat	Loss of Confidentiality	Loss of Integrity	Loss of Availability	Loss of Accountability
Unauthorized access	7	7	7	9

For the Business Impact factors, considerations include financial damage, reputation damage, non-compliance, and privacy violations. Table 13 presents scenarios such as a minor effect on business profit, loss of goodwill in reputation, and a high-profile violation involving thousands of people's data. More specifically, the values for Financial Damage, Reputation Damage, Non-Compliance, and Privacy Violation are assigned using the HRM methodology. Financial Damage reflects the potential monetary loss, assessed by financial analysts based on the business impact of the breach. Reputation Damage indicates the harm to the organization's public image, evaluated by public relations specialists considering the scope of affected stakeholders. Non-Compliance reflects the legal and regulatory implications, rated by compliance officers based on industry standards and legal requirements. Privacy Violation represents the degree of harm to individuals' privacy, evaluated by privacy officers considering the sensitivity of the exposed data.

Table 13. Business impact factors (source: created by the authors).

Threat	Financial Damage	Reputation Damage	Non-Compliance	Privacy Violation
Unauthorized access	3	5	7	7

Using the OWASP Risk Rating Calculator [11] it is possible to determine the severity of the risk by calculating it. For the case described in the above paragraphs, the results of the calculation produces a high overall risk severity for the unauthorized access threat scenario.

In the above calculations, ICT user profiles have not been fully considered (only partially for the AP score). In HRM methodology, we would multiply the OWASP score with the 1/min {UP score} of all users interacting with the asset.

To estimate the HRM score for the unauthorized-access-to-sensitive-patient-data scenario, we use the following formula from the HRM methodology:

$$\text{Risk} = \text{T} \times \text{V} \times \text{I} \times \text{AP} \times 1/\text{UP}$$

In this case:

- **T** is the Threat (unauthorized access to patient data);
- **V** is the Vulnerability (potential for unauthorized access due to weak access control);
- **I** is the Impact (severity of unauthorized data access);
- **AP** is the Adversary Profile (e.g., motivated, skilled attackers with resources);
- **UP** is the ICT User Profile (doctors' compliance with security protocols).

For this scenario:

The AP score considers the adversary's skills (7), motive (8), opportunity (6), and size (7).

The UP score is derived based on doctors' compliance and secure behavior, assumed to be 8 for this case.

By multiplying these values, we can calculate the HRM score, which reveals the overall high-risk level for unauthorized access. This score highlights the need for stringent access controls and comprehensive security measures.

Steps B5 and B6:

HSMEs must mitigate risks by implementing:

- **Technical Controls**: Advanced access control, data encryption, network and endpoint security;
- **Administrative Controls**: Policy development, access management, employee training, and security audits;
- **Physical Controls**: Access control systems, surveillance, alarms, and restricted-access storage;
- **Social Controls**: Enhance software and IT skills based on personality traits, social factors, and technical skills identified earlier.

Effective threat management includes educating employees about cyber threats, training in modern technologies, regular cybersecurity workshops, phishing simulations, incident response programs, data protection seminars, and promoting strong passwords and multi-factor authentication.

By combining these controls, HSMEs can effectively mitigate unauthorized access and patient data loss.

5. Conclusions

In conclusion, the security of ICT systems within SMEs is critically important, especially when addressing human threats. These threats, stemming from a range of human vulnerabilities, are often overlooked in traditional risk management approaches. Regular assessments and tailored risk-treatment measures can help SMEs mitigate the negative impacts of human threats. The Human Risk Management (HRM) methodology proposed in this paper builds upon ISO 27001 methodologies and leverages available tools for assessing technical threats and estimating associated risks. For human element-related threats, HRM employs socio-psychological techniques to evaluate the maturity of ICT users in adopting security practices and the strength of potential adversaries. It develops and estimates profiles of ICT users and adversaries, incorporating these estimates into overall risk evaluations.

From a technical perspective, the HRM methodology highlights the importance of integrating human-centric data into risk assessment tools, enabling a more comprehensive approach to mitigating risks. Managerially, organizations should focus on fostering a strong cybersecurity culture by implementing structured awareness programs and allocating resources to address human vulnerabilities. Educationally, this methodology underscores the value of continuous training initiatives tailored to the specific needs of employees, such as phishing recognition and secure data handling.

However, the HRM methodology is not without limitations. The accuracy of adversary and user profile estimations depends heavily on the quality of available data and the reliability of socio-psychological evaluations. Furthermore, SMEs with limited resources may face challenges in implementing HRM comprehensively. Future research will focus on verifying the HRM methodology by conducting empirical studies in diverse SME sectors, evaluating its effectiveness in improving cybersecurity resilience. Additionally, pilot projects will be designed to assess the practicality and scalability of the proposed model in real-world settings. Refining socio-psychological profiling techniques, automating the integration of human element data into technical risk assessment tools, and exploring sector-specific adaptations of the HRM methodology will also be key directions for further work.

In the use case presented, a healthcare SME implements the HRM methodology by utilizing existing risk assessment tools and estimating the cybersecurity maturity of healthcare participants interacting with the ICT system. Controls in this use case include regular training sessions for medical staff on recognizing phishing attempts and ensuring proper data-handling practices to protect patient information. By enhancing the cybersecurity maturity of employees and fostering a robust cybersecurity culture within the SME, human threats can be significantly reduced, thereby improving overall cybersecurity resilience.

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