

Abstract

(1) The Title

"Risk-taking Behaviour and its Relation
to Some Personality Variables among
University Students"

(2) The Aims

This study aims to discover the following:

- The relationship between the different variables of the study: Intelligence, Tolerance of ambiguity, Self-confidence, Achievement motivation, Socio-economic and cultural status of family and Internal/External locus of control on one hand; and Risk-taking behaviour on the other.
- Sex differences in risk-taking behaviour in the total sample of the study with tasks which are controlled by chance factors and skill tasks, structured to be achievement oriented.
- The effect of the possible interaction between some psycho-social variables and personality variables on the level of risk-taking behaviour in the total sample of the study.
- The possibility of prediction by each study variable in attaining risk-taking behaviour in the total sample of the study.
- Studying extreme individual cases by using the depth interview.

(3) The Hypotheses of the Research

In the light of previous studies and the aims of this research, the following hypotheses were formulated:

- (1)(a) There is a positive statistical relation between intelligence and risk-taking behaviour in the total sample of the study.
- (b) There is a positive statistical relation between tolerance of ambiguity and risk-taking behaviour in the total sample of the study.
- (c) There is a positive statistical relation between self-confidence and risk taking behaviour in the total sample of the study.
- (d) There is a positive statistical relation between achievement motivation and risk-taking behaviour in the total sample of the study.

(e) There is a positive statistical relation between socio-economic and cultural status of the family and risk-taking behaviour in the total sample of the study.

(f) There is a negative statistical relation between external locus of control and risk-taking behaviour in the total sample of the study.

(2) There are significant differences between males and females on the verbal and figural measure of risk-taking behaviour in favour of males.

(3)(a) There is a significant statistical interaction between socio-economic and cultural status of the family and intelligence on the level of risk-taking behaviour in the total sample of the study.

(b) There is a significant statistical interaction between socio-economic and cultural status of the family and tolerance of ambiguity on the level of risk-taking behaviour in the total sample of the study.

(c) There is a significant statistical interaction between socio-economic and cultural status of the family and self-confidence on the level of risktaking behaviour in the total sample of the study.

(d) There is a significant statistical interaction between socio-economic and cultural status of the family and achievement motivation on the level of risk-taking behaviour in the total sample of the study.

(e) There is a significant statistical interaction between socio-economic and cultural status of the family and locus of control on the level of risktaking behaviour in the total sample of the study.

(4) The study variables predict, each one separately -as independent Variables - significantly of risk-taking behaviour - as a dependent variable- in the total sample of the study.

(4) Procedures

(a) The sample:

The present research's sample included the students in the third year, Faculty of Education, Cairo University. The variable of age is fixed for this sample. The final size of the sample consisted of "305" students ("167" males & "138" females) who were selected from an original size

which included "369" students. This reduction of the sample number was due to absent and unmotivated subjects for completing the study.

(b) The Tools:

The researcher used the following tools:

- The verbal measure of risk-taking behaviour (designed by the researcher).
- The figural measure of risk-taking behaviour (designed by the researcher)
- The figural test of intelligence (designed by Saleh, Ahmad Zaki, 1978).
- Tolerance of ambiguity scale (adapted from Norton, 1975 by Ausman, Said Ahmad and Gamal, Monear Hasan, 1989).
- Self-confidence scale (designed by Abu Allam, Adel, 1978).
- Achievement motivation test (designed by El Ahsar, Safaa et al., 1983).
- The form of socio-economic and cultural status of the family (designed by Shaban, Ragab Ali, 1989). Internal-External locus of control scale (adapted from Rotter by Kafafi, Alaa El Din, 1982).

(c) The Statistical Techniques:

- T-Test.
- Study of the differences between the independent'ratios
- Pearson's Correlation Coefficient
- Point Biserial Correlation.
- Two-ways analysis of Variance
- The stepwise regression analysis.
- Means and standard deviations.
- Contingency Coefficient of Correlation

(D) Research Methodology:

The researcher used both the psychometric and clinical approaches (by depth interview).

(5)the Results:

The first hypothesis was proved by the present data. A positive statistical significant relation was found between variable of intelligence, tolerance of ambiguity, self-confidence, achievement motivation, socioeconomic and cultural status of the family and risk-taking behaviour. However, a negative statistical relation was found between external locus of control and risk-taking behaviour. The second hypothesis is proved as well since sex differences in risk-taking behaviour in favour of males were found.

As to the third hypothesis, a statistical significant interaction between socio-economic and cultural status of the family and achievement motivation on the level of risk-taking behaviour in the total sample of the study was shown. On the other hand, a statistical significant interaction between socio-economic and cultural status of the family and locus of control on the level of risk-taking behaviour was found as well. However, the other hypotheses of the third hypothesis were not confirmed.

The fourth hypothesis was ascertained since the study variables predict, each alone, significantly of risk-taking behaviour in the total sample of the study.

Finally case study results supported, within the limits of its nature and the number of cases, the results and compiled with the validity of the hypotheses that were validated statistically.