

SELF-EFFICACY AND PERSONALITY TRAITS ON RISK-TAKING BEHAVIOUR AMONG YOUNG ADULTS IN PORT HARCOURT METROPOLIS

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Abstract

I**ntroduction:** Risk-taking behaviour has continued to be a source of concern to scholars and stakeholders in developed and developing nations like Nigeria. This is because of the disruptive tendencies the behaviour is capable of having on the individual and society at large. This prompted this study to examine the role of self-efficacy and personality traits on risk-taking behaviour among the youths in the Port Harcourt metropolis.

Methods: A cross-sectional survey design was utilised in the study. The participants, comprising 733 (aged: 16 to 39 years) youths, were purposively selected from Port Harcourt metropolis.

Results: The study found that there was a high prevalence of high risk-taking behaviour, 648(88.4%) among youths. The study also found that extroversion ($\beta = -0.20$, $p < .01$), agreeableness ($\beta = -0.10$, $p < .05$), conscientiousness ($\beta = 0.11$, $p < .05$) and openness to experience ($\beta = 0.13$, $p < .05$), self-efficacy ($\beta = 0.18$, $p < .05$) predicted risk-taking behaviour. The study also found that there was a significant difference between male scores ($M = 105.45$ $SD = 26.49$) and female scores ($M = 89.73$, $SD = 21.71$) on risk-taking behaviour $t(731) = 8.53$, $p = 0.001$, 95% CI(12.10, 19.33), $d = 0.64$.

Conclusion: The study concluded that self-efficacy, personality traits (openness to experience, extroversion, agreeableness, conscientiousness), and gender play key roles in risk-taking behaviours.

Keywords: Risk-taking behaviour, personality traits, gender, self-efficacy, youths

Introduction

Risk-taking behaviour issues among young adults have become a global concern to parents, teachers, and other persons in society. The concepts of 'risk' and 'risk-taking' are now crucial in attempts to comprehend contemporary patterns of behaviour and societal attitudes. Although today's world is safer in many respects, Beck (1992) labelled modern society as a "risk culture". To Furedi (2007), this is due to our risk aversion. Environmental hazards, financial instability, suicide bombings, terrorist attacks, lifestyle experimentation, and high-risk sports are all mentioned in the media and scholarly works (Torres & Rees,

2017), all of which led to a new, larger, and more complicated global risk picture, if not to a risk-society.

According to the American Psychology Association (APA, 2022), risk-taking involves unnecessarily and repeatedly engaging in activities or behaviour patterns highly subject to chance or danger. This pattern of behaviour is often associated with risky sexual behaviour, substance abuse, gambling, extreme sports (for instance, mountain climbing and skydiving), and accepting a daunting task that simultaneously involves the potential for accomplishment or personal benefit as well as for failure. It is often linked with being creative and taking calculated risks in educational settings or the workplace.

Risk-taking behaviour can also be seen as the tendency to involve in activities that are potentially dangerous or harmful (Salama & Elsayed, 2017). People are perplexed as to why someone would engage in possibly harmful risk-taking behaviour, given that such behaviour is potentially dangerous. Risky patterns of behaviour for adults, adolescents, and children occur in diverse settings. The ability to access risky situations changes over time as people mature, become exposed to divergent environments, and are equipped with the financial power to participate in risky behaviour. Risky behaviour though affording participants the opportunity to experience a perceived positive outcome, on the one hand, puts them in harm's way on the other (Universal Children Education Fund - UNICEF, 2021). For example, while risky behaviour like substance use or driving fast may lead to

overdoses or auto-mobile accidents, they could equally elicit positive feelings like the excitement one gets from the use of a drug or the thrill of a fast ride. Risk-taking behaviour can be considered to include having unprotected sex with strangers, thus leaving one open to sexually transmitted diseases (STDs) or unplanned pregnancies. It also includes gambling, with its potential of losing more than can be handled. Most people who engage in risky patterns of behaviour involve in extreme recreational activities or sports. Risk-takers who engage in widely-practised patterns of behaviour, such as cigarette smoking or drinking, endanger their lives. Such individuals contract terminal diseases linked to these patterns of behaviour by using illicit and hard drugs. More so, risk-takers often ignore the consequences of their behaviour (Peacock *et al.*, 2018).

As risk-taking is an important aspect of human behaviour, researchers have examined it for a number of reasons. Also, the role of gender in the likelihood of taking risks has been noted in a large volume of experimental studies and questionnaires. For instance, a meta-analysis by Byrnes *et al.* (1999), analysed about 150 papers relating to gender differences in the perception of risk. It was concluded that the literature “clearly” showed that “male participants are more likely to take risks than female participants” (p. 377). A study by Lighthall *et al.* (2012) discovered that gender differences are more pronounced under stress. [In comparison, males take more risks when under stress, and females take less when under stress.](#) A possible reason for this is that there are gender differences in brain activities that

compute risk and prepare the person for action. Women are noted to abhor risk more; that is, women are less supported when it comes to risk-taking.

Many decisions in life are hinged on balancing between anticipated reward and risk. Male and female risk-takers share the same personality traits, like aggression-hostility, sociability, and impulsive sensation-seeking (Zuckerman & Kuhlman, 2000). Past researchers have conceptualised risk-taking to be a domain-specific phenomenon. This perspective implies that different domains like recreation, finance, ethics, health and safety, and society prompt different risk-taking behaviour (Weber *et al.*, 2002). For example, an avid gambler, already prone to financial risk, may be unwilling to take to cigarette smoking due to its health implication. However, recent research has backed risk-taking's domain-general perspective. For instance, Frey *et al.* (2017) presented evidence of a general risk factor that explained the common variation among 39 risky measures. According to the study's findings, risk variables like personality might be seen as a psychological feature that is domain-general and constant in different situations (Highhouse *et al.*, 2017).

It is widely acknowledged that self-efficacy, or a person's confidence in their ability to accomplish tasks and roles, is a major factor in determining whether they pursue vocations and engage in risk-taking behaviour. Most experts view self-efficacy as domain-specific, targeted at a particular behaviour or result like creative tasks or one's career, consistent with Bandura's (1997) conceptualization of the construct. However,

some researchers have looked at general self-efficacy (a belief about a person's ability to handle future tasks) to understand its effects (Terry *et al.*, 2019).

Self-efficacy is an aspect of personality that describes a person's capacity to control risks and the course of events (Galla & Wood, 2012). According to Barbosa *et al.* (2007), "self-efficacy" and risk-taking behaviours have a positive association. Those who have high "self-efficacy" prefer to take more risks because they tend to overestimate opportunities and underestimate threats. On the other hand, low "self-efficacy" levels are more likely to adopt a reduced risk propensity by overestimating hazards and underestimating opportunities. Similarly, Rashid and Boussabaine (2019) hypothesized that "self-efficacy" and cognitive styles affect people's behaviours and inclination for risk.

Self-efficacy was found to have a significantly negative relationship with risk-taking behaviours in a study by Sourani (2018) on the role sensation-seeking and self-efficacy play in assessing adolescents' propensity to risk-taking behaviours (using second-grade high school students in the fifth region of Tehran as a case study). These results can be explained using Bandura's self-efficacy theory from 1997. Hence, those who have confidence in their talents put forth more effort to complete their responsibilities than those who have concerns actively. As a result, when given assignments, the former shows greater responsibility.

Cervone and Pervin (2022) opined that "personality represents those characteristics

of the person or of the people that generally account for a consistent pattern of responses to the situation". It is the totality of one's behaviour towards oneself as well as towards others. There exists a persistent and long-standing belief about risk-taking being a stable personality trait, often called risk preference or risk attitude. The belief indicates that a given person will take similar risks across various situations and that across various situations, some people tend to be more risk-averse (or risk-seeking) than others.

Review of Personality Traits

Openness to experience: According to McCrae (1993), experience openness can be considered a universal personality construct that includes feelings, thoughts, fantasies, values, behaviours, and aesthetics. Similarly, Ashton *et al.* (2004), proposed the following characteristics of openness to experience: inventiveness, curiosity, love of beauty, and unconventionality. They both agreed that being open to new experiences is closely related to having a sensation-seeking nature. Hence, young adults with low openness to experience will likely have low-risk propensities and include a risk-averse attitude. In contrast, individuals with strong openness to experience will likely have high-risk propensities and be more risk drawn.

Conscientiousness: According to Thompson (2008), it is the capacity of a person to be goal-oriented, watchful, thorough, and diligently aiming for achievement. Young adults with high conscientiousness may consequently be predisposed to low-risk behaviour and acquire risk-averse attitudes when they are more engaged in planning and

analysing events than taking on new experiences.

Extroversion: Most personality models consider the extroversion factor, often known as the extroversion-introversion characteristic. This feature is seen to exist on a continuum, and people cannot simultaneously be extroverts and introverts. Extroverted people are friendly, outgoing, and gregarious because they transmit their personality attributes outward (Thompson, 2008). Jung (2014) remarked that although people can have extroverted and introverted traits, one will predominate over the other. High extroverted people are frequently forceful, enthusiastic, and outgoing. According to Lee *et al.* (2005), extroverts frequently draw attention to themselves and are rewarded for their actions. It follows that young adults with high levels of extroversion are more prone to taking risks and are more likely to adopt a risk-seeking mindset to achieve their goals and be rewarded for their successes.

Agreeableness: according to Rashid and Boussabaine (2019), it is the capacity for empathy, dependability, and tolerance for others. According to Thompson (2008), those scoring highly on the agreeableness scale are likelier to be honourable, courteous, and compassionate toward others. On the other hand, those who have low agreeableness are more sceptical of the beliefs and intentions of others (Hollebeek *et al.*, 2019). Frankness, trust, altruism, humility, and obedience were listed by Matsumoto and Juang (2012) as aspects of agreeableness. The six characteristics of agreeableness proposed by Lee and Ashton (2006) are patience,

forgiveness, altruism, gentleness, and flexibility. Young adults who are highly agreeable are, therefore, more likely to have low-risk propensities and to be risk-averse since they tend to agree with others, maintaining relationships at the expense of trying out novel concepts and undertaking new challenges.

Neuroticism: Rashid and Boussabaine (2019) define neuroticism as the tendency for people to get emotionally agitated and unstable. This includes worry, anxiety, jealousy, dread, and irritability. People with strong neuroticism frequently consider hazards as threatening to them and have a negative perception of events and risks. On the other side, people with less neuroticism are associated with more emotional stability and have better emotional control when presented with danger (Rashid & Boussabaine, 2019). According to Passer and Ronald (2009), people with high neuroticism and extraversion frequently go through "emotional roller coasters" that include both intensely joyful and intensely negative emotions. The trait of emotionality, which relates to people's emotional instability and comprises features including reliance, fearfulness, anxiety, and sentimentality, was proposed as a replacement for the neuroticism trait by Ashton *et al.*, (2004). Since they are more emotionally unstable and less prone to take risks without thorough consideration, young adults with high emotionality (high neuroticism) are likely to have a low-risk propensity and be more risk-averse.

Extroversion alone accounted for 44% of the variance in emotional intelligence, according

to research by Anglim *et al.*, (2020). According to Credé *et al.* (2016)'s findings, risk-taking is generally a rather distinct construct and may be better understood as a compound trait made up of several Big Five components. According to Credé *et al.* (2016), a risk-taker has a personality that is outgoing, emotionally stable, open to new things, disagreeable, and irresponsible.

Risk specialists frequently try to comprehend how people deal with risk daily and how and why people actively take risks. Many authors (Bunton *et al.*, 2004; Marston & King, 2006) have argued that paying attention to the dynamics and practices of risk-taking in daily life and how these are infused into wider social dynamics is necessary for a deeper understanding of risk-taking. In addition, one may speculate about the roles that gender, personality traits, and self-efficacy play in each.

Objectives of study

The objectives of the study were to determine

- i. the prevalence of risk-taking behaviour among young adults in the Port Harcourt metropolis.
- ii. examine the predictive role of personality and self-efficacy on risk-taking behaviour; and
- iii. investigate gender differences in risk-taking behaviour.

Hypotheses

1. There will be a significant prediction of risk-taking behaviour by personality traits and self-efficacy among youths in the Port Harcourt metropolis.

2. There will be significant gender

differences in risk-taking behaviour.

Methodology

Design

This study employed a descriptive research design, with the aim of examining the influence of self-efficacy and personality on risk-taking behaviour amongst young adults in Port-Harcourt, Rivers State, Nigeria. The independent variables are self-efficacy and personality traits with five dimensions (openness, extroversion, neuroticism, agreeableness, and conscientiousness), while the dependent variable is risk-taking behaviour.

Participants

The population for this study were youths residing within the Port Harcourt metropolis. A multistage sampling technique was adopted to select the study's respondents. A total of seven hundred and thirty-three (733) respondents participated in the study. Their age ranges from 16 to 39 years ($M = 27.12$ years; $SD = 3.41$). Their gender revealed that 494 (67.4%) were male while 239 (32.9%) were female. In terms of religion, 620 (84.6%) were Christians, 104 (14.2%) are uninvolved, and 9 (1.2%) practised traditional religion. In terms of marital status, 55 (7.5%) were married, while 678 (92.5%) were single. Their ethnic background shows that 596 (81.3%) were from the Riverine area of the state, 109 (14.9%) were Uplanders, 9 (1.2%) were not sure, and 19 (2.6%) were from other tribes.

Instruments

Risk-taking Behaviour: The 30-item

Domain-Specific Risk-Taking Scale (DOSPERT) by Blais and Weber (2006) was used to measure risk-taking behaviour in the study. The DOSPERT comprises five domains: health and safety, ethical, social, financial, and recreational risks. Participants assess their “likelihood of engaging in each activity or behaviour if [they] were to find [themselves] in that situation” using a 7-point Likert-type scale, ranging from extremely unlikely to extremely likely. Extremely unlikely was assigned the lowest score of one (1), while extremely likely was assigned the highest score of seven (7). Representative of the domains includes “riding a motorcycle without a helmet,” “passing off someone else's work as your own,” “betting a day's income on the outcome of a sporting event,” “disagreeing with an authority figure on a major issue,” and “taking a skydiving class”, respectively. The scale was originally validated by comparing the participants' likelihood to engage in 40 activities to their ratings of the risk behind each activity and their scores on Zuckerman's Sensation Seeking Scale (Weber, Blais & Betz, 2002). The original DOSPERT was revised to be more applicable to diverse adult populations and shortened the scale to 30 items (Blais & Weber, 2006). The current study found a reliability coefficient of 0.83 for young adults.

Self-efficacy: The General Self-Efficacy Scale (GSEs) was developed by Schwarzer and Jerusalem (1995) and used to measure self-efficacy in the study. The GSEs is a 10-item scale designed to assess general and optimistic self-belief to cope with a variety of difficult demands in life and measure the strength dimension of self-efficacy. The scale

has a 1–4 point Likert-type response format for each item of the GSEs. Scores are summed up to give a total range from 10 to 40; higher scores represent greater self-efficacy. Internal reliability for GSEs = Cronbach's alphas between 0.76 and 0.90. Ike (2007) reported a reliability coefficient of 0.74 with a Nigerian sample of 83. A concurrent validity index of 0.57 was obtained by Ike (2007), indicating that the scale is useful in measuring self-efficacy in the Nigerian context. The current study found a reliability coefficient of 0.83 for young adults.

Personality: The 10-item version of the Big-five personality inventory (BFI-10) by Rammstedt and John (2007), was used to measure Personality in the study. The 10-item short version personality inventory measures five (5) dimensions of personality, which are: Openness to experience, Conscientiousness, Extraversion, Agreeableness, and Neuroticism. Each item on the questionnaire is scored using a 5-point rating scale, ranging from “Disagree strongly”, “Disagree a little”, “Neither agree nor disagree”, “Agree a little strongly”, and to “Agree strongly”. **Extraversion** was assessed with items 1R, 6 (R denotes reverse-section); **Agreeableness:** 2, 7R; **Conscientiousness:** 3R, 8; **Neuroticism:** 4R, 9; **Openness:** 5R; 10 (R -item is reversed-scored; that is items 6-10 is reversed-scored). The 10-item short version of the Big Five was constructed, and a comparison was made in the USA and Germany. The BFI-10 has been used in Nigeria (Tamuno-opubo & Aloba, 2019). The current study found a composite reliability coefficient of 0.68 for young adults.

Procedure

In collecting data for this study, a letter of introduction was sought by the researchers prior to data collection. Through the community heads, other members of the community were reached, mainly to enable them to participate fully in the research. Once this arrangement was made, participants were briefed about the nature and purpose of the study, after that, their consent was obtained. A guarantee of confidentiality of information and appreciation of the participants was also expressed at the end of the findings. Regarding the administration of the questionnaire, the researcher personally went from household to household with the help of three research assistants trained in data administration and collection. In all, a total of 750 questionnaires were distributed in five local government areas in Port-Harcourt, but only 733 were retrieved, and seventeen were not retrieved. The data collection spanned six weeks across locations.

Data Analysis

Data collected in the study were analysed using both descriptive and inferential statistics. Descriptive statistics such as mean, standard deviation, frequency, and percentage counts, were used to describe the respondents and aggregate the data. Inferential statistics such as SEM and t-test

for the independent measure were used to test the hypotheses postulated in the study. The analysis was carried out with sub-programmes of the IBM/SPSS AMOS Version 23.0.

Result

Objective 1: The Prevalence of risk-taking behaviour among young adults in the Port Harcourt metropolis

The mean and standard deviation of the overall score on risk-taking behaviour were used to determine the prevalence rate of risk-taking behaviour among young adults. The mean scores of 100.33 and SD of 26.08, respectively, were obtained for the overall risk-taking behaviour. The statistics of the standard deviation above and below the mean ($\bar{x} \pm 1SD$) were then used to categorise the participants into low and high risk-taking behaviour. The lower cut-off point was set at $175.00 - 26.08 = 74.25$ (approximately to a score of 74), and the higher cut-off point was set at $175.00 + 26.08 = 126.41$ (approximately to a score of 126). Going by this procedure, any respondent with a score between 30—73 was categorised as having low-risk behaviour, and scores between 74—175 were categorised as having high risk-taking behaviour.

Table 1a: Mean Score and Standard deviation

	N	Minimum	Maximum	Mean	Std. Dev
Prevalence of risk-taking behaviour	733	30.00	175.00	100.33	26.08
	733				

Table 1b: Prevalence of risk-taking behaviour

Prevalence	Score Range	Frequency	Percentage
Low	30—73	85	11.6
High	74—175	648	88.4

The analysis revealed that 85 (11.6%) of the participant have low risk-taking behaviour, while 648 (88.4%) have high risk-taking

behaviour. It can be deduced that the prevalence rate of risk-taking behaviour is high in the study.

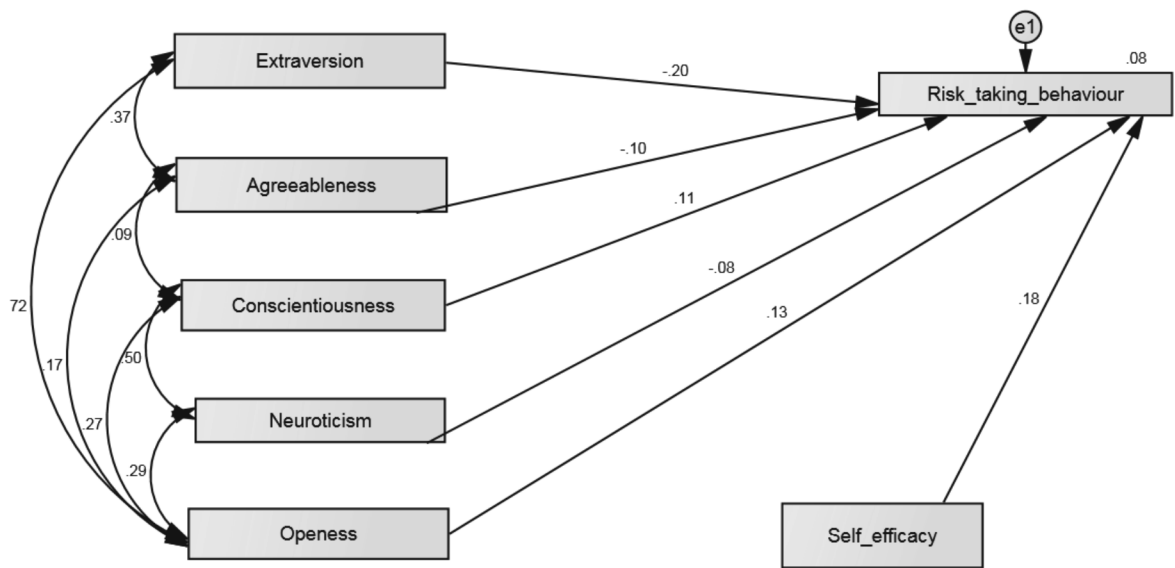


Figure 1. SEM showing the predictive role of personality traits and self-efficacy on risk-taking behaviour

Figure 1 above shows the simple predictive strength of personality traits (extraversion, neuroticism, conscientiousness, openness to experience, and agreeableness) on risk-

taking behaviour. Also, the figure shows the predictive strength of self-efficacy on risk-taking behaviour.

Table 2 Final model fit measures

Measures	Estimate	Threshold
χ^2 / df	1.573	Between 1-3
GFI	0.903	>0.95
CFI	0.825	>0.90
NFI	0.921	>0.90
RMSEA	0.067	<0.07

Note: χ^2/df normed chi-square statistic; GFI, goodness-of-fit index; CFI, comparative fit index ; NFI: Normalized Fit Index; RMSEA: Root Mean Square Error of Approximation

Table 2 shows that the structural model met the requirement for a model fit according to Hair, Black, Babin, and Anderson's (2010) criteria. The present study achieves a satisfactory fit of $\chi^2/df=1.573$; GFI = 0.903; CFI = 0.825; NFI = 0.921; RMSEA = 0.067. Thus, the hypothesis process was done in order to interpret the structural relationships among variables.

Hypothesis Testing

Hypothesis One

There will be a significant prediction of risk-taking behaviour by personality and self-efficacy among young adults in the Port Harcourt metropolis

Table 3: Direct effects of personality traits and self-efficacy on risk-taking behaviour

		β	S.E.	C.R.	P
Risk-taking behaviour	<--- Extraversion	-.20	.861	-3.363	***
Risk-taking behaviour	<--- Agreeableness	-.10	.568	-2.564	.010
Risk-taking behaviour	<--- Conscientiousness	.11	.617	2.562	.010
Risk-taking behaviour	<--- Neuroticism	-.08	.598	-1.831	.067
Risk-taking behaviour	<--- Openness Experience	.13	.970	2.205	.027
Risk-taking behaviour	<--- Self-efficacy	.18	.190	5.136	***

The results of the analysis presented in Table 3 show that extraversion ($\beta = -0.20, t = -3.363, p < .01$) independently predicted risk-taking behaviour. The result also shows that agreeableness ($\beta = -0.10, t = -2.546, p < .05$) predicted risk-taking behaviour. Conscientiousness ($\beta = 0.11, t = 2.562, p < .05$) significantly predicted risk-taking behaviour. Neuroticism ($\beta = -0.08, t = -1.831, p > .05$) did not predict risk-taking behaviour. Openness to experience ($\beta = 0.13, t = 2.205, p < .05$) predicts risk-taking behaviour. Self-efficacy

also predicted risk-taking behaviour ($\beta = 0.18, t = 5.136, p < .05$). Furthermore, it was deduced from Figure 1 that the $R^2 = 0.08$ indicates that the independent variables (personality and self-efficacy) jointly explained 8% variation in dependent variable (risk-taking behaviour).

Hypothesis Two

There will be significant gender differences in risk-taking behaviour among young adults

Table 4: Summary Table of Independent t-test of gender difference in risk-taking behaviour

DV	Gender	N	Mean	SD	df	t	p	95%CI	Cohen's d
Risk-taking behaviour	Male	494	105.45	26.49	731	8.53	.001	[12.10, 19.33]	0.64
	Female	239	89.73	21.71					

The results presented in Table 4 showed that the difference between male scores ($M = 105.45$; $SD = 26.49$) and female scores ($M = 89.73$, $SD = 21.71$) on risk-taking behaviour was statistically significant, $t(731) = 8.53$, $p = .001$, 95% CI (12.10, 19.33), $d = 0.64$. The mean score of the male young adults is higher than their female counterpart and this justifies the reason for the significant differences. The effect of this difference can also be seen as medium effect size as seen from the Cohen's d value of 0.64.

Discussion

The study examined the place of personality and self-efficacy in the risk-taking behaviour of young adults in Port Harcourt. The study discovered that personality traits (agreeableness, openness to experience, extroversion, conscientiousness, and self-efficacy) predict risk-taking behaviour in line with the hypothesis. The result aligns with Sekano's (2014) findings, which showed that personality traits like neuroticism, extroversion and risk-taking behaviours had a statistically significant link. The study did not support the findings of George *et al.* (2010), who found that teenagers with high psychoticism scores tended to drink more frequently, in larger amounts, and in a more damaging way than those with low scores. It was also inconsistent with the findings of Barkus *et al.* (2013), who discovered that psychoticism predicts later risk-taking behaviours and criminal convictions as well as a decline in adolescents' well-being over time.

The study's findings somewhat agreed with those of Neudeckeret *et al.* (2007), who discovered that extroversion and neuroticism

were associated with risk-taking behaviours like smoking, using illegal drugs, and having difficulties with alcohol. However, the study was in line with Kuhlman and Zuckerman (2000), who discovered that extroverts engaged in a variety of risky behaviours such as reckless driving, smoking, abusing drugs and alcohol, engaging in antisocial behaviour, performing risky experiments, engaging in sports, pursuing dangerous careers, and engaging in sexual behaviour in order to feel stimulated. The study supported Sekano's (2014) finding that high neurotic scorers are more likely to engage in risk-taking behaviours when they feel confident in themselves.

The study's findings concurred with those of Rimande *et al.* (2021), who discovered that risky sexual behaviour among school-aged teenagers in the Makurdi metropolitan was strongly predicted by self-efficacy. Asqari (2015) in his study, demonstrated that students' self-efficacy was critically linked to their risk-taking behaviours, consistent with the current study's findings. Also, Jalali and Ahadi (2015) found a basic connection between teenage drug misuse and self-efficacy in their study, which aligns with the current study's findings. Sajjadpoor *et al.* (2013) found a link between adolescents' social self-efficacy and willingness to take risks. Also, a study by Abbasi and Azari (2010) found that students' self-efficacy predicts risk-taking behaviours.

The study's second conclusion was that males exhibit riskier behaviour than females. This result is consistent with Erol and Orth's (2011) findings that male adolescents exhibit higher levels of risk-taking behaviour and

higher levels of self-esteem than female adolescents. The results concur with Batista-Foguet *et al.* (2008), who found that boys are more likely than girls to consume and abuse alcohol regularly. The findings were in line with those of Morrongiello and Sedore (2005), who found that boys tend to take more risks than girls and suffer more severe and frequent injuries. However, the study did not support Baker and Yardley's (2012) claim that gender moderated risk-taking behaviours. The high levels of testosterone that males have, which have a detrimental impact on their emotions and behaviours and may incline them to risk-taking behaviours, maybe the reason for these findings.

Conclusion and Recommendations

Based on the findings of the study, it was concluded that there was a high prevalence of risk-taking behaviour in Port-Harcourt. The study also concluded that self-efficacy and personality traits (openness to experience, extroversion, conscientiousness, agreeableness) play a significant role in risk-taking behaviour among the youths in the Port-Harcourt. Therefore, this implies that some personality traits and self-efficacy may serve as important factors influencing youth risk-taking behaviour. Therefore, trained psychologists should develop some personality assessment tests that can help identify youths with high traits like openness to experience, extroversion, agreeableness, and conscientiousness such that possible interventions can be tailored towards reducing risk-taking tendencies among these youths. It is also recommended that the government provide counselling services that inculcate self-efficacy skills, as this will serve as a buffer to resist any form of risk-

taking behaviour by youths. Finally, the study also recommends that seminars and workshops on coping skills that can be utilised should be organised for male youths to reduce their risk-taking behaviour.

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