



Risk-Taking Behavior among Students of the College of Education for Humanities in Light of Some Variables

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Abstract:

Background: Risk-taking behavior is a psychological and educational construct that shapes how university students approach decisions, adapt to new situations, and manage the challenges of academic life, and understanding its extent among this population has become increasingly important within local contexts marked by social and security instability.

Aims: The present study sought to identify the level of risk-taking behavior among students of the College of Education for Humanities at the University of Mosul and to examine whether this behavior differs according to academic department (Arabic and English) and gender.

Methods: A descriptive design was adopted, and a random sample of 100 male and female students was drawn in equal proportions from the Arabic and English departments during the academic year 2022–2023. Risk-taking behavior was measured using the 40-item scale developed by Hussein (2018), after its face validity was established and its test–retest reliability ($r = 0.79$) were confirmed for the present sample; data were processed using SPSS through the one-sample and independent-samples t-tests.

Results: The mean score of the sample (11.67) was significantly lower than the scale's hypothetical mean (20), indicating that students did not display a notable level of risk-taking behavior, and no statistically significant differences emerged according to academic department or gender.

Conclusion: Risk-taking behavior among students of the College of Education for Humanities was generally low and was not shaped by academic specialization or gender, a pattern the study interprets in light of the social and security circumstances the local community has experienced in recent years.

Keywords: College of Education for Humanities, Risk-Taking Behavior, University Students

1. INTRODUCTION

By the nature of his creation, the human being is among the most highly developed of creatures, distinguished by reason and the capacity for emotional regulation. The continuity of human development is therefore nearly impossible without interaction with others in the various activities of life. Such interaction frequently gives rise to multiple patterns of relationships, whether with other people or with the natural environment, and it sometimes requires the individual to take risks in these relations in order to ensure their survival and that of their species on the one hand, and to satisfy his needs and achieve his goals on the other. Societies differ in their goals and in their

methods of educating, organizing, and regulating the behavior of their members.

Individuals display different levels of risk-taking in identical situations, and this variation can be explained by individual differences—that is, by reference to personality variables that account for the variance that situational factors fail to explain (He & Lei, 2025). The university period is also among the most sensitive periods in young people's lives, given the situations they encounter that demand initiative and decision-making, which renders the study of risk-taking behavior in this population of particular importance. Accordingly, the problem of the present study is crystallized in three central questions: why some individuals are characterized by risk-taking in their behavior while others are not; whether risk-taking behavior is innate or learned; and what the acceptable limits of risk-taking behavior are.

Contemporary research treats risk-taking as a decision process shaped by the individual's evaluation of possible gains, losses, and uncertainty. Subjective knowledge and affect influence attitudes toward risk, so people facing the same situation may judge its consequences differently (Shou & Olney, 2021). Risk perception is also dynamic: it changes as feedback becomes available and as the decision maker updates estimates of danger and benefit (Schürmann et al., 2019). These findings support examining risk-taking as a psychological construct that integrates perception,

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appraisal, and choice rather than as a fixed response to an objective hazard.

Personality characteristics alone do not determine risk-taking; needs, motives, values, emotional experience, cognitive ability, and situational cues jointly shape the decision. Evidence indicates that personality traits and emotional states influence both individual and joint risk-based choices (Wang et al., 2017), while risk preference remains distinguishable from general cognitive ability even though the two may interact during choice (Millroth et al., 2020). Reinforcement sensitivity and reward responsiveness further help explain why some individuals approach uncertain situations more readily than others (Satchell et al., 2018). Among university students, self-esteem is also related to willingness to undertake academic risks, suggesting that perceived personal competence can encourage constructive engagement with uncertain learning tasks (Faraji & Güler, 2021).

The significance of the present study is accordingly manifested in two respects. Theoretically, it directs attention to the study of risk-taking behavior among students of the College of Education for Humanities and addresses a youth population with its own traits, characteristics, and orientations—the group that will constitute society in the future. On the applied side, it sheds light on one of the problems young people suffer from, namely a weakened capacity for initiative in various matters, and contributes to raising awareness of the concept of risk-taking behavior, adding new knowledge to the psychological literature concerning this variable.

In light of the foregoing, the present study aims to identify risk-taking behavior among students of the College of Education for Humanities, and examine differences in risk-taking behavior according to two variables: academic department (Arabic and English) and gender (males – females). The present study is delimited to students of the College of Education for Humanities at the University of Mosul, in the Departments of Arabic and English, morning study programs, for the academic year (2022–2023).

Recent literature defines risk-taking as engagement in choices whose outcomes are uncertain and may involve meaningful potential gains as well as possible costs. Developmental accounts emphasize that such behavior arises through the interaction of cognitive control, reward valuation, social influence, and experience rather than from a single stable tendency (Defoe & Romer, 2022). It is also domain-specific: the likelihood of taking a risk depends on how the individual perceives the danger and benefit associated with academic, social, financial, recreational, or health-related situations (Blankenstein et al., 2024). Accordingly, risk-taking may be deliberate and calculated or reactive and affectively driven, and these

forms can differ in their antecedents and consequences (Leota et al., 2023).

Building on these contemporary perspectives, the present study adopts a social-cognitive understanding of risk-taking behavior. Within this account, behavior develops through reciprocal relations among personal beliefs, observed social models, environmental feedback, and expectations concerning outcomes (Kim, 2020). This perspective is consistent with the conceptual foundation of the Risk-Taking Behavior Scale used in the study. Operationally, risk-taking behavior is defined as the student's tendency to undertake an activity despite uncertainty concerning success or failure, represented by the total score obtained on the scale administered in the present research.

The study focuses on university students as active participants in a structured higher-education environment in which cognition, motivation, self-regulation, and social context jointly affect learning and decision making. Contemporary social-cognitive models of university learning show that students' goals, self-efficacy beliefs, strategies, and environmental supports operate together in shaping academic behavior (Zalazar-Jaime & Medrano, 2021). The College of Education for Humanities is one of the colleges of the University of Mosul. Its bachelor's programs extend over four academic years and include the Departments of English, Arabic, Educational and Psychological Sciences, Geography, History, and Quranic Sciences and Islamic Education, in addition to postgraduate programs at the master's and doctoral levels.

Turning to the theoretical framework of the study, individuals differ in their perception of various life situations—educational, moral, financial, or health-related—and hence in the degree of their disposition toward or engagement in, risk-taking behavior. Individual perception is affected by many factors, including situational and environmental ones, as well as numerous cognitive, emotional, and personality-related aspects. Risk-taking is primarily a perceptual process, for it is a process of probability estimation: individuals make decisions based on their perceptions. It is well established that subjective factors intervene in individual perception; the individual possesses a structure of beliefs, values, and attitudes, is himself the product of a particular socialization and prior experiences, and possesses distinctive personality traits and a unique psychological makeup that together shape how he perceives risk situations (Jenkins et al., 2024).

Many practical situations require decisions based on incomplete or partly reliable information. Under such conditions, the decision-maker must integrate available evidence with subjective expectations, affective reactions, and prior experience. Experimental work on dynamic decision-making shows that risk, uncertainty, feedback, and emotion jointly affect how information

is evaluated and how choices are updated over time (Harman et al., 2019). Explicit information about probabilities can also alter adolescents' willingness to engage in risky choices, demonstrating that the framing and accessibility of information are central to risk appraisal (Osmont et al., 2017). Risk-taking behavior therefore varies across persons and situations according to the perceived attractiveness of the goal, the clarity of the available evidence, and the expected balance between benefit and harm.

Recent theoretical reviews indicate that risk-taking cannot be reduced to a single explanatory perspective. It emerges from interactions among cognitive-

developmental, emotional, psychobiological, and social processes, each contributing to the probability of selecting a risky course of action (Defoe & Romer, 2022). Research further distinguishes active from passive risk-taking and shows that self-control and time perspective contribute differently to these forms (Idan-Tzach et al., 2023). Measurement research likewise supports a domain-specific approach, while also demonstrating the need to verify that risk measures operate equivalently across groups (Welindt et al., 2023). Figure (1) summarizes how personal, cognitive, and social-environmental factors converge to shape risk-taking behavior.

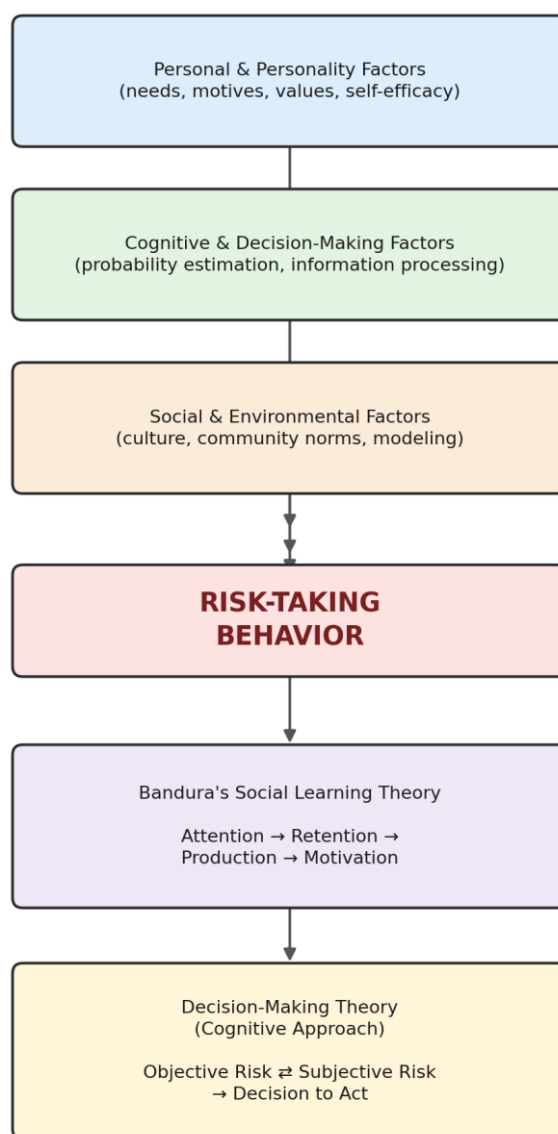


Figure 1. Schematic representation of the theoretical framework of risk-taking behavior

Two theoretical accounts inform the present study's understanding of risk-taking behavior: social cognitive theory and decision-making theory. Social cognitive theory explains behavior through reciprocal relations among personal factors, environmental conditions, and observed actions. Individuals learn not only from direct consequences but also by attending to models, retaining observed patterns, reproducing them, and

evaluating the consequences that follow. Contemporary applications demonstrate that observation can generate meaningful learning even when the learner does not perform the modeled activity directly (Asakura et al., 2022). Social interaction therefore contributes to the formation of beliefs, self-efficacy, expectations, and behavioral choices (Kim, 2020).

Observational learning depends on a coordinated sequence of attention, cognitive representation, behavioral production, and motivation. Learners must first identify the relevant features of the modeled action, encode and retain them, translate the representation into performance, and possess sufficient motivation to enact the behavior. Comparative evidence from simulation-based education shows that structured observation promotes learning when attention is directed toward explicit performance criteria and followed by reflection and feedback (Asakura et al., 2022). Within a social-cognitive framework, the expected consequences of an action and the learner's perceived capability influence whether an observed response will be reproduced (Kim, 2020).

Decision making is a fundamental component of personal, academic, and professional life. It requires selecting among alternatives whose consequences vary in probability, value, and timing. Contemporary research shows that stress can modify valuation, learning, and risk preference, sometimes shifting choices toward immediate or more uncertain outcomes (Porcelli & Delgado, 2017). Time pressure also has separable effects on choice consistency, expressed risk preference, and the strategies used to reach a decision (Olschewski & Rieskamp, 2021). Decision quality therefore depends not only on reasoning ability but also on emotional state, available time, and the manner in which information is processed.

The individual's risk decision depends on the amount and quality of available information, confidence in its accuracy, the time allowed for evaluation, and flexibility in comparing alternatives. When information is incomplete or ambiguous, decision makers may rely more strongly on affective impressions or simplified strategies. Evidence indicates that explicit and implicit risk information can produce different levels of engagement in risky behavior (Osmont et al., 2017), while subjective knowledge and affect jointly shape attitudes toward uncertainty (Shou & Olney, 2021). These findings underscore the importance of information processing in narrowing the gap between objective features of a situation and the risk perceived by the individual.

The social and physical context in which a decision occurs influences the individual's approach to or avoidance of risk. Peer presence can affect risky choices, particularly when outcomes are ambiguous and social information becomes salient (Lloyd & Döring, 2019). Stressful conditions can also alter valuation and learning processes that underlie risk-taking (Porcelli & Delgado, 2017), and experimental evidence indicates that acute physiological stressors may increase risky choice (Pighin et al., 2020). Developmental theory consequently views risk-taking as the product of changing cognitive control, reward sensitivity, social influence, and opportunities for

exploration across adolescence and young adulthood (Defoe & Romer, 2022).

Recent studies have examined risk-taking and its correlates among university students and young adults. Akbay & Delibalta (2020) investigated academic risk-taking among university students in relation to academic procrastination, locus of control, and perfectionism, showing that constructive engagement with uncertain academic tasks is embedded in a wider motivational pattern. Faraji & Güler (2021) examined self-esteem and academic risk-taking among university students and reported a meaningful association between students' self-evaluations and their readiness to attempt challenging academic actions (Faraji & Güler, 2021). These studies indicate that risk-taking in higher education should be interpreted with reference to the academic domain and to the personal resources that students bring to uncertain tasks.

Research on broader forms of risk-taking has likewise identified important personal and contextual correlates. Salas-Rodríguez et al. (2021) showed that gender roles and life-history mechanisms contribute to variation in young adults' risk-taking. Njau & Othun (2022) found that age and gender conditioned the relationship between sensation seeking and sexual risk-taking among adolescents. Baker et al. (2022), however, demonstrated that gender differences are bounded by context and the form of risk being assessed rather than appearing uniformly across situations. These findings support examining gender effects within the specific educational and cultural context of the present sample.

Local empirical work also directly informs the measurement instrument adopted in the present study. Hussein (2018), in a study titled "Risk-Taking Behavior and Its Relationship to Interpersonal Mental Boundaries among University Students," aimed to identify risk-taking behavior among university students and its differences according to gender, specialization, and class level. The researcher constructed a risk-taking behavior scale grounded in a social-cognitive theoretical framework, comprising two domains—imitating the model in confronting risk and venturing in confronting challenges—and applied it, after establishing face and construct validity, test–retest reliability of 0.80, and Kuder–Richardson-20 reliability of 0.84, to a stratified random sample of 400 male and female students at the University of Al-Qadisiyah during the 2016–2017 academic year. The study found that university students exhibited statistically significant risk-taking behavior overall, with differences favoring males and second-year students, while no significant differences emerged according to specialization (Hussein, 2018). The present study adopts this same scale to measure risk-taking behavior among students of the College of Education for Humanities, extending its application to a different regional and institutional context.

Saleh (2020), in a study titled "Risk-Taking Behavior among Martial Arts Players in Nineveh Governorate," aimed to construct a risk-taking behavior scale for martial arts players in Nineveh Governorate, to identify the degree of risk-taking behavior among them, and to identify the differences among martial arts activities in this behavior. The researcher employed a descriptive method using survey and correlational approaches. The population comprised the players of Nineveh Governorate in the activities of (karate, judo, taekwondo, and kickboxing), numbering (139) players, divided into a construction sample of (96) players selected randomly by lot, representing (69.06%) of the population, and an application sample of (43) players, representing (30.93%). The research instrument was a risk-taking behavior scale prepared by the researcher following scientific steps and procedures in construction, including expert validity and statistical item analysis by the extreme-groups and internal-consistency methods; reliability was extracted using the split-half method and Cronbach's alpha coefficient, and several statistical means were used, including the arithmetic mean, standard deviation, simple correlation coefficient, one-sample t-test, independent-samples t-test, and the Spearman-Brown formula (Saleh, 2020).

Other contemporary work has clarified the roles of personality, self-control, and affect. Maes et al. (2018) reported that psychopathy-related traits were associated with decision making under risk and ambiguity. Egan & Bull (2020) examined personality, social support, and risk-taking or antisocial behavior, confirming that dispositional characteristics remain relevant even when social support is considered. Sekścińska et al. (2021) found that self-esteem was related to financial risk-taking, while Kılıç et al. (2020) demonstrated that boredom can increase willingness to take risks.

Taken together, recent studies show that risk-taking varies according to the domain of behavior, personal characteristics, cognitive and emotional state, and features of the social environment. Academic studies emphasize procrastination, locus of control, perfectionism, and self-esteem (Akday & Delibalta, 2020; Faraji & Güler, 2021) whereas developmental and personality research highlights gender roles, sensation seeking, self-control, and reinforcement sensitivity (Njau & Othun, 2022; Satchell et al., 2018). The present study extends this literature by examining the level of risk-taking among Iraqi university students and testing whether it differs by academic department and gender within a specific local educational context.

2. MATERIAL AND METHOD

2.1 Research Method

The researcher adopted the descriptive method for its suitability to the nature and objectives of the present study. This method is of great value in the study of any psychological, social, or cognitive problem, which cannot be soundly resolved unless objective and accurate information about it is available, whereupon it is diagnosed and its boundaries and governing factors are determined.

2.2 Research Population

The research population comprised the students of the College of Education for Humanities at the University of Mosul in the Departments of Arabic and English for the academic year (2022–2023), numbering 1,677 male and female students according to the statistics of the Planning Division of the College Deanship, as shown in Table (1).

Table 1. Distribution of the research population by department and gender

Department	Males	Females	Total
Arabic Language	249	533	782
English Language	323	572	895
Total	572	1,105	1,677

2.3 Research Sample

A random sample of 100 male and female students was selected from the Departments of Arabic and English,

distributed equally between the two departments and between males and females, as shown in Table (2).

Table 2. Distribution of the research sample by department and gender

Department	Males	Females	Total
Arabic Language	25	25	50
English Language	25	25	50
Total	50	50	100

2.4 Research Instrument

To achieve the objectives of the study, the researcher adopted the Risk-Taking Behavior Scale prepared by

Hussein (2018) in her master's thesis entitled "Risk-Taking Behavior and Its Relationship to Interpersonal Mental Boundaries among University Students." The

scale consists of 40 situational items, each with three response options: one representing risk-taking behavior, scored (one point), and the other two not representing risk-taking behavior, each scored (zero).

Face validity: refers to the extent to which the items of an instrument appear, on inspection, to represent the intended psychological construct. Although it is based on informed judgment rather than statistical estimation alone, it remains useful for evaluating item clarity, relevance, and apparent coverage before administration. Modern scale-development research stresses that validity evidence and reliability must be considered jointly rather than maximizing one at the expense of the other (Clifton, 2020). The scale was therefore presented to specialists in educational and psychological sciences, and their observations were incorporated; all items were accepted, producing an agreement rate of 100%.

Reliability: indicates the consistency and precision of scores produced by a measurement instrument under specified conditions. Contemporary psychometric research shows that total-score reliability should be evaluated alongside criterion validity so that dependable scores also retain substantive interpretability (Fu et al., 2018). Evidence from self-report measurement further demonstrates that response and scoring formats can affect both reliability and validity (von Davier et al., 2018). Accordingly, the scale was administered twice to 20 students at a 15-day interval; the correlation between the two administrations was 0.79, indicating acceptable test-retest reliability for the present application.

Scoring of the scale: The scale consists of a set of situations, each with three response options: one representing risk-taking behavior, scored (one point), while the other two, not representing risk-taking behavior, are each scored (zero). Accordingly, the maximum total score of the scale is (40), the minimum is (zero), and the hypothetical mean is (20).

2.5 Final Administration

After completing the procedures for verifying the validity and reliability of the scale, it was administered

in its final form during the period from 27 to 30 November 2022 to the final application sample of (100) male and female students from the Departments of Arabic and English.

2.6 Statistical Means

For data processing, the researcher used the Statistical Package for the Social Sciences (SPSS). Percentages were used to calculate expert agreement; Pearson's correlation coefficient was used to estimate test-retest reliability; a one-sample t-test was used to compare the observed mean with the hypothetical mean; and independent-samples t-tests were used to examine differences by academic department and gender. These procedures are consistent with contemporary measurement practice, which requires the statistical analysis to correspond to the scale's score structure and the study's inferential questions (Clifton, 2020; Fu et al., 2018).

3. RESULT AND DISCUSSION

3.1 Results

This section presents and discusses the results reached by the researcher, in accordance with the objectives of the study, as follows:

The First Objective: Identifying risk-taking behavior among students of the College of Education for Humanities

To achieve this objective, the data were processed statistically. The results showed that the arithmetic mean of the students' scores on the Risk-Taking Behavior Scale was (11.67) with a standard deviation of (4.89). When the arithmetic mean was compared with the hypothetical mean of the scale (20) using the one-sample t-test, the calculated t-value was (17.003), which is greater than the tabulated t-value of (1.98) at the (0.05) level of significance with (99) degrees of freedom. This indicates a statistically significant difference in favor of the hypothetical mean—that is, students of the College of Education for Humanities do not exhibit a high level of risk-taking behavior, as shown in Table (3).

Table 3. Results of the one-sample t-test for the significance of the difference between the arithmetic mean and the hypothetical mean of the Risk-Taking Behavior Scale

N	Arithmetic Mean	Hypothetical Mean	Standard Deviation	Calculated t	Tabulated t	Significance (0.05)
100	11.67	20	4.89	17.003	1.98	Significant

The Second Objective: Identifying the significance of differences in risk-taking behavior according to the variables of academic department and gender

9.2.1. Differences according to academic department (Arabic – English): The results showed that the arithmetic mean of the Arabic Department

students' scores was (11.58) with a standard deviation of (4.87), while that of the English Department students was (11.76) with a standard deviation of (4.97). The independent-samples t-test yielded a calculated t-value of (0.18), which is smaller than the tabulated t-value of (1.98) at the (0.05) level of

significance with (98) degrees of freedom, indicating no statistically significant difference in risk-taking

behavior between the students of the two departments, as shown in Table (4).

Table 4. Results of the independent-samples t-test for the significance of the difference in risk-taking behavior according to academic department

Department	N	Arithmetic Mean	Standard Deviation	Calculated t	Tabulated t	Significance (0.05)
Arabic Language	50	11.58	4.87	0.18	1.98	Not significant
English Language	50	11.76	4.97			

Differences according to gender (males – females):

The results showed that the arithmetic mean of the males' scores was (12.10) with a standard deviation of (5.39), while that of the females was (11.24) with a standard deviation of (4.36). The independent-samples t-test yielded a calculated t-value of (0.87), which is

smaller than the tabulated t-value of (1.98) at the (0.05) level of significance with (98) degrees of freedom, indicating no statistically significant difference in risk-taking behavior between males and females, as shown in Table (5).

Table 5. Results of the independent-samples t-test for the significance of the difference in risk-taking behavior according to gender

Gender	N	Arithmetic Mean	Standard Deviation	Calculated t	Tabulated t	Significance (0.05)
Males	50	12.10	5.39	0.87	1.98	Not significant
Females	50	11.24	4.36			

3.2 Discussion

3.2.1 Discussion of the First Objective

The low level of risk-taking observed in the sample may reflect deliberate evaluation of uncertain consequences and a preference for controlled rather than impulsive choices. Contemporary evidence distinguishes noisy or inconsistent decision making from stable risk preference and shows that boredom proneness, for example, may increase decision noise without necessarily increasing risk-taking itself (Yakobi & Danckert, 2021). This result also accords with work showing that risk behavior changes across domains according to perceived danger and benefit (Blankenstein et al., 2024). This interpretation is further supported by parallel local evidence showing that students of the Faculties of Education for Humanities and Pure Sciences at the University of Mosul similarly display a level of reckless thinking below the hypothetical mean of its measuring scale, a pattern attributed to the same social and security circumstances the city has experienced and to the reinforcing effect of external, community-based controls on individual conduct (Al-Ogaidi, 2025). The finding therefore suggests that the students' caution may be specific to the educational and social conditions represented in the present study.

3.2.2 Discussion of Differences by Academic Department

This result is attributed to the similarity in the students' modes of thinking in the two departments and to their exposure to the same intellectual and social influences that restrain the desire for risk or venture.

3.2.3 Discussion of Differences by Gender The absence of a statistically significant gender difference should be interpreted in light of evidence that sex and gender effects in risk-taking are conditional rather than universal. Age, task structure, reward sensitivity, and the specific risk domain can alter the size and direction of observed differences (Westbrook et al., 2018). Research on the boundary conditions of gender differences likewise indicates that contextual features and the type of decision can reduce or eliminate an otherwise expected gap (Baker et al., 2022). The comparable scores of males and females in the present sample may therefore reflect shared educational experiences and exposure to similar social conditions.

3.2.4 Implications

The findings have practical implications for university guidance and student-support programs. The low level of risk-taking observed in the sample should not be interpreted as a reason to discourage all forms of initiative. Rather, educational activities can help students distinguish between poorly considered hazards and constructive, calculated risks associated with participation, independent decision making, academic exploration, and responsible leadership. Because no differences emerged by department or gender, such programs may be offered across the college while remaining responsive to individual and contextual differences in students' perceptions of risk and benefit.

3.2.5 Research Contribution

The study contributes evidence from an Iraqi university context that remains underrepresented in the international literature on risk-taking. Its findings show

that risk propensity cannot be inferred solely from gender or academic specialization and that local social conditions may shape how students evaluate uncertain choices. This interpretation is consistent with contemporary work describing risk-taking as context-dependent and domain-specific, shaped by cognitive control and perceived benefits (Aite et al., 2018; Blakemore, 2018; Do et al., 2017; Frey et al., 2017; Romer et al., 2017). It is further shaped by social influence and opportunities for exploration (Duell et al., 2018; Mata et al., 2018; van Hoorn et al., 2018). More recent research distinguishes reasoned from reactive risks and positive from negative forms of risk-taking, while emphasizing variation across persons and settings (Braams et al., 2021; Ciranka & van den Bos, 2021; Duell & Steinberg, 2020, 2021; Icenogle & Cauffman, 2021; Maslowsky et al., 2019; Salas-Rodriguez et al., 2022; van Duijvenvoorde et al., 2022; Zhang & Wang, 2025).

3.2.6 Limitations

Several limitations should be considered when interpreting the findings. First, the study used a descriptive cross-sectional design and a self-report scale, which does not establish causal relations and may be affected by response tendencies. The psychometric literature shows that scoring formats can influence the reliability and validity of self-reports (von Davier et al., 2018), while different behavioral tasks may not provide interchangeable indicators of risk propensity (Zhou et al., 2021). Second, the sample was limited to 100 students from two departments in one college, restricting generalization. Third, the study examined a total risk-taking score without separating behavioral domains, although contemporary evidence supports domain-specific measurement and careful testing of measurement invariance (Shou & Olney, 2020; Welindt et al., 2023). Finally, laboratory and self-report indicators may diverge from risk-taking in everyday life (Pollak et al., 2018).

3.2.7 Suggestions

Building on the findings and limitations outlined above, several directions for future research are suggested. Future studies could adopt experimental or longitudinal designs to examine risk-taking behavior over time and across different stages of university life, thereby allowing more confident conclusions about the direction of the relationships identified. It would also be valuable to extend the investigation to other departments within the College of Education for Humanities, particularly Educational and Psychological Sciences, Geography, History, and Quranic Sciences and Islamic Education, in order to determine whether the pattern observed in the present study generalizes across specializations. Given the evidence that risk-taking is a domain-specific construct, future research might also distinguish between positive risk-taking, which carries potential developmental benefits, and negative risk-taking, which carries potential harm,

since the two forms may be governed by different psychological and social mechanisms and may respond differently to the same contextual pressures (Duell & Steinberg, 2019). Finally, given the theoretical and empirical overlap between risk-taking and related constructs shaped by social and familial conformity, such as self-siege, future studies could examine the relationship between risk-taking behavior and such constructs among university and secondary-school students in Mosul, which would extend the present line of local research into a more integrated understanding of how internal and external constraints jointly shape decision-making among young people (Al-Ogaidi & Al-Nuaimi, 2026).

4. CONCLUSION

In light of the objectives and results of the study, the researcher reached the following conclusions: Under the circumstances witnessed by Iraq in general and the city of Mosul in particular, deliberate and analytical thinking have become the prevailing modes of thought among students; accordingly, students of the College of Education for Humanities do not exhibit a significant level of risk-taking behavior. The variable of academic specialization played no role in producing differences in risk-taking behavior between the students of the Departments of Arabic and English. The variable of gender played no role in producing differences in risk-taking behavior between males and females.

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6. AUTHOR CONTRIBUTION STATEMENT

The author was solely responsible for the conceptualization, methodology, data collection, analysis, manuscript preparation, and final approval of the study.

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