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Spanish validation of the Domain-Specific Risk-Taking (DOSPERT-30) Scale

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Abstract

Background: The aim of the present study was to develop and validate a Spanish version of the short Domain-Specific Risk-Taking (DOSPERT-30) scale, measuring risk-taking behavior, risk perception, and expected beneficial consequences (from taking risks) in five life domains: ethics, finance, health/security, recreational, and social decisions. Method: The scale was back-translated, and administered online to 826 participants. Validity evidence was tested using correlations with construct-related instruments (UPPS-P and SSS-V), as well as using factor analysis. Internal consistency reliability was calculated with the ordinal Alpha coefficient, and gender differences were considered. Results: Internal consistency was good, and factor analysis confirmed the five factors proposed by the authors. With respect to the external validity, high correlations with the positive urgency and the sensation seeking subscales of the UPPS-P, as well as with the thrill and adventure seeking and disinhibition subscales of the SSS-V were found. Finally, gender differences were found in all subscales and domains, with men tending to take more risks, perceive less risk and expect more beneficial consequences, except for the social domain where an inverse pattern was found. Conclusions: As these findings are in line with the original version, they indicate the scale was successfully adapted.

Keywords: DOSPERT-30 scale; Risk-taking attitude; Risk perception; Expected benefits; Questionnaire adaptation.

Resumen

Validación de la versión española de la escala de toma de riesgos en dominios específicos (DOSPERT-30). Antecedentes: la escala de toma de riesgos en dominios específicos (DOSPERT-30) evalúa la propensión a comportamientos de riesgo, la percepción del riesgo y los beneficios esperados en 5 dominios (ética, finanzas, salud/seguridad, recreativo y social). El objetivo del presente estudio fue validar una versión española de esta escala. Método: tras realizar la adaptación mediante una traducción inversa se aplicó el cuestionario a 826 participantes. Se exploró la relación con otros instrumentos (UPPS-P y SSS) y la estructura interna para aportar evidencias de validez. Se calculó el coeficiente de fiabilidad ordinal para cada dimensión y diferencias de género fueron consideradas. Resultados: se obtuvieron índices adecuados de ajuste a una estructura pentafactorial. Los coeficientes de fiabilidad para cada dimensión fueron adecuados. Con respecto a las evidencias de validez, se encontró relación con los factores de búsqueda de sensaciones y urgencia positiva (UPPS-P) y con búsqueda de emociones y desinhibición (SSS). Las diferencias de género mostraron que los hombres tomaron más riesgos, percibieron menos riesgo y esperaron más beneficios en todos los dominios, exceptuando el social, donde la relación fue inversa. Conclusiones: la versión española del DOSPERT-30 presenta buenas propiedades psicométricas y puede considerarse un buen instrumento para el estudio del comportamiento de riesgo.

Palabras clave: escala DOSPERT-30, actitudes toma de riesgo, percepción de riesgo, beneficios esperados, adaptación de cuestionarios.

Many conditions which threaten mental and physical wellbeing, such as sexually transmitted diseases, traffic accidents, or behavioral and substance addiction, are caused by risky behavior. However, the tendency to take risks is not unitary, but has diverse dimensions, which, despite being interrelated, diverge in their manifestations (Mischel & Shoda, 1995). The tendency to take risks can differ across life domains - social, financial, etc. – so a person could tend to take risks in some areas and not in others (e.g., practicing unsafe sex, but being conservative in financial investments). From this point of view, research suggests that the attitude towards risk-

taking in decision-making should be considered within a risk-return framework, taking into account the context in which decisions are made (Bell, 1995). Risk-return models assume that risk-taking is the result of the perceived risk and the expected benefits of the behavior. The Domain-Specific Risk-Taking scale (DOSPERT), developed by Weber, Blais and Betz (2002), fits this general model. The scale effectively predicts a range of problematic behaviors, including disordered gambling (Mishra, Lalumière, & Williams, 2010), drug abuse and addiction (Faulkner, 2008), or risky driving behavior (Mizobuchi, Chignell, Canella, & Eizenman, 2013).

The aim of the present study was to adapt the short DOSPERT-30 scale (Blais & Weber, 2006) for the Spanish. This scale has been widely used for measuring the tendency to engage in real-life risk taking behavior. The DOSPERT, unlike other instruments, allows the study of risk propensity in different domains through a single assessment method. Harrison, Young, Butow, Salkeld, and Solomon (2005), in a systematic review, identified the DOSPERT

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scale as one of the most effective clinical instruments for assessing health related risk attitudes. This scale could be useful for early detection of risk-prone people, avoiding the consequences of risk taking behaviors (e.g.traffic accidents) and risk behavior disorders (e.g.pathological gambling disorder). Moreover, it has been used across a wide range of ages (Rolison, Hanoch, Wood, & Liu, 2014), and adapted to several languages (goo.gl/UhmE8C). However, despite its broad impact, to date, there is no published Spanish validation of the DOSPERT-30.

The English DOSPERT-30 scale consists of 3 parallel subscales. Items are common across the three subscales, but differ in how answer choices are worded. In the first scale, risk-taking, the individuals are asked to evaluate how likely they would be to engage in each behavior; in the second one, risk perception, how risky that behavior is considered; and, in the third one, expected benefits, the degree to which that behavior would be subjectively perceived as beneficial. Items refer to different aspects of five life domains: ethics, financial decisions, health and safety, recreational, and social interaction (see Table 1 for more details).

The closeness of risk-taking behavior to impulsivity and sensation seeking (Romer, 2010) suggests that these constructs are useful for verifying external validity of the different subscales and domains of the DOSPERT-30 scale. With this aim in mind, in the present work we used the adapted version of the brief UPPS-P Impulsive Behavior Scale (Cándido, Orduña, Perales, Verdejo-García, & Billieux, 2012) evaluating five dimensions of impulsivity: negative and positive urgency, lack of premeditation, lack of perseverance and sensation seeking. Previous studies have shown that positive urgency is related to pathological gambling and unsafe sex (Cyders et al., 2007), negative urgency to problematic alcohol use, self-harming behaviors and eating disorders (Dir, Karyadi, & Cyders, 2013), and lack of perseverance/premeditation to sexual risk-taking behavior (Simons, Maisto, & Wray, 2010).

Sensation seeking is one of the most thoroughly scrutinized personality traits. This construct is not unidimensional, and most questionnaires for its measurement contain subscales for its several factors. The most frequently used is the Sensation Seeking Scale (SSS) by Zuckerman, Eysenck, & Eysenck (1978). Here, and with the aim of finding evidence of external validity of the DOSPERT-30 scale, we chose the SSS-V version validated in Spanish by Pérez and Torrubia (1986).

On the basis of these findings, we expect positive correlations between SSS-V scores and the risk-taking and expected benefits DOSPERT-30 subscales, especially in the recreational domain; as well as negative correlations between the SSS-V and the risk perception subscale. Although to date there is no available evidence on the relation between the UPPS-P and DOSPERT-30 scores, the closeness of their respective constructs makes us expect high correlations between scores from these two instruments. Additionally, factor analysis should confirm the five-domain structure of the three subscales of the questionnaire. In accordance with previous reports on gender differences, we also expect males to be more risk-prone than females (Megías, Cándido, Catena, Molinero, & Maldonado, 2014; Villadangos, Errasti, Amigo, Jolliffe, & García-Cueto, 2016) in all domains, except the social domain (Zou & Scholer, 2016).

The Spanish adaptation and validation of the DOSPERT-30 scale, preserving the psychometric properties of the original version, will allow the prevention and early intervention of risk taking behavior in different contextual domains, such as has been carried out with the English version in the last decade.

Method

Participants

One thousand people responded to the survey. Two hundred and three people were eliminated from the study because they did not respond adequately to control questions or did not complete all parts of the survey. The final sample consisted of eight hundred and twenty-six participants with ages between 17 and 63 (M= 22.67, SD= 6.07), 31% of which were male. The adapted version of the DOSPERT-30 scale, along with the other questionnaires, were uploaded to a University of Granada online platform, implemented in LimeSurvey software (Schmitz, 2012). Participants were informed that confidentiality and anonymity of the collected data were protected, and they were treated in accordance with the Helsinki declaration and its later amendments (World Medical Association, 2008).

Procedure

The DOSPERT was adapted in accordance with the protocol defined by Muñiz, Elosua, & Hambleton (2013). First, the original DOSPERT-30 scale was translated into Spanish by a bilingual translator. Then, the scale was back-translated into English by a second, independent translator. Congruence between the original and the back-translated versions was assessed, and discrepancies were eliminated item-by-item by editing the Spanish version of the scale (Hambleton, 2005; ITC, 2016). The 7-point Likert-type scale used in the original version was maintained for response assessing since this format has the best psychometric properties (Lozano, García-Cueto, & Muñiz, 2008; Muñiz, García-Cueto, & Lozano, 2005).

Instruments

Domain-Specific Risk-Taking (DOSPERT-30) scale. We used the Spanish version of the questionnaire resulting from the above adaptation procedure (see Table 1). Six extra questions were interleaved among the items, in order to identify participants not paying enough attention to the task. These items asked participants to answer with a specified response (e.g., "If you are reading this question answer with 3").

Impulsivity scale UPPS-P (Cándido et al., 2012). The scale consists of 20 4-point Likert-type items. It measures five different dimensions of impulsivity: positive urgency (α = .66), negative urgency (α = .81), lack of premeditation (α = .76), lack of perseveration (α = .80) and sensation seeking (α = .84).

Sensation Seeking Scale SSS-V (Pérez & Torrubia, 1986). The questionnaire consists of 40 items capturing four factors: thrill and adventure seeking (α = .81), experience seeking (α = .67), disinhibition (α = .73), and boredom susceptibility (α = .69). All items are answered dichotomously.

Data analysis

The ordinal reliability coefficient (Elosua & Zumbo, 2008) for each domain of the three subscales was calculated with the whole sample, using Factor 9.2. This coefficient was used to avoid the reliability underestimation when this is estimated in non-continuum data. For cross-validation purposes, the sample

		Spanis	<i>Table 1</i> sh version of the DOSPERT-:	30 scale		
			(a)Risk-taking			
1	2	3	4	5	6	7
Sumamente improbable	Moderadamente improbable	Algo improbable	Incierto	Algo probable	Moderadamente probable	Sumamente probable
			(b)Risk perception			
Nada arriesgado	Ligeramente arriesgado	Algo arriesgado	Moderadamente arriesgado	Arriesgado	Muy arriesgado	Extremadamente arriesgad
			(c)Expected benefits			
Ningún beneficio			Beneficios moderados			Cuantiosos beneficio
	son diferentes a los de un amig olitario, lejos de la civilización		your tastes are different from the n the wilderness]	ese of a friend]		
 Apostar un día de sala 	rio en las carreras de caballos. (F/J) [Betting a day's in	come at the horse races]			
	-		moderada. (F/I) [Investing 10%	of your annual income in	a moderate growth mutual fu	ind]
5. Beber 5 o más copas e	n una sola noche. (S/S) [Drinki	ng heavily at a social fu	unction]			
		-	ductions on your income tax retu			
	-	-	ortante. (S) [Disagreeing with an	authority figure on a ma	ijor issue]	
	rio en una partida de póker. (F/J		0 1 0 1			
9. Serle infiel a tu pareja	teniendo relaciones sexuales co	n otra persona. (E) [Ha	wing an affair with a married ma	n/woman]		
-			nebody else's work as your own]			
	-		a ski run that is beyond your abi	-		
stock]		-	s ganar o perder más del 30% d		vesting 5% of your annual inc	come in a very speculati
-			ater rafting at high water in the s			
-			income on the outcome of a spor	rting event]		
	ales sin protección. (S/S) [Enga					
	e un amigo a otra persona. (E) [l	-				
			a car without wearing a seat belt			
	-		g 10% of your annual income in	a new business venture		
-	aracaidismo. (R) [Taking a sky	-				
	in usar casco. (S/S) [Riding a m	-				
		-	ra. (S) [Choosing a career that yo			
-			our mind about an unpopular iss	ue in a meeting at work		
	zar crema protectora. (S/S) [Sun	-				
	ar al vació sujetado por una cue	da). (R) [Bungee jump	ping off a tall bridge]			
	(R) [Piloting a small plane]					
-			Valking home alone at night in a	n unsafe area of town]		
	l lejos de tu familia. (S) [Movin					
	n cerca de los cuarenta. (S) [Star		-			
		-	o rápido. (E) [Leaving your your	-	e while running an errand]	
50. No devolver una bille	etera que encontraste contenieno	to 200 euros. (E) [Not :	returning a wallet you found that	contains \$200]		
de actividades. Indique la gente frecuentemente ve la escala que se muestra	a probabilidad con la que realiza algún riesgo en situaciones que	ría cada una de ellas. U contienen incertidumbi ido de riesgo percibe e	bove shown rating scales and th Jse la escala de más abajo para ir re sobre lo que puede ocurrir y en en las siguientes situaciones (c)	idicar la probabilidad de las que podría existir la	verse implicado en esa activio posibilidad de sufrir consecue	dad (b) Risk perception: l ncias negativas. Utilizan
Classification of the dom Seguridad; R = Recreativ		h item (it is not preser	ted to the participants). $E = Étic$	co; F/I = Financiero/Inv	ersión; F/J = Financiero/Juego	b; S = Social; S/S = Salu
	glish are shown in brackets (it is					

was randomly divided into two subsamples. The first subsample was used to perform a confirmatory factorial analysis (CFA). The second was used to compute adjustment indexes, after performing respecifications depending on the results obtained from the first subsample. Mplus7.13 (Muthén & Muthén, 2012) was used for this analysis. In the previous analyses the weighted least squares means and variances (WLSMV) estimation method was used. We used this method because it has shown less bias and more accuracy than

other methods estimating the factor loadings with ordinal data (Li, 2016). Thereafter, correlations between the different domains of the three subscales of the DOSPERT-30 and the UPPS-P and SSS-V dimensions were computed using correction for attenuation (*American Psychological Association, American Educational Research Association, &* National Council on Measurement in Education, 2014). Finally, all DOSPERT-30 domains were contrasted across genders using t-tests.

Results

Ordinal reliability coefficient

The ordinal Alpha coefficient (Elosua & Zumbo, 2008) was employed to calculate reliability of each subscale of the DOSPERT-30 questionnaire (Table 2). 73% of the coefficients were larger than .70, which indicates an adequate reliability in this type of questionnaire.

Validity evidence based on internal structure

Participants were randomly allocated to one of two subsamples (n₁= 411, n₂= 415). The first was used to corroborate the factorial structure of the risk-taking subscale proposed by the authors of the DOSPERT-30 scale. Because items are categorical variables (Muthén & Muthén, 2012), the WLSMV estimation method was applied. Seven measurement errors were correlated. The resulting adjustment indexes were statistically significant, $\chi^2(393)$ = 859.95, p<.001, *RMSEA*= .054, 90% CI[.049-.059], *Comparative fit index* (*CFI*)= .93. In this sample, and following the modification indexes, we allowed the correlating of some disturbances (see Figure 1). All the correlated disturbances show that the items are share at least one common omitted cause. The second subsample was used to verify the respecifications obtaining the following values: $\chi^2(393)$ = 895.32 p<.001, *RMSEA*= .055, 90% CI[.051, .060], *CFI*= .92, which indicate an appropriate fit (Wang & Wang, 2012).

After that, the analyses were repeated with the whole sample to obtain fit indexes for the total sample (see Figure 1). Good fit indexes of the model were obtained, $\chi^2(393) = 1397.94$, *p*<.001, *RMSEA*= .056, 90% CI[.052-.059], *CFI*= .92.

Table 2 Ordinal Alpha reliability coefficient of every domain of the three DOSPERT- 30 subscales							
Subscale	Domain	Ordinal α					
	Ethics	.69					
	Financial	.84					
Risk Taking	Health	.75					
	Recreational	.85					
	Social	.64					
	Ethics	.72					
	Financial	.81					
Risk perception	Health	.75					
	Recreational	.77					
	Social	.70					
	Ethics	.66					
	Financial	.89					
Expected benefits	Health	.78					
-	Recreational	.87					
	Social	.69					

The previously described procedure was also applied to the remaining two subscales of the DOSPERT-30 scale, risk perception and expected benefits subscales. Fit indexes and respecifications of the models are displayed in Table 3.

Evidence of validity based on relationships with other variables

Correlations between the DOSPERT-30 domains for the three subscales and the different dimensions of the UPPS-P and the SSS-V are reported in Table 4. The items of the recreational domain of all risk-subscales show a high correlation with the sensation seeking dimension of the UPPS-P and thrill and adventure seeking dimension of the SSS-V. There are also a high correlations between the disinhibition dimension of the SSS-V and most domains of the risk-scale, especially in the health/ security domain. These findings agree with those obtained with the original version.

Gender differences

Two-tailed Welch t-tests for independent samples yielded significant gender differences in several domains of the three DOSPERT-30 subscales (see Table 5). Men scored higher in all domains of the risk-taking subscale, except in the social domain, where women showed higher scores. In the risk-perception scale, the opposite was observed, women scoring higher in all domains, except in the social domain, where no significant differences were found (CL = 95%). Finally, in the expected benefits subscale men scored higher in the financial and health domain, whereas women scored higher in the social domain. For the ethics and recreational domains of the scale no significant differences were

<i>Table 3</i> Validity evidence based on internal structure									
Subscale	Correlations	CFI	RMSEA	χ^2					
Subscale	Correlations	CFI	[90%IC]	df		р			
	Item2-Item26								
D: 1	Item4-Item12			393	1577.27	<.00			
Risk perception	Item17-Item20	.903	.060 [.057064]						
perception	Item19-Item24								
	Item21-Item22								
	Item1-Item2								
	Item1-Item7			387	1488.71				
	Item1-Item10								
	Item1-Item22								
	Item2-Item26	.943	.050 [.056062]						
	Item4-Item12								
Expected	Item7-Item22								
benefits	Item8-Item10					<.001			
	Item10-Item14								
	Item17-Item20								
	Item19-Item24								
	Social-								
	Recreational								
	Ethics-								
	Financial								

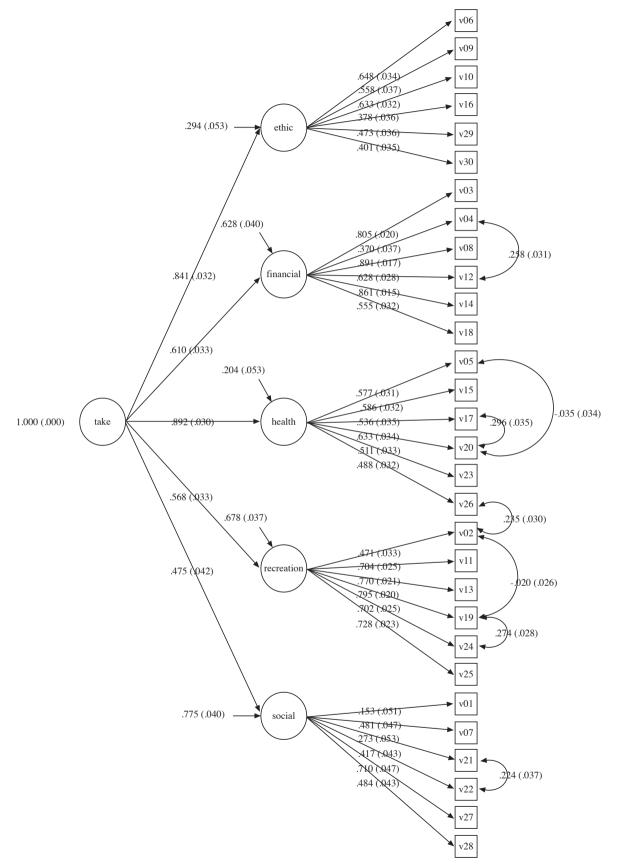


Figure 1. CFA of the DOSPERT-30 scale

	Table 4 Evidence of validity based in relationships with other variables									
	UPPS SSS									
		a	b	с	d	е	TAS	ES	Dis	BS
	Ethics	.23/.31	.33/.49	.21/.29	.24/.33	.24/.32	.16/.21	.19/.25	.45/.61	.28/.40
	Financial	.09/.11	.22/.29	.23/.29	.16/.20	.15/.18	.21/.25	.15/.18	.25/.30	.20/.26
Risk taking	Health	.20/.26	.37/.52	.36/.48	.28/.36	.22/.28	.28/.35	.32/.41	.55/ .71	.25/.34
	Recreational	02/02	.14/.19	.68/.85	.17/.21	.09/.11	.79/.92	.42/.50	.36/.44	.14/.18
	Social	09/13	.00/.00	.25/.36	.03/.04	08/11	.15/.20	.36/.49	.19/.27	.09/.13
	Ethics	.01/.01	07/10	15/20	11/15	13/17	13/17	14/18	33/43	13/18
	Financial	.01/.01	01/01	11/14	10/13	09/11	11/13	05/06	15/19	09/12
Risk perception	Health	.00/.00	13/18	15/20	20/26	14/18	14/17	13/16	35/45	13/18
	Recreational	.08/.10	.00/.00	37/48	09/12	06/07	44/54	22/28	24/31	04/05
	Social	.06/.08	.06/.09	10/14	02/03	.09/.12	06/08	08/10	05/07	.04/.06
Expected benefits	Ethics	.07/.10	.19/.29	.17/.24	.11/.15	.18/.24	.12/.16	.17/.23	.36/.50	.15/.22
	Financial	.05/.06	.16/.21	.21/.26	.14/.17	.14/.16	.18/.21	.11/.13	.21/.25	.14/.18
	Health	.05/.06	.17/.24	.18/.23	.19/.24	.21/.26	.14/.17	.21/.26	.38/.48	.13/.17
	Recreational	06/07	.09/.12	.52/.64	.10/.12	.07/.08	.57/.66	.39/.46	.25/.30	.07/.09
	Social	12/16	.02/.03	.21/.29	.00/.00	.01/.01	.13/.17	.34/.45	.11/.15	.02/.03

Note: The table shows the correlation and the corrected correlation. UPPS= Impulsive Behavior Scale; a= Negative Urgency; b= Positive Urgency; c= Sensation Seeking; d= Lack of premeditation; e= Lack of perseverance; SSS= Sensation Seeking; Cale; TAS= Trill and adventure seeking; ES= Experience Seeking; Dis= Disinhibition; BS= Susceptibility to Boredom

							Males	Females		
		t	df	р	d	SP	М	SD	М	SD
	Ethics	2.30	448.73	.02	0.18	.67	16.71	6.04	15.69	5.45
	Financial	4.24	409.05	<.001	0.35	.99	17.50	6.77	15.46	5.44
Risk Taking	Health	2.42	824	.016	0.18	.67	21.09	6.51	19.88	6.74
	Recreational	2.81	824	.005	0.21	.80	26.22	8.44	24.40	8.71
	Social	2.39	427.94	.018	-0.19	.71	31.11	5.04	31.98	4.30
	Ethics	-2.03	824	.043	-0.15	.51	27.60	5.49	28.46	5.74
	Financial	-2.49	824	.013	-0.19	.71	28.77	6.07	29.91	6.05
Risk perception	Health	-4.51	824	<.001	-0.34	.99	30.11	5.43	31.89	5.16
	Recreational	-4.20	824	<.001	-0.32	.99	25.04	5.89	26.98	6.26
	Social	1.79	824	.073	0.14	.46	18.33	4.91	17.64	5.18
	Ethics	1.52	824	.128	0.11	.31	16.45	5.07	15.87	5.05
	Financial	3.24	437.91	.001	0.26	.93	21.14	7.52	19.37	6.60
Expected benefits	Health	3.69	427.87	<.001	0.29	.97	10.67	3.95	9.62	3.37
	Recreational	0.95	824	.342	0.07	.15	22.09	8.12	21.51	7.97
	Social	-3.78	824	<.001	-0.28	.96	23.64	5.36	25.15	5.30

found. Although there is no absolute standard for discriminating between small versus large effects, Cohen's d are reported (Table 5) as reference points for future studies (Kline, 2005).

Discussion

This study was carried out to validate a Spanish adaptation of the Risk-Taking Domain-Specific scale (DOSPERT-30; Blais & Weber, 2006). Results show that the Spanish version is theoretically consistent with the original, and reaches comparable psychometric standards.

The scale has good internal consistency, as reflected by ordinal alpha coefficients mostly above .70 (between 64-.85 in the risk-

taking subscale, and .70-.89 in the risk perception subscale). These results are similar to those of the original short version, where the reliability coefficients ranged between .67-.78 in the risk-taking scale and .66-.84 in risk perception, using the Cronbach's α coefficient.

The confirmatory factorial analysis revealed that the model best accounting for participants' responses is a five-factor model representing different life domains: ethical, financial, health/security, recreational, and social. These results suggest the same factorial structure reported for the original version of the scale. Therefore, we can corroborate that the adaptation of the questionnaire has been carried out successfully and results from the Spanish version are comparable to results from the original version. This study also provides new evidence of validity of the DOSPERT-30 in relation to several dimensions of the UPPS-P and SSS-V scales. According to the close relationship between impulsivity and risk-taking (Cyders et al., 2007), these correlations reinforce the DOSPERT scale as a measure of attitude towards risk-taking.

Finally, gender differences observed in the Spanish version are consistent with the original scale (Weber et al., 2002). Men showed a greater tendency to engage in risk-taking behavior and women tended to perceive more risk in all domains, except in the social domain. A potential difference between the original English validation of the DOSPERT and the Spanish one is that, in the English validation, significant gender differences in the social domain were only found in the risk-taking subscale, whereas in the Spanish sample significant differences were observed both in the risk-taking and the expected benefits subscales, which suggests certain differences specific to the Spanish population. Thus, gender differences should be taken into account when using the DOSPERT scale. In any case, a limitation of this adaptation is that the sample distribution by gender was not uniform (31%) were male). Future studies should balance the sample in order to ensure representativity and, moreover, to include additional sociodemographic variables like educational or socioeconomic level.

In summary, the Spanish version of the DOSPERT-30 scale, as adapted for this study, adequately measures risk attitudes in the Spanish population, and presents good reliability and external validity. This instrument can help to complement the assessment of psychological disorders characterized by alterations in risky behavior. It could also be useful in the prevention of risk-taking behavior, allowing to identify risk-prone people and to implement prevention strategies. This questionnaire provides psychological researchers and professionals of different disciplines with a tool widely used across cultures and countries, which facilitates comparisons and generalization. The scale's brevity also facilitates its use as an instrument for controlling potential confounding variables in those cases in which the attitude towards risk can modulate the main behavior of interest (e.g. Foster, Shenesey, & Goff, 2009;). Additionally, its structure, consisting of several domains, facilitates transfer of results when trying predict behavior related to daily-life activities like driving (Mizobuchi et al., 2013), gambling (Mishra et al., 2010), or any others in which risky behavior can cause undesirable effects (Markiewicz & Weber, 2013).

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