

Research Paper

## Relationship between Risk Taking Behaviour and Emotional Intelligence among Young Adults

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### ABSTRACT

Risk taking behaviour is seen in most young adults as they are in a period of life where they understand the reality of life only partially. The attitude to indulge in risky activities are gradually in zenith. Many researchers have found that young adults who are experiencing stress, fear of attachment, depression, substance abuse and individuals who have difficulty in making decision have high tendency in developing risk taking behaviour. Other contributing factor for the cause of risk-taking behaviour is unstable emotional intelligence of the young adults due to hormonal changes, responsibilities evolving out of the personal, occupational and social aspects of life. Hence, this research aims to investigate the relationship between risk raking behaviour and emotional intelligence among young adults. Using Purposive sampling, 70 young adults were selected they were administered with the Domain-Specific Risk-Taking (DOSPERT) scale developed by Weber, Blais, and Betz (2002) and Emotional Intelligence Inventory developed by Schutte (1998). The results shows that there is no significant difference in risk-taking behaviour and emotional intelligence among the male and female young adults and also reveals that there is significant relationship between risk-taking behaviour and emotional intelligence.

**Keywords:** Risk taking behaviour, Emotional Intelligence, Young adults

### RISK TAKING BEHAVIOUR:

Risk-taking behaviour is the propensity to partake in activities with a high risk of harm or danger. Alcohol abuse, binge eating, using illicit drugs, being intoxicated while driving, and unprotected sex are a few examples of this.

### CAUSES OF RISK-TAKING BEHAVIOUR:

People may engage in dangerous behaviours for a variety of reasons, including

- Thrill-seeking, which gives participants the possibility to experience a result they see as favorable.
- For social influence since it occasionally serves as a means of gaining acceptance or approval from others.

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- Bipolar disorder and PTSD patients also participate in risky activities, and people with mental health issues like ADHD do so because they tend to be more impulsive.
- Alcohol and drug misuse can also lead to more risk-taking behaviours.

### **EXAMPLES OF RISK-TAKING BEHAVIOUR:**

- Drunk and driving.
- Criminal activities.
- Engaging in extreme sports.
- Fighting and gambling.
- Dangerous driving.
- Engaging in unprotected sex.
- Sharing explicit contents with others.
- Using harmful drugs.

### **ROLE OF GENDER AND PERSONALITY IN RISK TAKING:**

According to numerous study findings, men are more likely to engage in risk-taking activities because they may feel pressure to do so in order to appear "masculine," but women may feel pressure to refrain from taking risks in order to appear "feminine."

Risk-taking is influenced by personality as well; those with more impulsive, sensation-seeking, or adventurous tendencies are more inclined to take chances.

### **EMOTIONAL INTELLIGENCE:**

"Emotional intelligence is a type of intelligence that involves the ability to process emotional information and use it in reasoning and other cognitive activities"- American Psychological Association (APA,2015)

Understanding, using, and controlling our own emotions effectively allows us to reduce stress, communicate clearly, sympathize with others, overcome obstacles, and diffuse conflict.

### **COMPONENTS OF EMOTIONAL INTELLIGENCE:**

There are five elements that make up emotional intelligence:

1. Self-recognition is the capacity to identify and comprehend our feelings and moods, as well as how they affect others.
2. Self-regulation is the capacity to restrain our emotions and impulsive behaviours.
3. Self-motivation is the internal drive we all need to achieve our objectives.
4. To be empathic is to put oneself in the shoes of another.
5. Managing relationships is the capacity to connect with others and manage relationships.

### **RISK TAKING BEHAVIOUR AND EMOTIONAL INTELLIGENCE:**

It is commonly recognized that people change their behaviour in risky situations not only through a cognitive process but also by their emotional intelligence. Emotional intelligence plays a major part in risk-taking behaviour. Our propensity for taking risks is influenced by our capacity to notice, utilise, comprehend, and manage our emotions.

## REVIEW OF LITERATURE

**Alessandro Bucciol, Federico Guerrero & Dimitra Papadovasilaki (2021)** conducted a research on “Financial risk-taking and trait emotional intelligence”. The research focus on the relationship between financial risk-taking and trait emotional intelligence (EI). An incentivized online survey was conducted to collect the data, including measurements for cognitive ability and socio-demographic characteristics. Positive correlation existed between trait EI and financial risk-taking that is at least as large as that between risk-taking and measures of cognitive control (CRT). Trait EI is a key determinant of risk-taking. However, not all components of trait EI play an identical role. The researchers observed positive effects of wellbeing, mainly driven by males and sociability. Self-control seems to matter only for males. This evidence provides a noncognitive explanation for the typically observed heterogeneity of financial risk-taking, in addition to more established explanations linked to cognitive skills. Investor profiles should be *also* determined on their trait EI. Governments should start programs meant to improve the level of trait EI to ameliorate individual wealth outcomes. Female investors participation in the financial markets might increase by fostering their sociability. The relationship between trait EI and each of its components with financial risktaking is vastly unexplored, while it is the first time that gender effects are discussed.

**Jeremy A Yip, Daniel H Stein, Stéphane Côté & Dana R Carney (2020)** conducted a research on “Follow your gut? Emotional intelligence moderates the association between physiologically measured somatic markers of risk-taking behaviour. There is paucity in relationship with Emotional intelligence and adaptive decision-making. In two separate sessions in the behavioural lab, participants (N= 52) completed tests of emotional intelligence and made a total of 5,145 decisions involving risk. At Time 1, participants completed an ability test of EI and cognitive intelligence. At Time 2, participants completed 100 decision trials of the Iowa Gambling Task (IGT). Consistent with prior research using the IGT, participants played a computerized card game with real monetary rewards in which two “safe” decks led to higher average monetary rewards and two “risky” decks led to higher average losses. Researchers found that EI moderates the relationship between physiological arousal, as measured by SCRs, and risk-taking. Specifically, lower EI individuals exhibited a maladaptive, positive association between SCRs and risk-taking, whereas higher EI individuals did not exhibit a relationship between SCRs and risk-taking. The findings of the research suggest one important way in which low EI may lead to maladaptive decision-making is through appraising physiological arousal incorrectly.

**Enrique G Fernández- Abascal & María Dolores Martín-Díaz (2015)** conducted research on “Dimensions of emotional intelligence related to physical and mental health and to health behaviours”. In this paper the relationship between emotional intelligence (EI) and health is examined. The current work investigated the dimensions of EI are sufficient to explain various components of physical and mental health, and various categories of health-related behaviours. A sample of 855 participants completed two measures of EI, the Trait Meta-Mood Scale and trait emotional intelligence questionnaire, a measure of health, the Health Survey SF-36 Questionnaire (SF-36); and a measure of health-related behaviours, the health behavior checklist. The results show that the EI dimensions analyzed are better predictors of mental health than of physical health. The EI dimensions that positively explain the Mental Health Component are Well-Being, Self-Control and Sociability, and negatively, Attention. WellBeing, Self-Control and Sociability positively explain the Physical Health Component. EI dimensions predict a lower percentage of health-related behaviours than they do health components. Emotionality and Repair predict the Preventive Health Behavior category, and

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only one dimension, Self-Control, predicts the Risk Taking Behavior category. Older people carry out more preventive behaviours for health.

**Angelo Panno, Maria Anna Donati, Francesca Chiesi & Caterina Primi (2015)** conducted a research on “Trait emotional intelligence is related to risk-taking through negative mood and anticipated fear”. Previous research demonstrated that people prefer risk-averse tendencies when they are unhappy or fear that something bad will happen. These effects have frequently been tacitly assumed to be a universal phenomenon. Yet, interactionist accounts emphasised how crucial it is to include both the individual and the circumstance when anticipating results. Using aspects that naturally arise in decision-making processes, the study sought to demonstrate whether trait emotional intelligence (EI; a person's feature) was associated to risktaking (i.e., negative mood and anticipated fear). One month after the trait EI assessment, 128 participants completed the hot-Columbia Card Task (CCT; a risk-taking measure), the Positive and Negative Affect Schedule (PANAS), and the expected fear rating. The link between trait EI and bad mood and anticipatory fear was found to be simultaneously mediated by both of these factors.

**Stéphane Côté & Jeremy A Yip (2013)** conducted a research on “The emotionally intelligent decision maker: Emotion-understanding ability reduces the effect of incidental anxiety on risk taking”. Researchers investigated how emotion-understanding ability, a fundamental component of emotional intelligence, aids decision making in two experiments. People who have a better understanding of emotions are able to correctly determine which events triggered their feelings and, in particular, whether or not those feelings are related to decisions they are currently making. The researchers predicted that individuals with lower rather than higher levels of emotion-understanding ability would be more likely to avoid taking risks due to incidental feelings of anxiety that have nothing to do with current decisions. This prediction was confirmed by Experiment 1's outcomes. When we told participants about the source of their anxiety in Experiment 2, the effect of incidental anxiety on risk-taking among participants with lower emotion-understanding ability was eliminated in comparison to participants with higher emotion-understanding ability. By assisting individuals in determining that incidental anxiety is irrelevant to current decisions, this finding demonstrates that emotion-understanding ability guards against the biasing effects of incidental anxiety.

**Jayet Moon (2021)** conducted research “Effect of Emotional Intelligence and Leadership Styles on Risk Intelligent Decision Making and Risk Management”. There is a lot of uncertainty in the world nowadays. So, it is the responsibility of managers to make judgements using objective criteria when addressing organisational risks. Risk judgements frequently involve several assumptions and biases, which results in bad choices. Leaders who apply emotional intelligence (EI) skills are better positioned to challenge internal biases and assumptions to improve decision-making. The goal of the paper was to compare various leadership philosophies and examine the applicability of the theory of EI in risk-based decision-making. The study used data from a questionnaire survey completed by 173 working people. Using statistical methods, the research hypotheses examined how leadership styles and emotional intelligence (EI) affect people's perceptions of risk. The analysis's findings confirmed that EI is a success factor in leadership and decision-making and that it filters out harmful internal biases. However, transformational leaders are less biased and more emotionally intelligent. When compared to transactional leaders, these characteristics enhance risk-intelligent decisions and enable the development of a suitable risk attitude.

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Despite its descriptive nature, this study is exploratory and paves the way for future focused research on specific EI abilities or traits and various situational risk attitudes.

**Angelo Panno (2016)** examined the Trait emotional intelligence is related to risk taking when adolescents make deliberative decisions. The majority of risky behavior peaks during adolescence. The relationship between emotional self-efficacy and risk taking is the subject of a growing body of research, but little is known about this connection in the cognitive deliberative domain among adolescents. The primary objective of this study is to determine whether adolescents' risk-taking behavior is positively correlated with trait EI (Emotional Intelligence) under predominantly cognitive-deliberative conditions. One month after receiving an evaluation of their trait EI, 94 adolescents participated in the cold version of the Columbia Card Task. Adolescents with trait EI are more likely to take risks in cognitive deliberative situations, according to the findings. Furthermore, the self-motivation of decisionmakers was found to be linked to trait EI and risk-taking. These findings shed new light on the connections between research on adolescence, decision science, and emotional intelligence.

**Hoi Yan Cheung, Timothy Teo & Ming-Tak Hue (2017)**, research focused on “Modeling the relationships among emotional intelligence, sensation-seeking and risk-taking attitudes of university students in Hong Kong”. This research explored the risk-taking of 305 Chinese university students in Hong Kong by predicting sensation-seeking tendencies. Emotional intelligence (EI) was applied to better understand the predictions of sensory seeking. First, he used the 30-point DOPSERT scale to assess students' risk-taking in different areas (ethics, finances, health/safety, social issues, and leisure). Participants' levels of sensory seeking were then assessed using the 12-item sensory seeking subscale of the UPPS Impulsive Behavior Scale. In this research, sensation seeking was divided into exciting activity seeking and novel activity seeking (NAS) categories. To date, few studies have focused on the relationship between EI and risk taking. The results of this study supported a clear relationship between EI and risk taking. More specifically, emotion use and emotion regulation influenced the search for stimulating activities. The research also showed how educators and counselors could use the results to better monitor risk-taking behavior in young people and encourage them to take less risky behaviours

**María Teresa Sánchez López, Pablo Fernández Berrocal, Raquel Gómez Leal & Alberto Megías Robles (2022)** conducted a research on “Emotional intelligence and risk behaviour: a risk domain-dependent relationship”. It is widely accepted that emotions exert a strong influence on risk decision-making. Despite this, the literature studying the role of emotional intelligence (EI) on the tendency to engage in risky behaviour is scarce, and the results appear to be inconclusive. The present study delves into the relationship between EI and risk behaviour through various risk contexts (Ethical, Health, Financial, Social, and Recreational domains). We also examined whether this relationship is age and gender-dependent. A Spanish sample of 1435 participants (Mage= 29.84, from 18 to 70; 61.9% women) was assessed for levels of EI and risk-taking by the TMMS and DOSPERT scales. The results revealed that EI was negatively related to risk behaviour in the Ethical and Health domains and positively related to the Social and Recreational domains. Moreover, we confirmed the influence of gender and age on both EI and risk behaviour. EI is differentially related to risk behaviour depending on the risk domain studied, supporting the idea that risk is a domain-specific construct. We suggest that higher levels of EI could be adaptive for risk behaviour regardless of the direction of the relationship. Practical implications and future lines of research are discussed.

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### *Need for the Study*

In recent times, risk taking behaviour has been in a rapid growth among young adults as they are being involved in many impulsive activities, Most young adults exhibit risk-taking behaviours because they are in a stage of life when they only partially comprehend reality. The demeanour to enjoy dangerous exercises are continuously in pinnacle. Young adults who are experiencing stress, fear of attachment, depression, substance abuse, and difficulty making decisions have a high tendency to take risks, according to numerous studies. Other contributing element for the reason for risk-taking way of behaving is temperamental ability to understand people on a profound level of the youthful grown-ups because of hormonal changes, obligations developing out of the individual, word related and social parts of life.

### *Method Objectives*

- To assess the level of risk-taking behaviour and its dimension among young adults.
- To assess the level of emotional intelligence and its dimensions among young adults.
- To measure the difference in risk taking behaviour among male and female young adults.
- To measure the difference in emotional intelligence among male and female young adults.
- To establish the relationship between risk taking behaviour and emotional intelligence among young adults.

### *Hypotheses*

- There is a significant correlation between risk taking behaviour and emotional intelligence among young adults.
- There is a significant difference in risk taking behaviour and emotional intelligence among the male and female young adults.

### *Sample*

56 young adults between the age group of 20 to 40 years were selected using purposive sampling method from various areas in and around Coimbatore, Tamil Nadu.

### *Tools*

- Personal Data Sheet includes details such as name, age, gender and domicile, education qualification, family size and relationship status.
- Emotional intelligence scale developed by Schutte (1998), a 33 item self-report measure used to evaluate level of emotional intelligence and its dimensions using a 5-point likert scale ranging from (1-strongly disagree to 5- strongly agree). The internal consistency and test-retest reliability ranges from 0.78 to 0.90.
- Risk taking behaviour scale is a 10 item self-report measure use to determine the fear and anxieties of individuals from not being connected with the experiences in the large circles using a 5-point likert scale ranging from (1-Not at all true to 5-Extremely true) (Przybylski et al., 2013). The internal consistency and test-retest reliability is 0.81.

### *Procedure*

A brief description about the purpose of the research was explained to the entire sample before conducting the research. The consenting sample were asked to fill their personal details like name, gender, age, domicile, family size, relationship status and occupation. Emotional intelligence scale Risk taking behaviour scale were given to the entire sample

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individually. The sample were informed that the responses will be kept confidential, and the data will be used for academic purposes. The data were collected and statistically analysed using SPSS.

### Data Analysis

To investigate the gender difference in risk taking behaviour and emotional intelligence among male and female young adults, independent sampling t-test was performed. To investigate the correlation between risk taking behaviour and emotional intelligence among young adults, Pearson correlation was performed.

## RESULTS

**Table 1 Level of Risk- Taking Behaviour among Young Adults (N= 59)**

LEVELS OF RISK TAKING BEHAVIOR	N	%
HIGH	3	5
MODERATE	44	75
LOW	12	20

Table 1 shows the overall score of risk-taking behavior of the entire sample. 5% of the young adults were having high level of risk-taking behaviour, 75% of the young adults were experiencing moderate level of risk-taking behaviour and 20% of the young adults were having low level of risk-taking behaviour.

**Table 2 Level of Emotional Intelligence Among Young Adults (N= 59)**

LEVELS OF EMOTIONAL INTELLIGENCE	N	%
HIGH	0	0
MODERATE	59	100
LOW	0	0

Table 2 shows the overall level of emotional intelligence of the entire sample. 59 young adults were having a moderate level of emotional intelligence.

**Table 3 Dimensions of Risk-Taking Behaviour Among Young Adults (N= 59)**

Dimensions of risk- taking behaviour	Levels of risk-taking behaviour	N	%
Social (S)	High	14	24
	Moderate	32	54
	Low	13	22
Ethical (E)	High	0	0
	Moderate	10	17
	Low	49	83
Recreational (R)	High	16	27
	Moderate	32	54
	Low	11	19
Financial (F)	High	08	14
	Moderate	30	51
	Low	21	35
Health / Safety (H/S)	High	6	10
	Moderate	18	31
	Low	35	59

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Table 3 shows the scores obtained by the entire sample within the dimensions of the risk taking behavior.

- In the dimension assessing social risk taking behaviour 24% of young adults ranged within high level of risk taking behavior, 54% of the young adults ranged within moderate level of risk taking behavior and 22% young adults had low level of risk taking behavior.
- Secondly, dimension assessing ethical risk-taking, surprisingly 83% of the young adults have a low level of risk taking behavior regarding ethical standard and 17% of the young adults had a moderate level of risk taking behavior.
- Dimension assessing Recreational Risk taking behaviour 27% of young adults ranged within high level of risk taking behavior, 54% of the young adults ranged within moderate level of risk taking behavior and 19% young adults had low level of risk taking behavior.
- In financial risk taking assessment, 14% of the young adults range between high level of risk taking behavior, 51% of young adults had moderate level of risk taking behavior and 35% of the young adults had low level of risk taking behaviour.
- Finally, dimension assessing the health and safety risk taking behaviour, 10% of young adults ranged within high level of risk taking behavior, 31% of the young adults ranged within moderate level of risk taking behavior and 59% young adults had low level of risk taking behavior.

**Table 4 Gender Difference Between Male and Female Risk Taking Behavior Among Young Adults (N= 59)**

GENDER	MEAN SCORE	S.D	t- Value
Male	104.2	27.5	0.378
Female	104.6	13.8	

Table 4 shows the gender difference among the young adults in risk taking behavior. The mean score of male risk taking behavior is 104.2 and female mean score is 104.6. The standard deviation for male is 27.5 and female is 13.8. There is no significance difference between the male and female young adults with risk taking behavior.

**Table 5 Gender Difference Between Male and Female Emotional Intelligence (N= 59)**

GENDER	MEAN SCORE	S.D	t- Value
Male	105.6	7.26	0.243
Female	105.7	7.22	

Table 5 shows the gender difference among the young adults in emotional intelligence. The mean score of male emotional intelligence is 105.6 and female mean score is 105.7. The standard deviation for MALE is 7.26 and female is 7.22. There is no significance difference between the male and female young adults with Emotional intelligence.

**Table 6 Correlation Between Risk Taking Behaviour and Emotional Intelligence Among Young Adults (N= 59)**

VARIABLES	MEAN	S.D	r- VALUE
RISK TAKING BEHAVIOUR	105.3	20.7	-0.092 (N.S)
EMOTIONAL INTELLIGENCE	105.6	7.17	



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Table 6 shows the correlation between risk taking behavior and emotional intelligence among young adults.

- The mean score of risk-taking behavior among young adults is 105.3 and standard deviation is 20.7.
- The mean score of emotional intelligence among young adults is 105.6 and standard deviation is 7.17.
- The  $r$  value of risk-taking behaviour and emotional intelligence is -0.092 which shows there is a negatively significant relationship.
- So, this shows there is a vice versa relationship among the variables, and when the risk-taking behaviour is increased or seen very evidently then the emotional intelligence of the individual is significantly decreased or has no potential raise. On the other hand, individuals with high or a potential level of emotional intelligence has a extreme control over their risk taking behaviour as they have control over their impulsivities and other mental related compulsions.

## DISCUSSION

This research involved a sample of young adults and aimed at assessing the difference among males and females of overall risk-taking behaviour and Emotional intelligence. The result shows that overall sample have moderate level of risk-taking behaviour and Emotional intelligence and also there is no difference among males and females in risk taking behaviour and Emotional intelligence. This research also aimed at determining the relationship between risk taking behaviour and Emotional intelligence. The result shows that there is a significantly negative relationship between risk taking behaviour and Emotional intelligence, which indicates that there is a vice versa relationship between the variables, if risk taking behaviour increases, the level of emotional intelligence will get decrease. Finding of the current research indicates that emotional intelligence and risk-taking behavior has a inversely proportional effect which depends on the increase in any of the either variables.

### *Limitations*

- Descriptive nature of the research.
- Size of the sample was limited.
- Relationship with only one demographic variable was examined.

### *Suggestion For Further Research*

- Sample size can be expanded.
- Other variables like Hours spend in social media, domicile, and education qualification can be included in the future research.
- Further research may focus on including other variables like Fear of missing out, Personality trait and impulsivity.
- Further research may focus on other dimensions in emotional intelligence.
- Other demographic variables like religion, family size, relationship status can be examined.

### *Implications*

- This research may make some contributions to the literature by additionally acknowledging the relationship between risk taking behaviour and emotional Intelligence.
- Counsellor may establish a clear view among the young adults regarding risk taking behaviour and its impact which hinder the life events depending in the severity.

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- Governments should start programs meant to improve the level of trait EI to ameliorate individual wealth outcomes.
- Various interventions and activities must be conducted which focus on the impulsive obsessions which leads to indulge in risk taking behaviour
- Emotional intelligence can be stabilized using various mindfulness techniques.

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### **Conflict of Interest**

The author(s) declared no conflict of interest.

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