

Mapping Risk Judgment and Risk Taking in Mountain Hiking: An Information Integration Approach

Eric Fruchart, Patricia Rulence-Pâques

▶ To cite this version:

Eric Fruchart, Patricia Rulence-Pâques. Mapping Risk Judgment and Risk Taking in Mountain Hiking: An Information Integration Approach. Perceptual and Motor Skills, 2024, 10.1177/00315125241239119. hal-04510217

HAL Id: hal-04510217 https://hal.science/hal-04510217v1

Submitted on 22 Mar 2024

HAL is a multi-disciplinary open access archive for the deposit and dissemination of scientific research documents, whether they are published or not. The documents may come from teaching and research institutions in France or abroad, or from public or private research centers. L'archive ouverte pluridisciplinaire **HAL**, est destinée au dépôt et à la diffusion de documents scientifiques de niveau recherche, publiés ou non, émanant des établissements d'enseignement et de recherche français ou étrangers, des laboratoires publics ou privés.

1	Mapping Risk Judgment and Risk Taking in Mountain Hiking: An Information
2	Integration Approach
3	Eric Fruchart ¹ and Patricia Rulence-Pâques ²
4 5 6	University of Perpignan Via Domitia ¹ , LIPSEM, France University of Lille ² , PSITEC, France
7	Abstract
8	Risk analysis is essential for promoting hiking-based tourism. Our objective in the present
9	study was to map 395 mountain hikers' positions on risk judgment and risk taking, according
10	to how they integrated three antecedents of confidence (environment, team, and self). For
11	integrating information, people can develop an additive rule whereby the same weight is
12	given to all information or interaction rules (i.e., conjunctive or disjunctive) whereby they
13	may give different weights to information. In the questionnaire our participants completed,
14	there were eight scenarios that combined the three confidence antecedents as information
15	cues. We applied cluster analysis, repeated-measures analyses of variance, chi-square tests,
16	and bivariate correlation analyses to the questionnaire results to identify three participant
17	positions on risk. In the first risk position (cluster 1), participants used a disjunctive
18	integration rule for both risk judgment and risk taking. In the second risk position (Clusters 2
19	and 4), they used an additive integration rule for risk judgment while they used a disjunctive
20	integration rule for risk taking. In the third risk position (cluster 3), they used an additive
21	integration rule for both risk judgment and risk taking. In each risk position, confidence in the
22	three antecedent factors (environment, team, and self) negatively affected risk judgment and
23	positively affected risk taking. We found the clusters' compositions to be related to the
24	participants' sex, and we discuss various advantages of applying information integration for
25	mountain hiking practitioners and promoters.
26	

Keywords: mapping, risk, information integration, confidence frame, mountain hiking

1 Introduction

2 Mountain Sports and Risk

3 Mountain hiking has become increasingly popular in France. This activity is defined 4 as hiking on official trails, non-official trails, small paths or general terrain in a mountainous 5 area (Zürcher et al., 2020). This type of outdoor activity in mountain settings provides 6 psychological and physical health benefits but also exposes participants to a risk of injury 7 (Kortenkamp et al., 2017). Understanding this risk is essential for reducing the number of 8 accidents and promoting hiking-based tourism (She et al., 2019). Faulhaber et al. (2017) 9 reported an increasing number of hiking accidents over recent years, most of which occurred 10 on a marked hiking trail or small path and some of which were fatal (especially among 11 males). Zürcher et al. (2020) investigated the circumstances and causes of death among fatally 12 injured hikers in these accidents. They identified many objective risk factors that included the 13 equipment (no hiking boots, no backpack, and no adequate clothing), the type of terrain, the 14 season, the altitude, the weather, and the path's difficulty. In this study, we suspected that 15 understanding the manner in which hikers perceive these objective risk factors (making them 16 then subjective risk factors) would help prevent further accidents (Landrø et al., 2022). Thus, 17 we sought to map how individuals mentally integrate various information cues when both 18 judging and making decisions about engaging in risk situations while mountain hiking. 19 Given the complex nature of the mountain environment, risk activities in mountain 20 sports may be conceptualized and perceived in different ways (Mannberg et al., 2018). Landrø 21 et al. (2022) examined hikers' assessments and judgments about a selection of avalanche risk

22 factors, since avalanche risk assessment requires knowledge of and ability to assess the

- relevant factors. Mannberg et al. (2018) investigated the perceived risk regarding a
- 24 backcountry skiing accident (e.g., due to an avalanche or a fall) as a function of information
- 25 about the terrain and snow conditions. The results from these studies suggested that both risk

perception and risk taking attitudes were keys for deciding about ski runs in that individuals
 with avalanche training felt more confident in their decision to refuse to ski on terrain they
 judged to be too risky.

4 Relationship between Risk judgment and Risk Taking

5 To investigate risk, psychologists have examined the relationship between risk 6 judgment (i.e., risk perception) and risk taking (Mills et al., 2008). In various domains, 7 individuals' risk judgments were a key underlying factor in subsequent risk-taking behavior 8 (Schürmann et al., 2019). A typical theoretical and empirical prediction has been that risk 9 judgment is inversely correlated with risk-taking such that the greater the judged risk, the less likely people are to take it (Reyna & Farley, 2006). However, some investigators have not 10 11 found a significant correlation between risk judgment and risk taking (Brewer et al., 2007) or 12 have found risk judgment positively correlated with risk taking (Reyna & Farley, 2006). 13 These various findings reveal that different individuals may think about risk in different ways 14 for unclear reasons. Therefore, we applied novel scientific approaches to better understand 15 and explain this relationship (Mullet et al., 2004).

16 A possible explanation for prior contradictory results regarding the relationship 17 between risk judgment and risk taking is the influence of person-specific factors (Mills et al., 18 2008). Such inter-individual differences might be explained by the person's sex or level of 19 experience. Sex and experience have been investigated separately with regard to either risk 20 judgment or risk taking. Regarding sex, females have generally been prone toward less risk-21 taking in various mountain sports, such as hiking, orienteering, mountain biking, rowing, 22 surfing, sailing, nordic skiing, tour skiing, snowboarding, parachuting, and cliff jumping 23 (Demirhan, 2005; She et al. 2019), and male recreational skiers and snowboarders were found 24 to take more risks than females (Willick et al., 2019). However, in a study of an experienced professional mountain guide population, Walker and Latosuo (2016) found no gender effect 25

on risk tolerance. When the guides were asked to rank potential factors that might influence
 their decision-making while guiding, male and female guides did not differ significantly in
 their responses.

4 Furthermore, level of experience was found to positively influence risk judgment 5 when considering various avalanche factors, with increased precision ratings when 6 respondents had more avalanche education (Landro et al., 2022). Similarly, greater experience 7 among mountain hikers was associated with greater risk-taking (Kortenkamp et al., 2017), and 8 non-experienced individuals judged activities to be riskier than did experienced individuals 9 (Demirhan, 2005). However, in a contrary finding, She et al. (2019) found that more 10 experienced hikers judged activities to be riskier than less experienced hikers did. 11 Unfortunately, sex and experience have been investigated separately with regard to either risk 12 judgments or risk taking, but investigators have not simultaneously addressed both risk 13 judgments and risk taking.

Another possible explanation for disparate findings on the relationship between risk judgment and risk taking relates to varied research methods across separate studies. Mullet et al. (2004) highlighted the limitations of correlational techniques for modelling these two risk dimensions. While identifying a correlation between risk judgment and risk taking was an effective early investigative tool, such correlations provided no insights into the underlying causal factors in individual judgments or behaviors (Mullet et al., 2004).

20 An Information Integration Approach

Cognitive processes can be further probed by applying information integration theory (Anderson, 2008). This approach focuses on the way in which people may integrate multiple stimuli into a judgment or a decision (i.e., how people combine various information cues and use a type of cognitive algebra to process information in different situations). Cognitive algebra refers to the subjective values (or psychological considerations) that people give to specific stimuli. Cognitive algebra includes three information integration rules (additive,
 conjunctive, or disjunctive).

3 Statistical analysis (mainly repeated-measures analyses of variance (ANOVA)) and 4 graphical analysis (based on the response pattern, i.e. the shape of the lines) can be used to 5 identify the three integration rules in the interactions of various factors. Using ANOVAs, an additive rule is characterized by a non-significant interaction effect on judgment, while and 6 7 the interaction rules (i.e., conjunctive and disjunctive) are characterized by a significant 8 interaction effect on judgment. From the perspective of graphical analysis, an additive rule is 9 characterized by two parallel lines, while a conjunctive rule is characterized by a fan that is 10 open to the right, and a disjunctive rule is characterised by a fan that is open to the left 11 (Anderson, 2008). This dual analysis is an informative method for understanding the weight 12 respondents give to information in their integration process (Anderson, 2008).

13 To illustrate these varied means of integrating information, Fruchart (2021) explored 14 the cognitive processes by which trail runners combined relatedness and mental vitality when 15 judging the degree of happiness derived from pleasure, engagement, and meaning. 16 Participants in this study used the three different information integration rules differently, 17 depending on the pathway to happiness being probed (see Figure 1 from Fruchart (2021)). 18 They used an additive integration rule for judgments of engagement and gave equal weight or 19 importance to underlying constructs of relatedness and mental vitality. The two lines or 20 judgment pathways from these information sources were parallel and rose from left to right. 21 An ANOVA of the raw data showed no significant interaction effect from relatedness by 22 mental vitality on happiness judgments. In contrast, participants developed a conjunctive 23 integration rule for judgments of *pleasure* in which pathway lines from relatedness and mental 24 vitality formed a fan that was open to the right, and an ANOVA showed a statistically 25 significant interaction effect between relatedness and mental vitality. Lastly, participants

5

developed a disjunctive integration rule for judgments of *meaning* in which the pathway lines
formed a fan that was open to the left, and the ANOVAs also showed a statistically significant
interaction effect of relatedness by mental vitality. With these disjunctive or conjunctive
integration rules, for judgments of *meaning* or *pleasure*, relatedness had more weight or less
weight, respectively, than mental vitality.

6 This approach to understanding information integration has been applied to various 7 topical domains, including participants' perceptions of health risks (Muñoz Sastre et al., 8 1999), mountain sport generally (Fruchart & Rulence-Pâques, 2019), and risks in mountain 9 sport specifically (Chamarro et al., 2019). Muñoz Sastre et al. (1999) studied how smokers 10 integrated risk information about their daily cigarette consumption and the cigarette's nicotine 11 concentration to judge he relationship between cigarette exposure and risk of lung cancer. 12 These researchers' main finding was that the judgment of cancer risk increased as the level of 13 smoking increased, with the number of cigarettes smoked interacting with the nicotine 14 concentration in type of tobacco. The pathway lines formed a fan open to the right; the 15 integration rule was conjunctive. Fruchart and Rulence-Pâques (2019) investigated the way in 16 which non-athletes, mountain athletes, and non-mountain athletes combined five different 17 informational cues (relatedness, autonomy, competence, risk taking, and weather conditions) 18 in judgments of the degrees of arousal and satisfaction they experienced during mountain 19 hiking. There were no differences between the three groups. In all three groups, the influence 20 of relatedness and risk taking on judgments of arousal differed from the influence of 21 satisfaction judgments. In the relatedness by risk taking interaction, pathway lines were 22 parallel, and the integration rule was additive. Chamarro et al. (2019) examined how climbers 23 combined available information on environmental conditions and personal resources when 24 judging the risk to their safety. They found that all the information factors had a highly significant influence on risk judgment, and participants applied different integration rules to 25

different combinations of factors. For example, in the difficulty by confidence interaction, the
 lines were parallel; and the integration rule was additive. In the difficulty by meteorological
 conditions interaction and in the difficulty by carrying appropriate tools interaction, the lines
 formed a fan open to the right; and the integration rule was conjunctive.

5 The information integration approach has also been used to map research participants' 6 judgment positions (i.e., to identify qualitative, personal differences in views regarding 7 judgment). By means of cluster analysis, this approach can describe potential radically 8 different positions within raw data (in contrast to the use of an individual design) and reveal 9 individual differences in information integration processes. Recent applications of this 10 technique can be found in sport psychology (e.g., Fruchart & Rulence-Pâques, 2020) and 11 health (e.g., Muñoz Marco et al., 2017). Fruchart and Rulence-Pâques (2020) mapped how 12 adolescents, young adults, and middle-aged adults cognitively combined five elements when 13 estimating their level of well-being in sport. All five elements had a significant impact on judgments of well-being, and two well-being judgment positions were identified, with each 14 15 characterized by different cognitive processes (an additive rule in the moderate well-being 16 position and a disjunctive rule in the high well-being position), and with both associated with 17 the participants' age. Muñoz Marco et al. (2017) mapped how children and adolescents 18 judged the risk of catching a disease from sick friends. They estimated this risk transmission 19 in scenarios that were constituted from information about type of contact, type of disease, and 20 number of contacts, and they identified six risk judgment positions.

21 The Present Study

Our objective in this study was to map participants' positions on mountain hiking according to two risk dimensions (risk judgment and risk taking), by identifying how people cognitively integrated these three information factors that have often been described in the literature on risk in mountain sports that correspond to antecedents of personal confidence in

1 this context (Males et al., 2015). During mountain activities, individuals may be aware of 2 immediate danger, and they may develop a confidence frame or "psychological bubble" from 3 within which they cope with risk or enjoy the sports situation (e.g., Houge Mackenzie & Kerr, 4 2014). This "bubble" might be a primary psychological construct affecting their subjective 5 judgment of risk. This confidence frame provides feelings of safety from risk, and it is often 6 operationalized as an individual's confidence in their equipment, their own knowledge and 7 skills, and/or their knowledge and skills of others in their activity group (Apter, 2001). The 8 development of this confidence frame may generate different levels of risk in these activities 9 (Kerr & Houge Mackenzie, 2012). Within a confidence frame, risk taking can be experienced 10 as exciting, and without it, people may feel particularly anxious and scared. Thus, Males et al. 11 (2015) proposed three antecedents of the confidence frame in the sports domain: self, team, 12 and environment. Self may refer to previous experience and accomplishments in the activity 13 considered. Team may concern the support provided by social relationships. Environment 14 may reflect equipment and other circumstances that ensure a favorable situation. We then 15 mapped participants' positions on risk judgment and risk taking in mountain hiking by 16 identifying the ways in which they cognitively combined these three antecedents of the 17 confidence frame (environment, team, and self). First, we hypothesized that we would find 18 several different positions on risk judgment and risk taking (e.g., Fruchart & Rulence-Pâques, 19 2020). Depending on their cluster position, participants might combine or integrate the three 20 antecedents of the confidence frame in different ways. They might develop different (additive, 21 disjunctive, and conjunctive) rules of integration. Risk judgment and risk taking would be 22 differently correlated across the sample, with no correlation (Brewer et al., 2007), a positive 23 correlation, or a negative correlation (Reyna & Farley, 2006). Second, we hypothesized that 24 the participants' position would be linked to their individual characteristics (i.e., how often they went mountain hiking, and their sex) (e.g., Fruchart & Rulence-Pâques, 2019) such that a 25

9

risk position characterized by high risk judgment and low risk taking would be linked to being
 females and inexperienced, while a risk position characterized by low risk judgment and high
 risk taking would be linked to being male and experienced.

Method

4

5 **Participants**

6 The participants were 395 students attending a sport university located in a mountain 7 environment in France (Males = 220, M_{age} = 21.35, SD = 2.25; Females = 175, M_{age} = 21.86, 8 SD = 3.04). We only included people who reported prior experience hiking in a mountain 9 environment. Participation was voluntary and not remunerated. After obtaining the Dean's 10 approval to of the research protocol, we contacted students, explained the study's objectives 11 and procedures, and invited students to participate. When a student provided informed written 12 consent to participate, a study appointment was arranged. Each participant had to state the 13 frequency with which they went hiking in the mountains: very rarely (n = 89), sometimes (n =14 179), and often (n = 127).

15 Materials

The materials were comprised of two questionnaires we designed (one on risk judgment and the other on risk taking). Each included a set of cards bearing a scenario, a question, and a rating scale. Each scenario was designed to have three within-subject factors: (a) Environment (with vs. without appropriate equipment), (b) Team (participation with inexperienced people vs. experienced people), and (c) Self Experience (No experience or knowledge vs. prior experience or knowledge). Hence, a 2 x 2 x 2 factorial design yielded 8 scenarios.

23 One typical scenario was as follows: "Jean Dubeut is on holiday in the mountains and 24 is thinking about going for a mountain hike: this would involve more than six hours of 25 walking, 1200 meters of climbing, steep slopes, sometimes loose terrain, and some narrow paths with a sheer drop on both sides. Jean is in good physical condition. He is not very well
equipped for this hike (no hiking boots, no hiking clothing, and no walking sticks). He will be
hiking with people with experience of mountain hiking. Jean has already done difficult hikes
in the mountains."

In the first questionnaire (risk judgment), the question below each scenario was: "If you were Jean Dubeut, how risky would you perceive the planned mountain hike to be?" Beneath each question was an 11-point response scale, with "Not at all risky" indicated on the left and "Extremely risky" indicated on the right. In the second questionnaire (risk taking), the question below each scenario was: "If you were Jean Dubeut, to what extent would you take the risk of going on the mountain hike?" Again, beneath each question was an 11-point response scale with "Not at all" indicated on the left and "Absolutely" indicated on the right.

12 **Procedure**

We performed the study in accordance with the ethical tenets of the Declaration of Helsinki and the ethical standards of our local institutional review board with the university's ethical standards. Participants were tested individually in a room at the university after they gave their written consent.

17 In line with Anderson (2008), we used a familiarization phase and an experimental 18 phase. In the familiarization phase, the experimenter explained the procedure to each 19 participant by informing the participant that their task was to read scenarios on a person's 20 planned mountain hike and then indicate the degree of perceived risk (questionnaire 1) or 21 willingness to take the risk of going on a planned hike (questionnaire 2). During this 22 familiarization phase, each participant was presented with three scenarios that were selected 23 to expose them to the full range of informational stimuli related to their confidence frame. At 24 the end of this phase, the participants could review their three answers and change them if they wished. In the second (experimental) phase, all eight factorial design scenarios were 25

presented to the participants. In contrast to the familiarization phase, the participants were not allowed to review or change their answers during the experimental phase. Half of the participants were presented with the risk judgment questionnaire first and the risk-taking questionnaire second. The other half were presented with the questionnaires in the reverse order.

6 Data Analysis

Each participant's assessments of risk judgment and risk taking during the
experimental phase were converted into numerical values corresponding to the distance
between the point checked by the participant on the response scale and the left anchor (i.e.,
the point of origin). These numerical values were then entered into graphical and statistical
analyses.

12 To test our first hypothesis, we used a two-step cluster analysis (hierarchical and then 13 non-hierarchical cluster analysis) to obtain a robust solution (e.g., Martinent et al., 2013). 14 First, we used a hierarchical cluster analysis based on Ward's linkage method with a squared 15 Euclidian distance (Randriamihamison et al., 2021) measure to determine the number of 16 clusters in the data from the agglomeration schedule coefficients and the dendrogram. A fully 17 repeated-measure ANOVA with cluster membership as a between-subject factor, the three 18 factors as independent variables (Environment, Team, and Self Experience), and we then 19 estimated means as the dependent variables to check whether the cluster solution was valid 20 (Aldenderfer & Blashfield, 1984). Second, we performed a k-means non-hierarchical cluster 21 analysis by specifying the cluster solution. This clustering approach has been used to map 22 different individual positions in the process of making sports judgments (e.g., Fruchart et al., 23 2019).

Several separate fully repeated-measures ANOVAs were conducted on the data from
each cluster. A graphical (visual) assessment was used to determine which information

1 integration rules had been applied in the various clusters. We used chi-square tests to establish 2 whether cluster groups were associated with participants' sex and/or their level of experience 3 in mountain hiking. Last, we computed bivariate correlations between the data from each risk 4 judgment cluster and the data from each risk-taking cluster using Pearson's r coefficients, 5 with statistical significance set to p < .05. 6 Results 7 **Cluster Analyses** 8 The results of the hierarchical analysis suggested a tenable four-cluster solution (K = 9 4). A k-means cluster analysis of a four-cluster solution was then conducted, and the four-10 cluster solution was found to be similar for the two stages of the cluster analysis. A fully 11 repeated measures 4 Cluster x 2 Risk x 2 Environment x 2 Team x 2 Self Experience ANOVA 12 revealed that the four Cluster subgroups were significantly different (p < .05) (see Table 1), 13 confirming a four-cluster solution. Tukey's test revealed a significant difference (p < .001) between Cluster 1 (M = 4.83; 14 15 SD = 0.06) and the three other clusters: Cluster 2 (M = 5.68; SD = 0.13), Cluster 3 (M = 5.21; 16 SD = 0.05), and Cluster 4 (M = 5.64; SD = 0.08); and it also showed significant differences 17 between Cluster 3 and Cluster 2 and between Cluster 3 and Cluster 4. The difference between Cluster 2 and Cluster 4 was not significant (p = .999). 18 19 **Repeated-Measures** ANOVAs and Graphical Analysis 20 **Overall Repeated-Measures ANOVA** 21 A first set of four fully repeated-measures ANOVAs (one for each cluster) was performed on the whole set of raw data. The design for each was a 2 Risk x 2 Environment x 22 23 2 Team x 2 Self Experience ANOVA. The main results are summarized in Table 2 and the 24 four clusters are depicted in Figure 1 and 2. Figure 1 characterizes the four clusters according to judgment of risk and risk taking. Figure 2 illustrates the combined effects of the Risk, 25

1 Team, and Self Experience factors on the participants' estimations in each cluster. The pairs 2 of panels (a) to (d) corresponded to clusters 1 to 4, respectively. In Figure 2, for each pair of 3 graphs, one corresponds to risk judgment and the other corresponds to risk taking. The 4 estimated mean ratings are plotted on the y-axis. The two levels of the Self Experience factor 5 are plotted on the x-axis. Each line corresponds to one level of the Team factor. 6 Cluster 1 contained 117 participants (30% of the total). The mean risk judgment rating 7 (M = 4.64, SD = 0.21) for Cluster 1 was slightly lower than the risk-taking rating (M = 5.00, M = 5.00)8 SD = 0.19). In both panels of Figure 2, the lines formed a broad fan opening to the left, 9 indicating that the participants in this cluster used a disjunctive integration rule for risk 10 judgment and risk taking. 11 Cluster 2 contained 27 participants (7% of the total). For Cluster 2, the mean risk judgment rating (M = 5.52, SD = 0.69) and mean risk taking rating (M = 5.84, SD = 0.82) 12 13 were not significantly different. The lines in the left panel (risk judgment) were parallel, indicating that the integration rule was additive. The lines in the right panel (risk taking) 14 15 formed a small fan opening to the left, indicating that the integration rule was disjunctive. 16 Hence, participants in Cluster 2 used an additive integration rule for risk judgment but a 17 disjunctive integration rule for risk taking. 18 Cluster 3 contained 179 participants (45% of the total). In Cluster 3, the mean risk 19 judgment rating (M = 6.17, SD = 0.14) was markedly higher than the mean risk-taking rating (M = 4.25, SD = 0.19). In both panels, all the lines were parallel, indicating that the 20 21 participants in Cluster 3 used an additive integration rule for both risk judgment and risk taking. 22 23 Cluster 4 contained 72 participants (18% of the total). In Cluster 4, the mean risk 24 judgment rating (M = 4.37, SD = 0.43) was markedly lower than the mean risk-taking rating

(M = 6.91, SD = 0.29). The lines in the left panel (risk judgment) were parallel, indicating that

25

the integration rule was additive. The lines in the right panel (risk taking) formed a small fan open to the left, which indicated that the integration rule was disjunctive. As was seen in Cluster 2, the participants of Cluster 4 used an additive integration rule for risk judgment and a disjunctive integration rule for risk taking.

5 Risk Judgment

A second set of four fully repeated-measures ANOVAs were conducted on the risk
judgment data from each cluster (Table 3). All three factors were statistically significant (*p*<.05) in each cluster (see Table 3). The Environment × Team × Self Experience interaction
was not significant in Cluster 1, Cluster 2 or Cluster 4 but was significant in Cluster 3. The
estimated mean risk judgment ratings for each variable and each cluster are shown in Table 4.

11 Risk Taking

12 A third set of four fully repeated-measures ANOVAs was conducted on the risk taking 13 data. The findings of the ANOVAs performed on each cluster are presented in Table 5. The 14 three factors were all statistically significant (p < .05) in each cluster. The Environment × 15 Team × Self Experience interaction was not significant in Cluster 2 or Cluster 3 but was 16 significant in Cluster 1 and Cluster 4. Table 4 shows the estimated mean risk-taking rating for 17 each variable in each cluster.

18 Correlations between Risk Judgment and Risk Taking

For each cluster, we computed the correlation between the mean risk judgment rating and the mean risk-taking rating. In Cluster 1, the risk judgment was significantly and inversely correlated with risk taking (r = -.303, p < .001). In Cluster 2, the risk judgment was not significantly correlated with risk taking (r = -.349, p = .075). In Cluster 3, the risk judgment was significantly and inversely correlated with risk taking (r = -.292, *p* < .001). In Cluster 4, the risk judgment was significantly and inversely related to risk taking (r = -.594, p < .001).

1

Chi-Square Test for Sex Differences

Table 6 shows the composition of each cluster in terms of the participants' sex. The 2
(male/female) × 4 (cluster) Pearson's chi-square test was significant, χ²(3) = 18.23, p <.001.
The 3 (very rarely/sometimes/often) × 4 (cluster) Pearson's chi-square test was not
significant, χ²(6) = 8.14, p = 228.

6

25

Discussion

7 Our objective in the present study was to map various participant positions on risk 8 judgment and risk taking according to how participants integrated information pertaining to 9 the three antecedents of the confidence frame (environment, team, and self experience). Our 10 first hypothesis was that there would be several different risk positions (i.e., different 11 participants would integrate the information pertaining to the three factors differently ways 12 (e.g., Fruchart & Rulence-Pâques, 2020). This hypothesis was confirmed because an analysis 13 of the whole set of raw data from the two questionnaires revealed three positions about risk. 14 The first position corresponded to Cluster 1, the second corresponded to Cluster 3, and the 15 third position corresponded to Clusters 2 and 4. Our second hypothesis that the clusters' 16 composition would be linked to how often the participants went mountain hiking and to the 17 participants' sex (e.g., Fruchart & Rulence-Pâques, 2019) was partially confirmed in that only 18 sex (as opposed to hiking frequency) was associated with the cluster compositions. These 19 results were not consistent with findings from Walker and Latosuo's pilot study (2016), in 20 which male and female guides did not differ significantly with regard to personal risk 21 tolerance, possibly due to differences between the study populations; participants in Walker 22 and Latosuo's study (2016) were professional guides who hiked frequently, while our 23 participants were college students with some hiking experience. 24 Our findings confirmed that the relationship between risk judgment and risk taking is

complex (Schürmann et al., 2019) for many reasons. Various factors (such as the antecedents

of confidence frame) may impact people's connections with risk, and these different factors
may be cognitively combined by individuals when judging/taking risks. Some individual
characteristics (such as sex) may influence how people integrate these factors for judging and
taking risks, since our first overall analysis showed that the participants varied with regard to
judging a risk and (hypothetically) taking a risk.

6 Risk Position 1 (Cluster 1): Use of a Disjunctive Integration Rule

For the first risk position, people used the same disjunctive integration rule for both
risk judgments and risk taking. When the hiker's Self Experience factor (experience and
knowledge) was present, it was given considerable weight; with weight given to the Team
factor (participation with (in)experienced people) reduced proportionally.

11 The risk judgment level was slightly lower than the risk-taking level, and this position 12 was more frequently endorsed by males than by females. This is consistent with prior 13 literature showing that males perceive activities to be less risky and are more likely to take 14 risks than females are (Reniers et al., 2016; She et al., 2019; Willick et al., 2019). The lower 15 the judged risk, the more likely the people were to take it. This position confirms a previously 16 discovered negative correlation between risk judgment and risk taking (Reyna & Farley, 17 2006).

18 *Risk Position 2 (Clusters 2 and 4): Use of an Additive Integration Rule for Risk Judgment*

19 and a Disjunctive Integration Rule for Risk Taking

25

In the second risk position (Clusters 2 and 4), the integration rule used for risk
judgment (additive) differed from the integration rule used for risk taking (disjunctive). With
regard to risk judgment, the Self and Team factors had the same weight, but for risk taking,
the Team factor was given less weight by experienced, knowledgeable hikers.
The participants represented in Cluster 2 judged mountain hiking to be sometimes

risky, and they sometimes took risks. As suggested by Brewer et al. (2007), risk judgment was

not linked to risk taking. The position in Cluster 2 was more frequently endorsed by males
than by females. This result extends previous findings of sex differences in risk judgment and
risk taking (e.g., Reniers et al., 2016; Willick et al., 2019), by further stipulating the absence
of a link between risk judgment and risk taking among males.

5 For members of Cluster 4, their risk judgment level was clearly lower than their risk-6 taking level. The less they estimated risk, the more likely they were to take risks. This 7 position confirmed the previously reported negative correlation between risk judgment and 8 risk taking (Reyna & Farley, 2006). However, this correlation was stronger in this second 9 position than in the first position. The position in Cluster 4 was more frequently endorsed by 10 males than by females, confirming that males judged the risks to be low and therefore took 11 risks more readily (e.g., Willick et al., 2019).

12 Risk Position 3 (Cluster 3): Use of an Additive Integration Rule

In the third risk position, people used the same (additive) integration rule for both risk judgment and for risk taking. Whatever the situation, the Self Experience and Team factors had the same weight in the integration process: the greater the hikers' levels of knowledge and experience (the Self Experience factor) and the greater the extent of their participation with experienced hikers (the Team factor), the lower their risk judgement level. Conversely, the greater their levels of knowledge and experience and the greater the extent of participation with experienced people, the greater the risk taking.

The members of this position judged mountain hiking to be very risky and so did not wish to risk engaging in this activity. We observed that the higher the estimated risk, the less likely people were to take it. This position was more frequently endorsed by females than males, confirming that females perceive the mountains to be more risky and take fewer risks than males do (Reniers et al., 2016; Willick et al., 2019)

25 The Relationship between Risk Judgment and Risk Taking

Our results highlighted the existence of two different relationships between risk judgment and risk taking: a negative relationship and no relationship (Mills et al., 2008; Reyna & Farley, 2006). Our results did not reflect the positive relationship between these variables highlighted by Reyna and Farley (2006), perhaps because the latter researchers studied adolescents, while we studied young adults and these populations may differ in their views of risk (Frühauf et al., 2020).

We found a negative relationship between risk judgment and risk taking. Three types
of negative relationships were identified: (a) low risk judgment scores and high risk-taking
scores (mainly male participants), (b) high risk judgment scores and low risk-taking scores
(mainly female participants), and (c) intermediate risk judgment scores and slightly higher
risk taking scores (mainly male participants).

12 Although our results highlighted differences in ways of thinking about risk, one 13 finding was consistent in all risk positions: the three confidence antecedents (i.e. self 14 experience, team, and environment (Males et al., 2015)) were negatively associated with risk 15 judgment and positively associated with risk taking. Individuals considered mountain hiking 16 to be riskier if they did not have appropriate equipment, if they were accompanied by 17 inexperienced, non-competent people, and if they had no practical personal experience or 18 knowledge. Conversely, individuals considered taking more risks in the mountains if they had 19 appropriate equipment, were accompanied by experienced, competent people, and had prior 20 experience. This finding confirms that people who participate in mountain activities may take 21 risks that align with their confidence frame (e.g., Houge Mackenzie & Kerr, 2014). Our 22 observation of several different risk positions suggests that the emergence of a confidence 23 frame produces different views of risk during mountain activities (Kerr & Houge Mackenzie, 24 2012). Our results extend earlier findings in this area by emphasizing the different ways in 25 which confidence frames may be integrated into risk judgments and risk taking.

1 Limitations and Directions for Further Research

2 Among our study's limitations is that we used only three kinds of confidence frame 3 antecedents (environment, team, or self experience); others should be investigated in the 4 future (Males et al., 2015). Second, our three independent variables were associated with only 5 two modalities or levels (e.g. with or without equipment for Environment). In future research, 6 all independent variables might include at least three modalities to further facilitate the 7 identification of integration rules used by the participants (Anderson, 2008). Third, a third 8 dependent variable could have usefully completed our experimental design. Just as 9 information integration theory has been used to investigate the acceptability of an act in sport 10 (Fruchart et al., 2019), the acceptability of risk could also be studied. Risk acceptability is essential for understanding the complex construction of risk taking (Tchiehe & Gauthier, 11 12 2017). Fourth, given that adolescents and adults may differ in their approach to risk (Frühauf et al., 2020), further studies should map the cognitive processes involved in risk judgment and 13 14 risk taking by participants of varying ages. Fifth, we did not probe other risk factors reported 15 in the literature, such as years of experience (e.g., Mannberg et al., 2018) and age (e.g., 16 Frühauf et al., 2020), or personal temperament such as having a high level of self-belief 17 (Clough et al., 2016) and self-efficacy (Houge Mackenzie et al., 2011). Thus, the practical 18 implications of our study cannot necessarily be extrapolated to these higher-risk groups. 19 Sixth, we studied university students, rather than a more diverse population of hikers in the 20 general population, limiting our ability to generalize from these data. Last, the information 21 integration approach was not ecological because we used imagined scenarios in a laboratory 22 context and did not study these phenomena in real situations. While one might wonder 23 whether these risk-related cognitive processes operate in real situations, the information 24 integration approach has already been validated in the field of sport (Fruchart et al., 2007), 25 such that judgment patterns obtained from a questionnaire closely matched real patterns

obtained on the field. Furthermore, with this approach, we were able to identify the relative
weights of various factors when they were cognitively integrated, allowing us to reveal the
existence of different integration rules in standardized, controlled situations. To complete this
approach, a regression analysis would allow to confirm the relative weights of factors.

5

Conclusion

6 We mapped three different positions with regard to risk judgment and risk taking. 7 These positions were based on Anderson's integration rules and on how individuals 8 cognitively combine three informational factors in their confidence frame (environment, team, 9 and self). Our main results have implications for stakeholders in mountains sports, such as 10 managers, coaches, mountain guides, instructors, ski patrollers, etc. In a mountain 11 environment, a hiker must process several factors when making a judgment or a risk decision. 12 Applying Anderson's (2008) information integration theory might provide solutions to these 13 problems that enhance enjoyment of mountains sports and increase levels of safe participation. 14

15 First, risk judgments and decisions in outdoor mountain recreational environments are 16 affected in complex ways by a wide range of interacting environmental and human factors. 17 Individuals can specify the factors likely to influence their own risk judgments or risk-taking 18 and communicate a rank order of importance for these factors. Second, the information 19 integration approach is simple to implement via pencil and paper measures. Third, the 20 information integration approach can answer a multitude of questions in the field of mountain 21 sports when factors other than the three we chose (self experience, team, and environment) 22 are studied as well. Fourth, our approach might have value in teaching and training. For 23 instance, scenarios dealing with problematic, potential risky situations (such as those in the 24 present study) could be incorporated into briefings before a mountain hike, making the hikers' 25 answers the starting points for training programs designed to reduce risky behaviors or

1	increase hikers' levels of confidence (Mannberg et al., 2018). Fifth, our approach might be
2	useful for risk prevention by helping to distinguish hikers on the basis of their views of risk
3	and then suggesting appropriate activities. Further research should focus on accident
4	prevention and the identification of risk factors for falls in mountain hikers. Knowledge of the
5	specific internal factors (fatigue, fitness, experience, etc.) and external factors (weather,
6	altitude, etc.) involved in mountain hiking accidents and how these factors are cognitively
7	integrated by mountain hikers could be of the utmost importance for developing evidence-
8	based preventive measures (Faulhaber et al., 2017) and risk learning (Landrø et al., 2022).
9	
10	References
11	Aldenderfer, M. S., & Blashfield, R. K. (1984). Cluster analysis. Sage Press.
12	Anderson, N. H. (2008). Unified social cognition. Psychology Press.
13	Apter, M. J. (2001). Motivational styles in everyday life: A guide to reversal theory. American
14	Psychological Association.
15	Brewer, N. T., Chapman, G. B., Gibbons, F. X., Gerrard, M., McCaul, K. D., & Weinstein, N.
16	D. (2007). Meta-analysis of the relationship between risk perception and health
17	behavior: The example of vaccination. Health Psychology, 26(2), 136–145.
18	https://doi.org/10.1037/0278-6133.26.2.136
19	Chamarro, A., Rovira, T., Edo, S., & Fernandez-Castro, J. (2019). Risk judgments in
20	climbers: The role of difficulty, meteorological conditions, confidence and appropriate
21	tools. Leisure Sciences, 41(3), 221–235.
22	https://doi.org/10.1080/01490400.2018.1442266
23	Clough, P., Houge Mackenzie, S., Mallabon, L., & Brymer, E. (2016). Adventurous Physical
24	Activity Environments: A Mainstream Intervention for Mental Health. Sports
25	Medicine, 46(7), 963-968. https://doi.org/10.1007/s40279-016-0503-3

1	Demirhan, G. (2005). Mountaineers' risk perception in outdoor-adventure sports: A study of
2	sex and sports experience. Perceptual and Motor Skills, 100(3), 1155.
3	https://doi.org/10.2466/PMS.100.3.1155-1160
4	Faulhaber, M., Pocecco, E., Niedermeier, M., Ruedl, G., Walter, D., Sterr, R., Ebner, H.,
5	Schobersberger, W., & Burtscher, M. (2017). Fall-related accidents among hikers in
6	the Austrian Alps: A 9-year retrospective study. BMJ Open Sport & Exercise
7	Medicine, 3(1), e000304. https://doi.org/10.1136/bmjsem-2017-000304
8	Fruchart, E. (2021). Judgments of happiness during trail running: Pleasure, engagement, and
9	meaning. Psychology of Sport and Exercise, 55, 101938.
10	https://doi.org/10.1016/j.psychsport.2021.101938
11	Fruchart, E., & Rulence-Pâques, P. (2019). Arousal and satisfaction during mountain
12	rambling: Comparing non-athletes', mountain athletes' and non-mountain athletes'
13	views. Universitas Psychologica, 18(2), 1–5.
14	https://doi.org/10.11144/Javeriana.upsy18-2.asdm
15	Fruchart, E., & Rulence-Pâques, P. (2020). Mapping judgment of well-being in sport.
16	International Journal of Sport and Exercise Psychology, 1-16.
17	https://doi.org/10.1080/1612197X.2020.1717577
18	Fruchart, E., Rulence-Pâques, P., & Mullet, E. (2007). Ecological validity test of laboratory
19	studies of information integration. Teorie and Modelli, 12, 281-288.
20	Fruchart, E., Rulence-Pâques, P., & Mullet, E. (2019). Mapping adults' and young athletes'
21	views regarding how acceptable it is to use a nutritional supplement in sport.
22	International Journal of Sport and Exercise Psychology, 17(5), 477–492.
23	https://doi.org/10.1080/1612197X.2017.1367952

1	Frühauf, A., Zenzmaier, J., & Kopp, M. (2020). Does age matter? A qualitative comparison of
2	motives and aspects of risk in adolescent and adult freeriders. Journal of Sports
3	Science and Medicine, 19, 112–120.
4	Houdge Mackenzie, S., Hodge, K., & Boyes, M. (2011). Expanding the flow model in
5	adventure activities: A reversal theory perspective. Journal of Leisure Research,
6	43(4), 519-544. https://doi.org/10.1080/00222216.2011.11950248
7	Houge Mackenzie, S., & Kerr, J. H. (2014). The psychological experience of river guiding:
8	Exploring the protective frame and implications for guide well-being. Journal of Sport
9	& Tourism, 19(1), 5–27.
10	Kerr, J. H., & Houge Mackenzie, S. (2012). Multiple motives for participating in adventure
11	sports. Psychology of Sport & Exercise, 13(5), 649–657.
12	Kortenkamp, K. V., Moore, C. F., Sheridan, D. P., & Ahrens, E. S. (2017). No hiking beyond
13	this point! Hiking risk prevention recommendations in peer-reviewed literature.
14	Journal of Outdoor Recreation and Tourism, 20, 67–76.
15	https://doi.org/10.1016/j.jort.2017.10.002
16	Landrø, M., Engeset, R., & Pfuhl, G. (2022). The role of avalanche education in assessing and
17	judging avalanche risk factors. Journal for Research in Arts and Sports Education,
18	6(2), 37-60. https://doi.org/10.23865/jased.v6.2977
19	Males, J. R., Kerr, J. H., & Hudson, J. (2015). Elaborating the mastery state and the
20	confidence frame. Journal of Motivation, Emotion, and Personality: Reversal Theory
21	Studies, 4. https://doi.org/10.12689/jmep.2015.405
22	Mannberg, A., Hendrikx, J., Landrø, M., & Ahrland Stefan, M. (2018). Who's at risk in the
23	backcountry? Effects of individual characteristics on hypothetical terrain choices.
24	Journal of Environmental Psychology, 59, 46–53.
25	https://doi.org/10.1016/j.jenvp.2018.08.004

1	Martinent, G., Nicolas, M., Gaudreau, P., & Campo, M. (2013). A cluster analysis of affective
2	states before and during competition. Journal of Sport and Exercise Psychology,
3	35(6), 600-611. https://doi.org/10.1123/jsep.35.6.600
4	Mills, B., Reyna, V. F., & Estrada, S. (2008). Explaining contradictory relations between risk
5	perception and risk taking. Psychological Science, 19(5), 429-433.
6	https://doi.org/10.1111/j.1467-9280.2008.02104.x
7	Mullet, E., Ciutad, N., & Rivière-Shafighi, S. (2004). Cognitive processes involved in the
8	assessment of health hazards' severity. Health, Risk & Society, 6(3), 277-288.
9	https://doi.org/10.1080/1369857042000275678
10	Muñoz Marco, V., Cano Martil, S., Munoz Sastre, M. T., Sorum, P. C., & Mullet, E. (2017).
11	Mapping children's and adolescents' judgment rules for assessing the risk of disease
12	transmission from sick friends: Contagion. Infant and Child Development, 26(5),
13	e2014. https://doi.org/10.1002/icd.2014
14	Muñoz Sastre, M. T., Mullet, E., & Sorum, P. C. (1999). Relationship between cigarette dose
15	and perceived risk of lung cancer. Preventive Medicine, 28(6), 566-571.
16	https://doi.org/10.1006/pmed.1999.0482
17	Randriamihamison, N., Vialaneix, N., & Neuvial, P. (2021). Applicability and interpretability
18	of hierarchical agglomerative clustering with or without contiguity constraints.
19	Journal of Classification, 38(2), 363-389. https://doi.org/10.1007/s00357-020-09377-y
20	Reniers, R. L. E. P., Murphy, L., Lin, A., Bartolomé, S. P., & Wood, S. J. (2016). Risk
21	perception and risk-taking behaviour during adolescence: The influence of personality
22	and gender. PLOS ONE, 11(4), e0153842.
23	https://doi.org/10.1371/journal.pone.0153842

1	Reyna, V. F., & Farley, F. (2006). Risk and rationality in adolescent decision making:
2	Implications for theory, practice, and public policy. Psychological Science in the
3	Public Interest, 7(1), 1–44.
4	Schürmann, O., Frey, R., & Pleskac, T. J. (2019). Mapping risk perceptions in dynamic risk-
5	taking environments. Journal of Behavioral Decision Making, 32(1), 94–105.
6	https://doi.org/10.1002/bdm.2098
7	She, S., Tian, Y., Lu, L., Eimontaite, I., Xie, T., & Sun, Y. (2019). An exploration of hiking
8	risk perception: Dimensions and antecedent factors. International Journal of
9	Environmental Research and Public Health, 16(11), 1986.
10	https://doi.org/10.3390/ijerph16111986
11	Tchiehe, D. N., & Gauthier, F. (2017). Classification of risk acceptability and risk tolerability
12	factors in occupational health and safety. Safety Science, 92, 138–147.
13	https://doi.org/10.1016/j.ssci.2016.10.003
14	Walker, E., & Latosuo, E. (2016). Gendered decision-making practices in Alaska's dynamic
15	mountain environments? A study of professional mountain guides. Journal of Outdoor
16	Recreation and Tourism, 13, 18-22. https://doi.org/10.1016/j.jort.2015.11.010
17	Willick, S. E., Wagner, G., Ericson, D., Josten, G., Teramoto, M., & Davis, J. (2019). Helmet
18	use and risk-taking behavior among skiers and snowboarders. Clinical Journal of
19	Sport Medicine, 29(4), 329-335. https://doi.org/10.1097/JSM.00000000000527
20	Zürcher, S., Jackowski, C., & Schön, C. A. (2020). Circumstances and causes of death of
21	hikers at different altitudes: A retrospective analysis of hiking fatalities from 2003-
22	2018. Forensic Science International, 310, 110252.
23	https://doi.org/10.1016/j.forsciint.2020.110252
24	

	Effect		Error				
Factor	df	MS	df	MS	F	р	η^2 p
CLUSTER	3	586.10	391	2686.61	28.43	<.001	.18
RISK x CLUSTER	3	4444.21	391	2283.96	253.72	<.001	.66
ENVIRONMENT x CLUSTER	3	313.50	391	1151.07	35.50	<.001	.21
TEAM x CLUSTER	3	461.04	391	987.68	79.74	<.001	.82
SELF-EXPERIENCE x CLUSTER	3	238.32	391	894.90	34.71	<.001	.76

Main Results of the ANOVA Cluster x Risk x Environment x Team x Self Experience

Main Results of the ANOVAs of Each Cluster

	Effect		E	rror			
Factor	df	MS	df	MS	F	р	η^2 p
CLUSTER 1							
Risk	1	59.95	116	4.20	14.28	<.001	.11
Environment	1	0.28	116	2.60	1.21	.742	.00
Team	1	2.54	116	2.11	1.20	.274	.01
Self	1	0.90	116	1.80	0.50	.481	.00
CLUSTER 2							
Risk	1	11.02	26	2.81	3.92	.058	.13
Environment	1	232.61	26	8.73	26.65	<.001	.51
Team	1	422.06	26	4.00	105.51	<.001	.80
Self	1	204.19	26	5.29	38.58	<.001	.60
CLUSTER 3							
Risk	1	2648.22	178	4.93	536.72	<.001	.75
Environment	1	58.69	178	2.16	27.11	<.001	.13
Team	1	25.83	178	2.31	11.20	<.001	.06
Self	1	14.25	178	1.82	7.85	<.001	.04
CLUSTER 4							
Risk	1	1850.35	71	11.90	155.54	<.001	.69
Environment	1	59.59	71	3.35	17.80	<.001	.20
Team	1	53.39	71	3.22	16.59	<.001	.19
Self	1	19.01	71	3.18	5.98	.017	.08

Risk Judgment ANOVAs for Each Cluster

]	Effect		rror			
Factor	df	MS	df	MS	F	р	$\eta^2{}_{ m p}$
CLUSTER 1					_		
ENVIRONMENT (E)	1	2076.11	116	4.79	433.42	<.001	.79
TEAM (T)	1	1750.43	116	3.41	512.98	<.001	.82
SELF-EXPERIENCE (S)	1	1107.18	116	3.01	367.93	<.001	.76
Ε×Τ	1	5.24	116	2.46	2.12	.147	.02
E x S	1	0.15	116	1.97	0.08	.780	.00
T x S	1	50.77	116	1.64	30.92	<.001	.21
ExTxS	1	1.38	116	2.46	0.56	.455	.00
CLUSTER 2							
ENVIRONMENT (E)	1	86.89	26	7.36	11.80	.002	.31
TEAM (T)	1	151.67	26	3.23	46.83	<.001	.64
SELF-EXPERIENCE (S)	1	79.44	26	4.25	18.71	<.001	.41
ЕхТ	1	8.56	26	1.80	4.75	.038	.15
E x S	1	7.78	26	2.48	3.13	.088	.11
T x S	1	0.56	26	2.55	0.22	.643	.00
ExTxS	1	0.01	26	6.32	0.01	.978	.00
CLUSTER 3							
ENVIRONMENT (E)	1	2168.05	178	3.70	586.54	<.001	.77
TEAM (T)	1	3668.48	178	5.24	699.87	<.001	.79
SELF-EXPERIENCE (S)	1	1980.35	178	2.92	678.34	<.001	.79
ЕхT	1	388.63	178	2.24	174.43	<.001	.49
E x S	1	62.01	178	2.21	28.02	<.001	.14
T x S	1	9.40	178	1.48	6.36	.012	.03
ExTxS	1	19.24	178	2.34	8.23	.005	.04
CLUSTER 4							
ENVIRONMENT (E)	1	610.50	71	3.08	198.04	<.001	.74
TEAM (T)	1	1136.25	71	4.33	262.25	<.001	.78
SELF-EXPERIENCE (S)	1	546.39	71	2.92	186.97	<.001	.79
ЕхT	1	4.52	71	1.74	2.60	.111	.04
E x S	1	1.09	71	2.11	0.51	.476	.01
T x S	1	0.14	71	1.54	0.09	.764	.00
E x T x S	1	4.88	71	1.58	3.08	.083	.04

Participants' Risk Judgment and Risk Taking Means and SDs by Cluster for the Three Factors

		RISK JUDGMENT							RISK TAKING							
	Clus	ter 1	Clus	ster 2	Clus	ter 3	Clus	ter 4	Clus	ter 1	Clus	ter 2	Clus	ter 3	Clus	ter 4
Factor	М	SD	М	SD	М	SD	М	SD	М	SD	М	SD	М	SD	М	SD
ENVIRONMENT																
No appropriate equipment	6.13	0.24	4.89	0.64	7.40	0.15	5.40	0.34	3.49	0.17	5.00	0.76	2.73	0.18	6.33	0.22
Appropriate equipment	3.16	0.17	6.15	0.59	4.94	0.13	3.35	0.33	6.52	0.21	6.67	0.51	5.77	0.16	7.49	0.31
TEAM																
Accompanied by non-competent people	6.01	0.23	4.69	0.62	7.77	0.14	5.78	0.38	3.57	0.18	4.70	0.75	2.46	0.15	5.93	0.25
Accompanied by competent people	3.28	0.15	6.36	0.47	4.57	0.17	2.97	0.31	6.45	0.20	6.98	0.48	6.04	0.18	7.89	0.29
SELF																
No experience or knowledge	5.74	0.20	4.91	0.63	7.35	0.12	5.35	0.37	3.88	0.17	5.07	0.68	3.21	0.13	6.19	0.24
Experience or knowledge	3.56	0.18	6.12	0.49	5.00	0.14	3.40	0.29	6.14	0.18	6.61	0.57	5.28	0.17	7.63	0.17

Risk Taking ANOVAs for Each Cluster

]	Effect	t Error				
Factor	df	MS	df	MS	F	р	$\eta^2{}_{ m p}$
CLUSTER 1					_		
ENVIRONMENT (E)	1	2145.18	116	4.09	524.77	<.001	.82
TEAM (T)	1	1944.23	116	3.89	499.36	<.001	.81
SELF-EXPERIENCE (S)	1	1198.16	116	2.65	451.68	<.001	.80
ΕxΤ	1	42.31	116	2.13	19.86	<.001	.15
E x S	1	8.46	116	2.37	3.57	.061	.03
T x S	1	37.36	116	2.58	14.47	<.001	.11
E x T x S	1	14.63	116	1.62	9.03	.003	.07
CLUSTER 2							
ENVIRONMENT (E)	1	150.00	26	4.03	37.23	<.001	.59
TEAM (T)	1	280.17	26	2.96	94.50	<.001	.78
SELF-EXPERIENCE (S)	1	127.57	26	2.81	45.33	<.001	.63
ΕxΤ	1	12.51	26	2.36	5.35	.029	.17
E x S	1	1.85	26	1.44	1.28	.266	.05
T x S	1	15.57	26	2.89	5.39	.028	.17
E x T x S	1	0.67	26	1.21	0.55	.465	.02
CLUSTER 3							
ENVIRONMENT (E)	1	3194.40	178	4.81	684.57	<.001	.79
TEAM (T)	1	4590.85	178	4.44	1034.20	<.001	.85
SELF-EXPERIENCE (S)	1	1533.75	178	2.79	550.13	<.001	.76
ΕxΤ	1	332.47	178	2.40	138.26	<.001	.43
E x S	1	66.25	178	1.66	39.80	<.001	.18
T x S	1	2.51	178	1.87	1.35	.247	.01
E x T x S	1	6.71	178	2.34	2.87	.092	.02
CLUSTER 4							
ENVIRONMENT (E)	1	190.21	71	4.44	42.88	<.001	.38
TEAM (T)	1	546.39	71	4.32	126.47	<.001	.64
SELF-EXPERIENCE (S)	1	296.13	71	3.57	82.94	<.001	.54
Ε×Τ	1	2.13	71	1.29	1.65	.203	.02
E x S	1	0.04	71	1.44	0.03	.862	.00
T x S	1	35.50	71	1.74	20.39	<.001	.22
E x T x S	1	33.54	71	14.25	2.35	<.001	.16

Participants	CLUSTER 1	CLUSTER 2	CLUSTER 3	CLUSTER 4	Total
Males	70 (31.8%)	16 (7.3%)	81 (36.8%)	53 (24.1%)	220
Females	24 (26.9%)	33 (6.3%)	37 (56.0%)	19 (10.9%)	175
Total	117 (29.6%)	62 (6.8%)	63 (45.3%)	72 (18.2%)	395

Sex Composition of Participants by the Four Clusters

Note: The difference between the percentages was statistically significant (p < .001) in the 2 (Sex) x 4 (Cluster) Pearson's chi-square test.

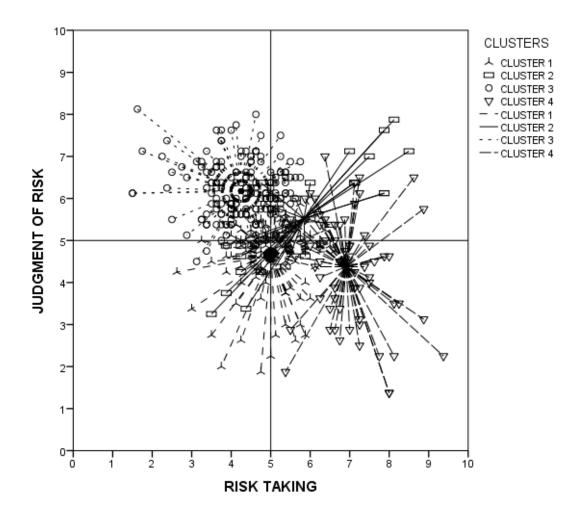


Figure 1. Graphical Characterization of the Four Clusters According to Participants' Risk Judgment and Risk Taking

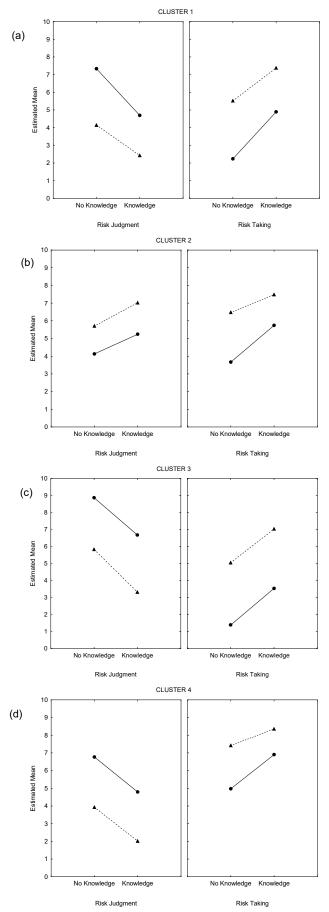


Figure 2. Combined Effects of Risk, Team and Self-Experience Factors on Participants' Estimations by Cluster.

Note: Dotted lines correspond to experienced participants, and solid lines correspond to inexperienced participants.