

Abstract:

The thesis is concerned with the perception of financial risks, concretely the perception of the risk of indebtedness. In the theme are used data from an online panel from Behavio Labs in order to find out whether the citizens of the Czech Republic perceive taking bank or non-bank loans, eventually more loans simultaneously, as risky or not and which socio-demographic variables are related to the perception of the risk of indebtedness. As independent variables are analysed variables gender, age, education, income, number of kids, marital status, region, or money satisfaction. The methodological framework is based on descriptive statistics, contingency tables, serial correlations, and the non-parametric Kruskal-Wallis test. The thesis reveals that citizens of the Czech Republic in general perceive taking loans as risky. Because of the very oblique distribution for all dependent variables measuring risk perception of different types of loans, not too many statistically significant relationships were revealed. The strongest relationship that was shown was the dependence between risk perception of bank loans and education, as well as income.

Key words:

Risk perception, indebtedness, financial risks, risk tolerance, bank loans, non-bank loans