

Comparative Study on the Relationship Between Victimization and Self-Efficacy among Generational Cohorts

Sreenandana P. D¹ and N. P. M. Hasmina Fathima^{2*}

¹*Postgraduate student of Psychology, St. Mary's College (Autonomous), Thrissur, Kerala, India*

²*Guide And Supervisor, Assistant Professor, Department of Psychology, Christ College (Autonomous), Irinjalakuda, Thrissur, Kerala, India*

**Corresponding Author E-Mail ID: hasminaraigon@gmail.com*

Abstract

Victimization and self-efficacy are two important psychological constructs that influence emotional resilience, behavioral responses and individual functioning of different age groups. Rapid socio-technological changes have presented Millennials and Generation Z with different sociocultural contexts. This study seeks to determine the correlation between victimization and self-efficacy among Millennials and Generation Z and to study the correlation between these two variables. A sample of 30 Millennials and 30 Generation Z was taken through snowball sampling (non-probability sampling) for this study. The Peters, Lankshear & Mason's 2003 General Victimization Scale and the Coping Self-Efficacy Scale (Chesney, Neilands & Folkman 2006) were used to measure the variables. Victimization and coping self-efficacy were measured using self-report questionnaires. Cohort differences were compared through independent samples t-tests and Pearson correlation tests were used to assess the relationship between self-efficacy and victimization. Millennials reported more victimization and more self-efficacy than Generation Z did. A small positive correlation was found between victimization, or being victimized, and the thought that one could do better with coping beliefs of victimization. This means that the more someone is victimized, the more they believe that they could do better at coping with it. The pattern of coping and risk exposure is of particular importance to mental health professionals, educators and organizations.

Keywords: Self-efficacy, Victimization, Millennial, Generation Z, and Generational Cohorts

Introduction

Victimization is the result of an intentional action causing damage or destruction causing the relationship between the victim and the perpetrator (Benjamin Mendelsohn et al.,

1947). It can be thought of as the process of suffering an incident or series of incidents and as a result suffering damage or harm. The two generational cohort for this comparative study are millennials and generation z as the focus to these two cohort groups has grown up under different socio-economic cultural developmental and technological conditions.

Victimization faced by millennials

Millennials are more likely than older generations to report stress anxiety and depression (American Psychological Association [APA], 2018). Parental substance use, depression, incarceration, divorce and emotional neglect are all adverse childhood experiences (ACEs) strongly associated with poorer adult mental health, physical health and risk for depression, substance use and chronic disease later in life (Merrick et al., 2018; Hughes et al., 2017).

Victimization faced by Generation Z

They may be at-risk for social and coping skill deficits if they are socially isolated during sensitive developmental periods and for stressors like global emergencies and economic instability (Twenge et al., 2019). Less interaction in-person and greater reliance on online communication may predict the development of interpersonal skills and adaptive function (Kowalski et al., 2014).

Higher levels of self-efficacy have been associated with the tendency to view adverse events as challenges to be dealt with rather than threats (Bandura, 1997). Some research has indicated that younger emerging adult cohorts are more likely to have anxiety and depressive symptoms than older cohorts, which may be due to differences in coping resources and perceived competence (Twenge et al., 2019). Better self-regulatory skills have also been related to better stress management and better adaptation to school and social environments (Zimmerman, 2000).

Self-efficacy affects the tasks chosen, the goals pursued, the level of effort spent, and the success experienced in multiple areas of life (Bandura, 1997). Individuals with high self-efficacy are more likely to select, begin, persist, and succeed on a given task. They view challenges as something that can be overcome rather than a threat that is unbearable (Bandura, 1997; Schunk & DiBenedetto, 2016). Higher perceived self-efficacy has also been shown to

predict better adjustment and coping in the face of stressful life events (Benight & Bandura, 2004). The intention of this study is to provide a better perception regarding the variables associated with these groups with the help of appropriate statistical analysis.

Problem of the Study

- To determine the relationship between Victimization and Self-efficacy among Generational Cohorts
- To compare the victimization of Millennials and Generation Z.
- To compare the level of self-efficacy of Millennials and Generation Z

Significance of the Study

Research on self-efficacy and coping strategies used by women victimized by partner violence was conducted by Sullivan et al. (2010) with a sample including 406 adult women. The conclusion drawn was that coping resources differed based on age groupings. Recommendations were made to look at the role of demographic and generational differences in coping resources in future research.

Although there have been several frames for understanding self-efficacy, research on it in the various generations (Millennials, Generation Z) is limited. Furthermore, there has been previous research on certain types of self-efficacy, such as academic self-efficacy in college students, work self-efficacy, self-efficacy for stress, and others, but it is not always associated with specific age groups.

Previous research on contextualized self-efficacy, such as the academic self-efficacy of college students (Zimmerman et al., 2017; Chemers et al., 2001), workplace self-efficacy (Luszczynska et al., 2005; Choi et al., 2019) and self-efficacy in coping with stress (Benight et al., 2004; Sullivan et al., 2016) has not considered age cohorts in the domain of self-efficacy. In a study by Maurya et al. (2023), a sample of 742 Indian adolescents found that self-efficacy was a mediating variable between cyber victimization and depression. The study also investigated the relationship between cyber victimization, adolescent-parent relationship, adolescent-intra relationship, and self-efficacy.

In Kerala, Joseph and Thomas (2025) and Nair (2025) studied academic self-efficacy in samples of 120 and 300 students, respectively, but neither study was about victimization or generation effects. Research on the cohort-based self-efficacy in the Indian and Kerala contexts, as well as cohort-based victimization, is still in its infancy. Previous researches by Bandura et al. (1999); Maurya et al. (2023) do urge the need to study the role of self-efficacy as a mediator/moderator based on the age group of the demographic as each developmental phase invokes different types of coping strategies depending on the developmental level of the age group.

Thus, based on the review of literature, it is beyond question that coping resources, self-efficacy and susceptibility to victimization tend to differ among different demographic groups, but a comparative analysis of self-efficacy and victimization between Indian cohorts, particularly the Millennials and Generation Z, has not been attempted, to the best of the researcher's knowledge.

Against the background of the above-mentioned findings, the current study proceeds to compare Millennials and Generation Z in terms of self-efficacy and victimization, contributing to calls for more cohort-sensitive and contextualized research. To ensure meaningful generational differences to emerge, the exploratory research was conducted with a balanced sample of 60 participants, comprising 30 Millennials and 30 Generation Z individuals.

Review of Literature

Schunk (1991) reviewed the effects of self-efficacy on academic motivation and learning and demonstrated that individuals with high task-specific self-efficacy worked for longer periods of time, used more learning strategies, and performed better on academic assignments than individuals with low task-specific self-efficacy.

Zimmerman (2000) described this example of mediation in Self-regulated learning and the role of self-efficacy, outlining that efficacy beliefs affect goal-setting, strategy selection, effort, and self-reflection, which are intermediary processes between self-efficacy and achievement outcomes.

The Juvenile Victimization Questionnaire (JVQ) is a widely known and extensively used example of a child victimization index. It was developed and validated by Finkelhor et al. (2005) and includes conventional crime, maltreatment, peer and sibling victimization, sexual victimization, and other forms of victimization. The JVQ has been adapted for use internationally.

Howe and Strauss (2000) characterized Millennials as confident, team-oriented, and achievement-oriented, due to their structured education system and overprotective parenting. According to Twenge (2010), Millennials are more likely than previous generations to have high self-esteem, assertiveness, and individualistic personalities because they grew up in an era when self-promotion and self-development became accepted.

Self-efficacy and positive parental communication were found to be strong predictors of higher coping strategies towards cyber victimization (Maurya et al., 2023). For example, self-efficacious adolescents were found to be less depressed despite facing cyberbullying situations, owing to their belief in responding effectively. These studies suggest that self-efficacy could be a buffer against victimization particularly concerning adolescent presence in an online world.

Method

Research Question

What is the relationship between victimization and self-efficacy among the generational cohorts (Millennials and GenZ) and is there any difference between each variable for Millennials and GenZ?

Aim

To know the relationship between victimization and self-efficacy among generational cohorts (Millennials and GenZ)

Objectives

- To know the relationship between victimization and self-efficacy among generational cohorts
- To ascertain the victimization of Millennials and Generation Z.
- To ascertain the Self-efficacy of Millennials and Generation Z.

Hypothesis

- There is no significant relationship between Victimization and Self-efficacy among Generational Cohorts
- There is no significant difference in victimization between the generational cohorts
- There is no significant difference in self-efficacy between the generational cohorts

Sampling Method

The present study was based on a quantitative research design which was carried out by collecting the data from 60 participants belonging to two different generational cohorts, Millennials and GenZ, with 30 participants each. The sample was gathered through sharing questionnaires using online resources. A non-probability sampling, snowball sampling, was used in sample collection. Firstly, the participants were given the questionnaires along with the instructions and the participants filled the form only after giving their consent. The participants were thanked after submitting the questionnaires for taking their time to fill the form, and contact details were given which could be used in case any clarification was needed.

Assessment Tools

The following tools are used to assess the two psychological factors:

- The General Victimization Scale (GVS) was developed by Janet C. Titus and colleagues (Michael L. Dennis, William L. White, Christy K. Scott, and Rodney R. Funk) and was first published in 2003.
- The Coping Self-Efficacy (CSE) Scale was developed by Margaret Chesney, Torsten Neilands, Donald Chambers, Jonelle Taylor, and Susan Folkman (Chesney et al.) and first empirically validated in a study published in 2006.

Statistical Analysis

Analysis of the raw scores was done using the SPSS statistical software. The following statistical analyses were done:

Pearson's correlation: used to measure the degree of the relationship between the two variables, Victimization and Self-efficacy so as to test Hypothesis 1.

t-test: used to compare the means of the two groups (Millennials and Generation Z) for each variable to determine any generational cohort differences in the levels of each variable, Victimization and Self-efficacy so as to test Hypotheses 2 and 3, respectively.

Result and Discussion

The difference between the two groups, Millennials and Generational Z, were compared on the basis of the two variables and the results are discussed below.

Analysis and Interpretation of Results

Table 4.1

Relationship between Victimization and Self-efficacy among Generational Cohorts

		VS	SE
VS	Pearson Correlation	1	.555
	Sig.(2-tailed)		.000
	N	60	60
SE	Pearson Correlation	.555	1
	Sig.(2-tailed)	.000	
	N	60	60

Table 4.1 presents the correlations of victimization and Self-efficacy in Generational Cohorts, the Pearson Correlation, importance two-tailed, and sample size (N). A Pearson Correlation coefficient of 0.555 and an importance level of 0.000 were used for a sample size of 60 Generational Cohorts in the analysis. From the null hypothesis, it can be concluded that there is a statistically meaningful relationship between self-efficacy and victimization. This is consistent with the findings of Banyard et al. (2007) who reported that a large proportion of participants, who suffered a trauma and/or stressors, showed increases in self-efficacy and coping skills. The study by Holt et al. (2013) demonstrated that high levels of interpersonal victimization were negatively associated with self-efficacy and emotional self-regulation, which means that the association is more powerful than resilience-fostering factors. Future studies should investigate when high levels of interpersonal victimization are both positive and negative for self-efficacy.

Table 4.2

Victimization among Millennials and Generational Z

Variable	Group	Sample Size	Mean	SD	t-Value
Sig.(2Tailed)					
VS	Gen Z	30	2.9667	1.15917	5.720
			.000		
	Millennials	30	4.9333	1.48401	

Table 4.2 shows Comparison of Victimization of Millennials and Generation Z, sample size, mean, SD, t-value and importance (two-tailed). The sample size of both Millennials and Generation Z was 30. Generation Z's mean was 2.9667, SD 1.15917 and Millennials' was 4.9333, SD 1.48401, with a t-value of 5.720 and a p-value of 0.000 (meaningful). The null hypothesis is rejected indicating that a meaningful difference exists between Millennials' and Generation Z's experience of victimization. Modecki et al. (2014) argued that this finding indicates older generations experience more customary types of bullying and overt, offline victimization, as opposed to online victimization, which characterizes Generation Z. However, Kowalski et al. (2012) found that Generation Z experiences much more cyber-victimization, as they are more likely to have online communication and social networking sites and use them than any other generation. Further research studies should consider the difference between the various types of offline and online victimization in order to get a better understanding of the cross-generational victimization differences.

Table 4.3

Self-efficacy of Millennials and Generational Z

Variable	Group	Sample Size	Mean	SD	t-value	Sig.(2-tailed)
SE	GenZ	30	100.4667	12.35881	25.026	.000
	Millennial	30	188.7667	14.85721		

Table 4.3 is a demonstration of the Self-efficacy between Millennials and Generational Z. It includes the sample size, mean, SD, t-value and the importance (two-tailed). The sample size of Millennials and Generational Z was 30. Generation Z had a mean of 100.4667 with an SD of 12.35881 while Millennials had a mean of 188.7667 with an SD of 14.85721. A t-value of 25.026 and p-value of 0.000 was computed. Thus, Hypothesis 3 is rejected. This means that the null hypothesis of the generational cohorts being similar in the level of self-efficacy cannot be maintained. The study of Schunk & DiBenedetto (2016) also reinforces the trend of self-efficacy increasing with age and experience, meaning Millennials, as older generations, have a more positive self-perception than the younger-born generations. Likewise, according to Arnett (2015), GenZ possesses high self-efficacy and is tech savvy, is able to multitask and works well with fast-changing environments. Since self-efficacy can be domain-specific, future studies could focus on which specific domains the differences between the cohorts can be found (interpersonal, workplace, academic, or digital self-efficacy).

These findings suggest that millennials likely developed higher self-efficacy as they have experienced greater life stressors, such as economic crisis, job market competition, and lack of technological conveniences, leading to their development of resilience and well-rounded problem solving skills. Gen Z had lower self-efficacy but less victimization than Millennials. Future study examining additional moderating variables, including type of victimization, social support, culture, or coping style, could provide further understanding into differences between the two cohorts. Future studies could also use larger and more diverse samples of participants to better understand the development of self-efficacy between generations.

Summary and Conclusion

The present study found that there was an important difference between Millennials and Generation Z with regard to victimization and self-efficacy, in which Millennials scored higher on both victimization and self-efficacy than Generation Z. Furthermore, there was only a moderate correlation coefficient between victimization and self-efficacy, which indicates that there was a moderately strong correlation between both variables at a certain level of victimization, which is related to having higher self-efficacy. In particular, Millennials' self-efficacy was found to be higher than Generation Z's. The researchers believe this is due to the older generation's experiences in both stability and adversity across their lives. Further findings of the current study suggest that there are cohort-based differences within self-efficacy regarding victimization and that some individuals' self-efficacy may even be influenced positively by their setting and circumstances.

Conclusion

- There is significant relationship between Victimization and Self-efficacy among Generational Cohorts
- There is significant difference in victimization between the Generational Cohorts.
- There is significant difference in self-efficacy between the Generational Cohorts.

Implications of the Study

Higher rates of victimization among Millennials indicate the need for more effective policies on workplace civility and workplace behavior, as well as a human resource department informed of the effects of workplace bullying. Policies need to exist within the organization for employees to complain in a safe environment.

The low self-esteem of Generation Z shows the need for psychological treatments to help them develop self-esteem, resiliency, coping abilities and skills. Generation Z could benefit from attending workshops to help them develop coping abilities, through peer involvement in helping with goal setting and mentoring in schools, universities and youth programs. Higher self-confidence during adolescence and young adulthood decreases the psychological stress when moving into old age and positively impacts the ability to care for oneself.

Mental health professionals should consider that Millennials may also be victims, and provide psychotherapy to them. Counsellors should include stress management, trauma informed care and communication skills training to help respond to these two populations, and to improve coping strategies and decrease the mental health impact of being a victim of bullying.

Limitations

The present study used this balanced sample of 60 people. The sample size is relatively small considering the population of the whole state of Kerala. The study is limited by its small and homogeneous sample and by the fact that most of the questions in the study were answered from self-reporting. Self-reported data can be subject to biases including social desirability bias, as well as under-reporting and over-reporting of the experience of victimization. Compared to Generation Z, millennials have also experienced more challenges in life and have been exposed to victimization experience for a longer period of time. This suggests that comparisons can be difficult and must be conducted with caution and also based on the type of victimization. There was no differentiation of the type of victimization that was experienced which could have led to a more broader and clearer view of victimization.

Suggestions for Future Research

This needs to be done over a wider geographical region in India as well as across socio-economic and occupational categories to get a larger and more representative data-set for analysis. Generational studies would also help to find out whether the attitudes related to victimization, self-efficacy and gnosis (or self-awareness regarding the changes brought about by technology in a society, and the consequent changes in social relationships) continue to change along with the patient, vectored introduction of social and technical novelties, or

whether they are a definitive configuration, as well as the level reached by self-efficacy according to the type of victimization (cyberbullying, other types of bullying, workplace harassment in a relational sense, and academic victimization) that the generational cohorts have experienced. Thus, future studies could include other social, mental health and psychological domains such as personality, resilience and coping strategies in order to further widen the understanding of the relationship between self-efficacy and victimization.

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