

“The Influence of Big Five Personality Traits on Self-Efficacy: An Empirical Study Among Generation Z Undergraduate Students”

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Abstract

The present paper analyses the relationship between self-efficacy and Big Five personality trait among Generation Z undergraduates. Primary data were collected using the Generalized Self-Efficacy scale (Schwarzer & Jerusalem, 1995) and the 10-Item Big Five Inventory (BFI-10; Rammstedt & John, 2007) from 100 students through convenience sampling. The results reveal that female students score higher than male students across all five traits on an average. Four traits-Extraversion, Agreeableness, Conscientiousness and Openness showed a positive but non-significant correlation with self-efficacy though none reach statistical significance, whereas Neuroticism demonstrated a statistically significant negative correlation ($r = -0.225$, $p < 0.05$) with general self-efficacy, indicating that emotional instability is linked to lower self-efficacy.

Keywords: Self-efficacy, Neuroticism, Conscientiousness, Extraversion and Social Cognitive Theory.

Introduction

Self-efficacy originates from the Albert Bandura's Social Learning Theory of the (1960's), which transitioned into Social Cognitive Theory in 1986. The original framework highlighted five principal constructs reciprocal determinism, behavioural capability, observational learning, reinforcement and expectations.

Reciprocal determinism, the central concept of Social Learning Theory, emphasizes learning occurs through interactions within a social context among personal factors, behaviour and environmental influences. Bandura (1997) explained behaviour isn't influenced solely by the environmental conditions but rather how individuals actively and continuously interact and respond to environmental needs.

As the theory evolved, self-efficacy was considered as a pivotal construct the key determinant of motivation and behavioural regulations Glanz, Rimer, & Lewis (2002).

Self-efficacy therefore is defined as an individual's belief in their ability to perform designated tasks, forms the basis of motivation, achievement and psychological well-being Yusuf (2011). Therefore, Personality determines the cognitive, emotional and behavioural tendencies therefore exploring its relationship with self-efficacy provides significant insights into motivation and adaptability among Generation Z.

Defining self-efficacy and its dimension

Zulkosky (2009) The Social Learning Theory proposed by Bandura (1977) was renamed as Social Cognitive Theory (1986) making a conceptual shift with the incorporation of self-efficacy. Earlier the social cognitive theory perspectives emphasized on outcome expectations as the primary force of motivation. Zimmerman (2000) identified that variations in individual differences in outcome expectations were redefined and operationalised as self-efficacy with being empirically evaluated.

Bandura suggested self-efficacy played a larger role and defined self-efficacy as: Although outcome expectations influence behaviour Bandura (1986) said: emphasized that self-efficacy as a stronger determinant of motivation. He characterised self-efficacy as an individual belief in one's capability to organised and execute their actions to achieve specific outcomes, particularly in novel (or) challenging circumstances.

(Bandura, 1986) "People's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances." The definition explains two important aspects a) self-efficacy is a belief of one's capability b) making use of their judgement of efficacy in reference to some goal/activity Anthony & Artino (2012).

Self-efficacy beliefs are an important aspect of human motivation and behaviour as it influences the action. It refers to a belief about one's capabilities to learn or perform at designated levels Schunk & Pajares (2002). Perceived self-efficacy is defined as a person's belief about their capabilities to produce designated level of performance that exercise influence over events that affect their lives. Empirical evidence found that individuals possessing (or) exhibiting a high level of self-efficacy are more likely to obtain extrinsic rewards Switzer, Nagy, & Mullins (2005). (Zulkosky, 2009) "further observed individuals with higher perceptions of self-efficacy, established more demanding goals which in turn made the individuals to display a stronger dedication towards goal attainment." (Bandura, Self-Efficacy, 1994) "Self-efficacy beliefs determine how people feel, think, motivate themselves and behave. Such beliefs produce diverse effects through four major processes. They include cognitive, motivational, affective and selection processes." The argument that to attain a specific level of performance, the individuals must consciously apply their perceived efficacy to pursue the goals or objectives, thereby demonstrating that self-efficacy beliefs vary meaning they are inherently task-dependent and are influenced by the factors of the situation Bandura (1986). As these given domains activity may contain novel, unpredictable, and possibly stressful features. Self-efficacy influences the choice of activity and can affect motivation. Bandura (1977) Self-efficacy is referred to the judgement of one's capability to organise and execute the courses of action required to produce given attainments, which vary among three dimensions such as the level, strength and generality Klobas, Renzi, & Nigrelli (2007). Individuals vary in the level of difficulty of the task they can perform and in the strength of the beliefs about the ability to perform a particular task, given the difficulty of the task. Generality is a notion that efficacy beliefs associated with one activity, can be transferred to another similar activity of the same domain or a whole range of activities Holladay & Quinones (2003).

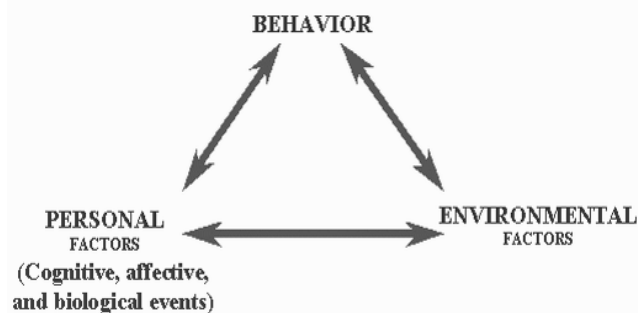


Figure 1. Source: Pajares (2002).

Overview of social cognitive theory and of self-efficacy.

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SOURCES OF SELF-EFFICACY

The theory of self-efficacy propose, individuals efficacy beliefs are constructed on four principles a) mastery experiences gained through direct performance b) vicarious experiences obtained by observing others c) verbal or social persuasion d) physiological and emotional cues. These sources collectively influence individuals in interpreting their competencies and perceived effectiveness within specific contexts.

Among the four primary sources of efficacy information Anthony & Artino (2012) highlighted that mastery experiences as the most significant determinant on the development of self-efficacy. When an individual experience consistent success it reinforces confidence cultivating strong efficacy beliefs, thereby minimising the adverse effects of occasional failures. The consequence of failure is shaped by several factors including the individuals pre-existing efficacy belief, the stage at which the failure occurs and the overall performances outcomes. Therefore, failures that occur after numerous successes are less likely to undermine efficacy belief than those encountered after repeated success.

Self-efficacy influenced through Vicarious experiences wherein individuals observe others achievements, thereby encouraging confidence in their own ability, fostering the belief that one can attain similar outcomes through effort and persistence. Verbal persuasion the third source of efficacy information especially prevalent in educational context can enhance efficacy and promote self-regulation. Finally, the fourth source the physiological and emotional cues experienced during task performance are subjective as individuals cognitively evaluate these responses, which mediates the individual's efficacy beliefs.

One of the key aspects of self-efficacy is that it is dynamic—it is not a fixed trait. An individual's self-efficacy can change over time depending on their experiences and external influences. For example, achieving success in a task can boost self-efficacy, while failure may reduce it. However, the impact of failure is often mitigated by a person's ability to learn from mistakes, which can lead to increased self-efficacy in the long term. Self-efficacy (SE) refers to an individual's belief in their ability to succeed in various tasks they encounter (Bandura, 1977). This belief can either be general, concerning overall capabilities, or task-specific, focusing on abilities related to a particular task. An individual's SE can significantly influence their emotional, cognitive, and motivational responses, which, in turn, can lead to noticeable differences in behavior. Those with high SE are more likely to view challenges as opportunities to learn, showing greater persistence and a willingness to engage with tasks. They tend to recover quickly from setbacks and maintain a strong commitment, which often contributes to improved personal well-being and reduced stress, lowering the risk of depression. Conversely, individuals with low SE tend to doubt their abilities, avoid challenges, and focus on past failures, which can result in difficulty recovering from setbacks and a higher vulnerability to stress and depression (Bandura, 1977). SE is not fixed and can be developed through various forms of external influence, one of the most potent being vicarious experience information (VEI).

According to Gist and Mitchell (1992), VEI has a direct impact on SE. When individuals are exposed to stories or examples of others succeeding at a particular task, they are more likely to believe they can succeed as well. This belief is further reinforced if the individual observing the success perceives the person as like themselves (Schunk, 1987). However, previous studies have overlooked the role of an individual's general SE in interpreting VEI and the subsequent effects on task-specific SE. Bandura (1994) suggests that an individual's general SE can shape their behavior and influence how they perceive and process information, including VEI. People with lower general SE may be more prone to negative thinking and be less likely to interpret VEI positively. This can limit the benefit they derive from such information, as they may be less motivated by others' successes and less likely to use it to boost their own task-specific SE (Bandura, 1994). This creates a disadvantage for individuals with low general SE, as they may not gain the same benefits from VEI as those with higher general SE. Personality is defined as the enduring traits and behavioural pattern that define an individual's unique approach in interacting and adapting to the environment. These characteristics include major aspects such as interests, drives, values, self-concept, abilities, and emotional patterns. While various theories

attempt to explain the structure and development of personality in different ways, they all emphasize that personality plays a key role in shaping behaviour.

Big- Five Personality Traits: Personality is one of the important psychological determinants of human behaviour it speaks of the unique behavioural mode and the way an individual's think. Much research done on personality resulted in many theories and models in personality. Costa and McCrae (1992) studies have directed and classified personality into five factors based on personality – related and psychological theories. Personality psychology is a field dedicated to studying the nature, development, and structure of personality, as well as its associated traits, dynamic processes, variations, and maladaptive forms. This discipline focuses on understanding stable individual differences and how these traits influence overall behaviour. One of the most widely accepted models in personality psychology is the Big Five personality traits, which consist of five broad dimensions: Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience. These traits represent fundamental patterns of behaviour that influence how individuals think, feel, and behave across a variety of situations. Extraversion reflects differences in social engagement, assertiveness, and energy Costa and McCrae (1992). Highly extraverted individuals are outgoing, energetic, and enjoy social interactions, while those low in extraversion tend to be more reserved and introspective.

Agreeableness refers to an individual's tendency to show compassion, respect, and concern for others. Highly agreeable individuals are cooperative and kind, while those lower in agreeableness may show less regard for others and social norms. Conscientiousness involves a preference for organization, diligence, and responsibility. Highly conscientious people are disciplined, goal-oriented, and reliable, while those with lower conscientiousness may be more flexible and less focused on structure. Neuroticism (or Emotional Stability) describes the frequency and intensity of negative emotions. Individuals high in neuroticism may experience anxiety and mood swings, while those low in neuroticism tend to remain calm and resilient under stress. Openness to Experience refers to intellectual curiosity, creativity, and appreciation for art and beauty. People high in openness are imaginative and enjoy exploring new ideas, whereas those lower in openness may have more conventional interests. Evidence supporting the Big Five traits comes from both everyday language and formal personality assessments. Cross-cultural psycho-lexical studies have shown that many languages include words that align with the Big Five traits, and formal personality tests also demonstrate that these traits effectively capture various aspects of personality. As a result, the Big Five framework has become a foundational model in personality psychology.

Literature Review

Author	Dependent Variable	Independent Variable	Key Findings
Saura et al. (2025)	Psychological Disorders		Female who are concerned about their self-presentation experience high level of anxiety impacting their self-efficacy.
(Liu, 2025)	Parental Emotional Support Teacher Emotional Support	Students Social Emotional Competence	Are significant predictors of student well-being.
(Ouni & Boujelbene, 2023)	Behaviour	Education Self-efficacy and Big Five Personality Traits (Mediating)	Self-efficacy and Big Five Personality Traits have direct positive effects on Behaviour
(Adenekan & Oludele, 2023)	Cognitive Learning Outcomes	Self-efficacy	Increased self-efficacy enhanced cognitive and psychomotor learning

	Psychomotor Learning Outcomes		outcomes
(Barańczuk, 2021)	Self-efficacy	Big Five Personality Traits	Personality traits are strong predictors of person’s belief. The moderating variable being participant’s age.
(Hayat et al., 2020)	Academic Performance	Big Five Personality Traits Self-Efficacy (Mediator)	Students high in conscientiousness, openness and agreeableness tend to have higher self-efficacy and better academic performance.
(Stajkovic et al., 2018)	Self-efficacy	Big Five Personality Traits	Self-efficacy plays a crucial mediating or parallel role.

Theoretical Framework

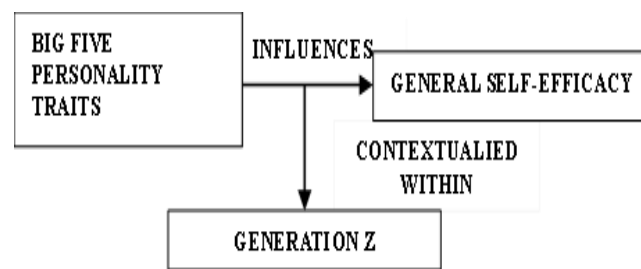
Self-efficacy and personality are closely intertwined concepts that play a significant role in shaping an individual's behavior, motivation, and overall success. **Self-efficacy**, a term introduced by Albert Bandura, refers to an individual's belief in their ability to succeed in specific tasks or situations. This belief influences how people approach challenges, set goals, and persevere in the face of difficulties. Key factors that affect self-efficacy include past experiences, social persuasion, observing others, and one’s emotional state. For instance, a person who has successfully completed similar tasks in the past will likely have a higher self-efficacy, while someone who has faced repeated failures may experience lower self-confidence. On the other hand, **personality** refers to the characteristic patterns of thoughts, feelings, and behaviors that define an individual.

The Big Five personality traits—openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism—have been shown to influence various aspects of life, including academic performance, job satisfaction, and social interactions. Traits such as **conscientiousness** (being organized and disciplined) and **extraversion** (being sociable and energetic) are often associated with higher levels of self-efficacy, as individuals with these traits tend to set clear goals, work diligently, and engage in proactive behaviors. Conversely, individuals with higher levels of **neuroticism** (emotional instability) may struggle with self-efficacy, particularly in high-pressure situations. As self-efficacy beliefs can be shaped by one’s personality, understanding how these two factors interact provides valuable insights into an individual’s ability to succeed in various personal and professional domains, particularly for Generation Z, who face unique challenges and opportunities in the modern world.

Why Generation Z?

Communication and interaction have changed with the evolution of Technology among generations. The Baby Boomers lifestyles and connection changed in a fundamental way as television expanded, Generation X expose to computer revolution and Millennials with internet everywhere. The uniqueness of this Generation Z is the former generation, and the technology grew together and for the latter generation is that every technology has already been part of their lives. The constant digital engagements have influenced the self-perception, emotional regulation and learning confidence of Generation Z, making them noteworthy for examining self-efficacy dynamics.

Technological environment has been coming into focus and researchers show dramatic shift in youth behaviours, attitudes, and lifestyles both positive and concerning and Dimock (2019), in the studies has mentioned tracking Gen Z will be significant as they are generation entering workforce.



Research Methodology

This study examined the relationship between self-efficacy and personality traits in Generation Z, focusing on undergraduate students in Trichy. The Generalized Self-Efficacy scale (Schwarzer & Jerusalem, 1995) was used to assess how individuals handle challenges and adapt to demanding situations, providing insights into their self-confidence and resilience. Additionally, the 10-Item Big Five Inventory (BFI-10; Rammstedt & John, 2007) measured students' personality traits across five dimensions: openness, conscientiousness, extraversion, agreeableness, and neuroticism. This study aims to analyze how different personality traits correlate with varying levels of self-efficacy and to understand how these factors influence students' coping mechanisms and adaptability, with the potential to inform interventions that enhance student well-being and resilience.

Research Objectives

- To examine the relationship between self-efficacy and personality traits in Gen Z.
- To compare the relationship between self-efficacy and personality traits across genders within Gen Z.

Hypotheses of the Study

- There is no significant difference in how males and females perceive personality traits and self-efficacy.
- There is a positive correlation between self-efficacy and personality traits such as extraversion, conscientiousness, and openness to experience in Generation Z.

Sample Size and Method:

This study included 100 undergraduate students from urban and rural areas aged 18–22 years. The researcher for this study adopted a convenience sampling method to select the respondents based on ease of access. Of the total, 54% were male and 46 % were female.

Data collection:

We used both primary and secondary data collection techniques. The primary data were collected through structured questionnaires circulated among the students. This study primarily aimed to determine the relationship between self-efficacy and personality. For this purpose, the Generalized Self-Efficacy Scale created by Schwarzer and Jerusalem (1995) and the 10-Item Big Five Inventory -BFI-10 developed by Rammstedt and John (2007) were administered in the form of a questionnaire. The questionnaire was rated using a 5-point Likert scale, which comprised 20 items covering demographic factors, such as gender, geographical location, education, discipline, household income, personality traits, and GSE. A total of 83 responses from 100 responses received were considered for the study due to incomplete responses. The data collection process utilised a 5-point Likert Scale quantitative method to obtain respondent's feedback. Data Analysis consisted of two stages, initial data analysis phase involved a reviewing the respondent's demographic information and key variables, such as self-efficacy and personality traits. These variables were then computed for descriptive statistics, including mean, median, mode, and standard deviation. The overview gives a general picture of the data trends, including the average self-efficacy scores of Gen Z participants and the spread of personality traits,

which shows the number of individuals with high or low levels of conscientiousness, extraversion, and neuroticism. A correlation analysis was conducted to investigate the link between SE and the five major personality traits, namely conscientiousness, extraversion, agreeableness, neuroticism, and openness to experience.

Reliability Analysis:

The Cronbach’s alpha value for the scale was 0.75, which is above the threshold value of 0.70, indicating internal consistency. The composite reliability was 0.97, and the extracted average variances were 0.97 and 0.65, respectively.

An Independent Samples t-Test administered to compare the means (average scores) of two independent groups to determine whether there is a statistically significant difference between them. The test assumes that the two groups are independent of one another, indicating that data from one group does not affect the other group. The two independent groups were males and females, and their self-efficacy scores were compared. The independent sample test, $t(78) = -2.16$, $p = 0.034$, indicates that the difference in means is statistically significant at the 0.05 level. This means there is a significant difference in GENERALEFFICACY between the male and female groups. Similarly, we did not assume equal variances with slightly different degrees of freedom ($df = 77.301$) and a p-value = 0.033, which is still less than 0.05, indicating a statistically significant difference. The confidence interval is also similar, confirming that the difference is significant.

Table 1: Participants’ demographic profile

Variable	Sub Variable	Frequency	Percentage
Gender	Male	45	54.2
	Female	38	45.8
Areas	Urban	48	58
	Rural	35	42
Household Income	Less than 10k	30	36.1
	11 – 20k	22	26.5
	21 – 30k	21	25.3
	31 – 40k	1	1.2
	40 – 50k	4	4.8
	Less than 60k	5	6

Table 2: Reliability and convergent validity check

Construct	AVE	Composite Reliability (CR)	Cronbach's Alpha
Overall Scale	0.65	0.97	0.75

H₀: There is no significant difference in self-efficacy between men and women.

Table 3: Independent sample t-test results

GENERAL EFFICACY	Independent Samples Test				
	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	t	df	Sig. (2-tailed)
Equal variances assumed	.014	.906	-2.164	78	.034
Equal variances not assumed			-2.173	77.301	.033

Identifying personality traits perceived by gender

Null hypothesis: No significant difference exists between males and females in their perception of personality traits. The analysis revealed male participants rated themselves 2.62 in terms of having limited artistic interests, which was marginally higher than 2.55 rating given by female participants, implying that male regarded themselves as somewhat artistic. On the other hand, for having an active imagination, females gave a higher rating of 3.79 compared to 3.4 by males, indicating that females see themselves as more imaginative and creatively inclined.

In the case of conscientiousness, however males and female respondents showed nearly identical ratings for the item related to laziness, with scores of 3.36 and 3.37, respectively. However, for doing a thorough job, females rated themselves higher at 3.92, while males rated themselves at 3.47, indicating that females perceive themselves as more diligent and responsible.

Regarding extraversion, females rated themselves as reserved at 3.03, which was slightly higher than males at 2.76. For being outgoing and sociable, both genders gave similar ratings—3.66 for females and 3.64 for males—indicating a comparable level of sociability. In terms of personality trait agreeableness, females reported higher scores at 3.95 trusting others, whereas males rated themselves at 3.56. The ratings for finding fault with others were almost the same, with males at 3.22 and females at 3.21.

In the neuroticism domain, males gave a higher rating of 2.47 for being relaxed and handling stress well, compared to 2.16 by females. Simultaneously, males rated themselves at 3.38 for getting nervous easily, which is slightly higher than the rating of 3.26 given by females. This suggests that although males perceive themselves as more relaxed, they also acknowledge a slightly greater tendency to experience nervousness. Therefore, we reject the null hypothesis that there is no significant gender difference perceived.

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Table 4: Descriptive Statistics of Personality Traits by Gender

Personality Trait	Item Description	Gender			
		MALE		FEMALE	
		Mean	Std. Dev	Mean	Std. Dev
Openness	Few artistic interests	2.62	1.211	2.55	.921
	Active imagination	3.4	1.338	3.79	.875
Conscientiousness	Tends to be lazy	3.36	1.282	3.37	.998
	Does a thorough job	3.47	1.342	3.92	.749
Extraversion	Reserved	2.76	1.368	3.03	1.305
	Outgoing and sociable	3.64	1.171	3.66	.878
Agreeableness	Generally trusting	3.56	1.289	3.95	.804
	Tends to find fault with others	3.22	1.363	3.21	1.255
Neuroticism	Relaxed, handles stress well	2.47	1.392	2.16	.789
	Gets nervous easily	3.38	1.319	3.26	1.083

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We reject the null hypothesis that there is no significant gender difference in perceived personality traits and accept the alternative hypothesis that a significant difference exists in how they perceive their personality traits.

H₀: There is a positive correlation between self-efficacy and personality traits such as extraversion, conscientiousness, and openness to experience in Generation Z.

A statistically significant negative correlation was found between neuroticism and a general efficacy with a correlation coefficient of $r = -0.225$ and $p = 0.045$ indicating that individuals with higher neuroticism cores tended to report lower levels of general efficacy. However, the result aligns with the existing literature, indicating that higher emotional instability is often associated with reduced self-confidence. Setyawan (2016) in his studies revealed higher the duration of the social media use resulted in lower emotional stability and higher social anxiety, clearly highlighting the exposure of the present generation to social media.

Table 5: Correlation between Personality Trait and General Self-efficacy

Personality Trait	General Efficacy	
	Pearson correlation	Sig. (2-tailed)
Extraversion	.174	.123

Agreeableness	.192	.088
Conscientiousness	.152	.179
Neuroticism	-.225*	.045
Openness	.175	.120

Extraversion, agreeableness, conscientiousness, and openness statistically demonstrated correlations of ($r = .174, p = .123$), ($r = .192, p = .088$), ($r = .152, p = .179$), and ($r = .175, p = .120$), respectively, with general efficacy, but these were positive and non-significant. These associations were not statistically significant at the conventional alpha level of .05. The positive direction of the relationships suggests a trend worth exploring in larger samples. The overall findings suggest a range of associations between general efficacy and four personality traits, which are generally weak to moderate in terms of positivity, with neuroticism being the one exception that shows a statistically significant inverse relationship. This highlights the potential role of emotional stability in fostering individuals' belief in their general abilities.

Discriminant Validity - Fornell-Larcker Criterion

Table 5: Discriminant Validity - Fornell-Larcker Criterion

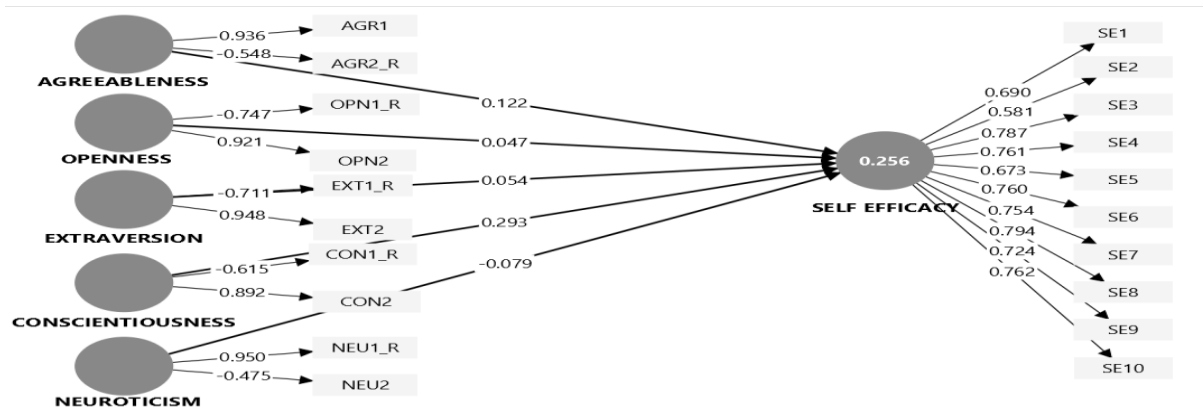
	AGR	CON	EXTRA	NEU	OPN	SELF-EFFICACY
AGR	0.767					
CON	0.559	0.766				
EXTRA	0.641	0.614	0.838			
NEUR	-0.639	-0.607	-0.614	0.751		
OPN	0.589	0.595	0.566	-0.546	0.839	
SELF-EFFICACY	0.399	0.470	0.387	-0.394	0.367	0.731

Additionally, Table 5 showing the discriminant validity among the study constructs was evaluated using The Fornell–Larcker criterion. The analysis of inter-construct correlations showed a positive relationship between Self-Efficacy and Agreeableness ($r = 0.399$), Conscientiousness ($r = 0.470$), Extraversion ($r = 0.387$), and Openness ($r = 0.367$). In contrast, Neuroticism was negatively correlated with Self-Efficacy ($r = -0.394$). This result suggests that personality traits such as conscientiousness, agreeableness, extraversion, and openness are associated with higher levels of self-efficacy, while emotional instability tends to reduce self-confidence. The correlations among personality traits reveal a meaningful pattern: Agreeableness and Extraversion are strongly positively correlated ($r = 0.641$), and Conscientiousness also shows positive associations with Extraversion ($r = 0.614$) and Openness ($r = 0.595$).

Neuroticism exhibits strong negative correlations with Agreeableness ($r = -0.639$), Conscientiousness ($r = -0.607$), and Extraversion ($r = -0.614$). This pattern indicates that emotionally stable individuals tend to be more cooperative and organised, whereas neuroticism is linked to lower social and organisational functioning.

Structural Equation Modelling of the Relationship Between Personality Traits and Self-efficacy

Structural Equation Modelling (SEM) has been applied to understand the relationship between self-efficacy and personality traits. The SEM results revealed that the Big Five personality traits collectively explained 25.6% of the variance in self-efficacy ($R^2 = 0.256$), indicating a moderate explanatory power.



The standardised regression weights for the predictors, Conscientiousness ($\beta = 0.293$) had the strongest positive influence on self-efficacy, followed by Agreeableness ($\beta = 0.122$), Openness ($\beta = 0.047$), and Extraversion ($\beta = 0.054$) revealing a weak but positive relationship with self-efficacy. Conversely, Neuroticism ($\beta = -0.079$) was negatively associated, implying higher emotional instability may lower self-efficacy. These findings indicate that individuals who are more conscientious (disciplined, reliable and self-controlled) more likely tend to exhibit higher self-efficacy the ability to accomplish tasks effectively. In contrast to individuals with higher neurotic characterized by anxiety and emotional instability, tend to report lower levels of self-efficacy. Overall, the moderate influence of personality on self-efficacy supports previous findings in personality psychology.

Result and Discussion

This investigated the relationship between SE and personality, and the findings have practical implications for educators. The findings revealed a gender-based difference in self-efficacy, with females scoring higher than males. This result aligns with prior research suggesting that women develop stronger self-belief in academics due to coping strategies and greater conscientiousness. The study also found a statistically significant negative link between neuroticism and self-efficacy, offering proof to back up Bandura's claim that emotional stability is crucial for maintaining confidence in one's abilities, a notion he first proposed in 1997. Emerging adulthood is uncertain and identity exploration may amplify emotional fluctuations, among individuals high in neuroticism. Considering the constant digital exposure of Gen Z to social media it may increase the adverse effects if neuroticism on their confidence. The digital immersion may expose them to upward comparison, which may intensify the feelings of inadequacy among individuals high in neuroticism. The Indian educational context, where performance expectations and social validation are deeply embedded, anxiety and emotional instability may be further intensified, significantly weakening the confidence in managing responsibilities. Conversely, conscientious fosters persistence, strategic planning and effective time management enhancing success of the students, reinforces academic beliefs through mastery experiences. Therefore, the differentiation in emotional regulation and coping strategies during the emerging adulthood stage, explains the positioning of conscientiousness as the strongest positive predictor in the structural equation model.

Although the analysis was conducted appropriately, the relatively small sample size is a limitation. Extraversion, agreeableness, conscientiousness, and openness were positively correlated with self-efficacy, but the

correlations were not statistically significant. The observed positive direction is in line with previous studies that have found associations between personality traits and self-belief and motivation. Future research should include more respondents and explore the cultural or academic factors influencing self-efficacy – personality relationship.

Conclusion

The study concludes that emotional stability and conscientiousness are the key personality traits shaping self-efficacy. The findings indicate that personality traits have a positive impact on self-efficacy, with conscientiousness emerging as the strongest positive predictor, deriving disciplined and goal-oriented individuals tend to demonstrate higher self-efficacy conversely emotional instability (neuroticism) tends to diminish confidence levels. Therefore, implementing programs that promotes emotional regulation and responsible behaviour can, therefore, enhance student’s confidence and adaptability contributing to improved academic and personal outcomes to the Generation Z students.

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