

Bridging the Readiness Gap: A Framework for Transitioning Generation Z into Practice

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Abstract: A readiness gap leaves financial planning graduates technically proficient but underprepared for the socio-emotional and cognitive demands of professional fiduciary practice. This transition is complicated by the unique cognitive profile of Generation Z, characterised by digital fluency but a preference for fragmented information processing over complex sensemaking. To address this, this paper proposes a multidisciplinary framework, a pedagogical shift designed to address the misalignment between students' digital habits and the rigorous sensemaking required in the professional financial practice. Using situated and authentic learning as a lens, this study highlights a shortcoming of conventional lecturing: it doesn't move students beyond informal habits and peer-group logic toward the professional discernment required in practice. Anchored in the situated cognition paradigm, the paper conceptualises a workplace simulation: an authentic sociotechnical environment that utilises legitimate peripheral participation to move students from the classroom periphery toward the centre of professional practice. By navigating ill-defined case studies and high-stakes client-advisor interaction under industry supervision, students are compelled to activate inert knowledge and stabilise professional logic. This approach mitigates the vulnerability of inexperience and offers a scalable path to mastery; it builds the interactional agility and fiduciary readiness required not just to secure a role, but to sustain a career and eventually transition into independent practice. The study aligns pedagogy with industry demands, building a more resilient entrepreneurial ecosystem.

Keywords: Workplace Simulation, Financial Planning Education, Soft Skills, Conceptual Framework

1. Introduction

While technical proficiency secures initial workforce entry, it is now a baseline requirement rather than a guarantee of success. Beyond securing employment, soft skills are vital for retention and career growth. This divergence between academic preparation and professional expectations is further evidenced by a mismatch between institutional curricula and the agility required in the modern world of work (Osman et al. 2023). Graduates in high-stakes fields like financial planning must move beyond academic qualifications to master the human element (Rattiner 2021), demonstrating the interpersonal sophistication required to apply technical knowledge in complex workplace situations. This evolution requires situation awareness: the ability to perceive and comprehend client cues to project future financial and emotional outcomes (Chaffin and Grable 2018). Practitioners are expected to serve as behavioural mentors and financial architects (Rattiner 2021), where socio-emotional competence is not merely a soft skill but a significant driver of client referrals and long-term financial well-being (McCarthy 2020). Pedagogy must shift to maximise graduate market-readiness and professional employability, as identified by the expectation gap, in which traditional accounting and finance curricula fail to align with the evolving skills employers require (Aryanti and Adhariani 2020). Similarly financial planning skills gap is a systemic higher education challenge that requires a pedagogical re-evaluation of how multidisciplinary skills align with evolving industry standards. This study develops a conceptual framework using workplace simulation as a critical bridge, facilitating the transition from abstract theory to the integrated technical and socio-emotional demands of professional practice. The efficacy of this approach is demonstrated by Aldamen et al. (2021), who utilised a cross-cultural workplace simulation in accounting to successfully integrate technical expertise with global core competencies, proving that such models can effectively reconcile technical rigour with professional skill acquisition in a globalised context. Foundational theory must be complemented by immersive simulations tailored to contemporary student profiles, which mitigate inert knowledge, ensuring classroom gains are activated through simulated client-facing interaction. This dual approach, retaining rigorous theory within a simulated context, aligns pedagogy with the industry shift toward relationship-driven models and the human element (Rattiner 2021). The simulation ensures students develop the behavioural coaching and high-stakes social competencies required to navigate modern fiduciary complexities (Chaffin and Grable 2018; McCarthy 2020).

2. The Student Profile

The transition from Millennial to Generation Z students necessitates a re-examination of instructional methods (Attardi et al. 2021). This new generation often exhibits a marked divergence from their predecessors in verbal, social, and reading skills, as well as significantly compressed attention spans (Attardi et al. 2021). This skills gap is particularly acute in professions that require high emotional intelligence, such as financial planning, where the ability to synthesise complex data into empathetic, face-to-face advice is paramount. Many educators remain unaware of these unique attributes until prompted by longitudinal reflection (Attardi et al. 2021). Unlike previous cohorts, contemporary students exhibit a distinct cognitive profile shaped by lifelong digital immersion. This environment favours shallow information processing, characterised by rapid attention-switching and a preference for visual-first, fragmented content over complex sense making (Loh and Kanai 2016). This behavioural shift is manifested as a habituation to instant gratification, where the constant immediacy of digital stimuli conditions learners to bypass deep, deliberate processing in favour of rapid, intuitive cognitive shortcuts (Twenge 2017) and is further exacerbated by the permanent great rewiring of attention spans observed in the current post-pandemic educational landscape (Haidt 2024). Neurobiologically, the high rates of multitasking prevalent in this demographic are correlated with diminished executive control and altered reward-processing mechanisms, leading to increased distractibility and a cognitive state akin to addictive behaviours (Loh and Kanai 2016). These learners increasingly demand instantaneous feedback and struggle with the sustained attention required for traditional teaching instruction (Ziatdinov and Cilliers 2021). The transition intensified the expectation of digital immediacy, potentially compromising the long-term work readiness of graduates entering a high-stakes fiduciary landscape (Mkhize and Reddy 2025). Traditional learning-to-learn competencies are often bypassed in favour of hasty, intuitive study methods that prioritise speed over semantic depth (Kirschner and De Bruyckere 2017). While traditional students practised information literacy, a linear search for authoritative data, this cohort exhibits information sensibility, a socially informed awareness of value (Hassoun et al. 2023). These learners do not intentionally search for information; they encounter it through algorithmic feeds and social circles. Their cognitive profile has shifted toward shallow processing, characterised by high proficiency in scanning and task-switching, yet a profound struggle with deep work or intense case study evaluation (Loh and Kanai 2016).

3. The Multidisciplinary Skills Gap

Standard classroom methods often result in the acquisition of inert knowledge, concepts that are acquired but cannot be retrieved or applied in functional settings (Whitehead 1929; Brown et al. 1989). Herrington and Oliver (2000) expand on this phenomenon, observing a persistent rift between formal academic instruction and professional practice. They argue that this gap exists because students are conditioned to view knowledge as a static, final product of their degree, rather than a dynamic tool required to address the ill-defined problems inherent in a fiduciary environment. This readiness gap is empirically supported by findings in the accounting sector, where students' self-perceptions of their professional skills often fail to align with the technical and pervasive competencies demanded by the industry (Kirstein et al. 2019). Rattiner (2021) argues that the true gap in practitioner readiness lies in a failure to master the client experience, a shift from technical processing to a relationship-driven model that prioritises behavioural coaching and emotional resonance. These competencies serve as the essential catalysts that bridge theoretical mastery with the high-stakes, interactive demands of effective fiduciary performance. Emerging business models are predicated on a relationship-driven approach, which demands that practitioners transition from mere technical technicians to financial architects and behavioural mentors (Rattiner 2021). This requires a sophisticated level of emotional resonance and professional diplomacy to navigate the modern fiduciary landscape where emotional intelligence and social competence are significant drivers of both client referrals and long-term financial well-being (McCarthy 2020). This misalignment between academic output and professional requirements is not an isolated phenomenon within financial planning but is a persistent challenge across other fiduciary disciplines, such as auditing and accounting, where students may achieve technical proficiency but often remain unaware of the importance of communication and leadership competencies until exposed to the authentic complexities of the workplace (Bautista-Mesa et al. 2018; Aldamen et al. 2021). Graduates often lack the multidisciplinary agency required to mobilise technical data within the socio-emotional interaction phenomenon (Asebedo 2024). By adopting Asebedo's (2024) financial planning client interaction theory, this study identifies that the professional value of a planner is defined by the integrated area where technical expertise and interpersonal relationship skills intersect. However, current educational models treat these as siloed domains rather than a unified practice. While the curriculum rigorously develops the technical X-axis, it fails to provide the psychological and emotional Y-axis necessary to navigate the

human element, leaving graduates unable to bridge the gap between knowing the math and putting it into practice. This imbalance is exacerbated by the cognitive fragmentation and syndrome of impatience identified in modern student profiles (Loh and Kanai 2016). These learners are often neurologically unequipped to handle the professional competencies required for the financial planning client interaction theory intersection through passive instruction alone. This results in a diminished area of value for the client and accounts for the perceived incompetence of graduates in professional settings.

4. The Theoretical Foundation

Financial planning students' mental models often lack the conceptual synthesis required for stable professional performance, creating a significant obstacle when transitioning from the informal social logic of digital networks to rigorous fiduciary practice. Therefore, financial planning pedagogy should incorporate situated cognition, recognising that learning is fundamentally inseparable from the activity, context, and culture in which it is developed and deployed (Brown et al. 1989; Lave and Wenger 1991). Situated learning theory (SLT) posits that mastery is not an abstract cognitive acquisition but a social process occurring through legitimate peripheral participation within a community of practice (Lave and Wenger 1991), where learning is inherently tied to authentic activity and context when engaging with the culture and tools of the specific domain. The professional essence of financial planning is best articulated through financial planning client interaction theory, which posits that mastery resides in the interactional phenomenon of the sophisticated interpersonal exchange between the client and advisor (Asebedo 2024). Professional value is conceptualised as the integration of technical expertise and interpersonal efficacy over time; however, for the new generation of students, this value is compromised because traditional teaching models strip the learning of its authentic context, failing to simulate the dense, emotional, and regulatory landscape unique to financial advice (Brown et al. 1989). Therefore, incorporating authentic learning environments provides the applied competency framework and multidisciplinary perspectives required to bridge the gap between theory and professional practice. These environments allow learners to move from peripheral observers to competent practitioners capable of navigating the high-stakes demands of formal fiduciary labour (Herrington and Oliver 2000). Empirical evidence from related fiduciary disciplines supports this transition: Assigning junior students the role of assistants under the oversight of senior-level peers, educators replicated the hierarchical sociotechnical environments and collaborative dependencies observed in professional audit firms (Bautista-Mesa et al. 2018); Subjecting student outputs to expert review serves as a catalyst for technical precision and organisational accountability, where this level of professional scrutiny, ensures that inert theoretical knowledge is transformed into the active situational logic required for independent advisory practice (Aldamen et al. 2021). Such a model provides a practical application of legitimate peripheral participation, allowing students to navigate the culture and tools of the domain within a structured community of practice. Furthermore, the readiness gap is not a simple knowledge deficit, but a byproduct of undeveloped clinical synthesis. Seel (2001) suggests that mental model stability (the way a student mentally organises information to make sense of a specific task) is contingent upon the learning environment's situational logic, or the specific set of professional rules, pressures, and cultural norms that dictate how a task is completed in the real world.

5. Conceptual Framework

The development of the proposed workplace simulation framework follows a deductive conceptual design methodology. This study employs a theory-into-practice synthesis to bridge the identified disconnect between this cohort's cognitive profile and the professional demands of financial planning. The methodology for constructing this framework is structured around three critical design phases (Figure 1): the student profile, the theoretical foundation, and the integration of multidisciplinary skills. The framework originates from understanding the modern learner student profile, by synthesising Hassoun et al.'s (2023) information sensitivity with the social-verbal deficits identified in recent generational research. The first phase maps the specific cognitive barriers, such as instant gratification and fragmented social learner, that render a solely traditional, individualistic pedagogy insufficient. This understanding serves as the justification for why a conventional curriculum requires the integration of immersive simulations to bridge the readiness gap. The theoretical foundation involves interlocking situated learning theory and authentic learning to create a dual-layered pedagogical response. SLT is deployed to construct the social-structural architecture, leveraging the student's inherent drive for peer validation to facilitate a community of practice (Lave and Wenger 1991). Simultaneously, authentic learning engineers the intervention's analytical complexity, applying Herrington and Oliver's (2000) design elements, specifically ill-defined activities and multiple perspectives, ensuring the simulation forces deep

work and cognitive effort required by the professional landscape. The professional integration aligns the theoretical construct with the financial planning client interaction theory (Asebedo 2024). This phase ensures that the simulation is not merely an academic exercise but a high-fidelity replica of the interaction phenomenon. The framework is contextually anchored in the financial planning environment, requiring students to move from passive scanning to the verbal synthesis of complex advice.

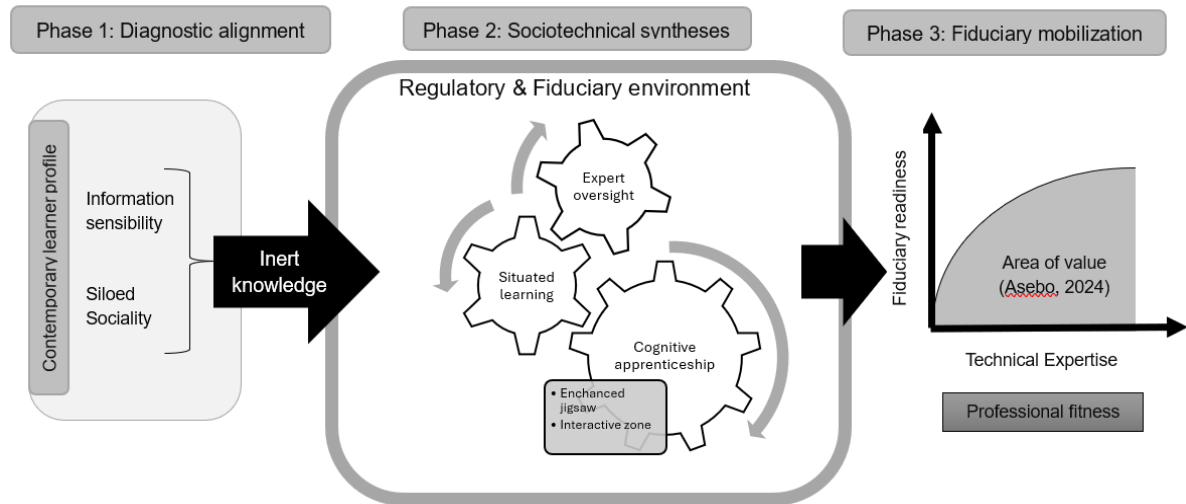


Figure 1: Conceptual framework

6. The Workplace Stimulation

The proposed workplace simulation acts as the functional manifestation of the conceptual framework. It serves as a cognitive corrective by engaging students in high-stakes fiduciary tasks within a sociotechnical environment, transitioning students from a state of relational alignment toward the interpersonal and technical integration that constitutes professional value (Asebedo 2024). At the same time, traditional lecturing provides the field's essential linear logic, and the simulation couples this with social validation to effectively manage the cognitive load, ensuring that the area of value under the professional curve is expanded, as learners reconcile empirical demands with the complex synthesis developed through immersion. Unlike standard group presentations, which often reinforce isolated silos, this simulation utilises an enhanced jigsaw structure (Reba et al. 2022). This structure converts the social gap into a professional asset by mandating collaborative dependency, which necessitates deep work; the accuracy of the collective advice hinges on the rigour of each component. By replicating the situational logic of a professional firm, the framework provides a critical buffer against the risks of practice and directly addresses Seel's (2001) construct of mental model construction. The simulation stabilises the learner's transition from fragmented preconceptions to coherent, professional mental models. It operationalises the transition from theory to practice by replacing abstract case studies with a fictitious client, thereby necessitating the performance of actual fiduciary labour. The efficacy of such immersive designs is evidenced by similar interventions, in which structured workplace simulations have been shown to significantly shift student perceptions, moving them from a purely technical focus to a sophisticated awareness of the communication and leadership competencies required in practice (Bautista-Mesa et al. 2018). Expert oversight provides a structured clinical environment, a safe space for learners to master complex interpersonal exchanges, avoiding the high-stakes risks of unmediated practice. This cognitive apprenticeship equips graduates to navigate the intersection of stringent regulatory frameworks and the human complexities of the interaction phenomenon (Asebedo 2024).

7. Proposed Intervention

7.1 Simulated Fiduciary Environment

The simulation is structured as a fiduciary practicum, with students assigned to advisory teams of three to five members. This replicates the collaborative environment of modern firms, mandating a move from siloed sociality to professional interdependence. Teams are presented with a deliberately ill-defined case study of a fictitious client that encompasses a complex web of information representing all the financial planning pillars.

This deliberate complexity aligns with empirical justifications for messy simulations (Herrington and Oliver 2000), which argue that traditional, clean case studies often fail to prepare students for the rhetorical and social demands of the workplace (Balzotti and Rawlins 2016; Fincham et al. 2022). By presenting students with ill-defined problems, the simulation prevents the simple retrieval of textbook answers. It forces the development of situation awareness, specifically the capacity to perceive and comprehend conflicting client data to project viable financial outcomes (Chaffin and Grable 2018). This executive functioning is essential for navigating the authentic uncertainty of fiduciary practice (Balzotti and Rawlins 2016) and for integrating the primary pillars of financial planning, requiring students to parse intricate legislation in real time.

Technical mastery is facilitated through a cognitive apprenticeship in which students must internalise and then externalise complex advice. Within each team, students are assigned lead responsibility for a specific financial pillar. This necessitates complex sensemaking, as each lead must ensure their specific solutions align with the broader multidisciplinary strategy. Before the final presentation, students conduct a formal internal peer review, redirecting the cohort's natural preference for relational alignment (Hassoun et al. 2023) toward professional accountability. Students must justify their technical contributions to their peers, simulating the internal checks and balances of a professional firm.

The simulation culminates in a formal inquiry initiated by a panel of industry practitioners and academics acting as client-judges, testing the stability of the students' mental models under the pressure of the interaction phenomenon (Asebedo 2024) and the students' mastery of the human element, requiring them to transition from a technical technician to a financial architect capable of managing complex behavioural dynamics (Rattiner 2021). This expert oversight provides model-based feedback, exposing students to causal explanations and rigorous scrutiny by industry experts, which triggers a discrepancy-based transition (Seel 2001). Students are compelled to refine intuitive preconceptions and realign them with the sophisticated structural knowledge of a professional practitioner, which transcends technical correction, guiding them through the socio-emotional, bespoke decision-making required in practice and ensuring that fading support leads to genuine professional autonomy (Herrington and Oliver 2000).

7.2 Theoretical Alignment

The simulation's structural integrity is validated by its alignment with the nine critical elements of authentic learning environments. Table 1 maps the specific features of this intervention, from the sociotechnical environment to expert coaching, to the design framework established by Herrington and Oliver (2000).

Table 1: Mapping the Workplace Simulation Design

Element	Implementation in Proposed Simulation
Authentic Context	Use of real-world, holistic financial data sets rather than simplified textbook examples.
Authentic Activity	Students solve ill-defined problems that require sustained investigation and multidisciplinary integration.
Expert Performance	Involvement of industry professionals who model the situational logic required in client interactions.
Multiple Perspectives	Jigsaw-style group work in which students must defend strategies from different specialist perspectives.
Collaboration	Mandatory group-based synthesis of the final financial plan, mirroring a professional practice.
Reflection	Post-presentation debrief forces students to re-evaluate their intuitive shortcuts.
Articulation	The client-judge defence, in which students must verbally justify their advice in a public forum.
Coaching and Oversight	Real-time guidance from industry mentors, with support that fades as the simulation progresses.
Authentic Assessment	Evaluation based on professional fitness for practice rather than multiple-choice technical testing.

Source: Adapted from Herrington and Oliver's (2000) Nine Elements of Authentic Learning

7.3 Evaluating Design

The simulation utilises a multi-dimensional assessment matrix (Table 2). This tool shifts focus from rote memorisation to situated competence, bridging the gap between digital consumption and the professional

competencies of fiduciary practice. Evaluation efficacy depends on a strategic client-judge panel that serves as a dual-layered validator of professional fitness. By synthesising academic and industry expertise, the simulation creates a feedback loop reconciling theoretical excellence with practical demands. Academic faculty ensure pedagogical rigour and verify the legislative mastery required for qualification. Conversely, industry partners inject the situational logic unique to the financial sector. These practitioners scrutinise professional presence and fiduciary readiness. This collaborative oversight ensures the student's transition from the classroom periphery to the professional centre is validated by both academic standards and the interaction phenomenon (Asebedo 2024).

Table 2: Conceptual assessment framework

Evaluation	Theoretical Foundation	Assessment Criteria
Technical Integration	Authentic learning (Herrington and Oliver 2000)	Accuracy of statutory application; the ability to synthesise multiple pillars into a cohesive fiduciary strategy within a non-linear case study.
Interactional efficacy	Financial planning client interaction theory (Asebedo 2024)	The student's ability to manage the client-advisor relationship, demonstrating empathy and clarity while translating complex data.
Epistemic Maturity	Information Sensibility (Hassoun et al. 2023)	Evidence of cognitive effort; moving beyond intuitive shortcuts and peer-mediated biases toward evidence-based judgment.
Executive Function	Situated cognition: mental model stability (Seel 2001)	Stability of the student's mental models during the defensive inquiry, and the ability to justify advice under professional pressure.
Professional Enculturation	Situated learning: legitimate peripheral participation (Lave and Wenger 1991)	Quality of internal peer-review: the transition from a peripheral student identity to a junior practitioner identity.

8. Discussion and Limitations

Contemporary learners prioritise relational alignment over the sustained cognitive effort required for complex financial planning (Loh and Kanai 2016; Hassoun et al. 2023). Traditional teaching models fail where they treat financial pillars as static facts rather than as interactive phenomena (Asebedo 2024). By situating learners within an authentic sociotechnical environment, immersion disrupts the cycle of shallow task-switching. It forces a transition from screen-based consumption to executive functioning, redirecting the learner's drive for social validation toward professional accountability and technical accuracy. The student must move beyond simple perception to higher-level comprehension and the real-time projection of client needs (Chaffin and Grable 2018) and reconcile internalised intuitive shortcuts with the exacting standards of a fiduciary environment. This integration of situated cognition (Brown et al. 1989) and cognitive apprenticeship utilises industry partners as expert practitioners, making the tacit situational logic of financial advisory visible and ensuring that technical mastery is not achieved in a vacuum but developed within the high-fidelity pressure cooker of the regulatory sector. Such expert coaching and oversight of experiential learning are essential when the consequences of error are profound (Wooley and Jarvis 2007). The outcome is a discrepancy-based transition (Seel 2001), in which the student is compelled to refine their intuitive preconceptions to align with the sophisticated structural knowledge of a professional practitioner. Through this immersion, students cultivate the cognitive habits necessary to process multifaceted client data, an essential requirement for the financial architect who must maintain situational clarity under pressure (Chaffin and Grable 2018). The workplace simulation addresses the emerging industry requirements for sophisticated relationship management and the mastery of the human element in financial advisory (McCarthy 2020). The modern practitioner must transcend technical competency to provide a client-centric experience that relies on high-level emotional resonance and the ability to navigate complex behavioural dynamics (Rattiner 2021). By implementing an enhanced jigsaw structure, the design converts the cohort's siloed sociality into a professional asset through collaborative dependency (Reba et al. 2022). This structural choice ensures that the area of value under the professional curve is expanded. The student is no longer a peripheral observer of a textbook; they are transformed into a junior practitioner who must synthesise multidisciplinary data to manage the client-advisor interaction. This redefines the student's identity to a behavioural coach capable of driving long-term financial well-being (McCarthy 2020). This conceptual study focuses on the theoretical justification for workplace simulations over longitudinal empirical outcomes; however, further research must confirm whether participants achieve higher ethical consistency than those in solely conventional lecturing tracks. Although resource-intensive, transitioning to an authentic sociotechnical

environment is a necessary extension of traditional instruction. Future studies should explore the model's scalability within larger institutions to ensure theoretical excellence consistently translates into professional readiness.

9. Conclusion

This study presents a theoretical framework to align digital-native cognitive profiles with the rigorous demands of fiduciary practice. By integrating client interaction theory with modern information sensibilities, the research demonstrates that while foundational, traditional teaching methods alone are insufficient for high-level professional efficacy, synthesising with immersive simulations prepares graduates for the interaction phenomenon inherent in the client-advisor relationship. The proposed model represents a pedagogical innovation in higher education, transforming abstract theory into a validated professional reality. This framework does not replace technical instruction; rather, it provides a high-fidelity professional environment for students to transition from shallow, peer-mediated intuitive perceptions toward the sustained cognitive effort required for independent practice. By involving industry practitioners in assessment, the model ensures fitness for practice is validated by the professional community, mitigating the onboarding risks for entry-level practitioners. This dual-layered approach, coupling technical foundations with situated learning and cognitive apprenticeship, equips planners with the interactional agility and entrepreneurial self-efficacy necessary for a volatile landscape. These high-fidelity simulations answer a global call for future-ready education, ensuring graduates possess the cross-functional agility to thrive in an automated industry. By bridging the classroom-practice divide, this framework secures the fiduciary relationship and fosters resilient ecosystems. The model cultivates the professional habits necessary to enter the industry and remain employable, creating a foundation for those who aim for independent ownership. It acknowledges that unless a graduate is competent from day one, they cannot successfully navigate the shift toward self-managed practice. The result is a cohort of practitioners with an owner-manager orientation, capable of launching independent practices and driving global financial innovation.

Ethics Declaration

Ethical approval was obtained for this research. An application for full ethical approval was submitted to the CBE Research Ethics Committee at the University of Johannesburg, and ethics consent was received on 22 May 2026. The ethics approval number is 26SOM01.

AI Declaration

The author used generative AI (Gemini 3 Flash) during the preparation of this manuscript. The tool was utilised specifically for sentence restructuring, linguistic refinement, and the synthesis of complex theoretical terminology to improve the clarity and professional tone. The author maintains sole authorial oversight and full responsibility for the creation of the paper and the overall intellectual integrity of the work. No AI tools were used to generate primary data or to conceptualise the research.

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