

## *Exploring Content and Tools Tailored on Gen Z University Courses: A Case Study*

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The Paris Conference on Education 2023  
Official Conference Proceedings

### **Abstract**

University education plays a crucial role in the development of young individuals, serving as a vital foundation. However, it is not uncommon for there to be a concealed sense of discontentment regarding the quality of services provided by universities. Because of Generation Z (Gen Z) members' particular traits, traditional methods of course design are sometimes criticized for being excessively theoretical and disconnected from reality. The suggested set of guidelines reverses the conventional training cycle to solve these problems by beginning with a study of Generation Z students' requirements and preferences. To engage students and close knowledge gaps, the set stresses the value of employing a multimodal strategy that incorporates ad-hoc material, flipped classrooms, massive open online courses (MOOCs), gamification, and imitating reality in a trading room. A case study of a finance course that was developed using these suggestions - and might perhaps serve as the basis for a new university policy that better meets the needs of students - is presented. Conclusions underline the importance of personalizing educational programs and teaching methods to the students' features and needs in order to optimize learning outcomes.

Keywords: Analysis of the Needs, Course Design, Gen Z, Money Management Perspective, Student's Experience

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## Introduction

When prospective young students choose a university course, they consider a multitude of features to ensure the best fit for their educational and career goals, such as courses that align with their interests, passions and career aspirations (Ma et al., 2021; Baert et al. 2021) and simultaneously they value the academic reputation of both the university and the specific program along with faculty's teaching methods, accessibility, and support significantly influence their choice (Breen, 2003).

Career prospects associated with the chosen course are of great importance to young consumers. They consider the university's industry connections, availability of career services, internships, and job placement rates. They may also research the university's alumni network and success stories of graduates in their desired field (Fischer, Gorshko et al., 2021).

Support services and campus life also weigh heavily in the decision-making process. Young consumers consider the availability of counselling, academic advising, mentorship programs, and extracurricular activities. The overall campus life, including student organizations, clubs, sports facilities, and the general atmosphere of the university, play a significant role in their choice.

This study contributes to the ongoing conversations on how the typifying features of Generation Z are driving universities to redefine their teaching models to engage a student population that has undergone profound changes.

By examining these areas, we aim to provide insights into how universities can better cater to the evolving needs and preferences of young consumers in the realm of higher education by focusing on the aspects of course content and tools.

In this paper we propose a set of guidelines based on reversing the Universities' training cycle, starting from the analysis of the needs of the students who are currently going through the university process to define contents effective in healing the knowledge and skills gap surveyed. We consider the needs of generation, intended not simply as a question of age: according to Pilcher (1994) social generations are "*cohort members who have similar attitudes, worldview and beliefs grounded in their shared context and experiences accumulated over time*" (p. 482). Students who are now taking college courses belong to the Z Generation (students born 1996-2010). They have easy, facilitated access to technology and are characterized by an instant ability to retrieve and transmit information. It is unthinkable that these features do not influence their learning style (Bouilheres & McDonald, 2020).

Among several courses, we decided to focus on a finance course. Gen Zers grew up during the recession of 2007–2009, during which they witnessed adults experiencing financial trouble and employment instability. As they began to grow up, the Gen Zers wanted to avoid the difficulties that plagued the generations before them. Finance plays a central role in everyone's life and in the curriculum of a business school where it carries several credits (Squires & Ho, 2023).

Considering these factors, we contend that it is critical to comprehend, evaluate, and analyse Generation Z's money management perspective (MMP) to build "fit-for-purpose" financial courses that can pique their interest and appeal. The training needs analysis (TNA) process might begin with this analysis and assessment. Being a personal, subjective attitude, it varies from person to person as well as broadly and more generally from generation to generation.

Given that the absence of money management skills could have negative effects on an individual's life our research aims to understand the role that universities can take in developing and consolidating the Gen Z's MMP by offering a multimodal approach to bring it closer to the world of asset management. This study is based on the same database used by Lippi and Rossi (2022) through the administration of a questionnaire that together we constructed and validated.

The paper is organised as follows: the first paragraph highlights the need to change learning tools and methods according to Gen Z way to line, while the second analyses the MMP based on recent literature and the third presents the research method. The fourth proposes the findings that confirm the validity of our study while with the fifth chapter we suggest a “fit-for-purpose approach” to design a finance course. Some limits and suggestions for future research are discussed in the final paragraph.

## **1. The Evolution of Learning Tools and Methods and the “Student Experience”**

Final evaluations collecting course satisfaction represent a critical moment for the traditional teacher: the three themes that reoccur most frequently are general discontent, a high dropout rate, and low involvement (Levander, 2022). This is followed by final exam results that reflect neither the teacher's expectations of the class nor the expectations of the student who must concentrate all the efforts in a single final test (Borch et al., 2020). The disparity between the student and instructor, who interact according to rigorous and predetermined patterns, tools, and duties, is most likely also to blame for this mismatch of expectations (Nairz-Wirth & Feldmann, 2017).

Traditional teaching also proved to be poorly effective in pandemic times where classroom conditions for face-to-face lectures could not be perfectly recreated: the mediation of the technological tool proved useful and essential but not fully effective (Fernández-Castro, 2022; Ma et al., 2022).

Adoption of blended methods and tools can lead to greater and reciprocal benefits. According to Sowl et al. (2022) blended learning merges scenarios where online, physical, and working settings are present. It also involves instructors and students in experiential learning. Zimmerman & Schunk (2008) noted a cyclical causal relationship between students' motivation, conduct, and feedback from their teachers. In response, the instructor's effort, persistence, and enthusiasm for teaching are influenced by the students' feedback and performance in a reciprocal manner.

Some innovations in pedagogy have occurred and produced a variety of alternatives to traditional lecture-based teaching formats. On the other side, Gen Zs are recognized as the first generation to regard the physical and digital world as borderless (Garver et al., 2022), actively involved in the definition of their learning preferences (Mijatovic, 2020) and with a preference for technologically mediated communication and interaction.

Universities must thus alter their teaching-learning approaches and achieve a balance in combining. They must include technology, social media, and networking, and they must be more interactive, visible, and instantly available with information.

Technologies can also help students become more involved in the learning process. By collaborating with instructors to create their own learning experience, they might become

active participants. Students' participation in co-creation processes encourages meaningful learning opportunities by recognizing student voices, according to constructivist learning theory, which holds that learners generate knowledge and meaning from lived experiences rather than from passively absorbing information.

We thus employed a questionnaire to explore the lived experiences, preferences, and family financial practices of students as part of our study design. They could feel defeated if they are asked to co-create but then are not given time to consider how it went. Such reflections benefit students' metacognitive development while also giving teachers insightful feedback (Bovill, 2020).

While there has been a lot of writing in the literature about tools (Al-Samarraie & Saeed, 2018) and benefits (Burvill et al., 2022), there has been a dearth of research on appropriate content for Generation Z. The main drawback of blended techniques is the increased focus on tools as opposed to content (Viebig, 2002).

Our hypothesis is founded on the premise that a "fit-for-purpose" course finds its foundation in the study and evaluation of the demands, which can interest and actively engage students and teachers and so favorably effect reaction. The first phase of the Training Needs Analysis (TNA) (Moore & Dutton, 1978; Clarke, 2003) in this instance takes the shape of a fact-finding conversation. Students enrolled in a Faculty of Economics serve as the sample population for our study's analysis, which employs a case study of finance courses at a university as its context. The goal is to identify the gaps that Gen Z students have in terms of managing their savings, investments, and money in order for the institution to provide adequate instruction and resources.

## **2. Unpacking and Analysing the MMP: Aim of the Research and Methodology**

To define suitable course content, it is first necessary to identify the knowledge and skill gaps of the participants (Cilliers, 2017). For this reason, we contend that understanding the gaps of the participants—in our instance, members of Generation Z—is crucial for the aim of building a finance course. Therefore, we begin by getting a sense of how they view financial management.

Numerous studies show that a person's financial well-being is strongly influenced by their attitude about money. The literature has highlighted several parameters that can influence the MMP, such as age (Bamforth & Geursen, 2017), gender (Pahlevan-Sharif et al., 2020), income, financial education (Bernheim et al., 2001; Boon et al., 2011; Kaiser & Menkhoff, 2017; Lusardi et al., 2010), the family role (Gudmunson & Danes, 2011; Jorgensen & Jyoti, 2010; Xiao et al., 2009), and psychological factors such as self-efficacy and self-regulation (Tang & Baker, 2016).

This research investigates the MMP of the next generation of investors as a first step in building the content of a finance course in line with the characteristics and expectations of Generation Z, that is, the generation of students who are currently taking college courses.

As highlighted in the previous paragraph, the abundance of literature on the subject invites us to focus the TNA on a few drivers. In this regard, the following research questions was “Which factors influence the Gen Z’s MMP?”

To complement the MMP analysis, we are also investigated if Gen' Zs have developed their own (autonomous) management style or if they rely on trusted family financial advisors, with the second research question "Does Gen Z rely on a trusted family financial advisor?"

The sample used in the survey was composed of 273 students from a faculty of Economics and Law. To allow results generalization, the respondents belonged to different ethnic groups, came from various backgrounds, and had pursued their higher education studies nationally and internationally. They have been chosen as representative of a population familiar with management, investment, and savings topics (Uzelac & Lučić, 2020).

Students did not receive any response incentives but simply an invitation to collaborate through their institutional emails, preceded by a concise explanation on the general objectives of the research carried out by the teacher in the classroom.

The questionnaire, submitted online, was organized in three sections:

- 1) details on the respondents' attitudes toward money, savings, and investments, as well as the role that families play;
- 2) details on the sources of financial resources that respondents can access, to gauge their level of independence, and details on how they save money;
- 3) sociodemographic details and the make-up of the families<sup>1</sup>.

### **3. Findings and Proposal of a Multimodal Approach to Craft a "Fit-for-Purpose" University Course**

The survey conducted clearly shows that Gen Z is approaching savings in a deconstructed way and without a clear vision of future scenarios, not assisted or supported by any financial advisor or even in touch with their family's one.

The empirical analysis, like that of Lippi and Rossi (2022) reveals trends consistent with the main literature on young people's financial behaviour, highlighting the positive role of education and available income. Interestingly, it also shows contradictory results on gender (there is no distinction between males and females) and the influence of family. Respondents do not share financial decisions with parents, and this is probably due to their specific education.

Universities should take these peculiarities into account when designing pedagogical tools.

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<sup>1</sup> We ran the following logit regression:

$$MMP_i = \sum_{k=1}^n \beta_k X_{k,i} \sum_{y=1}^m \beta_y Z_{y,i} + \varepsilon_i$$

where:

- MMP represents the positive attitude to managing money from the perspective of  $i$  ;
- $X_k$  are the  $n$  respondents' objective status variables;
- $Z_y$  are the  $m$  respondents' personal judgements;
- $\varepsilon_i$  denotes the error component at the respondent level.

MMP VARIABLES	GEN Z FEATURES	CONTENTS	LEARNING OUTCOMES
(+) <i>family comfort</i> (+) Monitoring (+) Save_products (+) Economic Autonomy Age Gender Mother_job (-) Consultants	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Customization</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Sustainability</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Privacy and security</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Mobility/ Connectivity</div> <div style="border: 1px solid black; padding: 5px;">Interactive experiences</div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Introduction to Personal Finance</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Autonomy in Finance</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Monitoring Your Finances</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Saving Products</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Managing Debt</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Building Wealth</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Ethics and Responsibility in Finance</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">TOOLS</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Flipped classromms</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">MOOCs</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Chat GPT</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Gamification</div> <div style="border: 1px solid black; padding: 5px;">Trading rooms</div>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"><b>Awareness</b> (improved financial literacy, increased confidence, greater financial responsibility, improved financial habits, increased interest in financial-related careers)</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"><b>Knowledge</b> (knowledge of financial concepts, understanding of financial risks, knowledge of financial regulation, understanding of personal finance)</div> <div style="border: 1px solid black; padding: 5px;"><b>Competencies</b> (financial planning skills, investment skills, financial analysis skills, communication and teamwork skills)</div>

As shown in Tab. 1, the results emerged from the survey on MMP place universities in the position of having to think about the adoption of proper contents and tools suitable for providing Gen Z with correct, gradual, and effective learning outcomes on financial wealth.

Table 1. – Contents, tools and learning outcomes

### 3.1 Learning Outcomes, Contents and Tools

The learning outcomes are represented by three aspects: awareness, knowledge, and competences (as described by Allan in 1996 and Svanström et al. in 2008). Being aware entails having the capacity to increase one's financial literacy, experience stronger levels of self-assurance, and exercise greater fiscal responsibility. Students may find themselves more motivated to save money and stay out of debt if they comprehend the effects of their financial actions and learn how to plan ahead. Students get new understanding from the financial course, which covers topics including budgeting, saving, investing, credit, and debt management. The financial system, financial goods, financial rules, and the function of financial institutions are all things they could learn about. Students should be able to put what they have learnt into practice during the course, improve existing competences, and pick up new skills including collaboration, communication, and financial planning, investment, and analysis.

Among the elements that affect MMP Universities can work to develop content that combines monitoring, save\_products, and autonomy (being obviously unable to act on family comfort) by choosing effective teaching strategies to elicit a favourable response from students, interest in the material, and a change in saving and investing habits.

Introduction to Personal Finance
The importance of personal finance
Understanding the basics of budgeting
Developing a financial plan for the future
Autonomy in Finance
Understanding financial independence
Building a credit score and how it affects financial autonomy
Setting financial goals and creating a plan to achieve them
Monitoring Your Finances
Understanding income and expenses
Budgeting tools and apps
Tracking your spending and staying on track
Saving Products
Types of savings accounts and their benefits
Investing for the future
Understanding the stock market and other investment options
Managing Debt
Understanding types of debt
Strategies for paying off debt
How to avoid debt and stay financially healthy
Building Wealth
Understanding the difference between saving and investing
How to build a diversified investment portfolio
Long-term investment strategies for building wealth
Ethics and Responsibility in Finance
The importance of responsible financial decision-making
Ethical considerations in investing and personal finance
Using your financial resources to create positive change

Finally, we discussed the development of pertinent contents that consider autonomy, monitoring, and product saving—the three factors that positively affect the MMP. In Tab. 2 a proposal is summarized:

Table 2 – Proposal of contents tailored on Gen Z’s MMP

This frame could then be developed in a customised manner according to the characteristics of the specific class (bachelor or master).

In this paper, we suggest the use of flipped classes using massive open online courses (MOOCs) and gamification as novel techniques to encourage young people's learning processes on monitoring and save products and to provide university students with a comprehensive financial education.

Flipped classrooms make inventive use of time while skillfully utilizing technology to promote learning processes (Roblek et al., 2019). Students are expected to actively engage with the material they have already acquired through remote activities during class, with professors supporting them in the mechanisms of processing and consolidation (F2F session).

MOOCs, or massive open online courses, can be utilized to help students build the core knowledge foundation necessary for eventual active engagement in the class (Wang & Zhu, 2019). Group projects may be used to learn, and the instructor can support the students by providing scaffolding, one-on-one assistance, and opportunities for idea development and sharing. Flipped classrooms can also represent a solution for unengaged students in that increased opportunities to collaborate with peers can improve motivation and engagement, increase the sense of responsibility, and decrease the fear of individual failure (Swart & Wuensch, 2016).

Gamification, which is the integration of game aspects into non-game situations, is another technique that may be used to include young people in the "monitoring" and "savings" learning process. It has been demonstrated that playing board games, acting out roles, and playing 2D or 3D digital games may increase student engagement and promote learning. All of these games increase perseverance and shorten the feedback loop, giving students the chance to reflect on their progress and identify any areas for improvement by putting new ideas into practice. Gamification helps pupils to learn by doing in more sophisticated disciplines like finance (Johnson & Sherraden, 2007).

## **Conclusions and Implications for Practice**

Offering great, high-quality services may be a differentiating feature in a market for university training offers that is becoming more competitive, fragmented, and diverse. Student happiness is a key factor in the evaluation of a university course.

In developing the general culture of future generations, universities are important players. The learning potential of Gen Z is overly constrained by traditional teaching approaches. Along with the content, new teaching methods like gamification, flipped classrooms with MOOCs, and virtual trading rooms can be useful in engaging students and fostering financial education.

This strategy is not the sole domain of a single course; rather, it forms the foundation of a whole university's culture and mission. In order to be effective, it needs an institution-wide plan and adequate funding. The essential shift is anything but quick; it calls for a review of long-standing paradigms and enough lead time to allow for the smooth introduction of new educational instruments. It demands a substantial investment in specialized and practical teacher training (instruction is more participatory, technical, and less frontal).

However, it is challenging to carve out enough time to reflect in-depth on teaching given that the academic system is significantly raising the bar for research quality assessment. The university, the faculty, and the students may all profit greatly from this new method of teaching, notwithstanding potential resistance to change on the side of the staff.

From the perspective of educational institutions, developing courses that focus on Gen Z's features can deliver advantages by:

- improving the quality of the service offered and the satisfaction indicators with respect to accreditation processes and competition of web initiatives that are becoming more and more appealing;
- attracting new engaged students and decreasing drop-out rates;
- strengthening the student-teacher relationship;

The teacher may spend less time preparing lectures (using it for research) and receive more stimulating input when students contribute actively and richly in class. Some universities created "centers for teaching innovation" with experts who work as teachers to address this need.

From the viewpoint of students, they may concentrate on learning, literacy, and life skills by connecting the subject matter knowledge to practical applications and issue scenarios, creating a sort of "synergistic combo". High levels of contact help students develop personally as they work together with lecturers and peers. They speak out, provide suggestions, exercise their imagination, get over their shyness, developing skills useful also into the labor market. Students



in Generation Z must be more visual, interactive, have access to knowledge instantly, and, most importantly, integrate technology and social media/networking. To assist universities tailor their responses, they also want, and now may be included in the decision-making and implementation processes (Ng & Forbes, 2009). This change of strategy may also serve as motivation for the instructor from the standpoint of lifelong learning and as a type of reverse mentorship used in commercial settings to facilitate intergenerational cooperation. Even a technological improvement is more powerful if it is coupled with the development of life skills and if it stimulate learning processes in favor of all actors involved (students, teachers, university administrators).

For all these reasons, our work is an example of management for stakeholders (Barabaschi, 2020) addressed to social and economic sustainability, having the wider aim to foster changes in educational institutions culture and policy.

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