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Engaging Generation Z in Accounting Education: A Student-Centred and Technology-Enhanced Approach to Overcoming Passive Learning

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Abstract: This conceptual paper proposes a pedagogical framework for transforming accounting education to meet the learning needs and expectations of Generation Z. Drawing on constructivist learning theory and self-determination theory (SDT), the framework advocates for a shift away from passive, lecture-centric models to a student-centred, technology-enhanced, and engagement-driven approach. Generation Z students are characterized by digital fluency, autonomy-seeking behaviors, and a preference for experiential learning, which requires innovative instructional strategies that foster deeper cognitive engagement, motivation, and real-world skill development. The paper introduces a three-pillar framework comprising student-centred learning, technology-enhanced instruction, and active engagement design, each reinforced by empirical evidence and contemporary teaching practices. Key pedagogical strategies such as flipped classrooms, gamification, collaborative technologies, and real-world simulations are discussed as practical applications of the framework. The integration of these approaches supports autonomy, competence, and relatedness, which are psychological needs central to SDT, while promoting knowledge construction through authentic, interactive experiences. The paper concludes with implications for educators, institutions, policymakers, and industry, offering a blueprint for curricular innovation that aligns accounting education with the demands of the modern profession and the learning profiles of Generation Z.

Keywords: *Active learning; Accounting education; Constructivism; Digital pedagogy; Generation Z; Self-Determination Theory; Student-centred learning; Technology-enhanced instruction*

1. Introduction

The landscape of accounting education is evolving rapidly, influenced by technological disruption, global business complexity, and changing learner expectations. Generation Z, individuals born between 1995 and 2012, has emerged as the dominant demographic in higher education. These learners have been shaped by digital technologies, real-time information access, and socially networked environments. As a result, they value autonomy, interactivity, and meaningful engagement over traditional teaching instruction. Despite this shift, accounting education remains largely restricted to lecture-based delivery, emphasizing memorization and compliance over critical thinking and application. This traditional model fosters passive learning, where students receive information but engage minimally in constructing knowledge. Research indicates that passive learning environments contribute to reduced motivation, poor retention, and insufficient skill development (Bui & Porter, 2010).

This paper proposes a conceptual framework for overcoming passive learning through student-centred pedagogy and the integration of digital technologies. Anchored in constructivist and self-determination theories, the framework emphasizes active engagement, learner autonomy, and authentic learning experiences aligned with Generation Z's cognitive and motivational profile. Generation Z is often described as the most connected, mobile, and tech-savvy generation in history (Mohr & Mohr, 2017). They are accustomed to accessing information on demand and prefer visual, interactive, and personalized content. In educational settings, Generation Z students expect immediate feedback, collaborative opportunities, and technology integration (Seemiller & Grace, 2016). In accounting education, these expectations often go unmet. The traditional curriculum relies on standard lectures, textbook assignments, and individual exams, misaligned with Generation Z's learning style. This misfit contributes to disengagement, surface-level learning, and a lack of readiness for the dynamic accounting profession. Addressing this gap requires pedagogical redesigns that embrace digital tools, flexibility, and learner agency.

2. Theoretical Framework

The conceptual framework presented in this paper is grounded in two complementary educational theories: constructivism and self-determination theory (SDT). These theoretical perspectives provide a robust foundation for reimagining accounting education in a way that actively engages Generation Z learners and addresses the shortcomings of traditional, passive pedagogical models.

Constructivism, rooted in Vygotsky's work (1978), emphasizes the active role of learners in constructing knowledge. Rather than being passive recipients of information, students are considered co-constructors of meaning who learn most effectively through experiences that require them to interact, reflect, and apply concepts in authentic contexts. This perspective is particularly important in accounting education, where learners must develop the ability to interpret, analyze, and make judgments based on financial and non-financial information. According to constructivist theory, meaningful learning occurs when students are given opportunities to engage with content through collaboration, problem-solving, and contextualized inquiry, which are practices often absent in lecture-dominated classrooms (Zainuddin & Halili, 2016).

Vygotsky's idea of the Zone of Proximal Development (ZPD) supports this approach by suggesting that learners can achieve a deeper understanding when guided by peers or more knowledgeable facilitators. For Generation Z students, who value peer collaboration and social learning, this theory highlights the importance of designing learning environments that incorporate teamwork, dialogic interaction, and peer feedback. The use of digital tools such as collaborative platforms and real-time discussion boards operationalizes constructivist principles by enabling synchronous and asynchronous knowledge building (Yuan et al., 2025).

Self-Determination Theory (SDT), developed by Deci & Ryan (1985), complements constructivism by offering a psychological framework for understanding intrinsic motivation and its role in learner engagement. SDT proposes that individuals are naturally inclined to grow and learn when their psychological needs for autonomy, competence, and relatedness are fulfilled (Ryan & Deci, 2020). Supporting the psychological needs of students enhances intrinsic motivation and classroom engagement (Niemiec & Ryan, 2009). In educational contexts, these needs play a critical role in determining whether students experience genuine engagement and motivation.

Applying SDT to accounting education suggests that when learning environments are designed to support these three psychological needs, students are more likely to engage meaningfully with content. Autonomy can be fostered by allowing students to choose project topics or presentation formats. Competence is nurtured through scaffolded learning activities, adaptive technologies, and formative feedback. Relatedness, which is often lacking in passive learning settings, is strengthened through group work, peer support, and teamwork tools, especially when these technologies mimic real-life professional interactions (Wang et al., 2024). Integrating constructivist and SDT-based approaches creates a powerful pedagogical synergy. Constructivism provides the epistemological rationale for active, experiential, and student-led learning, while SDT offers a motivational structure to sustain engagement over time. Together, these theories advocate for a shift from transmissive to participatory learning, in alignment with the values and preferences of Generation Z learners (Yuan et al., 2025; Ryan & Deci, 2020).

For instance, a constructivist–SDT-informed lesson on financial reporting might involve small student groups analyzing real-world financial statements using collaborative software. They could present their findings via digital dashboards or short video reports, receiving both peer and instructor feedback. Such an environment fosters critical thinking (constructivism) while promoting autonomy (through choice), competence (through scaffolding), and relatedness (through collaboration), thus aligning with SDT.

In summary, constructivism and self-determination theory provide both the philosophical grounding and practical direction for designing educational experiences that are responsive to the needs of Generation Z. They encourage a shift in focus from content delivery to learner empowerment, aligning pedagogy with the cognitive, emotional, and social dimensions of modern learners. For accounting educators seeking to overcome passive learning and promote deep engagement, these theories offer a compelling and evidence-based blueprint for innovation.

Key Pedagogical Strategies

To operationalize the conceptual framework and effectively engage Generation Z learners in accounting education, this section presents four interrelated pedagogical strategies. These strategies are based on ideas from constructivist and self-determination theory (SDT) and turned into practical ways to encourage independence, skill development, connection with others, and active learning. By leveraging educational technologies and student-centred designs, they address the limitations of traditional passive learning models and enhance both motivation and real-world applicability.

Flipped Classrooms

The flipped classroom model reimagines the learning process by assigning content such as recorded lectures or interactive media for students to review outside of class, reserving in-class time for higher-order tasks like discussion, analysis, and collaborative problem solving. This approach aligns with Generation Z's preference for flexible, self-paced digital learning (Zainuddin & Halili, 2016) and supports autonomy by allowing students to engage with content on their terms. In accounting education, flipped classrooms can be particularly effective for topics such as financial reporting or cost management. Students may watch a lecture on IFRS principles before class, then apply those concepts through group case analyses or journal entry critiques during in-class sessions. This format fosters accountability, encourages active learning, and promotes peer interaction. It also aligns with constructivist pedagogy by encouraging learners to build knowledge collaboratively and reflectively. From an SDT perspective, the approach enhances autonomy (through flexible learning), competence (through structured in-class tasks), and relatedness (through peer collaboration) (Ryan & Deci, 2020; Wang et al., 2024).

Gamification

Gamification involves applying game-based elements such as points, badges, leaderboards, and challenges to non-game educational contexts to improve motivation and engagement (Subhash & Cudney, 2018). For Generation Z, who have grown up with interactive digital platforms, gamification makes learning both familiar and stimulating. In accounting, gamification can be implemented using tools like Kahoot!, Quizizz, or Socrative to reinforce concepts through competitive quizzes and real-time feedback. More advanced applications include business simulation games where students manage virtual firms or act as auditors, resolving ethical dilemmas. These tools promote competence by enabling progressive learning and feedback loops, while also supporting constructivist learning through hands-on engagement with real-world scenarios (Yuan et al., 2025). Gamified systems also allow for iteration, encouraging students to try, fail, and improve without penalty, which aligns closely with SDT's emphasis on mastery-based motivation (Wang et al., 2024).

Collaborative Technologies

Generation Z learners thrive in digitally connected environments and are accustomed to collaboration through platforms like Google Workspace, Microsoft Teams, or Slack. Integrating these tools into accounting instruction supports social learning and nurtures relatedness, a core SDT component (Yuan et al., 2025). For instance, students might co-develop financial reports using shared documents, brainstorm in Jamboard or Padlet, or conduct remote audit simulations using Zoom breakout rooms. These practices facilitate constructivist learning by encouraging peer feedback, negotiation of meaning, and shared problem-solving (Zainuddin & Halili, 2016). Collaborative technologies also promote student agency, as learners take on roles, distribute responsibilities, and engage in iterative content creation, reinforcing both autonomy and competence (Ryan & Deci, 2020).

Real-World Simulations

Real-world simulations represent the most immersive form of experiential learning. In accounting, this may involve using industry-standard tools like Xero, QuickBooks, or Sage to mimic real business processes. Students might simulate month-end closing, prepare and interpret financial statements, or investigate control failures in a forensic accounting context. These simulations encourage students to apply theoretical concepts in dynamic, professional scenarios, enhancing deep learning and practical readiness. Generation Z students, in particular, respond positively to authentic learning experiences that mirror real workplace challenges (Wang et al., 2024). From a theoretical perspective, simulations represent constructivist learning because they require students to combine and organize their knowledge, and they support Self-Determination Theory by promoting

independence (making their own choices), skill development (facing realistic challenges), and teamwork (working with others).

3. Conceptual Framework

The proposed conceptual framework for engaging Generation Z in accounting education is built on three interconnected and mutually reinforcing pillars: Student-Centred Learning, Technology-Enhanced Instruction, and Active Engagement Design. These pillars are grounded in constructivist and self-determination theory (SDT) and are strategically aligned with the unique characteristics and learning preferences of Generation Z. Together, they form a cyclical model that emphasizes feedback, personalization, and continuous pedagogical refinement (Wang et al. 2024; Sharma, 2025).

Student-Centred Learning

Student-centred learning (SCL) is a shift from teacher-directed instruction to learner-driven engagement. In this model, educators act as facilitators who guide students in setting goals, reflecting on progress, and collaborating to solve problems (Ryan & Deci, 2020). For Generation Z learners, who seek autonomy, relevance, and personalized experiences, SCL creates opportunities for greater agency and intrinsic motivation. Studies show that such learner-centred approaches not only enhance academic performance but also develop higher-order thinking skills and metacognitive awareness (Nugraheni et al., 2022; Yuan et al., 2025). In accounting education, SCL can take the form of student-led case analyses, peer-teaching activities, or customizable project work that promotes autonomy and reflective practice (Sharma, 2025).

Technology-Enhanced Instruction

Technology plays a crucial role in enabling flexible, accessible, and interactive learning environments. For a generation that is digitally fluent and accustomed to mobile, real-time content, technology-enhanced instruction (TEI) responds directly to their cognitive and behavioral expectations (Dinata, 2024). TEI includes the use of accounting software for practice, AI-enabled feedback tools, and virtual simulations that mimic workplace environments. These tools support differentiated instruction, provide instant feedback, and enhance data-driven decision-making by educators (Wlodarski et al., 2025). TEI aligns with constructivist principles by promoting experiential and contextualized learning, and with SDT by fulfilling students' psychological needs for competence and autonomy (Wang et al., 2024; Ryan & Deci, 2020).

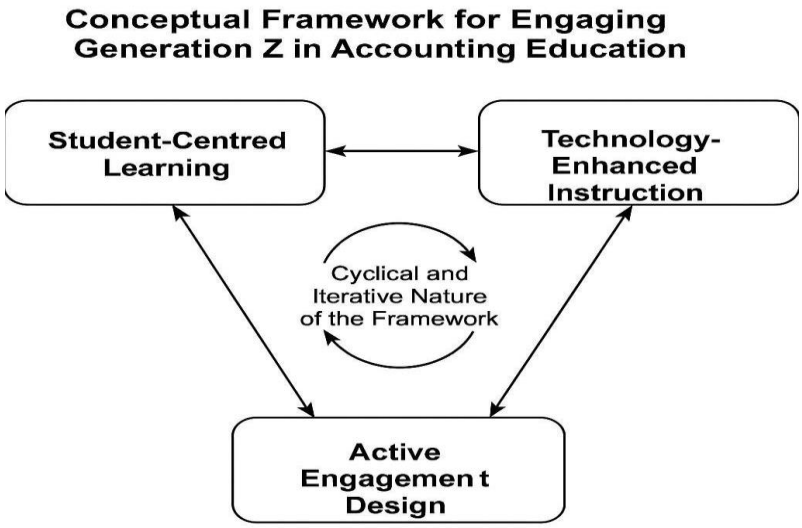
Active Engagement Design

Active engagement design refers to the intentional structuring of learning experiences that require participation, collaboration, and critical thinking. This includes flipped classrooms, gamification, real-world simulations, and problem-based learning (Subhash & Cudney, 2018; Zainuddin & Halili, 2016). These strategies transform students from passive observers into active participants in constructing knowledge. For example, gamified accounting tasks and financial simulation games have been shown to improve learning motivation and conceptual understanding among Gen Z students (Dinata, 2024; Wlodarski et al., 2025). Such environments stimulate relatedness through teamwork, promote competence via scaffolded challenges, and enhance autonomy by giving learners choices in their learning processes (Yuan et al., 2025; Sharma, 2025).

Cyclical and Iterative Nature of the Framework

The integration of these three pillars is non-linear and cyclical. Learning is conceptualized as an ongoing process, shaped by continuous feedback, iteration, and adaptation. For instance, a flipped classroom may begin with self-paced learning (student-centred), supported by video content and adaptive tools (technology-enhanced), followed by in-class simulation tasks (active engagement) and concluded with peer and instructor feedback. This feedback loop encourages reflection, refines pedagogical strategies, and enhances learning outcomes over time (Nugraheni et al., 2022; Wang et al., 2024). As both learners and educators engage in this iterative cycle, the learning environment evolves to better address emerging needs, preferences, and industry demands.

Figure 1: Conceptual Framework for Engaging Generation Z in Accounting Education



4. Implications for Curriculum and Policy

The adoption of this conceptual framework has significant implications for curriculum design, institutional policy, and broader educational reform in accounting programs. To bridge the gap between traditional instruction and the expectations of Generation Z learners, stakeholders at all levels must commit to a systemic transformation of accounting education. This transformation requires the coordinated involvement of four key stakeholder groups: educators, institutions, policymakers and accreditation bodies, and industry employers. Plays a distinct yet interconnected role in implementing and sustaining meaningful changes to accounting education. Each of these stakeholders plays a distinct role in ensuring that accounting curricula are not only content-rich but also technologically integrated, student-centred, and professionally relevant (Sharma, 2025). Their collective commitments are essential to creating a learning ecosystem that is student-centered, technologically integrated, and responsive to the evolving demands of the accounting profession.

Educators must shift from being content deliverers to learning facilitators. This role requires a deep understanding of pedagogical theory, familiarity with educational technologies, and a commitment to ongoing professional development. Faculty should be supported in developing competencies related to instructional design, digital pedagogy, and formative assessment. Moreover, educators should adopt reflective and adaptive teaching practices, regularly analyzing student feedback and performance data to refine their approach. This also means fostering inclusive and supportive environments that accommodate diverse learning preferences and promote student well-being. Research highlights the importance of ongoing professional development and adaptive teaching informed by student feedback and learning analytics (Wang et al., 2024; Yuan et al., 2025).

At the institutional level, investment in digital infrastructure is essential. This includes not only hardware and software but also the human support systems, such as instructional designers, e-learning specialists, and IT support staff, which enable effective implementation of technology-enhanced instruction. Institutions must also prioritize faculty training and incentive structures that reward innovation in teaching. Teaching excellence should be recognized along with research output in performance evaluations and promotion criteria. Cross-disciplinary collaboration between education, technology, and accounting faculties can further support pedagogical innovation. A cross-disciplinary approach involving accounting, education, and IT departments has been shown to enhance the implementation of technology-driven pedagogies (Dinata, 2024; Nugraheni et al., 2022).

For policymakers and accreditation bodies, the framework calls for revised standards that prioritize student engagement, technology integration, and skill alignment with industry needs. New accreditation benchmarks should include experiential learning, real-world simulations, and evidence of learner agency. Professional

bodies and regulators, such as accounting associations and chartered institutes, should provide guidelines and resources that encourage the integration of digital tools and active learning strategies into accredited programs. Recent guidelines from education councils and professional associations stress the need to embed soft skills and digital literacy in accounting curricula (Sharma, 2025; Wlodarski et al., 2025). These efforts will ensure that accounting graduates are not only technically competent but also adaptable, collaborative, and ethically grounded professionals.

From an industry perspective, the proposed framework supports the development of future-ready graduates equipped with analytical, ethical, and digital competencies. In today's volatile and technology-driven business environment, employers increasingly seek candidates who can think critically, collaborate across disciplines, and leverage digital tools for effective decision-making, traits that are nurtured through active, student-centred instruction (Yuan et al., 2025; Ryan & Deci, 2020). By institutionalizing a pedagogical approach grounded in autonomy, collaboration, and real-world engagement, accounting education can align more closely with the demands of the 21st-century workforce. This framework ensures that students not only acquire foundational accounting knowledge but also develop the professional and technological skills essential for thriving in dynamic roles such as financial analysts, auditors, consultants, and data-driven decision-makers.

5. Conclusion

The evolution of accounting education is not merely a matter of updating course content or incorporating digital tools; it demands a fundamental rethinking of pedagogical paradigms in response to generational change and technological transformation. Generation Z students bring with them distinct expectations shaped by a digitally saturated and socially networked upbringing. They value autonomy, relevance, real-time feedback, and experiential learning; preferences that contrast sharply with the passive, lecture-dominated methods that have long characterized accounting instruction.

This paper has presented a conceptual framework that addresses this disconnect by integrating three core pillars: student-centred learning, technology-enhanced instruction, and active engagement design. Grounded in constructivist and self-determination theories, the framework promotes participatory, personalized, and purpose-driven learning environments that empower students to take an active role in their educational journey. It encourages pedagogical strategies that cultivate curiosity, competence, collaboration, and critical thinking.

Approaches such as flipped classrooms, gamified assessments, collaborative technologies, and real-world simulations exemplify the kind of innovation needed to transform accounting education into an interactive and meaningful experience. These strategies not only enhance engagement and satisfaction but also foster professional capabilities like analytical reasoning, ethical judgment, and digital fluency as demanded by the modern accounting profession.

By adopting this framework, educators can move beyond content delivery and embrace a more dynamic, reflective, and responsive teaching approach. Institutions that support this transformation through investment in infrastructure, faculty development, and curricular innovation will be better equipped to meet the evolving expectations of both learners and employers.

Ultimately, this conceptual model offers more than just a set of techniques; it provides a sustainable roadmap for revitalizing accounting education in the digital age. It challenges all stakeholders to view pedagogy as an evolving process of engagement, adaptation, and co-creation. By aligning educational practices with the realities of Generation Z and the demands of a data-driven economy, accounting programs can produce graduates who are not only technically proficient but also innovative, adaptable, and ready to lead in a rapidly changing world.

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