Institute for Post School Studies (IPSS)

Career Wellbeing: exploring the alignment of employees' skills to job functions within financial institution in South Africa

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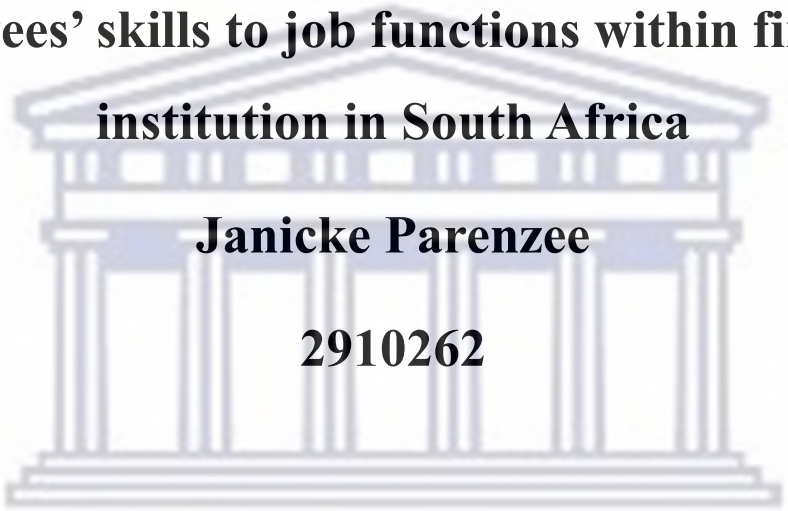

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Abstract

This study explores career wellbeing from the perspective of employees within a professional South African financial organization, focusing on how the alignment; or misalignment; of employee skill sets to allocated job functions influences career development. More specifically, it examines employee perceptions of appropriate skills alignment and its perceived role in promoting and sustaining career wellbeing. The research responds to a gap in the literature that highlights how persistent misalignment between employee skills and job requirements may hinder both individual and organizational growth.

Adopting an interpretive paradigm, this qualitative case study used semi-structured interviews to gather data from participants. Findings suggest that appropriate alignment of skills to job roles can significantly enhance job satisfaction, skill utilization, and career progression. Conversely, perceived misalignment may impede professional development and limit organizational effectiveness. Participant insights underscore the complex interplay between education, employment, and wellbeing, with implications for policy, education reform, and workplace strategies.

The study recommends targeted professional development initiatives, mentorship programs, and improved recruitment practices to ensure optimal alignment between skills and job roles. It further highlights the need for longitudinal and comparative studies to deepen understanding of what constitutes optimal alignment in advancing both career wellbeing and organizational performance.

Keywords

Career Wellbeing, Career opportunity and advancement, Company goals, Personal and professional development, allocated job functions, Personal agency, Learning organization Skills alignment and misalignment, Professional growth of employees and organizations.

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Declaration

I declare that *Career Wellbeing: exploring the alignment of employee's skills to job functions within a financial institution in South Africa,* is my own work, that is has not been submitted for any degree or examination in any other university, and that all the sources I have used or quoted have been indicated and acknowledged by complete references.

Full name: Janicke Parenzee Date……...

Signed…….

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I would like to express my deepest gratitude to my children, Tyler, and Tara, for their love, understanding, and patience throughout this journey. Your laughter, resilience, and unconditional love reminded me daily of why this work mattered and gave me strength in ways you may never fully realize.

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To my mother, thank you for your steadfast encouragement and belief in my abilities. Your words of wisdom and calming presence grounded me through many difficult days, and your pride in me has been my compass.

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Finally, to my extended family, thank you for your love, encouragement, and prayers. Your support formed the foundation from which I could build and thrive.

Thank you all for walking this path with me, in ways both seen and unseen.

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Chapter 1: Introduction

1.1 Introduction and Background to the Study

Based on my professional and personal experience over an appreciable period as an employee for a South African financial institution, which is the case for this study, I have come to regard career Wellbeing as a critical component of employee satisfaction and organizational success. As the global job market evolves, it would seem that the ability to match employees' academic and professional qualifications with appropriate job roles becomes increasingly important both for the individual and the organization. In this regard, I have also formed an opinion that any misalignment of employee capability and allocated job function could lead to a range of organizational challenges, inclusive of lower job satisfaction, reduced productivity, and higher turnover rates of staff seeking career wellbeing.

South Africa arguably, just like any other country in the world, requires a highly skilled and adaptable workforce to remain globally competitive. However, and in terms of my own professional experience, many employees formally find themselves in workplace roles and positions that require only partial, if not minimal, utilization of their educational background and professional skills. In my view, such misalignment may have significant implications for career wellbeing, affecting both individual employees and the broader organization.

My research, therefore, focuses on exploring the alignment of employees' skills to their job functions within a financial institution in South Africa, and seeks to understand the possible effects on career wellbeing. By examining the experiences and perceptions of employees, the study aims to identify key factors contributing to this phenomenon and propose strategies for better alignment towards optimal career wellbeing.

1.2 Problem Statement

This study explores how the perceived organizational ethos and practices of skills alignment within a South African financial institution influence career wellbeing. By focusing on a specific case, the study creates a lens through which broader challenges of skills alignment, and their potential implications for individual career development, can be understood. These insights may also reflect patterns in similarly structured organizational across the South African labour landscape.

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As noted by Daniels (2007, pp. 4–6), many South African workplaces continue to experience the provision of career Wellbeing as a complex organizational challenge, particularly in light of post-1994 skills development policies and transformation agendas. This complexity raises questions about how effectively employee skills are matched to job roles, and what consequences this may hold for both individual progression and organizational effectiveness.

1.3 Research Aims and Objectives

This study aims to explore employee perceptions of how skills alignment to job function influences their career wellbeing within a South African financial institution.

The objectives of this study are to investigate employee perceptions of the relationship between skills alignment and career wellbeing within a specific business unit; to contribute toward a practical framework for optimal skills alignment practices within the institution; and to offer insights that may inform broader career wellbeing and skills alignment strategies in similarly structured South African financial organizations.

1.4 Research Questions

1.4.1 Main Research Question

How do employees within a specific business unit in a South African private sector workplace experience and interpret career wellbeing generally, and also specifically in relation to the current alignment of their skills to specified job functions?

1.4.2 Sub-Questions

Three sub-questions follow from the main research question:

1. How do employees within the identified business unit perceive the relationship between their skills, qualifications, and abilities and the requirements of their current job functions?
2. What coping strategies or adaptive approaches do employees use when faced with a perceived misalignment between their skills and their job roles, and how do these influence their sense of career wellbeing?
3. How does a perceived misalignment of skills impact employees' experiences of job satisfaction, workplace engagement, and their perceived contribution to both organizational productivity and their own personal growth?

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1.5 Methodological Overview

My research takes the form of a qualitative case study focusing on a specific business unit within the South African private sector. The size of the case study is relatively small yet an important research opportunity for exploring much-needed information pertaining to perceived career wellbeing and skills alignment from the perspectives of mainly employees and also a few managers as part of this study. Accordingly, Chapter 3 addresses in detail matters pertaining to methodology and research design with reference to my case study, and I have selected both in-person and online interviews with a carefully selected sample of 10 participants, comprising employees and mainly those spanning at diverse career stages.

While my chosen methodology and research method provide an appreciably robust framework for exploring my research interest, a key limitation is acknowledged. That is to say, because this is a case study intentionally only of one financial institution, the findings do not offer comparative insights of my research interest across South African financial institutions outside of the studied context.

Crucially, the selected methodology nevertheless draws attention to complex and highly interesting employee perception pertaining to the research matter under investigation, as it contributes towards a substantive workplace account of career wellbeing and appropriate skills alignment in terms of individual and organizational growth. It is therefore envisaged that small-scale qualitative research of this nature might also feed into and catalyse further research of a similar nature, and ideally on a larger scale.

As ethical considerations are integral to the research process, this study obtained ethics approval from the University, and participants are fully informed about the research purpose as well as their rights. Purposive sampling was used to select participants aligned with the research objectives, and semi-structured interviews served as the primary data collection method. These interviews allowed for open-ended discussion, enabling participants to share their experiences and perspectives freely, and for me as the researcher to encounter and engage with layers of perception as data in terms of my research interest.

Confidentiality is maintained through stringent data management procedures, and verbatim transcription of interviews was done in accordance with the view that accurate data would lay the

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foundation for robust analysis. Thematic analysis was employed to identify key themes and patterns from the data.

1.6 Rationale and Significance of this Study

By exploring mainly employee perception regarding career wellbeing and skills alignment to specified job function, this research seeks to provide certain conceptual and practical insights towards optimal organizational and individual growth in terms of the research topic.

Employees within similarly constituted workplaces similar to this case study, may stand to benefit significantly from the findings of this study. Employees in these situations might wish to leverage the findings of this study to make informed decisions about their career paths and development. Understanding the influence of appropriate skills alignment on their career wellbeing potentially empowers individuals to seek opportunities that align with their qualifications and aspirations, and which may contribute to their personal growth and fulfilment within workplace contexts.

Likewise, by gaining a deeper understanding of appropriate skills alignment within their organizations, employers may also develop targeted strategies to enhance career wellbeing, improve productivity, and foster a more satisfied and efficient workforce. Insights gleaned from this research can inform HR policies and practices aimed at optimizing job-role fit and promoting employee engagement and fulfilment.

It is also envisaged that certain research findings from my study might be of interest to policymakers undertaking to address what is currently perceived as a skills mismatch. Policy undertakings of this nature would benefit not only individual employees and organizations but may also have positive implications for larger scale organizational growth and productivity in an increasingly competitive global economic climate.

Finally, and responding specifically to challenges of a socio-economic and educational nature prevalent within a South African landscape, this study may also potentially contribute towards bodies of scholarly knowledge specifically addressing career wellbeing and appropriate skills alignment to specified job function within certain financial company settings.

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1.7 My Multiple Roles and Responsibilities as the Researcher

In planning and conducting this study, I have undertaken multiple roles and responsibilities aimed at ensuring, among other undertakings, research integrity, and ethical conduct throughout the research process.

As the primary investigator, I was responsible for conceptualizing the research design, defining research questions, and identifying appropriate methodologies to address the study objectives. This involves conducting a thorough review of existing literature, identifying gaps in knowledge, and formulating hypotheses to guide the investigation.

As the data collector, I was responsible for gathering relevant data mainly through selected interview formats. This entails designing data collection instruments, recruiting participants, and implementing data collection procedures in accordance with ethical guidelines and standards.

As the data analyser and interpreter, I engaged with the data by organizing, coding, and analysing in order to derive meaningful insights in relation to my research question.

Throughout the research process, I upheld ethical principles and practices, ensuring the requisite confidentiality and anonymity for the research participants.

Perhaps most crucially, I have undertaken to remain reflexive and self-aware, and by this, I mean I have attempted to sensitise myself as far as possible to identifying potential biases and limitations that may negatively influence this research process and findings.

1.8 My Assumptions as the Researcher

In embarking on this research endeavour, a number of assumptions shape the direction and framing of the study. These assumptions are informed by my dual role as both an employee within the financial institution under study and the researcher conducting this investigation. In the spirit of transparency and academic integrity, I make these assumptions explicit to contextualise the research process.

Career Wellbeing:

I assume that career wellbeing is a multidimensional construct that significantly influences employees' experiences of satisfaction, motivation, and engagement in the workplace. One such

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dimension, central to this study, is the alignment between employees' skills and their job functions. However, I recognise that skills-job alignment is not the sole or definitive factor influencing career wellbeing. Other variables, such as leadership style, organizational culture, opportunities for growth, and work-life balance, also play important roles. My focus on skills alignment is therefore not intended to overlook or minimise these other contributing factors.

Skills Misalignment:

A key research assumption guiding this study is that perceived or actual misalignment between an individual's skills and their job function may negatively affect their career wellbeing. This assumption frames the inquiry but does not suggest that skills misalignment is the only or primary driver of dissatisfaction. Rather, it is one potential influence among others that this study seeks to explore in greater depth within the context of a South African financial institution.

Research Contribution:

I assume that this research will make a meaningful contribution to the body of knowledge concerning career wellbeing and skills alignment, particularly in South African organizational contexts. It is expected that the findings will hold practical value for human resource practitioners, policymakers, and institutional leaders in designing strategies that foster career development, engagement, and productivity.

Researcher Reflexivity and Limitations:

As both an employee in the organization and the researcher, I remained critically self-aware throughout the process. Reflexive journaling and peer debriefing were employed to mitigate personal bias and ensure a balanced interpretation of the data. Despite these efforts, some bias may persist in the choice of methodology, participant selection, or data interpretation. By making these limitations explicit, I aim to enhance the transparency, credibility, and integrity of the research process.

These assumptions and reflective practices informed the design, execution, and interpretation of this study. The next section presents the research findings, which delve into themes of employment satisfaction and skills utilization, contributing to a broader understanding of how private sector institutions can better support career wellbeing.

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1.9 Chapter Outlines

The thesis comprises six well-organized chapters. Below is a succinct overview of each chapter's content.

Chapter 1: Introduction

This introduction outlines the importance of skills alignment in South Africa, focusing on causes, consequences, and practical recommendations for improvement. It aims to deepen understanding and guide policy in enhancing career outcomes and economic prosperity.

Chapter 2: Literature Review

The introduction to the literature review sets the stage for an in-depth exploration of the existing research landscape surrounding skills alignment in the South African context. It also provides an overview of the structure and organization of the literature review, guiding the reader through the key themes and perspectives that will be discussed. Through this literature review, the reader gains insight into the rationale behind the literature review and its relevance to the broader research inquiry.

Chapter 3: Methodology

Chapter 3 provides reasons for selecting a qualitative research design as well as for selecting in-person and online interviews with 10 carefully chosen participants for this study. The qualitative case study approach made possible an in-depth contextual exploration into a specific business unit as the case for this study. Limitations include a focus on qualitative methods and limited representation of financial institutions beyond the study's scope. Overall, the methodology offers a robust framework for understanding skills mismatch in the South African private sector.

Chapter 4: Data Presentation

This chapter presents and explores narratives from ten study participants. Through diverse backgrounds, common threads of dissatisfaction emerge due to incongruent roles and qualifications. Each narrative adds a unique perspective. The subsequent chapter delves deeper into themes, offering insights for individuals and organizations. The synthesis aims to provide a nuanced understanding of skills alignment dynamics, dissecting responses and trends. Join the journey into this complex realm of skills alignment.

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Chapter 5: Discussion & Analysis

This chapter examines skills alignment in the South African private sector, emphasizing its significance for individuals and organizations. It analyses the misalignment between qualifications and roles, highlighting its impact on career wellbeing and the economy. Through narratives, common themes of discontent emerge. Connecting individual accounts with existing literature, the chapter aims to deepen understanding and promote interventions for better skills matching and career wellbeing.

Chapter 6: Conclusions and Recommendations

The final chapter presents key conclusions and recommendations and offers important career wellbeing insights for the way ahead pertaining to appropriate skills alignment with designated job functions.

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Chapter 2: Literature Review

2.1 Introduction

This chapter provides a review of key literature related to career wellbeing and skills alignment in the South African private sector. It explores the interrelationship between skills development, career satisfaction, and organizational productivity, while drawing on policy frameworks and empirical studies that highlight these dynamics.

Within the literature, there are notable theoretical tensions regarding how "skills," "employability," and "career wellbeing" are understood. Scholars working from a human capital perspective (e.g., Becker, 1993; Allen & van der Velden, 2001) frame skills as measurable assets that enhance productivity and economic growth. In contrast, critical and interpretivist scholars (e.g., Brown, 2022; McGrath et al., 2020) challenge this view, arguing that skills are socially constructed and mediated by structural inequalities, institutional access, and power relations.

Similarly, debates persist regarding the purpose of skills development, whether it should primarily serve labor market efficiency or individual empowerment. The former assumes linear relationships between qualifications and job performance, while the latter emphasizes contextual learning, adaptability, and wellbeing. By mapping these perspectives, the literature reveals ongoing tension between economic and human-centered understandings of workforce development.

This study positions itself within this debate by adopting a constructivist and critical approach, recognizing that while skills and qualifications contribute to employability, their meaning and utilization are deeply influenced by social context, institutional culture, and opportunity structures.

This review draws on two complementary strands of scholarship. Palmer (2017) foregrounds the ways individuals experience skills-job fit, emphasising how personal qualifications, identity, and adaptability shape career wellbeing. Kenny (2019) complements this by emphasising organisational and systems-level supports (for example, workplace learning and employer-led reskilling) that enable employees to translate qualifications into meaningful work. Together, these works show that career wellbeing depends on both individual meaning-making and institutional enabling conditions.

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Additional scholarship from Daniels (2007), Allen & van der Velden (2001), Greenhaus et al. (2018), Coetzee et al. (2019), Ju & Li (2019), Spaull & Taylor (2015), Brunello & Wruuck (2021), and Cassim (2018) contributes to the wider understanding of how career adaptability, education systems, and labour market conditions intersect in shaping employees' career experiences. These studies are used throughout this chapter to build a contextually grounded understanding of career wellbeing and skills alignment in South Africa.

2.2 Conceptual Framework

The conceptual framework of this study is built on two primary constructs: career wellbeing and skills mismatch. These constructs are used to explore how misalignments in skills, job functions, and growth opportunities influence employee experiences. The framework also incorporates the role of organizational practices and policy interventions in either alleviating or perpetuating such mismatches.

Distinguishing Between Skills, Qualifications, and Job Functions

In order to clarify the foundational variables of this study, it is essential to distinguish between the related yet distinct concepts of skills, qualifications, and job functions.

Skills refer to the abilities and competencies, both technical and soft, that individuals acquire through education, training, or experience. These may include problem-solving, communication, data analysis, or domain-specific expertise such as financial modeling or legal interpretation.

Qualifications are formal credentials such as degrees, certificates, or diplomas obtained through structured academic or vocational programs. While they often signal skill possession, they do not fully capture an individual's capabilities, particularly in dynamic or evolving workplace contexts.

Job functions, by contrast, describe the actual responsibilities, tasks, and outputs expected within a particular role. These may or may not correspond directly with an individual’s qualifications or skill set. In many South African workplaces, job functions are shaped by job grading systems, hierarchical structures, or legacy staffing practices, which may not adapt quickly to shifts in employee capabilities.

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Recognizing the possible disconnect between these constructs is critical to understanding why misalignment may occur and how it impacts perceptions of career wellbeing.

The concepts of "skills" and "qualifications" are far from universally defined. Human capital theorists (e.g., Becker, 1993) view skills as measurable individual attributes that can be enhanced through training and education to improve productivity. Critical and sociocultural scholars, however, argue that skills are *socially constructed* and dependent on context, opportunity, and recognition (Brown, 2022; Ramsarup et al., 2023). Similarly, qualifications are often contested: while they formally signal competence, they may not always reflect the skills employers value or utilize in practice.

In this study, "skills" are understood as the *technical, cognitive, and interpersonal capabilities* acquired through formal and informal learning, while "qualifications" refer to the *certified outcomes of structured education and training*. This distinction is crucial in interpreting how employees experience skills alignment, as formal qualifications may not always correspond to the competencies actually required or rewarded in the workplace.

2.2.1 Defining Career Wellbeing

Career wellbeing refers to an individual's sense of fulfilment, satisfaction, and engagement in their professional life. It encompasses factors such as alignment with personal goals and values, career growth opportunities, and psychological security (Greenhaus et al., 2018; Palmer, 2017).

Contemporary perspectives build on this foundation by situating career wellbeing within broader structural contexts. For instance, Brown (2022a) and McGrath et al. (2020) argue that in the Global South, wellbeing cannot be divorced from questions of social justice, access, and institutional support. Brown & Ali (2022) introduce a relational perspective, noting that mentorship, socio-cultural expectations, and systemic scaffolding significantly influence how wellbeing is experienced.

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McGrath (2022) adds the notion of "flourishing careers," which require not just possessing skills but being able to use them meaningfully. Buchanan et al. (2020) similarly links decent work to career wellbeing, advocating for more inclusive policies and equitable work structures.

Supporting systems such as career guidance, integrated learning ecosystems, and flexible training models are critical in supporting these aspirations (Potgieter & Ferreira, 2020; Ramsarup et al., 2022; Wedekind et al., 2021).

2.2.2 Defining Skills Mismatch

Skills mismatch describes a situation where an individual's qualifications, competencies, or skills do not align with the demands of their job (Allen & van der Velden, 2001). It can appear as overqualification, underqualification, or as a mismatch in the type of skills (horizontal and vertical mismatch).

Recent literature such as Aldinucci et al. (2023), Ramsarup et al. (2023), and Liebbrandt & Zuze (2020) shows that mismatch is often structural and persistent, particularly in contexts of rapid technological and economic change. It is not simply the result of individual underperformance but a failure of systems that bridge education, training, and employment.

McGrath and Badroodien (2006) and Ramsarup et al. (2022) point to systemic challenges in South Africa, especially vocational curricula that do not align with evolving employer needs and unequal access to skilling opportunities.

From a constructivist viewpoint (Prawat & Floden, 1994; Lave & Wenger, 1991), the issue also stems from a disconnect between theory and practice. Learning systems must foster real-world, practice-based experiences to better prepare individuals for dynamic work environments.

This study adopts Palmer's (2017) and McGrath's (2022) integrated definition, which accounts for both individual and structural dynamics and underlines the importance of responsive, contextual learning pathways.

2.2.3 Skills Development Context in South Africa

South Africa's skills development landscape is shaped by a complex interplay of historical inequalities, transformation imperatives, and global competitiveness. The National Skills

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Development Strategy (NSDS III) and the Skills Development Act (No. 97 of 1998) established frameworks for lifelong learning and workforce responsiveness to economic needs (DHET, 2020). These policies aim to bridge the gap between education and employment by aligning curricula, qualifications, and industry requirements.

The establishment of Sector Education and Training Authorities (SETAs) further emphasized a coordinated approach to skills planning and workplace learning. In the financial sector, the Financial Sector Code promotes inclusive development and transformation through targeted training, mentorship, and enterprise development initiatives. Despite these policy interventions, implementation challenges persist, including unequal access to training opportunities and limited monitoring of skills utilization within workplaces (Ramsarup et al., 2023).

By situating this study within South Africa's evolving policy landscape, the research acknowledges that skills alignment is not merely an organizational issue, but part of a broader national agenda aimed at improving career pathways, productivity, and socio-economic equity.

2.3 Theoretical and Conceptual Framework: Constructivism and Critical Theory

This study is guided by an interpretivist paradigm, with Constructivism and Critical Theory as its two foundational theoretical lenses.

Application of Constructivism

Constructivism, based on the works of Piaget and Vygotsky and extended through experiential theorists like Prawat & Floden (1994), posits that individuals actively construct knowledge and meaning from their lived experiences and interactions. In the context of this study, constructivism is used to interpret how employees make sense of their skills, their roles, and their career wellbeing within a specific business unit.

Participants' reflections on job satisfaction, development, and alignment are analyzed as personal narratives that emerge from unique work histories, identities, and aspirations. This constructivist lens is applied during the thematic analysis stage, where individual meaning-making is foregrounded.

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Application of Critical Theory

Critical Theory, developed by Horkheimer, Adorno, and later applied to education and labor by theorists like Daniels (2007) and Ramsarup et al. (2023), focuses on the institutional and systemic factors that shape individuals' experiences. In this study, Critical Theory is used to interrogate how organizational structures, power relations, and policy frameworks affect skills deployment, recognition, and career progression.

It is particularly relevant in analyzing patterns of limited mobility, lack of recognition, and structural mismatch within the case organization. These observations are not treated as personal shortcomings but as outcomes of broader institutional practices, such as rigid job grading systems or limited opportunities for training and promotion.

Integration in Analysis

The two theories are not applied in isolation. Rather, they are interwoven: Constructivism enables a close reading of subjective, personal experiences, while Critical Theory offers a lens through which those experiences are understood in relation to broader systemic forces.

For instance, when a participant expresses frustration about limited career mobility despite strong qualifications, constructivism helps interpret the personal meaning of that frustration, while critical theory allows the researcher to relate it to organizational structures, skills hierarchies, and socio-economic inequities.

2.3.1 Origins of Constructivism and Critical Theory

The origins and applications of constructivism and critical theory view learning as inherently social and situated, aligning with research that advocates for communities of practice and peer-to-peer learning in workplace settings (Lave & Wenger, 1991). Prawat and Floden (1994) add that constructivism is most effective when learners are co-creators of knowledge within authentic contexts, as seen in apprenticeship and mentorship models.

Critical theory, in turn, pushes the conversation beyond pedagogy to include power, exclusion, and institutional reproduction of inequality. McGrath et al. (2020a) and Brown (2022a) argue that labour market exclusion is not accidental but systemically produced, making policy and institutional reform essential.

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2.3.2 Relevance to This Study

This study draws on social constructivism to understand how individuals build career competence and wellbeing through workplace engagement, and on critical theory to critique systemic barriers that restrict access to quality work and learning. (Allen & van der Velden, 2001). and Ramsarup et al. (2023) stress the need for systems that both empower learners and reform exclusionary practices.

In the South African context, decades of structural inequality demand an approach that balances individual empowerment with institutional transformation. McGrath et al. (2020b) and Wedekind et al. (2021) advocate for system-level learning pathways that are inclusive, flexible, and grounded in lifelong learning principles.

2.3.3 Criticisms of Constructivism and Critical Theory

Criticisms of Constructivism and Critical Theory Constructivism have been critiqued for overemphasizing individual agency while neglecting contextual limitations (Ju & Li, 2019). Critics argue that personal experience is insufficient in environments where institutional hierarchies and poverty block access to learning opportunities (Brunello & Wruuck, 2021). Likewise, in heavily regulated fields, constructivist learning must be supplemented with formal standards and certification processes (Ju & Li, 2019).

Critical theory is seen by some as lacking practical guidance for individual career navigation. While it identifies macro-level inequalities, it sometimes fails to propose micro-level solutions that individuals and institutions can immediately apply (Palmer, 2017; Spaull & Taylor, 2015). However, recent work by Ramsarup et al. (2022) and McGrath et al. (2020a) aims to bridge this gap by offering integrated frameworks that link systemic reform with workplace innovation and individual career development.

2.4 Reviewing Career Wellbeing, Skills Alignment and Covid-19 from the Literature

"Exploring Workforce Challenges: Skills Scarcity, Career Wellbeing, and Labor Market Adaptability"

Understanding career wellbeing and skills alignment requires a multidimensional approach, as workforce challenges are influenced by both individual adaptability and broader labour market dynamics. One key aspect of this discussion is the issue of skills scarcity and development in South

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Africa, which significantly impacts labour market efficiency. Addressing skills shortages is essential for understanding the persistent mismatches between workforce supply and industry demand, offering valuable insights into how education-employment alignment can be improved and workforce readiness enhanced.

In addition to skills shortages, workplace perceptions of skills alignment play a crucial role in shaping job satisfaction and productivity. Employer and employee perspectives on skills utilization influence how organizations manage workforce development and whether employees feel their qualifications and competencies are fully utilized. This discussion explores the extent to which organizations actively address skills alignment and what interventions may reduce educational mismatches in the workplace.

Closely linked to workplace perceptions is the concept of career wellbeing and employee adaptability, which is fundamental to career satisfaction and long-term employability. Employees who develop resilience and actively engage in continuous learning are better equipped to navigate career transitions and respond to labour market changes. This section examines how career adaptability enables individuals to thrive in evolving work environments and how professional development initiatives contribute to long-term career success.

Finally, the impact of COVID-19 on career alignment has been a significant factor in reshaping career trajectories, job security, and skill demands. The pandemic accelerated digital transformation and forced employees to adapt to rapidly changing workplace expectations. By examining these disruptions, this study situates skills realignment within a contemporary global context, highlighting the importance of workforce agility in times of crisis.

By integrating these key areas, skills scarcity, workplace perceptions of alignment, career adaptability, and the impact of COVID-19, this study develops a comprehensive understanding of the factors influencing career wellbeing and workforce development. The discussion highlights both systemic labour market challenges and individual strategies for career sustainability, providing a foundation for the empirical investigation that follows.

2.4.1 Career Wellbeing and Adaptability, Resilience and Happiness

Career wellbeing is an essential determinant of job satisfaction, productivity, and employee retention (Greenhaus et al., 2018, p. 42). Palmer emphasizes that career adaptability is a critical

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skill in an increasingly volatile labour market. Career adaptability is another theme in the literature that is highlighted as in promoting career wellbeing in the face of skills mismatch. The discussion around career wellbeing/adaptability within the South African context is of great importance. The findings from the literature review suggest that career wellbeing is essential for both individual and societal development. The impact of skills mismatch on career wellbeing cannot be overlooked, as it has significant implications for economic growth and social stability in the country. It is clear from the scholarly debates that promoting career adaptability is crucial in enhancing career wellbeing in the face of skills mismatch. Moving forward, further research and interventions are needed to address the challenges identified in the literature and promote career wellbeing for all individuals in South Africa (2017, p. 28).

In the realm of career development, there is a growing emphasis on the importance of career adaptability (CA) and its relationship to career wellbeing (CWB). The literature suggests that individuals who possess a high degree of adaptability are better equipped to navigate career transitions and overcome challenges in the ever-changing job market. This prompts an exploration into the synergy between CA and CWB, and the implications for overall career success and satisfaction. Palmer (2017) emphasises the individual dimension of adaptability, that is, how personal psychosocial resources help employees manage transitions and recover from disruptions. Kenny (2019) focuses attention on the organisational side of adaptability, arguing that employer-driven reskilling and structured workplace learning are critical enablers of long-term career resilience. Put differently, Palmer analyses *what* individuals do to adapt; Kenny analyses *what organisations must provide* to make that adaptation possible.

Studies by Coetzee, Schreuder, and Tladinyane (2019, p. 67) and Du Preez and Mostert (2017, p. 49) further support this argument, demonstrating that career adaptability plays a pivotal role in addressing the challenges associated with skills mismatch. The challenges identified underscore the necessity for organizations to cultivate inclusive, flexible, and supportive cultures conducive to idea generation and collaboration. Addressing these challenges aligns with recommendations from existing literature aimed at promoting innovation and adaptability in the modern workplace (Edmondson & Lei, 2014).

Building on this foundation, Career Construction Theory offers an expanded framework to understand how individuals subjectively experience and navigate career wellbeing. Wang and Li

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(2024) emphasize that career wellbeing is not simply a reaction to external job conditions but a narrative process through which individuals adapt their vocational identity in response to changing contexts. The theory's focus on life themes, vocational personality, and career adaptability provides a multidimensional approach to understanding how skills misalignment can erode one's sense of coherence and growth within a job role.

Furthermore, Yates (2025) highlights how the integration of career development theories in practice enhances both the practitioner's and the employee's understanding of dissatisfaction. Rather than viewing perceived misalignment as a purely structural or rational issue, the use of theoretically informed practices enables more reflective conversations that can distinguish between dissatisfaction driven by underutilization of skills and that stemming from deeper disconnections in identity, purpose, or recognition. This framing aligns with the narrative accounts of participants in this study, where dissatisfaction often reflected more than just a poor fit between qualification and task; it reflected perceived stagnation in growth, limited agency, and the absence of meaning in work.

Verhaest and Omey (2006) describe the psychological costs of over- and under-qualification; a pattern reflected in this study's findings of frustration and demotivation. Palmer (2017) locates these costs primarily in the erosion of perceived skills-utilisation and vocational identity when employees cannot apply their qualifications. Kenny (2019) adds that structured opportunities for continuous learning and clear development pathways (organisational practices) mitigate these effects by restoring employees' sense that their skills are valued and developed. In short: Palmer diagnoses the individual experience; Kenny indicates organisational remedies.

2.4.2 Skills Scarcity and Development in South Africa

The article by Brunello and Wruuck (2021) contributes substantially to the discourse on skills shortages, skill mismatches, and the importance of skill development in the workplace. By highlighting the economic and social costs of skills gaps, emphasizing the need for accurate measurement of skills requirements, and advocating for effective skill policies, the authors provide a comprehensive framework that resonates with the challenges faced by the South African employment landscape. In the context of my study, their insights sheds light on the interconnectedness of skills scarcity, career wellbeing, and productivity, underscoring the urgency of addressing skills gaps and mismatches. By exploring how organizations in South Africa assess

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their skills needs, navigate skills development, and implement policies to support employees in transitioning between roles, my research aims to contribute towards enhancing career wellbeing and productivity within the South African workplace. The literature highlights that skills shortages remain a pressing issue within South Africa's labour market.

Palmer (2017) frames skills scarcity as a multi-layered problem rooted in weak training infrastructure, employer underinvestment in workforce development, and structural labour-market barriers. Kenny (2019) complements this by arguing for proactive, often technology-mediated, employer and sector initiatives (such as reskilling programs and industry–academia partnerships) as mechanisms for closing specific skills gaps. Thus, Palmer highlights the problem's causes; Kenny highlights practical organisational and sectoral responses.

Brunello & Wruuck (2021, p. 72) discuss the economic implications of skills shortages and propose policy solutions, emphasizing the importance of targeted education and training programs. Rogan (2017, p. 55) and the National Skills Authority (2019, p. 49) also argue that skills levies and vocational training are fundamental for bridging workforce gaps.

The consensus among scholars on the importance of lifelong learning and skills development in addressing skills mismatch is essential for promoting career wellbeing in the formal economy. By integrating various perspectives and advocating for evidence-based policies, this research contributes to advancing our understanding of skills mismatch in the formal economy and informs effective interventions that empower individuals and foster sustainable development. Embracing a holistic approach to skills provision and policy responses is crucial in creating a more inclusive and resilient formal economy workforce. Recent policy recommendations suggest that the government should adopt a multi-stakeholder approach to address skills shortages. Research by the Department of Higher Education and Training (DHET, 2020, p. 31) proposes that public-private partnerships (PPPs) could significantly enhance workforce skills development. Furthermore, Kenny (2019, p. 65) suggests that employer-driven mentorship programs should be integrated into national skills policies to support professional growth at all levels.

The article by Brunello and Wruuck (2021) provides a significant contribution to the discourse surrounding skills shortages, skill mismatches, and the essential role of skill development in the workplace. By illuminating the economic and social costs associated with skills gaps, the authors underscore the necessity for accurate measurement of skills requirements and advocate for the

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implementation of effective skill policies. Their comprehensive framework resonates profoundly with the challenges confronting the South African employment landscape. In relation to my study, Brunello and Wruuck's work elucidates the intricate connection between skills scarcity, career wellbeing, and productivity. This nexus highlights the pressing urgency of addressing skills disparities and mismatches. My research aims to investigate how organizations in South Africa evaluate their skills needs, navigate skill development processes, and enact policies to facilitate employee transitions between roles. The overarching goal is to enhance career wellbeing and productivity within the South African workplace.

The existing literature identifies skills shortages as a persistent and multifaceted challenge in South Africa's labor market. Palmer (2017) argues that this scarcity is exacerbated by systemic barriers such as insufficient training infrastructure, employer reluctance to invest in upskilling, and misaligned labor market structures. Expanding on this, Kenny (2019) emphasizes the transformative role of technology-driven reskilling initiatives and calls for stronger collaboration between industry and academic institutions to bridge critical skills gaps.

Brunello and Wruuck (2021) further explore the broader economic consequences of persistent skills shortages, recommending targeted educational and vocational training programs that are responsive to labor market demands. Rogan (2017) and the National Skills Authority (2019) contribute to this discourse by highlighting the significance of vocational training and the strategic use of skills levies to address workforce development in both the formal and informal sectors.

A recurring theme in the literature is the emphasis on lifelong learning and continuous skill development as essential strategies for addressing skills mismatches and enhancing career wellbeing. In particular, these strategies are seen as crucial for improving resilience and inclusion in the informal economy, where skills underutilization and employment precarity are common. As such, a holistic and context-sensitive approach to skills provisioning is essential.

Recent policy discourse, including insights from the Department of Higher Education and Training (DHET, 2020), advocates for multi-stakeholder strategies, such as public-private partnerships (PPPs), to strengthen workforce development systems. Kenny (2019) reinforces this view by proposing the integration of employer-led mentorship and training programs into national skills development frameworks to promote equitable professional growth.

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Together, these contributions underscore the urgency of adopting comprehensive, collaborative, and forward-looking interventions to address South Africa's complex skills ecosystem. Within a landscape shaped by both economic constraints and social transformation goals, skills alignment remains central to advancing individual career wellbeing and broader national development outcomes.

2.4.3 Workplace Perceptions of Skills Alignment

The workplace's perceptions of staff in relation to skills alignment play a critical role in understanding career wellbeing and workforce efficiency. Allen and van der Velden (2001) define educational mismatch as a situation where employees work in roles that do not correspond to their formal training. The narratives presented in the findings align with this definition, as many participants express frustration over holding degrees that remain underutilized in their professional roles. Palmer (2017) suggests that some negative effects of educational mismatch can be mediated through individual strategies (career planning, adaptability) and enabling employer practices. Kenny (2019) shifts the emphasis more squarely to employer responsibilities, arguing that deliberate workplace interventions (career pathways, reskilling, role redesign) are essential to reduce mismatch at scale. Together, the two authors point to a shared solution space that requires both employee agency and organisational commitment.

One of the primary strategies for addressing skills alignment challenges is job role redesign, where employers restructure positions to better utilize employees' existing qualifications and competencies. Ensuring that skills are effectively applied within organizational frameworks can enhance job satisfaction and productivity. Continuous learning initiatives further support skills alignment by integrating training programs that allow employees to upskill and reskill in response to evolving industry demands. Organizations that foster lifelong learning help employees remain adaptable and equipped for shifting workplace expectations.

Another critical intervention is the implementation of mentorship and career development programs. Structured mentorship initiatives provide employees with guidance as they navigate career transitions, ensuring their professional growth aligns with both personal aspirations and

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organizational needs. In addition, fostering workplace flexibility and mobility creates opportunities for employees to move into roles that better match their qualifications. Encouraging internal career transitions can optimize workforce potential while improving job alignment.

Finally, industry-academic partnerships serve as a long-term solution to reducing skills mismatches. Collaborations between businesses and educational institutions ensure that academic curricula remain relevant to industry needs, helping future graduates' transition more effectively into the workforce. By bridging the gap between education and employment, these partnerships contribute to a more aligned and competent labour force.

Taken together, these employer-led strategies highlight the importance of workplace-driven solutions in addressing skills alignment challenges. Rather than placing the burden solely on employees or educational institutions, organizations that actively invest in career development, learning, and structural job adaptations are better positioned to reduce skills mismatches and foster a more engaged, high-performing workforce.

2.4.4 The Impact of COVID-19 on Career Alignment

The COVID-19 pandemic significantly disrupted labour markets, exacerbating job insecurity and career stagnation (World Bank, 2021). The crisis accelerated digital transformation, forcing companies to adopt remote work, automation, and new technologies at an unprecedented pace. As a result, many employees had to realign their careers, reskill, or transition into emerging digital roles to remain competitive. Palmer (2017) underscores how economic shocks (such as mass layoffs or hiring freezes) intensify the need for individual career adaptability to maintain wellbeing. Kenny (2019) focuses on the organisational consequences of such shocks, arguing that rapid digitalisation and remote working require employers to provide continuous learning pathways so employees can remain employable. Together, these perspectives indicate that both personal adaptability and employer action matter in pandemic-era career resilience.

2.5 Addressing Skills Misalignment: Workplace Learning and Development Strategies

Skills misalignment remains a persistent challenge in the labour market, affecting career progression, employee engagement, and overall workforce productivity. While traditional interventions have focused on bridging the education-to-employment gap, research suggests that

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skills mismatches continue well into employees' careers, necessitating workplace-centred strategies. This section examines key approaches to addressing skills development and professional growth within the workplace, emphasizing the role of continuous learning, employee engagement, and employer-driven training initiatives. By shifting the focus to workplace learning environments, organizations can take a more proactive role in ensuring that employees remain adaptable, skilled, and aligned with evolving industry demands. However, this shift also requires a critical examination of the effectiveness of employer-driven training programs, as well as an assessment of whether policy incentives designed to support workplace learning are successfully implemented or remain largely theoretical.

2.5.1 Workplace Education and Continuous Learning

Workplace education plays a critical role in career adaptability and ensuring employees remain competitive in a rapidly evolving labour market. Palmer (2017) notes that employer investment in structured training and mentorship is associated with improved skills utilisation and employee satisfaction. Kenny (2019) further argues that such development must be continuous and institutionalised (not ad hoc or only for new recruits) so that employees remain aligned with evolving role demands. In combination, Palmer, and Kenny advocate for sustained employer commitment to workplace learning as core to addressing skills-job misalignment. This requires organizations to embed lifelong learning into their business models, allowing employees to adapt to new technologies, industry shifts, and evolving job roles.

While work-integrated learning (WIL) programs, such as internships, apprenticeships, and cooperative education, have been recognized as effective in helping students transition into the workforce (Palmer, 2017, p. 34), they do not necessarily prevent long-term skills mismatch. Employees may still find themselves in roles that do not fully utilize their expertise or struggle to keep pace with new industry requirements. This highlights the need for in-house professional development programs that extend beyond initial onboarding and graduate hiring. However, the extent to which employers implement such initiatives effectively remains questionable, as some organizations prioritize short-term profitability over sustained workforce investment.

2.5.2 Employee Engagement and Disengagement in Skills Development

A key factor influencing workplace skills alignment is employee engagement in professional development. Research suggests that engaged employees who actively participate in training,

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mentorship, and career growth opportunities are more likely to experience career wellbeing and job satisfaction (Kenny, 2019, p. 57). In contrast, disengagement from learning and upskilling often results in career stagnation and persistent skills mismatches. Factors contributing to disengagement include limited employer-sponsored learning opportunities, unclear career progression pathways, and a lack of incentives for continued education (Palmer, 2017, p. 40). This disengagement is further exacerbated in organizations where learning and development opportunities are either inaccessible to lower-tier employees or viewed as optional rather than integral to career progression.

Employer expectations regarding graduate and employee upskilling also require critical examination. Some organizations express concerns that employees lack essential workplace skills, including communication, teamwork, and problem-solving abilities (Palmer, 2017, p. 48). However, Kenny (2019, p. 66) suggests that rather than placing full responsibility on employees, employers should take a more proactive role in fostering skills development. This involves offering in-house development programs, promoting mentorship opportunities, and encouraging lifelong learning initiatives. Despite this, many organizations fail to create clear career pathways or provide meaningful upskilling initiatives, leading to a workforce that struggles with misalignment even in industries with high demand for skills development.

2.5.3 Persistent Skills Mismatch Despite Workplace Interventions

Despite efforts to align skills with workplace needs, research indicates that skills mismatch remains a structural issue. Even in organizations with strong professional development programs, employees often face misalignment due to shifting industry demands, automation, and evolving skill requirements (Brunello & Wruuck, 2021, p. 75). Additionally, employees may have limited access to workplace training, further exacerbating inequality in career progression (Kenny, 2019, p. 61). While many businesses acknowledge the need for lifelong learning, actual investment in skills development remains inconsistent, often varying across sectors and organizational priorities.

Palmer (2017) recognises that policy instruments (subsidies, levy systems, tax incentives) aim to stimulate employer investment in skills but cautions that incentives alone do not guarantee sustained organisational commitment. Kenny (2019) highlights the potential of coordinated mechanisms such as PPPs and industry–academic partnerships to deliver more practical and continuing workforce development. Put together, Palmer signals policy intent and limits; Kenny

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points to collaborative models that can produce more durable outcomes. Yet, the effectiveness of these initiatives is often questioned, as some companies engage with PPPs merely to meet regulatory compliance rather than as a genuine effort to improve workforce development.

2.5.4 The Need for a Holistic Approach to Workplace Learning

To truly address skills mismatch, organizations must adopt a holistic approach to workplace learning, one that integrates continuous professional development, employee engagement, and flexible career pathways. Moving beyond the traditional focus on education-employment alignment, this study argues that the workplace itself must become a dynamic learning environment where employees are actively engaged in their professional growth. However, for this to be successful, there must be a fundamental shift in organizational priorities to value long-term workforce investment over short-term financial performance.

In addition, policy-driven interventions must go beyond incentives and actively enforce accountability measures for companies that fail to implement meaningful training programs. Without a structured and enforced commitment to ongoing skills development, skills mismatch will likely persist despite broader efforts to bridge education and employment gaps. By investing in structured training, career mobility strategies, and workplace learning cultures, businesses can reduce persistent mismatches while fostering career wellbeing and organizational success. However, unless workplace learning is prioritized as an organizational and policy imperative, skills misalignment will continue to be an enduring challenge in the labour market.

2.6 Conclusion

This chapter has examined career wellbeing and skills alignment, focusing on the persistent challenges of skills mismatch within the workplace. The discussion explored key constructs such as career wellbeing, skills misalignment, and workforce development, highlighting how these concepts are shaped by both individual agency and structural labour market constraints. While Palmer (2017) and Kenny (2019) provide foundational insights for the purpose of my own research undertaking, the broader literature emphasizes that skills alignment is an ongoing process influenced by education, professional development, and workplace engagement. Theoretical perspectives from constructivism and critical theory have provided a framework for understanding how employees navigate career transitions and skills mismatches, but critiques highlight their limitations in addressing practical, industry-specific challenges.

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Beyond theoretical insights, this chapter has shifted the focus from education-to-employment transitions to workplace-centred learning, recognizing that skills mismatch persists despite academic reforms. Strategies such as continuous professional development, employer-led training initiatives, and structured career mobility pathways have emerged as key interventions in ensuring workforce adaptability. Additionally, issues of employee engagement and disengagement have been examined as critical factors in shaping career outcomes, reinforcing the need for organizations to foster dynamic learning environments that support ongoing skill acquisition.

Ultimately, addressing skills misalignment requires a multi-faceted, workplace-driven approach that integrates lifelong learning, structured mentorship, and industry-academic collaboration. By acknowledging both systemic labour market challenges and individual career adaptability, this study provides a comprehensive foundation for further investigation into how employees experience career wellbeing and skills alignment in practice. The next chapter will outline the research design and methodology, ensuring a rigorous approach to data collection and analysis.

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Chapter 3: Methodology

3.1 Introduction

This chapter outlines the research design and methodology employed in the study, detailing the rationale behind the selected approach and explaining how the research was conducted. It provides an overview of the philosophical underpinnings, the research strategy, sampling techniques, data collection methods, and ethical considerations. Drawing on established methodological literature, including Cohen, Manion, and Morrison (2018) and Creswell (2014), the chapter emphasizes the importance of methodological coherence and rigor in qualitative educational research.

3.2 Research Paradigm

This study adopts a qualitative research paradigm rooted in interpretivism. Interpretivist research acknowledges that reality is socially constructed and aims to understand phenomena through the meanings people assign to them. This paradigm aligns well with the study's aim of exploring perceptions of skills alignment and career wellbeing within a South African private sector workplace. The use of qualitative methods allows for the exploration of nuanced, context-specific experiences, as emphasized by Cohen et al. (2018), who advocate for approaches that consider the complexity and subjectivity inherent in educational and social research. As Creswell (2014) notes, qualitative research allows researchers to explore the complexity of meaning-making in natural settings, which aligns with this study's aim to understand employee perceptions.

3.3 Theoretical Framework

This study's theoretical framework is anchored in Career Construction Theory (CCT), supported by the complementary perspectives of Constructivism and Critical Theory. Together, these frameworks provide a layered understanding of how individuals construct meaning in their careers while navigating the influence of organizational and societal structures.

Career Construction Theory (CCT) as the Central Framework

CCT, proposed by Savickas (2005), forms the core theoretical foundation of this study. It posits that individuals actively construct their careers through narratives that integrate personal meaning, life experience, and social context. The theory comprises three interrelated dimensions:

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1. Vocational personality - an individual's characteristic patterns of interests and abilities that shape their career preferences.
2. Career adaptability - the psychosocial capacity to manage transitions, challenges, and uncertainty in one's career path.
3. Life themes - the overarching motives and values that guide career decisions and identity.

Within this research, CCT provides a framework for understanding how participants interpret the (mis)alignment of their skills with job functions. Skills misalignment is conceptualized as a *disruption of narrative coherence*, a mismatch between how individuals perceive their professional identity and how their work allows them to express it.

Constructivism as the Philosophical Foundation

Constructivism underpins the interpretivist paradigm of this study, emphasizing that knowledge and meaning are socially and individually constructed (Prawat & Floden, 1994). It frames participants as *meaning-makers* who interpret career wellbeing through the lens of lived experience. This theoretical stance justifies the use of qualitative methods to access participants' perspectives on skills alignment, satisfaction, and personal growth.

Critical Theory as the Corrective Lens

While CCT offers rich insights into subjective meaning-making, it has been critiqued for insufficiently engaging with *power, structure, and inequality* (McGrath et al., 2020; Brown, 2022). Critical Theory complements CCT by addressing these omissions, situating career experiences within organizational hierarchies, social inequalities, and structural constraints. It highlights how factors such as job grading, unequal access to development opportunities, and institutional inertia shape employees' ability to enact their career goals.

Integrating the Frameworks

In this study, the three frameworks interact as follows: Constructivism provides the epistemological foundation (how knowledge is formed); CCT serves as the primary theory explaining how individuals construct meaning from career experiences; and Critical Theory functions as the contextual and corrective framework that situates those experiences within

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systems of power. This integration allows the study to examine both individual agency and the broader structures that enable or inhibit career wellbeing.

3.3.1 The Case Context

The case study was conducted within a mid-sized South African financial institution operating in both investment and administrative services. The specific business unit selected is responsible for client account management, trust administration, and financial reporting functions. This unit was chosen because it reflects a microcosm of the broader financial sector, an environment where professional qualifications are highly valued, yet employees frequently report a perceived disconnect between their formal training and actual job functions.

The institution's organizational structure is hierarchical, with clearly defined job grading systems and limited horizontal mobility. While it offers stable employment, career advancement opportunities are often constrained by rigid role definitions and insufficient internal training programs. These dynamics provide an ideal context for exploring how skills alignment, or the lack thereof, affects employees' perceptions of career wellbeing and organizational engagement.

3.4 Research Design

A case study design was selected to provide a detailed, in-depth understanding of the experiences of employees within a specific financial institution in South Africa. This approach allows for the collection of detailed, context-rich data and is ideal for exploring complex issues where the boundaries between the phenomenon and its context are blurred (Yin, 2018). According to Cohen et al. (2018), case studies are particularly useful for exploring educational and organizational practices, making them well-suited to this study.

3.5 Sampling Strategy

Purposive sampling was employed to select participants who have experience relevant to the research questions. This technique enabled the researcher to gather rich data from information-rich cases (Patton, 2002). Cohen et al. (2018) emphasize that purposive sampling is a strategic method for selecting participants who are most likely to provide insights into the phenomenon being studied.

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3.6 Data Collection Methods

Data was collected through semi-structured interviews conducted both in-person and online via MS Teams. This flexible approach accommodated participants' schedules and maintained safety during the COVID-19 pandemic. An interview guide was used to ensure consistency while allowing participants the freedom to explore themes in depth.

Interviews focused on participants' educational backgrounds, current job roles, experiences with training and professional development, perceptions of career growth opportunities, and suggestions for improvement. Interviews were recorded and transcribed verbatim for analysis. As Cohen et al. (2018) note, semi-structured interviews are effective for capturing participants' perspectives while allowing for probing and clarification.

3.7 Data Analysis

Thematic analysis was employed to identify, analyze, and report patterns within the data (Braun & Clarke, 2006). This method provides a flexible yet rigorous approach to qualitative data analysis, allowing for both inductive and deductive coding strategies. In line with Cohen et al. (2018), themes were developed iteratively through close reading and constant comparison, ensuring a grounded understanding of the data. To enhance credibility, member checking was conducted. Participants were invited to review and confirm the accuracy of transcripts and preliminary findings. This step validated the interpretations and ensured the authenticity of participants' voices.

3.8 Trustworthiness and Credibility

To ensure the trustworthiness of the findings, the study applied credibility, transferability, dependability, and confirmability criteria. Member checking, peer debriefing, and triangulation were employed to enhance credibility. Cohen et al. (2018) emphasizes the importance of reflexivity and transparency in qualitative research to establish trustworthiness. Creswell (2014) recommends techniques such as triangulation, member checking, and maintaining an audit trail; all of which were employed in this study to enhance the credibility of the findings.

3.9 Ethical Considerations

The study strictly adhered to established ethical guidelines throughout the research process. Informed consent was obtained from all participants, who were provided with comprehensive information regarding the nature of the study, their rights, and the voluntary nature of their

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involvement. To ensure confidentiality, participants' real names were not recorded or disclosed; instead, everyone was identified using a numbered label (e.g., Participant 1, Participant 2). All data were securely stored to prevent unauthorized access. Participation in the study was entirely voluntary, and individuals were free to withdraw at any point without facing any penalties. Furthermore, all data handling and storage procedures complied with the requirements of South Africa's Protection of Personal Information Act (POPIA), ensuring the responsible management of personal information. The research received formal approval from the university's ethics committee, and every effort was made to safeguard the rights, dignity, and overall welfare of all participants involved in the study. Following Cohen et al. (2018), ethical research practice was central to all stages of the research process.

3.10 Limitations and delimitations

One limitation of the study is its focus on a single business unit, which may affect the generalizability of the findings. However, qualitative research prioritizes depth over breadth and seeks transferability rather than generalization. Another limitation is the reliance on self-reported data, which may be influenced by recall bias or social desirability.

The study was delimited to employees within a South African financial institution. It did not include perspectives from other sectors or geographic regions. The intent was to provide a detailed, contextualized understanding of the phenomenon rather than universal conclusions.

3.11 Conclusion

This chapter presents the research design and methodology used in the study. Drawing on qualitative research traditions, the chapter detailed the research paradigm, theoretical framework, and methods for data collection and analysis. The integration of recent methodological scholarship, particularly that of Cohen et al. (2018), underscores the rigor and coherence of the approach. The next chapter presents the findings that emerged from this methodological foundation.

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Chapter 4: Data Presentation

4.1 Introduction

This chapter presents the key findings of the study, offering a detailed exploration of how skills alignment influences career wellbeing within the context of my case study. The chapter is structured according to the research questions, conceptual framework, and thematic categories identified through data analysis and key themes.

The study employed a thematic approach to analyse the qualitative data, drawing insights from participant narratives to provide a comprehensive view of their experiences. The findings are categorized into the following key themes: *Personal Agency and Career Progression; The Influence of Workplace Culture on Career Wellbeing; Systemic Workforce Challenges; The Broader Societal Implications of Skills Misalignment; Ongoing Employee Challenges: Navigating Career Development and Skills Application; Ongoing Employer Challenges: Aligning Job Functions with Workforce Needs; Redressing Skills Misalignment: Possible Workplace Scenarios; Skills Mismatch: Workplace Perceptions and Experiences; Career Wellbeing: Professional Growth and Opportunity; Navigating Career Stagnation: Barriers and Adaptation;* and *Researcher Positionality: Affordances and Constraints*. These themes emerged from the participants' responses and provided a nuanced understanding of how employees perceive career alignment, workplace support structures, and opportunities for growth. The findings are presented with relevant data to ensure detailed description and authenticity, thus allowing for a deeper link between the study's objectives and the lived experiences of the participants. The chapter concludes with a summary that synthesizes the main insights and prepares the foundation for the discussion in Chapter 5

4.2 Presenting the Data

The data in Figure 2 reflects a notable pattern of misalignment between qualifications and current occupational roles. For example, four participants in Trust Administrator roles possess LLB degrees, suggesting a legal background that is not explicitly leveraged in administrative financial functions. Participant 2, currently a Client Account Manager, holds an Honors degree in

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Information Systems but is not engaged in a technical or analytical function that fully utilizes that specialization.

While several participants are pursuing or have attained postgraduate qualifications, their current roles appear to require competencies below their level of training, suggesting a pattern of overqualification and underutilization of human capital. This discrepancy provides empirical grounding for participant-reported frustrations and reinforces the literature on horizontal and vertical skills mismatch (Allen & van der Velden, 2001; Brunello & Wruuck, 2021).

4.2.1 Participant Demographics

The study sample encompasses a diverse group of participants in terms of gender, race, and age, offering a range of perspectives on career wellbeing and skills alignment. The majority (60%) of participants hold permanent positions, ensuring job stability, while the remaining 40% are employed on fixed-term contracts. Educational backgrounds vary, with participants holding undergraduate, honors, and postgraduate degrees, including one pursuing a PhD.

The gender distribution among participants reflects an appreciably balanced representation, with 40% identifying as female and 60% as male. Participants were further categorized into age groups: 40% fell within the 23-30 age range, 30% were aged 31-35, 10% were between 36-40, and 20% were 41 or older. Additionally, the racial composition of the sample included 60% Black participants, 30% Coloured, and 10% Indian. These demographic insights offer a foundation for analyzing how different personal and professional backgrounds influence perspectives on career development and skills utilization.

A visual representation of the data sample is provided in figure 1, allowing for a clearer understanding of the diversity within the participant group.

Category	**Percentage (%)**
Gender	
Male	60%
Female	40%

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Age Group	
23-30 years	40%
31-35 years	30%
36-40 years	10%
41-45 years+	20%
Race	
Black	60%
Coloured	30%
Indian	10%

Figure 1: Participant Demographics

This diverse demographic representation provides one foundation for exploring varied perspectives on skills alignment and workplace experiences discussed later in this chapter. Most participants hold permanent positions, indicating stability and long-term engagement in their roles. Their educational backgrounds range from undergraduate degrees to honors, with one participant currently pursuing a PhD, enabling a nuanced exploration of how individuals with differing qualifications, experience and interpret skills mismatch in the workplace. By examining the diverse backgrounds, job roles, and career stages of participants; from early-career professionals to seasoned employees; study draws attention to the relationship between individuals' educational qualifications and their actual job functions. This highlights the challenges and implications of alignment discrepancies, particularly in terms of career satisfaction, professional growth, and productivity. Additionally, the racial diversity within the sample offers valuable insights into how different racial groups navigate career pathways and representation in the South African private sector.

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The following table provides an overview of the occupations and corresponding qualifications of the participants interviewed as part of the research study on skills alignment and career wellbeing.

Participant	**Current Occupation**	**Highest Qualification**	**Field of Study**
P1	Trust Administrator	LLB	Law
P2	Client Account Manager	Honors	Information Systems
P3	Trust Administrator	Undergraduate	Information Systems
P4	Retail Operations Consultant	BCom General; LLB	Commerce and Law
P5	Trust Administrator	LLB	Law
P6	Scheme Administrator	BCom Accounting	Accounting
P7	Actuarial Assistant	BCom Accounting	Accounting
P8	Quality & Control Officer	Public Management	Public Management
P9	Trust Administrator	Honors	Ethics
P10	Trust Administrator	PhD Candidate (Law)	Law

Figure 2: Occupation vs Qualification

Figure 2 presents a snapshot of the occupations represented in the study, along with the respective qualifications held by each participant. This information serves as a foundation for exploring the nuances of skills alignment and its impact on career wellbeing within various professional contexts.

The research study involved 10 participants, each possessing tertiary-level qualifications that extend beyond an undergraduate degree. This group is a mix of mid-level and higher management

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employees, providing a diverse range of insights into the organizational culture and career development opportunities within their workplace.

All participants confirmed that they have had little to no exposure to structured internal training programs and are largely unaware of any employee development workshops provided by the organization. From a researcher's perspective, this reflects a broader issue within the workplace, where professional growth is often self-directed rather than institutionally supported. The absence of structured learning pathways and career development initiatives not only limits employees' ability to upskill but also signals potential gaps in the organization's commitment to fostering continuous learning and long-term career progression.

4.2.2 Researcher Positionality: Affordances and Constraints

Having been part of the organization for 10 years, I have established strong relationships with most of the participants. This longstanding association created an atmosphere of trust and safety, allowing participants to share their experiences openly and honestly. As a result, the data collected is rich in detail and authenticity, as participants felt comfortable discussing workplace realities without fear of repercussions.

However, this dual role as both researcher and employee also presented challenges. While familiarity with the organization provided insider knowledge and deeper contextual understanding, it also required careful reflexivity to minimize potential bias in data interpretation. Participants' willingness to be open may have been influenced by my existing relationships with them, potentially shaping how they framed their responses. Additionally, my prior knowledge of the workplace posed the risk of assumptions, requiring me to consciously separate my personal experiences from participants' perspectives to ensure objective analysis.

Navigating these dynamics required a balanced approach, acknowledging both the advantages of insider access and the need for methodological rigor to maintain the integrity of the research process.

4.2.3 Navigating Career Stagnation: Barriers and Adaptive Strategies

The data gathered highlights the challenge of career stagnation experienced by participants. This emerging theme from the data is the sense of being "stuck" that many participants experience in

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their current roles. Despite expressing dissatisfaction with career progression and professional growth, none of the participants indicated an intention to leave the organization. This lack of mobility can be attributed to a combination of job market challenges, complacency, and, in some cases, a willingness to change.

The data reveals that 65% of participants feel that the longer they remain in roles unrelated to their field of study, the harder it becomes to transition into a more aligned career path. Hiring organizations often seek candidates with specific years of experience in their respective fields, making it difficult for individuals to shift careers, thus reinforcing a sense of career inertia. At the same time, 25% of participants acknowledged that they have grown comfortable in their current positions despite limited career advancement opportunities. The absence of internal training and professional development initiatives further exacerbates this issue, leading to lowered motivation and diminished aspirations for career progression.

However, while most participants have accepted their current positions, 10% have demonstrated a willingness to change. These individuals have taken proactive steps by enrolling in new fields of study unrelated to their current qualifications, aiming to develop new skill sets that align with evolving labor market demands. Their efforts highlight a level of resilience and adaptability, suggesting that while institutional barriers contribute to career stagnation, some employees take independent steps to reposition themselves for future opportunities. For example, Participant 3 expressed concerns about the prolonged timeline for career progression when roles do not match their academic qualifications, saying, *"It feels like I'm stuck in a loop. Because my job doesn't match my degree, moving up the ladder has been painfully slow."*

The significance of these findings lies in their implications for workforce development and career wellbeing. For example, 65% of participants reported feeling unable to transition into more suitable roles, citing factors such as limited internal mobility and lack of tailored training opportunities. This highlights structural barriers within the labour market and organizational shortcomings in supporting employee growth. In contrast, only 10% of employees indicated they were actively pursuing career changes, often through enrolling in further education or seeking mentorship, suggesting that while opportunities for professional development exist, they require stronger institutional support to be accessible and effective. These quantitative indicators, supported by participants' narratives, underscore the critical need for organizations to foster

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environments that better facilitate skills alignment, workplace learning, and career adaptability. These themes will be further explored in the next section, where the broader implications of these dynamics are discussed in depth.

4.3 Discussing and Interpreting the Data on Career Wellbeing and Skills Mismatch

In this section, I will delve into an interpretation of seven key themes essential for comprehending the dynamics of skills alignment, career wellbeing, and productivity within the South African private sector. These themes serve as critical pillars in my quest to unravel the complexities surrounding the alignment of qualifications with professional roles and the subsequent impact on individuals' career trajectories. Through careful examination and exploration of each theme, I aim to provide valuable insights into the multifaceted challenges and opportunities encountered by individuals within the modern workplace landscape of South Africa.

The key themes explored in this section include skills mismatch and career stagnation, workplace learning and professional development, job satisfaction and employee engagement, career adaptability and resilience, the role of organizational culture, external labor market influences, and personal agency.

4.3.1 Career Wellbeing: Professional Growth and Opportunity

Concerns about career wellbeing are prevalent among individuals who face challenges in job applications, career growth, and job satisfaction. This reflects findings by Palmer (2017) and Kenny (2019), who note that career wellbeing is significantly impacted by external market conditions and perceived skills utilization. The data collected in my research reflect these concerns, showing how negative responses and lack of opportunities can hinder career progression and leave individuals feeling misplaced and demotivated.

Participants highlighted various aspects of these concerns. For instance, Participant 1 noted the impact of the COVID-19 pandemic on job opportunities, saying, *"I applied to so many jobs during the pandemic, but most companies were either not hiring or kept delaying the process. It felt like I was stuck in a cycle of rejections with no clear way forward."* This sentiment was echoed by others

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who expressed frustration with the slow progression in their careers due to the need to wait for experienced individuals to vacate higher positions, emphasizing the limiting factor of time.

Some participants, like Participant 2, felt frustrated with the slow career progression due to hierarchical constraints. Participant 2 remarked, *"Even when I have ideas on how to improve the way we work, it feels like no one listens because of my position. It's like my input doesn't matter."*

Others, such as Participant 3, acknowledged gaining workplace experience but felt their roles did not align with their degrees. Participant 3 shared, *"I studied for years to specialize in my field, but my current job has nothing to do with what I trained for. It's like my degree is going to waste."*

Participant 4 expressed dissatisfaction with the lack of upward mobility in their current position, stating, *"There's no room to grow where I am now, so I've decided to go back to school and get the qualifications I need to move forward."*

Participant 5 conveyed feelings of demotivation and dissatisfaction, saying, *"I feel like I'm stuck doing the same repetitive tasks every day, and I'm not being given the chance to show what I'm really capable of."*

Participant 6 discussed the mismatch between their desired career path in accounting and their current job responsibilities, expressing frustration: *"I want to build a career in accounting, but the work I'm doing now is completely unrelated, and it's hard to find jobs that match my skills while also trying to finish my education."*

Participant 7 reflected on their past educational experiences and current job, acknowledging, *"This job isn't what I had planned for my career, but I've learned a lot along the way, and that knowledge is still valuable."*

Participant 8 expressed frustration with the perceived slow progress in their career compared to peers, admitting, *"Seeing my friends move ahead while I feel stuck has been really tough. It's hard not to compare and feel like I'm falling behind."*

Participant 9 raised concerns about unequal support for employee education within their department, stating, *"It's frustrating to see others get opportunities for further education while I'm overlooked. It makes me question how much my role really matters here."*

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Participant 10 described their current role as a stepping-stone into the industry but expressed disappointment: *"I know this job is supposed to be a starting point, but the work feels so demotivating, and the environment in the department doesn't make it any better."*

These findings illustrate how negative responses and limited job opportunities can impede career advancement and leave individuals feeling disheartened and misplaced. The impact of COVID-19 further exacerbated these concerns, as seen in Participant 1's experience with obstacles in securing employment due to firms reducing new hires amidst the pandemic. Additionally, concerns about unequal support for employee education within departments and feelings of undervaluation contribute to a sense of disillusionment among participants.

Concerns about career wellbeing highlights the multifaceted challenges individuals face in navigating their career paths within the South African private sector workplace. These concerns encompass issues such as limited job opportunities, slow career progression, mismatch between skills and aspirations, and the impact of external factors like the COVID-19 pandemic. Exploring these concerns provides valuable insights into the complex dynamics that shape employees' experiences and perceptions of career wellbeing and workplace productivity.

In today's competitive job market, individuals often invest considerable time and effort into acquiring educational qualifications to enhance their career prospects. However, there are instances where individuals find themselves in job positions that do not align with their educational background, a phenomenon known as educational mismatch. This has significant implications for an individual's career wellbeing.

In my research, participants confirmed the presence of educational mismatch within their careers. For example, an Administrator held an LLB degree, a Client Account Manager had an Honours degree in Information Systems, and another Administrator was a PhD law candidate. These cases highlight varied levels of educational alignment across job roles, with individuals choosing to apply for and being accepted into positions despite not holding the most appropriate or directly relevant qualifications.

The findings indicate that educational mismatch can significantly influence career wellbeing. Individuals whose degrees closely relate to their job titles tend to experience higher career satisfaction and more opportunities for advancement. Conversely, those in roles misaligned with

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their educational backgrounds often feel unfulfilled or underutilized, leading to lower job satisfaction and limited career progression. For example, Participant 3 expressed this frustration directly: *"I studied for years to specialize in my field, but my current job has nothing to do with what I trained for. It's like my degree is going to waste."* Similarly, Participant 5 conveyed feelings of demotivation stemming from repetitive tasks and lack of opportunity to demonstrate their capabilities: *"I feel like I'm stuck doing the same repetitive tasks every day, and I'm not being given the chance to show what I'm really capable of."* These sentiments illustrate how educational mismatch can undermine professional growth and satisfaction, highlighting the importance of aligning skills with job functions.

It's important to consider that wellbeing/ skills mismatch not only educational fit but also job fit, workplace culture, and personal interests. While some individuals may overcome educational mismatch by acquiring additional skills or finding ways to apply their unique knowledge, the overall impact on career wellbeing remains significant. Addressing educational mismatch is crucial for individuals, employers, and policymakers to foster career wellbeing and maximize human capital in the workforce. This theme underscores the importance of considering factors beyond qualifications when examining career wellbeing and workplace productivity.

4.3.2 Skills Mismatch: Workplace Perceptions and Experiences

The feedback from participants highlights the challenges stemming from skills mismatch within the contemporary workplace. Skills mismatch often manifests as a discord between the skills employees possess and those demanded by their roles.

My findings indicate that employees face significant difficulties when trying to present ideas to their line managers. For example, Participant 2 exemplifies the challenges arising from misalignments between their educational background and their specialized role. They described the difficulty in utilizing their educational skills in Information Systems because their current role does not align with their qualifications. These findings align with Allen and van der Velden's (2001) definition of educational mismatch, and research by Verhaest & Omey (2006), who explore the psychological impact of job-role misalignment on career satisfaction and motivation.

Participants 2 stated:

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“In my role, because I'm not specializing or using my background of education, which is Information Systems. So, I'm not ultimately a Business Analyst that would have certain, you know, technologies or tools or toolkit that they would use, so be offered. So, I'm not contributing to that. So, it's very difficult for me to get, to utilize the technologies that come with my educational background, because I must be in that role, and then I must have certain permissions and approvals”.

Additionally, organizational culture and generational differences, as identified by participants like Participant 5 and Participant 7, impact idea generation and implementation. The barriers to innovation posed by rigid organizational structures and resistance from more experienced colleagues are significant impediments to creativity and collaboration.

Participants also raised concerns about potential bias in managerial decision-making, which highlights the importance of emotional intelligence and a business-oriented approach among managers. These challenges underscore the critical need for organizations to foster inclusive, flexible, and supportive cultures that encourage idea generation and collaboration.

Overall, the theme of exploring employee experiences within the context of skills mismatch provides a deeper understanding of the complexities surrounding skills mismatch and its implications for idea presentation and implementation within organizational contexts. The challenges identified underscore the need for organizations to address skills mismatches to promote innovation and adaptability in the workplace.

This section provides insights into the intricate dynamics’ employees encounter as they navigate the complexities of professional life. The feedback from employees illuminates the delicate balance between negative consequences and positive aspects in their career trajectories.

Participants highlighted challenges due to misalignment between their educational backgrounds and job roles, hindering the utilization of their skills. For instance, Participant 2 shared, *"I studied Information Systems to build a career in technology, but my current role has nothing to do with my qualifications. It’s frustrating to know I’m not using what I’ve learned."*

Participants like Participant 5 emphasized the significant impact of motivation on productivity. Participant 5 remarked, *"When I enjoy what I’m doing, my work improves so much. But when I’m just going through the motions for a paycheck, it’s hard to stay productive."*

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External factors, such as the COVID-19 pandemic, have significantly impacted career trajectories. For Participant 6, the pandemic-induced economic downturn led to uncertainties in the job market. Participant 6 reflected, *"The pandemic made finding a job so much harder. Even with my skills, there were fewer opportunities, and the competition was overwhelming. It left me feeling stuck and unsure about the future."*

Participants like Participant 9 and Participant 10 discussed the delicate balance between employment and fulfilling familial responsibilities. Participant 9 explained, *"Trying to juggle work and family is exhausting, especially when the job itself doesn't align with what I truly want to do. It's hard to feel like you're giving enough to either."* Participant 10 added, *"The pressure of managing responsibilities at home and at work is constant. When your job doesn't fulfill you, it spills over into your personal life and affects everything."*

The insights derived from employees' reflections shed light on the multifaceted nature of career wellbeing. Participants underscored the importance of fostering a supportive work culture that nurtures motivation and encourages idea generation and collaboration. They highlighted the need for organizations to address career misalignment and provide targeted professional development programs and adaptive HR policies to promote career growth and employee satisfaction.

Participants emphasized that individuals often do not have the luxury of choosing jobs solely based on qualifications or pay. Participant 7 noted, *"Sometimes, you have to take what's available, even if it's not ideal. You hope it's a stepping-stone to something better, but it's hard not to feel like you're giving up on your dreams."*

Various factors, including economic circumstances, personal responsibilities, geographic location, and availability of opportunities, influence their decisions. Participant 8 reflected, *"I've taken lower-paying jobs just to keep going, but it's a trade-off. You lose something in the process, whether it's financial stability or long-term career prospects."*

4.3.4 Ongoing Employer Challenges: Aligning Job Functions with Workforce Needs

In the multifaceted landscape of career development, employers play a critical role in shaping career trajectories by ensuring that workplace demands align with the skills and qualifications of employees. Many participants expressed frustration with limited job opportunities that align with

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their academic backgrounds, leading to challenges in career progression and job satisfaction. A significant concern raised was the lack of structured internship programs that provide early career exposure and skill application. Participant 1 stated, *"If the government provided more internships in fields like law, it would be a game-changer for people trying to get their foot in the door."* This sentiment highlights the need for greater employer involvement in work-readiness initiatives, ensuring that new graduates gain practical experience before entering the workforce.

Another area of concern was the disconnect between academic training and workplace expectations. Participant 2 suggested, *"Final-year students should have mandatory workplace exposure. It's the only way to prepare us for what's coming."* This underscores the importance of employer partnerships with educational institutions to integrate practical learning into curricula. Some participants emphasized the need for more career options beyond traditional professions, with Participant 3 remarking, *"We need to learn about careers outside the typical doctor, lawyer, or teacher options. There's so much more out there."* Employers could play a key role in broadening awareness of diverse career pathways through structured career guidance and exposure programs.

Moreover, employers must take a proactive approach to workforce development by ensuring that employees receive ongoing training relevant to industry needs. Participant 4 argued, *"Universities need to work with industries to ensure what we're learning is actually useful in the job market."* This suggests that companies should actively collaborate with academic institutions to develop programs that align training with evolving industry demands.

The findings indicate that employers play a pivotal role in shaping career pathways, yet systemic challenges such as limited internships, lack of workplace exposure, and misalignment between education and job roles persist. To bridge this gap, organizations must take greater initiative in facilitating career growth through internships, structured training, and mentorship programs. Similar gaps between workplace readiness and academic training have been documented by Brunello & Wruuck (2021) and McGrath et al. (2020b), who advocate for industry-academic partnerships to improve skills alignment.

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4.3.5 Ongoing Employee Challenges: Navigating Career Development and Skills Application

While employer-driven initiatives are essential for addressing workforce challenges, employees also face individual career barriers that require agency and adaptability. Many participants emphasized the importance of personalized career guidance to help employees navigate career pathways that align with their skills and aspirations. Participant 5 stated, *"Career counseling needs to be more specific, something that looks at your unique skills and helps you figure out where you fit."* This reflects the growing demand for tailored career support, rather than generic advice that does not account for individual strengths and market realities.

Beyond traditional employment, many participants advocated self-sufficiency and entrepreneurship as an alternative career path. Participant 6 shared, *"We should be taught how to start our own businesses, not just how to work for someone else."* This sentiment was echoed by Participant 7, who emphasized, *"Entrepreneurship isn't just about making money; it's about creating opportunities for yourself and others."* These perspectives highlight a shift in mindset, where employees recognize the importance of developing skills beyond conventional employment models.

Early career guidance was also identified as a key factor in ensuring smoother career transitions. Participant 8 noted, *"If we start identifying skills and interests in high school, it will save so much time and energy later."* This reinforces the need for early intervention strategies that equip individuals with career awareness and skills alignment from an early stage.

In addition, participants called for greater government involvement in job creation, particularly in specialized fields. Participant 9 remarked, *"The government needs to focus on creating jobs in areas where there's real demand, not just the same old industries."* This suggests that while employees take ownership of their career development, systemic factors also play a role in shaping opportunities.

The collective insights from participants underscore the challenges employees face in navigating career pathways, whether through limited access to career guidance, lack of workplace exposure, or restricted job mobility. However, some employees have taken proactive steps by developing entrepreneurial skills, seeking additional education, and advocating for early career intervention. These findings highlight the importance of a dual approach, where both employees and employers

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actively contribute to addressing skills misalignment and fostering career progression. These findings echo the work of Coetzee et al. (2019) and Du Preez & Mostert (2017), who argue that individual agency, adaptability, and personalized career guidance are vital for navigating non-linear career trajectories.

4.4 Navigating Career Growth: Personal Agency, Workplace Culture, and Skills Alignment

This section explores the complex interplay between personal agency, workplace culture, and skills alignment in shaping career growth and wellbeing within the South African financial sector. Drawing from participant experiences, it highlights how individuals navigate career progression amidst educational mismatches and organizational constraints. While many participants find themselves in roles that do not fully utilize their qualifications; often accepting these positions out of financial necessity; there is a clear division between those who passively await employer-driven development opportunities and those who proactively pursue further education and alternative career paths. The section also examines how workplace culture influences employees' perceptions of career stagnation and morale, emphasizing the importance of supportive environments that foster internal growth. Finally, it situates these individual and organizational challenges within the broader societal context, underscoring the systemic nature of skills misalignment and the need for coordinated efforts between employers and employees to address this ongoing issue.

4.4.1 Personal Agency and Career Progression

A significant portion of participants (80%) expressed feelings of being trapped in job roles that do not align with their academic qualifications, often accepting these positions out of financial necessity rather than career choice. As Participant 1 shared, *"I applied to so many jobs during the pandemic, but most companies were either not hiring or kept delaying the process. It felt like I was stuck in a cycle of rejections with no clear way forward."* Many held onto the hope that their current employers would recognize their potential and provide opportunities for growth through training and development programs. However, this expectation frequently led to career stagnation, with employees waiting for external intervention instead of actively pursuing advancement. Participant 2 reflected this sentiment: *"Even when I have ideas on how to improve the way we work, it feels like no one listens because of my position. It's like my input doesn't matter."*

Conversely, 20% of participants acknowledged that the demand for their specific fields had diminished in the job market. After multiple unsuccessful attempts to secure positions aligned with

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their qualifications, these individuals took proactive steps by pursuing further education or alternative career paths. Participant 4 illustrated this adaptability, stating, *"There's no room to grow where I am now, so I've decided to go back to school and get the qualifications I need to move forward."* Others, like Participant 6, emphasized the challenge of finding relevant work while continuing their education: *"I want to build a career in accounting, but the work I'm doing now is completely unrelated, and it's hard to find jobs that match my skills while also trying to finish my education."* These examples underscore the crucial role of personal agency in navigating career development, highlighting that individual initiative is as vital as employer support in responding to evolving labor market demands.

This division within the participant group underscores the broader issue of career misalignment and professional stagnation, which remains a persistent challenge in South Africa's private sector. The expectation that employers alone should drive career progression contrasts with the reality that employees must also take ownership of their growth, whether by seeking mentorship, additional training, or external career opportunities. This supports literature emphasizing career adaptability (Palmer, 2017; Kenny, 2019) as a key determinant of career resilience and proactive career behavior.

4.4.2 The Influence of Workplace Culture on Career Wellbeing

Within the organization, the issue of skills misalignment is widely acknowledged, often surfacing in informal "corridor conversations" among employees. These discussions frequently focus on the mismatch between qualifications and job roles, especially in administrative positions. Participants expressed surprise and frustration when encountering colleagues with honors and master's degrees working in roles that underutilize their expertise. As Participant 3 remarked, *"I studied for years to specialize in my field, but my current job has nothing to do with what I trained for. It's like my degree is going to waste."* Similarly, Participant 9 noted the unequal support for education within their department: *"It's frustrating to see others get opportunities for further education while I'm overlooked. It makes me question how much my role really matters here."* These conversations reflect a broader workplace perception of underutilized talent and highlight an unspoken understanding that career pathways are not always designed to maximize employee potential.

Such reflections also impact workplace morale. The visibility of overqualified colleagues in lower-level roles acts as both a cautionary tale and a source of dissatisfaction, reinforcing calls for clearer

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career pathways aligned with employee skills. Participant 8 expressed this tension, sharing, *"Seeing my friends move ahead while I feel stuck has been really tough. It's hard not to compare and feel like I'm falling behind."* While some employees interpret these experiences as a sign to explore alternative careers, others remain hopeful that internal development programs will eventually open doors to upward mobility.

These dynamics underscore the critical role of workplace culture in shaping career wellbeing. A culture that actively supports employee growth through mentorship, internal mobility, and structured skills training can help prevent feelings of stagnation. Conversely, the absence of such initiatives fosters complacency and disengagement, as employees perceive little incentive to pursue advancement within the organization. Rigid hierarchies and limited internal mobility, as seen in these participant accounts, are consistent with findings from Brown (2022a) and Ramsarup et al. (2022).

4.4.3 The Broader Societal Implications of Skills Misalignment

The phenomenon of employees settling for roles outside their field of study is not merely an organizational issue, it reflects a larger systemic challenge within South Africa's labor market. Many participants emphasized that the economic landscape prioritizes immediate financial stability over long-term career aspirations, forcing individuals to accept available jobs regardless of alignment with their qualifications.

80% of participants who remain in roles misaligned with their studies illustrate a growing need for employers to actively invest in employee development. Workplace training, mentorship, and structured career progression pathways could help bridge the gap between employee skills and job functions. However, the proactive approach of the remaining 20% suggests that career success also depends on individual adaptability and responsiveness to market demands. Those who researched industry trends and pursued further education in fields with higher demand positioned themselves more favorably for career advancement.

Ultimately, addressing skills misalignment requires a dual effort: organizations must cultivate internal growth opportunities, while employees must actively seek out pathways to enhance their skills and remain relevant in the evolving job market. If these efforts are not synchronized, the

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cycle of career stagnation and misalignment will persist, leading to broader inefficiencies in the labor market and reduced workforce productivity.

4.5 Conclusion

In this chapter, I have presented an analysis of participant experiences and perceptions within a specific business unit in a South African private sector workplace. The focus has been on the alignment of skills with job functions and the influence of employment conditions on career wellbeing and workplace productivity. Through the identification of key themes, including skills-job function alignment, the impact of employment conditions, professional development and training, workplace culture and support, government policies and education systems, collaboration between educational institutions and organizations, and the role of employers in cultivating meaningful careers, significant insights have emerged, providing a deeper understanding of career wellbeing within the workplace.

The findings reveal that ensuring skills alignment is a shared responsibility among employees, employers, and broader systemic influences such as government and education systems. Many participants acknowledged the importance of taking ownership of their own career growth, with some actively pursuing additional education and upskilling to improve their employability. One participant expressed, *"At some point, we need to take control of our own careers; we can't wait for the company to make decisions for us."* This underscores the notion that career development is not solely dependent on employers but also requires proactive employee engagement.

At the same time, participants highlighted the role of organizations in fostering career growth. A lack of structured career development programs was a common concern, with one participant stating, *"It feels like we are just filling roles instead of growing in our careers."* Another participant emphasized the need for a more structured approach to skills development, saying, *"We don't just need training for the sake of it; we need training that actually helps us move forward."* These sentiments reinforce the idea that employers play a critical role in creating pathways for professional growth, but they must align these initiatives with the real needs of employees.

Beyond employer and employee responsibilities, external systems also play a key role. Participants expressed concerns about the disconnect between education and workplace requirements, with one noting, *"Universities teach theory, but the workplace needs something else. There has to be a way*

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to bridge that gap." Another participant emphasized the role of government in facilitating access to career pathways, stating, *"There should be more government-sponsored internships so that people can get a start in their careers."* These perspectives highlight that while individuals and organizations must take active roles in career development, systemic factors such as education policies and labor market structures also require alignment.

It is evident from these interpretations that a multifaceted approach is necessary to improve career wellbeing and workplace productivity. Ensuring that employees' skills align with job functions requires structured learning and development opportunities that allow them to transition smoothly into roles where they can fully utilize their qualifications. Employment conditions, such as job security, work-life balance, and fair compensation, must also be addressed to promote job satisfaction and retention. A strong focus on continuous professional development is essential, where both employees and employers invest in lifelong learning to enhance adaptability and career progression.

Workplace culture plays a crucial role in fostering a supportive environment that values recognition, teamwork, and mentorship. Organizations that prioritize employee engagement and career advancement create more fulfilling and productive workspaces. At the same time, stronger collaboration between educational institutions and organizations is necessary to ensure that academic learning remains relevant to workplace demands. Universities and training institutions must work closely with industries to develop curricula that equip graduates with both the theoretical and practical skills required for professional success.

Ultimately, career development is a shared responsibility that extends beyond the workplace and into the broader economic and policy landscape. Employees must take an active role in shaping their careers, while employers must create opportunities for meaningful growth. Policymakers and educational institutions must also work towards systemic improvements that better align academic training with industry requirements. Participants' voices reinforce that career wellbeing is a dynamic process influenced by personal agency, workplace environments, and external systems. By adopting a collaborative approach, employees, employers, and broader institutions can create a more sustainable and fulfilling work environment where skills are effectively utilized, career growth is supported, and workplace productivity is optimized.

The next chapter provides an in-depth analysis, and synthesis of the results/findings.

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Chapter 5: Discussion and Analysis

5.1 Introduction

This chapter analyzes how employees perceive the relationship between their qualifications, job roles, and career wellbeing. Drawing on insights from constructivism and critical theory, the discussion explores how individuals make sense of their misaligned professional trajectories and how broader institutional forces, such as hierarchical job grading or limited development opportunities, shape these perceptions. The aim is not to claim that skills misalignment is the sole cause of career dissatisfaction, but rather to interpret participants lived experiences and locate them within both personal meaning-making and systemic structures.

5.2 Analysis and Synthesis of Career Wellbeing and Skills Alignment

From a constructivist perspective, employees' expressions of frustration or stagnation reflect how they construct personal meaning from their career trajectories. For instance, Participant 3's narrative, "I studied for years to specialize in my field, but my current job has nothing to do with what I trained for", shows how identity, effort, and aspiration inform their sense of dissonance.

Simultaneously, critical theory helps interpret these frustrations as not solely individual but linked to organizational structures that constrain professional mobility. For example, the institution's reliance on rigid job grading systems or the absence of transparent upskilling pathways can be seen as systemic constraints that limit employee agency.

These two lenses, constructivism and critical theory, together reveal how career dissatisfaction may be rooted not only in perceived misalignment but also in an unequal distribution of career development opportunities within the organization.

The data revealed that participants perceived a strong link between the alignment of their academic qualifications, professional skills, and their job functions, and their broader sense of career satisfaction and development.

One participant reflected:

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"I have a postgraduate degree, but most of what I do daily doesn't require it. It's admin-heavy, repetitive. I feel stuck."

From a constructivist perspective, this reveals how employees make meaning of their roles based on perceived underutilization of their capabilities. This sense of stagnation contributed to feelings of disengagement and reduced motivation.

Another participant stated:

"You start questioning your choices when you're doing tasks that anyone with a matric could do. It impacts your confidence."

This aligns with Palmer (2017), who asserts that skill underutilization erodes professional identity and engagement. The frustration experienced by participants reflects a critical theory lens, where structural job design and limited mobility reproduce dissatisfaction, especially among employees in rigid or inherited roles.

Conversely, participants who experienced alignment expressed higher engagement:

"I finally feel like I'm growing, I'm learning, using my degree, and being challenged."

This highlights the value of skills-job congruence in fostering a sense of purpose and agency, reinforcing McGrath's (2022) notion of "flourishing careers."

The dissatisfaction expressed by participants in this study can be viewed not only as a reflection of underutilized skills, but also as a disruption of their vocational identity. As articulated in Career Construction Theory, individuals derive career satisfaction through alignment between their vocational personality and their job context (Wang & Li, 2024). Where such alignment is absent, participants may experience a loss of narrative coherence in their professional lives, leading to disillusionment, disengagement, or stunted career progression. This theoretical perspective complements the findings of this study by framing perceived misalignment as more than a practical mismatch, it is also a psychological and existential misfit that erodes personal agency and wellbeing.

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5.3 Workplace Learning and Professional Development: A Multilayered Analysis

Participants' experiences of professional development varied significantly. Some reported access to mentorship, training, or mobility; others described barriers, inconsistent support, and opaque career progression pathways.

5.3.1 Workplace Education and Continuous Learning

Many valued continuous learning but noted limitations in how it was applied:

"Training exists, yes, but it's more compliance based. Nothing that actually helps you move forward or up."

This disconnect between development offerings and employee aspirations reflects critical theory's emphasis on the reproduction of existing power hierarchies, where learning may be designed to maintain roles, and not transform them.

Those who benefited from development opportunities felt more empowered:

"Because I was encouraged to pursue further studies, I'm in a better role now, more aligned and meaningful."

This speaks to constructivist learning theory, which values individual growth through contextual engagement and self-directed learning (Lave & Wenger, 1991).

However, several employees described a lack of feedback or recognition:

"You complete the course, you go back to your desk, and nothing changes. It's like ticking a box."

Such feedback loops demotivate learning and underscore the systemic disconnect between training and upward mobility (Brunello & Wruuck, 2021).

5.3.2 Employee Engagement and Barriers to Skills Development

A key theme was inconsistent access to development and the ambiguity surrounding career progression.

One participant shared:

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"Unless your manager supports you, nothing moves. Some get all the opportunities, others get ignored."

Here, critical theory helps illuminate how institutional gatekeeping and managerial discretion reinforce inequality, not just through policy, but through everyday decision-making.

Another participant noted:

"I asked about mentorship, but it's always promised, never delivered."

This lack of support further reduces engagement and agency. From a constructivist standpoint, such barriers interfere with the individual's ability to actively shape their professional trajectory, leading to disillusionment and decreased investment in their own growth.

While this study has emphasized subjective perceptions, it is important to consider how these narratives relate to broader systemic and economic dynamics. According to Brunello and Wruuck (2021), persistent skill mismatches lead not only to individual dissatisfaction but also to national-level inefficiencies. Skills underutilization limits productivity, slows innovation, and weakens organizational and economic competitiveness. From this perspective, the misalignment observed in participants' experiences is not isolated, it reflects a structural issue with real economic consequences, reinforcing the urgency of targeted interventions at both organizational and policy levels.

Additionally, Yates (2025) notes that career development theories, when actively applied, help practitioners and employees alike to better understand and contextualize dissatisfaction. By drawing on such frameworks, organizations could more accurately distinguish between dissatisfaction rooted in misalignment and that which stems from other sources such as lack of recognition, compensation, or career stagnation. Integrating theory-informed tools into professional development practice could enable more intentional responses to employee needs, beyond surface-level training interventions.

5.3.3 Persistent Skills Mismatch and Organizational Challenges

Despite awareness of skills mismatches, several participants described how outdated role descriptions and rigid structures stifled innovation and misaligned talent.

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" My job description was written a long time ago and no longer reflects what I actually do. I've developed new skills and experience, but my official role hasn't been updated to match that."

These responses reflect institutional inertia, a key concern in critical theory, which critiques how bureaucratic structures often fail to accommodate employee evolution or aspirations.

Others described a lack of platforms to express misalignment:

"Even when we raise it, nothing changes. So, people just give up."

Such resignation reveals how organizational cultures, if unresponsive, can diminish agency and suppress voice. As Daniels (2007) suggests, this perpetuates misalignment as a norm rather than an exception.

5.4 Implications for Policy and Practice

The findings suggest the need for urgent policy-level and practice-based interventions within the organization.

1. Structured, transparent development pathways must be formalized. Participants consistently called for clearer communication about career mobility, training relevance, and recognition mechanisms.

"If we just had a roadmap, something clear, something fair, it would make a huge difference."

2. Line managers must be empowered and held accountable for supporting employee growth. Mentorship, coaching, and active engagement should be institutional responsibilities, not optional extras.

3. The organization should consider skills audits and redesigning to align current roles with employee potential. This may also include opportunities for secondments, stretch roles, or rotational programs.

4. Policy frameworks should integrate theory-informed practice, including recognition of prior learning, informal learning, and workplace-based knowledge systems.

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These changes would not only address misalignment but also contribute to improved retention, productivity, and workplace satisfaction, fulfilling both individual and institutional objectives.

5.5 Addressing Limitations and Transferability of the Findings

As a single-site case study, the findings cannot be generalized across the broader financial sector. However, the depth of insight and thematic resonance offer valuable transferability for similarly structured institutions.

The dual role of the researcher as employee and investigator was mitigated through reflexive journaling and peer debriefing. Still, future research should consider broader multi-site comparative studies to deepen and test the emerging themes.

5.6 Conclusion

This chapter has demonstrated that career wellbeing is strongly shaped by how employees perceive the alignment between their skills and their job roles. Using the dual lenses of Constructivism and Critical Theory, the chapter illustrates how employees construct meaning from their experiences while also being shaped, and often constrained, by systemic organizational practices.

Participant narratives make visible the emotional and professional toll of misalignment, but they also reveal potential pathways forward. By addressing organizational inertia and centering employees in their development journeys, institutions can begin to reimagine career wellbeing not as a personal burden but as a shared responsibility.

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Chapter 6: Conclusions and Recommendations

6.1 Introduction

This final chapter presents the overarching conclusions of the study, reflecting on how the alignment, or misalignment, of employee skills to job functions affects career wellbeing within a South African financial institution. Building on the themes discussed in Chapter 5, this chapter synthesizes key findings, offers practical and policy-level recommendations, and discusses the study's broader relevance.

The chapter draws on participant perspectives and is framed by the theoretical lenses of Constructivism and Critical Theory. In doing so, it provides both a micro-level understanding of employee sense-making and a macro-level critique of organizational structures that influence skills alignment.

6.2 Conclusions

The study concludes that there is a significant relationship between employees' perceptions of skills alignment and their experience of career wellbeing. When job roles allow for the meaningful application of an employee's qualifications and capabilities, participants reported higher levels of motivation, engagement, and future orientation.

"When I feel like I'm learning and using what I studied, I'm energized. I feel like I'm going somewhere."

From a constructivist perspective, this reflects the importance of individual meaning-making and the need for roles to support personal and professional growth. Conversely, participants who experienced persistent misalignment often described stagnation, disengagement, and diminished morale.

"It's hard to be excited about your job when your potential is going to waste. You feel like a cog, not a professional."

Here, critical theory provides insight into how institutional structures and power dynamics reproduce dissatisfaction. Many participants attributed their lack of career mobility to rigid

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hierarchies, outdated job descriptions, and inequitable access to opportunities, systemic issues beyond their control.

The study also revealed that professional development practices, though present, are inconsistently implemented and often fail to meaningfully address the needs of employees in different roles. Mentorship, continuous learning, and clear career pathways emerged as critical yet under-resourced elements.

These conclusions affirm that career wellbeing is not only a matter of personal aspiration, but also of structural alignment between individuals and their institutional contexts. To enhance career wellbeing and organizational effectiveness, both must be considered simultaneously.

6.2.1 Theoretical Reflection: Applying Career Construction Theory

The findings of this study affirm the relevance of Career Construction Theory (CCT) as a valuable lens for understanding employees' experiences of career wellbeing within the South African financial sector. Participants' narratives reflect the central tenets of CCT, particularly career adaptability and life theme. Employees demonstrated adaptability through their efforts to reskill, redefine goals, or find personal meaning in roles that did not align with their qualifications. At the same time, disruptions in career narratives, manifested as frustration, stagnation, or demotivation, illustrate the impact of misalignment on one's life story and vocational identity.

When interpreted through CCT, these experiences reveal that career wellbeing is not merely a reflection of job satisfaction or role fit but a process of ongoing meaning-making. The inclusion of Critical Theory further situates these personal narratives within the organizational structures and systemic inequalities that either support or constrain employee agency. This integration underscores the value of combining CCT's focus on the personal with Critical Theory's attention to the structural, allowing for a more holistic understanding of career development in complex institutional contexts.

6.3 Recommendations

Based on the findings and participant narratives, the following recommendations are proposed:

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Implement Formal Skills Audits: Conduct periodic assessments comparing employee qualifications and competencies to current job functions. This would allow for proactive identification of misalignment and guide job-role restructuring or reassignment.

Revise Recruitment and Promotion Practices: Update job descriptions and promotion criteria to ensure alignment with actual skill needs and potential career pathways. Consider integrating employee aspirations and qualifications into internal hiring processes.

Develop Internal Mobility Pathways: Create clearly defined lateral and vertical mobility routes that allow employees to move into roles that better reflect their qualifications and career goals. This includes short-term secondments, project-based rotations, and cross-functional assignments.

Introducing Structured Professional Development Plans: Mandate individual development plans for each employee, co-created with HR and line managers, which align both institutional goals and individual qualifications.

Integrate Career Conversations into Performance Reviews: Make career wellbeing an explicit component of performance appraisals, with structured discussions on alignment, future aspirations, and development needs.

Strengthen Managerial Training in Inclusive Leadership: Equip managers with the tools to recognize and utilize diverse skill sets across their teams, mitigate unconscious bias in role assignments, and foster a more adaptive, engaged workplace culture.

In light of the study's findings and building on Career Construction Theory, it is recommended that organizations incorporate narrative-based career development tools such as the Career Construction Interview and My Career Story workbook into their employee development programs (Wang & Li, 2024). These tools allow employees to reflect on their evolving professional identities, enabling them to reframe perceived misalignments and develop greater adaptability in response to change. Additionally, integrating theoretical models into human resource strategies, such as those outlined by Yates (2025), can improve how organizations interpret and respond to employee dissatisfaction. Rather than defaulting to generic upskilling or training programs, theory-informed practices offer more nuanced pathways to career alignment, job satisfaction, and long-term wellbeing. This approach would ensure that organizational responses are better aligned with employee narratives, professional aspirations, and evolving labour market demands.

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6.4 Final Remarks

This study contributes to the growing body of literature on skills alignment and career wellbeing by illuminating how individual meaning-making and institutional structures intersect within the South African workplace context. Participant narratives demonstrate that career satisfaction is not a luxury, it is a vital component of employee retention, motivation, and organizational performance. Misalignment between skills and roles is not merely a human resources challenge; it is a systemic issue that demands structural and strategic rethinking. By weaving together lived experiences with theoretical insights, this study offers both critique and possibility: a vision in which employees are not passive recipients of assigned roles but active agents in crafting meaningful careers. In such a vision, institutions evolve not only to support these journeys but are themselves reshaped by them. As one participant noted, *"People want to grow, to matter. If the company helps us do that, we all win."* The findings underscore the need to reconceptualize career development as a shared responsibility, one that balances individual aspiration with institutional transformation, and that is grounded in dignity, purpose, and inclusion.

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