Frontiers in Business, Economics and Management
ISSN: 2766-824X | Vol. 21, No. 3, 2025

A Strategic Study on Enhancing the Workplace Psychological Adaptability of Graduates in the Financial Industry

-- A Case Study of the "Set Sail for Your Career, Start from the 'Heart'" Project

Feng Zhong [1], Jiana Guo [2], Yingmei Li [3, *]

[1] School of Credit Management, Guangdong University of Finance, Guangzhou, China

[2] School of National Finance, Guangdong University of Finance, Guangzhou, China

[3] Qingyuan Campus, Guangdong University of Finance, Guangzhou, China

[*] **Corresponding author**: Yingmei Li

Abstract: With the rapid development and high competition in the financial industry, university graduates face significant psychological adaptation challenges during their transition from campus to the workplace. High-intensity work pressure, complex ethical dilemmas, and continuous demands for high performance collectively constitute the "psychological sticking points" for graduates' workplace adaptation. This paper, based on the practical exploration of the "Set Sail for Your Career, Start from the 'Heart'" mental health education project, aims to construct a multi-dimensional, systematic strategy system for enhancing the psychological adaptability of graduates in the financial industry. Abandoning the traditional quantitative analysis paradigm, this study adopts a qualitative strategy inquiry method to deeply analyze the psychological mechanisms behind the interventions. The strategy system constructed in this paper includes three core dimensions: the "value-guided cognitive shaping" strategy, which resolves practitioners' vague professional values and ethical dilemmas through ethical seminars and scenario-based debates; the "skill-based behavioral empowerment" strategy, which enhances graduates' emotion regulation and stress-coping abilities using Acceptance and Commitment Therapy (ACT) and graded stress simulations; and the "resource-backed continuous support" strategy, which achieves long-term and accessible intervention by building a cloud-based "psychological first-aid kit" and an instant support network. This paper further explores the "interdisciplinary" and "ecological closed-loop" innovative features of this strategy system, namely the "Credit Management + Psychological Capital" dual-core-driven model, and the positive psychology intervention approach shifting from "problem-solving" to "potential-stimulation." The research concludes that a qualitative, development-oriented intervention system that is industry-specific, integrates professional ethics, and provides continuous support is an effective pathway to enhancing the workplace psychological adaptability of graduates.

Keywords: Workplace Psychological Adaptability; Financial Industry; Graduates; Positive Psychology; Acceptance and Commitment Therapy (ACT); Strategy Research.

1. Introduction

In the wave of globalization and informatization, the financial industry, as the core of the modern economy, increasingly exhibits its "three highs" characteristics: high load, high competition, and high risk. For university graduates who have just stepped out of the "ivory tower," the financial industry is both a broad platform for realizing professional ambitions and a "pressure field" full of severe challenges. The identity shift from a "campus person" to a "workplace professional" is, in itself, a profound psychological restructuring process [1]. However, the unique work environment of the financial industry—including strict performance evaluations, rapidly changing market dynamics, significant decision-making responsibilities, and complex client relationships—makes the psychological adaptation problems of this group particularly prominent.

Currently, although employment guidance and psychological counseling in universities have made considerable progress, there are still limitations in cultivating the psychological adaptability of graduates for specific industries, especially the financial industry. Many interventions remain at the level of general stress management or career planning and fail to accurately target the "psychological sticking points" of newcomers to the financial industry. For example, how to find a balance between performance pressure and compliance risk control? How to effectively conduct emotional labor when facing client conflicts and complaints? How to maintain the replenishment rather than the depletion of psychological capital in a fast-paced work environment? These issues are not only related to the personal career development and mental health of graduates but also directly affect the talent stability and industry risk control of financial institutions [2].

Based on this, Positive Psychology and Career Adaptability theory provide us with new perspectives. Martin Seligman's PERMA model of well-being (comprising Positive Emotion, Engagement, Relationships, Meaning, and Accomplishment) points out that the goal of mental health is not just to eliminate negative emotions, but to build an individual's positive qualities and well-being [3]. Career adaptability theory emphasizes the initiative, concern, curiosity, and confidence that individuals need when coping with occupational role transitions [4]. This suggests that our intervention for graduates in the financial industry should shift from "problem-oriented" to "development-oriented," and from "treatment" to "empowerment." That is, before they enter the workplace, we should systematically instill psychological capital in them to enhance their psychological resilience in facing future challenges.

This paper, relying on the practical exploration of the "Set Sail for Your Career, Start from the 'Heart'" graduate workplace psychological adaptability enhancement project (hereinafter referred to as the "Career-Heart Sail" project), attempts to construct and deeply analyze a set of psychological adaptability enhancement strategies specifically for graduates in the financial industry. This study adopts a qualitative strategy research methodology. It does not aim for quantitative data but focuses on the construction logic of the strategies, the in-depth analysis of intervention mechanisms, and the theoretical refinement of practical models. The article aims to explore how a multi-dimensional intervention system, integrating value guidance, skill empowerment, and resource support, can help financial industry graduates successfully navigate the psychological storms of their early careers and achieve sustainable development "starting from the 'heart'."

2. Theoretical Foundations and Practical Challenges of Psychological Adaptation for Financial Industry Graduates

2.1. The Connotation and Construction of Workplace Psychological Adaptability

Workplace Psychological Adaptability is not a singular concept but a composite psychological construct. It transcends the traditional "stress-coping" passive-response model, emphasizing the cognitive flexibility, emotional regulation ability, proactive behavioral adjustments, and professional role identity that an individual demonstrates when facing dynamic, ambiguous, and complex professional environments [5].

In the "perilous leap" from campus to the workplace, psychological adaptability manifests as whether an individual can effectively manage the expectation gap (e.g., the psychological adjustment from a "chosen one" to a "workplace cog"), whether they can maintain psychological resilience in the face of setbacks and failures (e.g., interview rejections, project failures), whether they can establish an effective interpersonal support system in the new organizational environment, and whether they can achieve consistency between professional norms and personal values. Therefore, the core of enhancing psychological adaptability lies in enhancing an individual's "Psychological Capital," which is a composite state of Hope, Efficacy, Resilience, and Optimism [6].

2.2. Specific "Psychological Sticking Points" for Financial Industry Graduates

Compared to other industries, the financial industry, due to its special ecological environment, brings more concentrated psychological challenges to graduates, forming unique "psychological sticking points":

First, the high-intensity "performance-pressure" transmission. The financial industry is generally results-oriented, with strict KPI (Key Performance Indicator) evaluations. Graduates face intensive tasks, frequent overtime, and immediate performance pressure as soon as they join. This "fast-paced, low-fault-tolerance" environment can easily induce "Imposter Syndrome," where individuals cannot internalize their achievements and constantly worry about being seen as "not good enough," leading to long-term anxiety and self-doubt.

Second, the complex "ethics-interest" conflict. Finance is the "lifeblood" of the modern economy, and its practitioners hold significant resources, constantly facing a trade-off between "professional ethics" and "short-term interests." For example, graduates in credit management may face pressure from performance departments when conducting credit risk control; client managers may also face conflicts between the "suitability principle" in recommendations and "commission maximization" when selling financial products. The Moral Distress caused by such ethical dilemmas is a unique source of psychological depletion for newcomers in the financial industry.

Third, the high-risk "decision-responsibility" mismatch. Financial decisions (such as the approval of a loan or an investment judgment) often have far-reaching consequences, characterized by great uncertainty and leverage. Graduates, lacking experience, may prematurely bear decision-making responsibilities that do not match their psychological preparedness, easily leading to Decision Paralysis or excessive risk aversion, thereby hindering their professional growth.

Fourth, the meticulous "emotional labor" requirements. As a high-end service industry, finance requires practitioners to display a highly professional and stable emotional state, whether dealing with internal collaboration or external clients. Especially when handling customer complaints and maintaining client relationships, graduates need to perform a large amount of "Emotional Labor," i.e., managing their own emotions to display expressions that conform to organizational norms. Long-term emotional labor is a key factor leading to Burnout [7].

2.3. Positive Psychology and ACT: Theoretical Cornerstones for Intervention Strategies

In the face of the above challenges, traditional psychological intervention models (such as simple psychological counseling or stress-reduction lectures) appear inadequate. We need a more forward-looking and systematic theoretical framework. The strategy construction of the "Career-Heart Sail" project is mainly based on two theoretical cornerstones:

First, the PERMA model of Positive Psychology [3]. This model provides the "goal" for our intervention: our purpose is not to make graduates "pain-free," but to help them build a "flourishing" psychological state. P (Positive Emotion) guides us to design stress simulations, but more importantly, to experience "Accomplishment" (A); E (Engagement) guides us to use their professional knowledge (like credit management) to design scenarios and enhance participation; R (Relationships) guides us to use group counseling and peer support; M (Meaning) guides us to place professional values and ethical education at the forefront.

Second, Acceptance and Commitment Therapy (ACT). As a representative of third-wave cognitive-behavioral therapies, ACT's core philosophy is "not to fight against pain, but to move forward with pain" [8]. Faced with the unavoidable high pressure of the financial industry, ACT provides the "skills": it does not teach graduates how to "eliminate" interview anxiety or anger from client conflicts, but rather how to "Accept" these inevitable internal experiences. It teaches them to "Defuse" from negative thoughts, clarify their "Values" (e.g., "to be a responsible credit officer"), and take "Committed Action" [9]. The ACT Hexaflex (Acceptance, Defusion, Mindfulness, Self-as-Context, Values, Committed Action) provides a clear "operational manual" for designing our specific intervention modules.

3. Strategy Construction: The Multi-Dimensional Intervention System of the "Set Sail for Your Career, Start from the 'Heart'" Project

Based on an in-depth analysis of the "psychological sticking points" in the financial industry and the theoretical frameworks mentioned above, the "Career-Heart Sail" project has constructed a progressive, multi-dimensional intervention strategy system. This system is composed of three core strategy modules: "Value-Guided Cognitive Shaping," "Skill-Based Behavioral Empowerment," and "Resource-Backed Continuous Support." These three modules are interconnected and progressive, forming a complete psychological empowerment closed-loop.

3.1. Strategy 1: Value-Guided Cognitive Shaping — The "Mingde Duxing" (Virtue and Practice) Policy Workshop

This strategy module aims to address the "ethical dilemmas" and "value confusion" that financial industry graduates are most likely to encounter first, corresponding to "Meaning" (M) in the PERMA model. We recognize that if a practitioner's professional values are vague or conflicting, their professional behavior will inevitably drift, and psychological adaptation will be impossible. The particularity of the financial industry is that its professional ethics are not just "soft constraints" but "hard bottom lines" that must be strictly adhered to.

The "Mingde Duxing" Policy Workshop, as a vehicle for cognitive intervention, is not a traditional "ideological sermon" but a "guided" value construction.

First, "Policy Study" to Anchor Cognitive Schemas. We guide graduates to deeply study the "Code of Ethics for the Financial Industry," the "Code of Professional Ethics for Financial Practitioners" issued by the People's Bank of China, and consumer rights protection cases from the National Financial Regulatory Administration (NFRA). The psychological significance of this process is that it provides graduates with an authoritative frame of reference for judging "right and wrong" and "what can and cannot be done," carving the industry's bottom line of "compliance," "integrity," and "prudence" onto their "blank slate" of professional cognition.

Second, "Scenario-Based Debates" to achieve Cognitive Dissonance and Restructuring. This is the core of the strategy. We set up highly realistic "typical ethical dilemma" debate topics, such as: "Faced with 'personal connections' versus 'regulations,' how should a junior credit officer decide?" "When a customer complaint is inconsistent with the facts, should a customer manager 'overcompensate' to resolve the issue?" In the debate, students are guided away from abstract discussions of "morality" and must instead perform decision-making simulations under multiple constraints, such as "credit risk control," "client relationship maintenance," "team performance pressure," and "personal career prospects."

The intervention mechanism of this professional-scenario-based debate is that when students are forced to defend a certain position, they must systematically think about the value support and potential consequences behind that position. This forces them to pre-reflect on the value challenges they may encounter in the workplace, internalizing external "professional norms" into personal "professional beliefs." This process greatly enhances their "Psychological Immunity" when facing similar dilemmas in their future careers.

3.2. Strategy 2: Skill-Based Behavioral Empowerment — The "Po Jian Funeng" (Breaking the Cocoon to Empower) Group Counseling

If Strategy 1 is about "clarifying the path" (values), then Strategy 2 is about "honing the skills." This module focuses on two high-frequency stressors in the financial industry: "high-pressure job interview scenarios" and "workplace interpersonal (especially client) conflict scenarios." Using closed-group counseling as a vehicle, it deeply integrates the intervention techniques of Acceptance and Commitment Therapy (ACT) to achieve the transformation from "cognition" to "behavior," corresponding to "Positive Emotion" (achieved by managing negative emotions) and "Accomplishment" (A) in the PERMA model.

The core strategy of "Breaking the Cocoon to Empower" is the combination of "simulation training" and "psychological empowerment."

First, using "Graded Exposure for Interview Stress." We recognize that graduates' anxiety about job hunting stems largely from "catastrophic" thinking and "experiential avoidance" of the high-pressure interview situation. Traditional mock interviews are often superficial. Our "graded exposure" design places group members (10 per group) in a systematically escalating pressure environment: from the gentle simulation of a "first interview" (behavioral interview), to the in-depth questioning of a "final interview" (semi-structured), and finally to the deliberate "grilling" of a "Stress Interview."

During this process, we introduce ACT's "Mindfulness" and "Acceptance" techniques. In the "Stress Interview" simulation, when participants experience a racing heart or a blank mind, the counselor (as an observer) guides them to pause and conduct "mindful awareness": "Notice your anxiety right now. Where is it in your body? It is just a feeling, not you." Then, they are guided to "Defuse," i.e., to recognize that "the thought 'I'm bombing' is just a thought, not a fact." [9]. Through repeated practice, graduates learn not to "fight" or "succumb" to interview anxiety, but to "carry" the anxiety with them and continue to express their views clearly. This is the acquisition of "Psychological Flexibility," a psychological asset more valuable than "interview techniques" themselves.

Second, using ACT-based "Customer Conflict Scenarios." We collected real customer complaint cases from industries like banking, securities, and insurance, and designed them into "customer conflict scenarios." Participants role-play as "angry customers" and "wronged credit officers/financial managers." The focus of the intervention is not on teaching "scripts," but on "Values Clarification" and "Committed Action." When the participant playing the "employee" feels angry, wronged, and eager to argue under the "unreasonable accusations" of the "customer," the counselor guides them to conduct ACT's "Values Clarification": "In this moment, what kind of professional do you most want to be? An 'enraged' one, or a 'responsible' and 'problem-solving' one?" Once the participant clarifies their "value" (e.g., "I choose to be a 'professional and empathetic' manager"), they are then guided to take "Committed Action": "So, what would a 'professional and empathetic' manager do and say in this moment?"

In this way, graduates acquire not only "emotion regulation" skills but also a "value-driven" behavioral model. They learn that in the face of pressure and conflict, their behavior is no longer "hijacked" by "emotions" but is guided by their "chosen" professional values.

3.3. Strategy 3: Resource-Backed Continuous Support — The "Zhi Xin Xing Yuan" (Knowledge, Faith, and Action) Cloud Resource Library

Strategies 1 and 2 provide "point" cognitive reshaping and "line" skills training, while Strategy 3 aims to build a "surface" of continuous support—an Ecological Support System—to address the "immediacy" and "accessibility" of psychological support, corresponding to "Relationships" (R, in the broader sense of social support) and "Engagement" (E) in the PERMA model.

We recognize that once graduates leave campus and enter the "atomized" workplace environment, the psychological support systems established during school often "break down" quickly. The "Career-Heart Sail" project uses digital platforms like E-class to build a "Zhi Xin Xing Yuan" cloud resource library, strategically positioned for "instant psychological support" and "positive empowerment."

First, developing the "'Financial Professional's' Workplace Positive Empowerment Psychology" series. This is different from traditional "chicken soup" articles; it consists of "psychological prescriptions" based on real cases from the financial industry. We collect "newcomer anxiety cases" from partner enterprises (such as banks and holding companies) (e.g., "What if I have zero sales in my first month?" "How do I report bad news to my supervisor?"), and produce them in "daily graphic" or "FAQ" formats, providing specific, actionable psychological adjustment advice. This "case-based" content, due to its high "contextual relevance," greatly enhances "stickiness" and "guidance."

Second, developing the "Workplace Psychological Refreshment Station: Basic Mindfulness Breathing Training" audio and video series. Targeting the fast-paced, high-mental-load characteristics of the financial industry, we developed a series of mindfulness audio tracks. The innovation lies in their "adaptation for commuting scenarios": we strictly control the audio length to 3-5 minutes, such as "3-Minute Mindfulness on the Commute" or "5-Minute Body Scan Before Lunch." This makes "psychological adjustment" no longer a burden that requires a "grand ceremony," but a "Micro-habit" that can be seamlessly embedded into daily work breaks.

Third, establishing a "Career Navigators" peer support network. We select outstanding graduating students who have already signed with top financial institutions to serve as "navigators." Through online communities, we form a "alumni-student" mutual-help growth chain. This "semi-professional" Peer Support has a unique advantage: the "navigators" have just gone through the same psychological path, and their sharing (e.g., "Here's how I handled being rejected by a client for the first time") has more "empathy" and "credibility" than a counselor's "guidance."

Through the cloud resource library, we extend psychological support from a "fixed point" (the counseling room) to "full-time" (24/7), and from "professional" (counselor) to "peer" (navigators), building a low-threshold, high-reach, long-term psychological support network to ensure that graduates can continue to receive "psychological replenishment" after employment.

4. Analysis of Strategic Synergy and Innovation

The three strategy modules of the "Career-Heart Sail" project do not exist in isolation. They are organically coordinated to form an innovative intervention system. This chapter aims to analyze the synergy of this system and its innovative value in the cultivation of financial talent.

4.1. From "Point" to "Surface": The "Ecological Closed-Loop" Synergy of the Strategies

The three strategy modules jointly build an "cognition-behavior-support" ecological closed-loop, demonstrating significant synergy.

"Value Guidance" (Strategy 1) is the "core" and "compass" of the intervention. It provides graduates with the "why" (a sense of meaning, M). However, "knowing" does not equal "doing." Without a specific methodology, lofty values can become empty slogans and may even collapse quickly when faced with real-world pressure.

"Skill Empowerment" (Strategy 2) is the "skeleton" and "toolbox" of the intervention. It provides the "how-to" behavioral levers (like ACT techniques). It connects the "values" clarified in Strategy 1 (e.g., "I want to be a prudent risk controller") with specific actions (e.g., "Even under pressure, I commit to executing the risk control process"). It transforms "values" from "lofty" moral imperatives into "practicable" behavioral guidelines.

"Resource Support" (Strategy 3) is the "soil" and "safety net" of the intervention. It ensures that "values" and "skills" can be "continuously nourished" after graduates leave campus. When graduates encounter new challenges in the real workplace not covered by Strategy 1 (values) and Strategy 2 (skills), the cloud resource library and peer support system provide a "buffer" and a platform for "re-learning."

This closed-loop system (policy guidance - skills training - resource provision - social support) achieves full-chain coverage from "cognitive restructuring" to "skill transfer" and "long-term support." It ensures that the intervention's effect is not "transient" but has the vitality for "sustainable development."

4.2. Interdisciplinary Innovation: The "Credit Management + Psychological Capital" Dual-Core-Driven Model

The first core innovation of this strategy system lies in the deep integration of "interdisciplinary" elements, namely the dual-core-driven model of "Credit Management professional education" and "Psychological Capital" cultivation.

Traditional mental health education is often "disconnected" from professional education (like "two separate skins"). Psychology courses talk about "emotion management," while professional courses talk about "risk models." The design philosophy of the "Career-Heart Sail" project is: psychological empowerment for financial industry graduates must be conducted in "financial scenarios" and linked to "professional ethics."

Our strategy system achieves this: the "ethical debates" in Strategy 1 must be based on real "credit risk control" dilemmas; the "scenarios" in Strategy 2 must be based on real "customer complaint" cases. This design brings dual benefits:

First, for mental health education, it solves the "relevance" and "engagement" problem. When students are discussing a "credit default" case, they are using their "professional knowledge" to solve a "psychological problem" (ethical choice). Their level of engagement (E) is far greater than what a generic stress management lecture could achieve.

Second, for professional education, it supplements the "human dimension." Modern financial education overemphasizes "techniques" and "models" while neglecting the "psychological literacy" of the financial practitioner as a "decision-making subject." Our strategy system internalizes "industry ethical" requirements into the practitioner's "psychological literacy" (e.g., value-driven, emotional flexibility) through psychological tools (like ACT and mindfulness) [4].

This "professional knowledge + psychological capital" dual-core-driven model ensures that the graduates we cultivate are not only "technically" qualified financial professionals, but also "psychologically" resilient and "ethically" reliable financial professionals.

4.3. Proactive Intervention: A Paradigm Shift from "Problem-Solving" to "Potential-Stimulation"

The second core innovation of this strategy system is the realization of a paradigm shift through "proactive intervention," i.e., moving from a "problem-solving" defensive model to a "potential-stimulation" positive-construction model.

Traditional campus psychological interventions are often "crisis interventions" or "disorder treatments," a "remedial" logic. The "Career-Heart Sail" project, however, is "developmental" and "preventive." It proactively provides graduates with a "psychological vaccine" before they encounter severe workplace setbacks.

The theoretical basis for this proactive intervention is Positive Psychology [3]. We do not assume that graduates are "problematic"; we assume they are "full of potential." Our goal is not to "fix" their "defects," but to "stimulate" their innate "PERMA":

Through "Mingde Duxing" (Strategy 1), we stimulate their "Meaning" (M).

Through "Po Jian Funeng" (Strategy 2), we let them experience "Accomplishment" (A) from overcoming pressure and learn to manage emotions to gain "Positive Emotion" (P).

Through "Zhi Xin Xing Yuan" (Strategy 3), we provide them with continuous "Relationships" (R) and resources to maintain "Engagement" (E).

The significance of this "potential-stimulation" paradigm, based on positive psychology, is that it treats "psychological adaptability" as a capability that can be "educated" and "trained," just like "professional skills," rather than an "innate" or "fated" trait. This not only enhances graduates' Self-Efficacy but also provides a replicable strategic path for higher education (especially financial professional education) on how to systematically cultivate students' "psychological soft power."

5. Discussion and Implications

This study, based on the practice of the "Career-Heart Sail" project, has constructed and analyzed a set of workplace psychological adaptability enhancement strategies for financial industry graduates. This qualitative research process itself also provides us with several implications that go beyond the project itself.

5.1. The Unique Value of Qualitative Developmental Intervention in Cultivating Psychological Adaptability

In an era that worships "data-driven" and "quantitative assessment," this study insists on adopting a "qualitative strategy inquiry" paradigm. That is, it does not rely on "pre-post test" score comparisons from questionnaires, but rather delves into the internal logic of "intervention strategies" and their "psychological mechanisms."

We believe that workplace psychological adaptability—especially when involving deep issues like "values," "sense of meaning," and "ethical choices"—is a complex, non-linear, and highly individualized enhancement process that cannot be fully captured by simple scale scores. For example, when a graduate "learns" how to "carry their anxiety" and speak clearly in a "stress interview" simulation, this "qualitative leap" in "psychological flexibility" is far more important and fundamental than a "2-point reduction" on an anxiety scale.

The practice of the "Career-Heart Sail" project proves that the core of a successful intervention is not how "pretty" the "data" is, but whether its "strategy" can truly touch the "core concerns" of the "person"—namely, the construction of "meaning" (Strategy 1), the mastery of "skills" (Strategy 2), and the perception of "support" (Strategy 3). This qualitative, developmental intervention paradigm, which emphasizes "process" over "outcome" and "empowerment" over "treatment," holds irreplaceable value in cultivating students' psychological resilience to face a complex world (like the financial industry).

5.2. The Necessity of "Industry-Specific" Psychological Counseling in Higher Education

Another important implication of this research is that mental health education and employment guidance in universities must move from "generalization" to "specialization," i.e., developing "Industry-Specific" counseling models.

For a long time, our psychological counseling systems have been accustomed to providing homogeneous services to all students in a "one-size-fits-all" manner. However, the "procedural justice" ethical stress faced by a law graduate, the "life-and-death decision" trauma stress faced by a medical graduate, and the "conflict of interest" moral stress faced by a finance graduate are fundamentally different [2].

The "Career-Heart Sail" project is effective precisely because it does not detach from the professional context of "finance" and "credit management." All its cases, debate topics, and scenarios are derived from the real "pain points" of the "industry." This gives the intervention "legitimacy" and "relevance" from the very beginning.

Therefore, future mental health education in universities should advocate for a "Psychology Plus" concept, promoting the deep integration of psychological counseling and professional schools. The law school should have psychological counseling that understands "legal ethics," the medical school should have counseling that understands "end-of-life care," and we in the finance school must build a counseling system that understands "risk compliance" and "psychological capital" [10].

5.3. Limitations and Future Prospects

As a qualitative exploration based on the practice of a specific project, this study also has its limitations. First, the construction of this strategy system was piloted with the "credit management" major within the financial industry. Its universality in other financial fields (such as investment banking, quantitative trading) has yet to be further verified. Second, this paper focuses on the logical deduction and "mechanism analysis" of "strategy construction," and lacks "long-term effect" tracking. Although qualitative research does not aim for quantification, future research could be enriched by incorporating methods like "Narrative Inquiry" or "Longitudinal Case Studies" to deeply understand how these strategies (like ACT skills, values) play out in the graduates' real careers 1-3 years after employment.

Looking ahead, the "uncertainty" and "high pressure" of the financial industry will be the norm. Building a psychological adaptability support system that can help graduates "set sail from the 'heart'" is not only a "moral imperative" for higher education but also a "necessary requirement" for the "sustainable development" of the financial industry. We hope that the "value-skill-resource" trinity strategy we have explored can provide a useful reference for this.

6. Conclusion

The transition from a "campus person" to a "financial professional" is not just an iteration of knowledge and skills, but a profound psychological "survival of the fittest." The coexistence of high glamour and high pressure in the financial industry dictates that its practitioners must possess a stronger "psychological core."

Through the qualitative strategy inquiry of the "Set Sail for Your Career, Start from the 'Heart'" project, this paper has constructed a workplace psychological adaptability enhancement system for financial industry graduates. This system abandons the passive "fire-fighting" approach, and instead systematically and proactively injects "psychological capital" into graduates through the three core strategy modules: "value-guided cognitive shaping," "skill-based behavioral empowerment," and "resource-backed continuous support."

The study finds that a successful intervention system must achieve a deep integration of "industry scenarios" and "psychological techniques" (e.g., "Credit Management + ACT"), must build an "cognition-behavior-support" ecological closed-loop, and must adhere to the "potential-stimulation" orientation of positive psychology.

Cultivating financial talent that "sets sail from the 'heart'" is a mission entrusted to higher education by our times. This process is not about cold "quantitative" data, but about the warm narrative of "human" value, meaning, and potential.

Acknowledgment

(1) Guangdong University of Finance 2025 Premium Mental Health Education Project: “Setting Sail in the Career Sea, Embarking from the Heart: Enhancing Graduates' Workplace Psychological Adaptability”

(2) Guangdong University of Finance 2025 Student Affairs Research Project: “Precision Identification and Collaborative Guidance Mechanisms for the ‘Slow Employment’ Phenomenon Among College Students in the Era of Digital Intelligence”

(3) Guangdong University of Finance 2025 Premium Mental Health Education Activity Project: “Quartet of Financial Personality Growth: Narrative Spiral Workshop in Improvisational Theater”

(4) Guangdong University of Finance Announcement of 2025 University-Level Teaching Quality and Teaching Reform Project: “Research on OBE Practice Pathways for Integrating ‘Red Finance’ Culture into Innovation and Entrepreneurship Education through ‘Digital Intelligence+’ Empowerment”

(5) Guangdong University of Finance Fourth “Teaching and Academic Plus” Practice Project: Research on Integrating Red Culture Education and Innovation & Entrepreneurship Practice in the “Fundamentals of Entrepreneurship” Course Under the OBE Approach

References

[1] Savickas, M. L. (2013). Career construction theory and practice. In R. W. Lent & S. D. Brown (Eds.), Career development and counseling: Putting theory and research to work (2nd ed., pp. 147-183). John Wiley & Sons.

[2] Zhang, W., & Liu, Y. (2022). Xinshidai daxuesheng xinli jiankang jiaoyu de hangye texing zhuanxiang yanjiu [A study on the industry-specific shift of college students' mental health education in the new era]. Sixiang Jiaoyu Yanjiu [Ideological and Theoretical Education], (5), 112-117.

[3] Seligman, M. E. P. (2011). Flourish: A visionary new understanding of happiness and well-being. Free Press.

[4] Wang, J., et al. (2021). Daxuesheng xinli ziben dui shengya shiyingli de yingxiang: Yige you tiaojie de zhongjie moxing [The impact of college students' psychological capital on career adaptability: A moderated mediation model]. Zhongguo Linchuang Xinli Xue Zazhi [Chinese Journal of Clinical Psychology], 29(4), 844-848.

[5] Cai, Y., & Wang, Y. (2021). Zhichang “Z shidai” yuangong xinli shiyingli: Gainian, jiegou yu tisheng lujing [Workplace psychological adaptability of "Generation Z" employees: Concept, structure, and enhancement paths]. Zhongguo Renli Ziyuan Kaifa [Human Resource Development of China], 38(7), 89-102.

[6] Luthans, F., Youssef, C. M., & Avolio, B. J. (2007). Psychological capital: Developing the human competitive edge. Oxford University Press.

[7] Grandey, A. A. (2000). Emotional labor in the 21st century: A review and theoretical integration. Journal of Occupational Health Psychology, 5(1), 97-105.

[8] Hayes, S. C., Strosahl, K. D., & Wilson, K. G. (2012). Acceptance and commitment therapy: The process and practice of mindful change (2nd ed.). Guilford Press.

[9] Li, X., & Chen, H. (2023). ACT dui daxuesheng jiuye jiaolv yu xinli linghuoxing de ganyu xiaoguo yanjiu [The intervention effect of ACT on college students' employment anxiety and psychological flexibility]. Zhongguo Xinli Weisheng Zazhi [Chinese Mental Health Journal], 37(4), 320-326.

[10] Wang, J., & Zhang, S. (2020). Gaoxiao biyesheng "xuexiao-gongzuo" guoduqi xinli ziben ganyu moshi tanxi [A study on the intervention model of psychological capital during the "school-work" transition period for college graduates].

Gaodeng Jiaoyu Yanjiu [Higher Education Research], 41(2), 75-83.