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Influence of Economic Literacy and Digital Literacy on Economic Teacher Readiness: Mediating Role of Self-Efficacy

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Abstract

This research examines how economic literacy and digital literacy influence economic teacher readiness through self-efficacy as a mediating variable among Economic Education students from the State University of Surabaya. Using an explanatory research type and a quantitative approach, this study employs PLS-SEM methodology. The investigation gathered questionnaire responses from 106 participants, using the proportionate stratified random sampling technique. First, the result of this study stated that economic literacy does not significantly influence economic teacher readiness. Second, digital literacy and self-efficacy positively influence economic teacher readiness. Third, economic literacy and digital literacy also have a positive influence on self-efficacy. Last, while self-efficacy did not mediate the influence of economic literacy, it did mediate the influence of digital literacy on economic teacher readiness. These results suggest the necessity for alternative comprehensive approaches to improve economic literacy towards economic teacher readiness, other than through self-efficacy. Therefore, educational institutions should enhance digital literacy and self-efficacy to boost economic teacher readiness.

How to Cite

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INTRODUCTION

Teacher readiness becomes an important concern because Teachers hold a vital responsibility in shaping educational outcomes (Hendrawijaya et al., 2020). In line with the Law of Readiness, which Thorndike initiated, a result can reach a satisfactory point if an individual is ready (Surur, 2021). Teachers not only play a role in educating academically, but also in creating innovative learning experiences and developing the potential of students to become quality graduates according In line with the era, particularly in the 21st century (Pishghadam et al., 2021; Zhou et al., 2022).

Economics is one of the fields that are always present in human life, so economics teachers must be as well prepared as possible to support a better human life (Harsoyo et al., 2017). However, data show that 1,064 economics teachers in Indonesia are expected to retire, while the number of prospective economics teachers who have met the qualification requirements is only 1,011 (Kemendikbudristek, 2023). The average data on the Teacher Competency Test scores shows that the quality of economics teachers in Indonesia is low because they only obtained an average score of 62.30, even though the minimum standard score is 80.00 (Kemendikbud, 2020). The findings indicate that economic teacher readiness in Indonesia is classified as low in quantity and quality, so getting more attention and finding solutions to overcome this phenomenon is necessary.

State University of Surabaya is one of the government-run educational institutions in the capital city of Indonesia, which provides study programs to prepare prospective economic teachers, namely the Economic Education Study Program. However, based on pre-research data on students of the 2020 and 2021 intakes of the Surabaya State University Economic Education Study Program who have taken all economics and education courses in theory and practice, both manual and digital, it shows that Only 25% of students acknowledge that they are prepared to become economics teachers, whereas the remaining 75% admit they are not yet ready for the role.

The biggest reason students are not ready to become economics teachers because: (1) they do not master economics materials related to economic literacy; (2) they do not master how to develop economics learning materials creatively by utilising information and communication technology from various sources by the development of the times, where students only look for sources of learning materials from economics textbooks is related to digital literacy; (3) lack of confidence (self-efficacy) to become economics teachers because they have not mastered the two previous competencies.

The Social Cognitive Career Theory (SCCT) Performance Model mentioned that performance attainment and persistence, like economic teacher readiness, are influenced directly by ability or past performance, such as economic literacy and digital literacy skills obtained through lectures. In addition, performance attainment and persistence are also influenced indirectly through self-efficacy in the form of the belief that an individual can do something (Lent & Brown, 2019).

The Connectionism Theory also states that the desired behaviour achieved by an individual in a study is a process of forming a connection between stimulus and response. Three law studies in Connectionism Theory are highlighted in the study. First is The Law of Readiness, namely that if an individual is ready to do something, they will get satisfaction and optimal results, such as economic teacher readiness in students. Secondly is the Law of Exercise, which is the connection between stimulus and response, which will be strong if frequent exercise, like economic literacy and digital literacy skills, are stimuli for strengthening response in the form of economic teacher readiness. Third is the Law of Attitude, namely, the study's response is influenced not only by external stimuli but also by the individual's internal stimulus, such as self-efficacy (Surur, 2021).

The ability or past performance factor that is an important stimulus to increasing the response in the form of economic teacher readiness is economic literacy (Adolf et al., 2024; Lent & Brown, 2019; Sawatzki et al., 2017; Surur, 2021). The capacity to comprehend and apply economic concepts enables individuals to make rational and analytical decisions when addressing contemporary economic challenges (Eneogu et al., 2020). Mastery of economic concepts can begin through economic education in schools, so economic teachers must master economic literacy skills to teach economic concepts to students (Ismail et al., 2019). Prior studies indicate that economic literacy, as a component of professional teaching competencies, serves as a crucial factor determining teacher readiness (Aditya & Prakoso, 2023; Adolf et al., 2024; Harsoyo et al., 2017; Hutasuhut & Wulandari, 2018; Manasia et al., 2019; Nurhayati et al., 2017; Sawatzki et al., 2017).

McCowage & Dwyer (2022) revealed that if learning in the economic curriculum in secondary schools requires economic literacy skills, prospective economic teachers must also be prepared to have economic literacy skills. According to research by Kusoy et al. (2019), economic teachers with strong economic literacy skills demonstrate greater preparedness to fulfil their roles as professionally competent educators. However, the results of the study Laili (2021); Rokhim & Prakoso (2022); Siburian & Laili (2023) show that economic literacy does not significantly influence teacher readiness.

Digital literacy is another ability or past performance factor that stimulates the response in economic teacher readiness, especially in 21st-century skills (Lent & Brown, 2019; Li & Yu, 2022; Meditamar et al., 2024; Surur, 2021). Digital literacy is a person's ability to integrate and evaluate information obtained through various digital technology sources in order to create meaningful content wisely and critically (Francisco et al., 2019). Prospective teachers must be prepared to have digital literacy skills to be able to search and develop learning materials that are integrated with digital technology quickly and innovatively, where digital literacy has also been proven to have a greater influence on work readiness than other types of literacy (Lestari & Santoso, 2019; Sánchez-Cruzado et al., 2021). Prior studies demonstrate that digital literacy has a significant influence on teacher readiness (Aditya, 2021; Aditya & Prakoso, 2023; Ally, 2019; Ariastika, 2022; Li & Yu, 2022; Liza & Andriyanti, 2020; Manasia et al., 2019; Meditamar et al., 2024; Nisa, 2020; Okhrimenko et al., 2021; Öngören, 2021; Rizal et al., 2019; Sakitri et al., 2022; Yunior, 2023).

According to Rusydiyah et al. (2020), although this moment of learning tends to lead to learning independence, teachers still play an important role in serving as a material learning source from various digital-based studies, making digital literacy skills essential for prospective teachers to prepare. Prospective teachers with good digital literacy skills will more easily adapt to the development of new digital technology through the development of participants' education (Anisimova, 2020). However, the results of Guzmán-Simón et al. (2017), Instefjord & Munthe (2015), Kamaruddin et al. (2017), Kara & Mede (2023), Park & Son (2020), and Razak et al. (2018) show that digital literacy does not have a significant influence on teacher readiness.

Self-efficacy is another factor that indirectly influences economic teacher readiness (Hutasuhut & Wulandari, 2018; Lent & Brown, 2019; Meditamar et al., 2024; Surur, 2021). Self-efficacy represents a person's confidence in planning and executing tasks required for reaching specific outcomes (Zola et al., 2022). Bandura suggests that people with strong self-efficacy demonstrate the capacity to reach superior outcomes and persistently seek resolutions to challenges, enabling them to accomplish their goals better (Lent & Brown, 2019).

In addition, according to the SCCT Performance Model, ability or past performance, which in this study came from economic literacy and digital literacy skills, is a self-efficacy

effect factor, so if prospective teachers already have both of these skills, it will increase their self-efficacy and can positively influence their economic teacher readiness (Yusoff et al., 2019). Prior studies demonstrate that self-efficacy has a significant and positive influence on teacher readiness (Aayn & Listiadi, 2022; Aprilita & Trisnawati, 2022; Arifah et al., 2021; Devi et al., 2023; Dorsah, 2021b; Fauzi et al., 2023; Hutasuhut & Wulandari, 2018; Manasia et al., 2019a; Meditamar et al., 2024; Muega-Geronimo & Carlos, 2023; Puspitasari & Asrori, 2019; Putra & Ahyanuardi, 2022; Riahmatika & Widhiastuti, 2019; Sakitri et al., 2022; Wafa & Kusmuriyanto, 2020). However, previous research also shows that self-efficacy does not significantly influence teacher readiness (Acquah & Partey, 2023; Mujayanti & Latifah, 2022; Salsabila et al., 2022).

In previous similar studies, no research has used self-efficacy as a mediating variable between economic literacy and digital literacy on economic teacher readiness in one research model. Self-efficacy has been a mediating variable, but with other exogenous variables. Therefore, the researcher offers mediating self-efficacy between economic literacy and digital literacy on economic teacher readiness, which is also a novelty in this study. Economic literacy has been proven to influence self-efficacy (Acquah & Partey, 2023; Hutagalung et al., 2023; Hutasuhut & Wulandari, 2018; Rastiti et al., 2021; Rizqi et al., 2022). Digital literacy also influences self-efficacy (Adha et al., 2022; Hutagalung et al., 2023; Kahveci, 2021; Lilian, 2022; Lim, 2023; Meditamar et al., 2024; Özden, 2023).

Building on the previous explanation, this study seeks to examine how economic literacy and digital literacy impact the readiness of economics teachers, with self-efficacy serving as a mediating factor. From the theoretical study that has been explained previously, the research hypotheses can be formulated:

H1: Economic literacy significantly and positively influences economic teacher readiness.

H2: Digital literacy significantly and positively influences economic teacher readiness.

H3: Self-efficacy has a significant and positive influence on economic teacher readiness.

H4: Economic literacy has a significant and positive influence on self-efficacy.

H5: Digital literacy has a significant and positive influence on self-efficacy.

H6: Economic literacy significantly and positively influences economic teacher readiness through self-efficacy.

H7: Digital literacy significantly and positively influences economic teacher readiness through self-efficacy.

METHODS

This study uses an explanatory research type and a quantitative approach to measure and explain the causal relationship or influence between variables through hypothesis testing (Henseler, 2018). Based on the previously determined research objectives, the research design of this study presented in Figure 1.

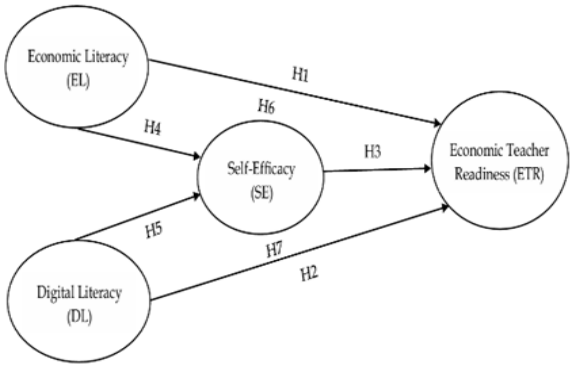

Figure 1. Research Design

The population in this study was 145 students of the 2020 and 2021 intake of the Economic Education Study Program at the State University of Surabaya who had taken all theoretical and practical courses on economics, digital literacy, and Introduction to School Fields. Then, based on calculations using the Slovin formula, the number of samples used was 106 students. The sampling technique used was proportionate stratified random sampling, which is included in the probability sampling type because the research population is heterogeneous and the number has been

stratified proportionally. Each population has an equal chance of being selected as a research sample. Therefore, the population selection is randomly selected using the name selection website, namely Wheel of Names, according to the number of sample calculations for each generation.

The data sources used in this study are primary data collected from closed research questionnaires and shared online via Google Forms. Respondents can choose the answers provided using a Likert scale with a score of 1 = strongly disagree to a score of 5 = strongly agree for positive statements, and vice versa for negative statements on the variables of digital literacy, self-efficacy, and economic teacher readiness. Meanwhile, the data source for the economic literacy variable was obtained through test results with a Guttman scale assessment, namely, if the answer is correct, you will get a score of 1. In contrast, if the answer is wrong, you will get a score of 0, which is also presented in a closed questionnaire.

The answer choices provided in the closed questionnaire are arranged based on the indicators and variable instruments that have been determined. The economic literacy variable is measured by adapting indicators from the Test of Economic Literacy Examiner's Manual (Fourth Edition) developed by the National Council on Economic Education (NCEE), namely: microeconomics and macroeconomics, which consists of 20 question items (Walstad et al., 2013). Then, the digital literacy variable indicators were adapted from Lilian (2022), namely: technical literacy, cognitive literacy, and socio-emotional literacy, which consists of 14 instrument items.

The self-efficacy variable is measured using four indicators adapted from Schwarzer et al. (1999): Work performance, on-the-job skill enhancement, engagement with students, parents, and peers, as well as managing occupational stress. It consists of 10 instrument items. The economic teacher readiness variable is measured using indicators adapted from Manasia et al. (2019): professional knowledge, professional practice, professional engagement, and self-management. It consists of 27 instrument items.

Before data collection, all questions and statement instrument items in the research questionnaire were tested on 30 non-research sample populations. Then, the trial results were tested for validity and reliability using SPSS software version 25.0. The results of both tests stated that all question and statement instrument items in each variable were proven valid and reliable, so no question items or instrument statements were eliminated.

The data collected is then transformed using the SolAnd version 2.1 software to avoid misinterpretation of the model because the data in this study are classified as nominal and ordinal scales (Ningsih & Dukalang, 2019). The value of each transformed variable instrument is then averaged for each indicator to become a data source to be input into the WarpPLS software. The data in this study were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique by adapting multi-stage processes from Hair et al. (2014) through WarpPLS version 7.0 software and the first-order method, which is measured directly on each indicator. It consists of three processes, namely: (1) Model Specification, which is related to creating model of the relationship between the inner and outer model; (2) Outer Model Evaluation, which aims to analyze the relationship between latent variables and their measuring indicators; (3) Inner Model Evaluation, which aims to analyze the relationship between latent variables based on the theoretical framework and research hypotheses testing.

RESULT AND DISCUSSION

Model Specification Results

The first stage in analyzing data with PLS-SEM is creating model specifications related to the relationship between the inner and outer models. The inner model in this study was created based on the theoretical framework or research design. In contrast, the outer model was created based on the indicators of the research variables, namely the variables of Economic Literacy (EL), Digital Lite-

racy (DL), Self-Efficacy (SE), and Economic Teacher Readiness (ETR). The results of the model specifications created in this study can be seen in Figure 2.

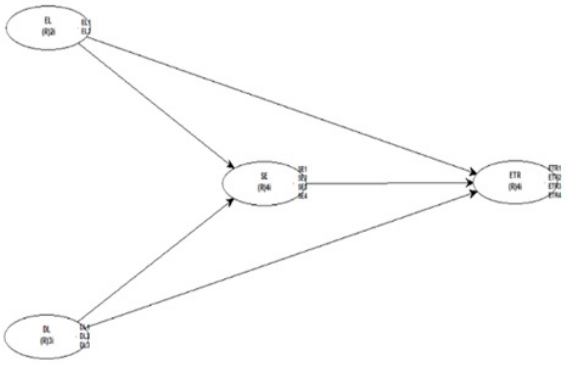

Figure 2. Model Specification Results
Source: Processed data (2025)

Outer Model Evaluation Results

The second stage in analyzing data with PLS-SEM is to conduct an outer model evaluation consisting of a convergent validity test, a discriminant validity test, and a reliability test (Hair et al., 2014). The results of the convergent validity test in Table 1 show that all indicators of variables have a Factor Loading value > 0.30 and P-value < 0.05, so they are declared convergently valid (Hair et al., 2014).

Table 1. Convergent Validity Test Results

Indicator	Factor Loading	P-value
EL1	0.825	<0.001
EL2	0.825	<0.001
DL1	0.797	<0.001
DL2	0.839	<0.001
DL3	0.795	<0.001
SE1	0.825	<0.001
SE2	0.842	<0.001
SE3	0.817	<0.001
SE4	0.761	<0.001
ETR1	0.878	<0.001
ETR2	0.888	<0.001
ETR3	0.914	<0.001
ETR4	0.859	<0.001

Source: Processed data (2025)

Furthermore, the results of the discriminant validity test are presented in Table 2.

Table 2. Discriminant Validity Test Results

Indicator	Loading	Cross Loading		
	EL	DL	SE	ETR
EL1	0.825	-0.244	0.390	-0.166
EL2	0.825	0.244	-0.390	0.166
DL1	-0.235	0.797	0.051	0.012
DL2	0.116	0.839	0.041	-0.042
DL3	0.113	0.795	-0.095	0.032
SE1	-0.041	0.156	0.825	0.174
SE2	0.148	-0.083	0.842	0.209
SE3	0.038	-0.057	0.817	-0.209
SE4	-0.160	-0.016	0.761	-0.027
ETR1	0.185	0.032	0.052	0.878
ETR2	-0.025	-0.168	0.163	0.888
ETR3	-0.043	-0.004	-0.183	0.914
ETR4	-0.118	0.146	-0.027	0.859

Source: Processed data (2025)

The results of the discriminant validity test based on the Loading and Cross Loading value of each indicator that have been presented in Table 2, we know that all indicators target have a Loading value > Cross Loading value of another indicator, so that all indicators are declared valid discriminants. Suppose one of the discriminant validity test criteria has been fulfilled. In that case, an indicator or variable can be concluded to have fulfilled the test criteria because this study is not aiming to look for the best model (Hair et al., 2014). The results of the reliability test on each variable can be seen in Table 3.

Table 3. Reliability Test Results

Variable	Composite Reliability Coefficients
EL	0.810
DL	0.852
SE	0.885
ETR	0.935

Source: Processed data (2025)

The reliability test results based on the Composite Reliability Coefficients value of each variable presented in Table 6 show that all variables have a Composite Reliability Coefficients value > 0.70, so all variables are stated as reliable. Because one of the reliability test criteria has been fulfilled, an indicator or variable can conclude that it has to fulfil the test criteria, because this study does not aim for the best model (Hair et al., 2014).

Inner Model Evaluation Results

The next stage in analyzing data with PLS-SEM is to conduct an inner model evaluation consisting of a fit model test, determination coefficient test (R-Squared), and path analysis to test the research hypotheses (Hair et al., 2014; Hair et al., 2021). The results of the model fit test are presented in Table 4.

Table 4. Fit Model Test Results

Fit Model and Quality Indices	Analysis Results
Average Path Coefficient (APC)	0.338 (P<0.001)
Average R-Squared (ARS)	0.618 (P<0.001)
Average Adjusted R-Squared (AARS)	0.609 (P<0.001)
Average Block VIF (AVIF)	1.611
Average Full Collinearity VIF (AFVIF)	2.568
Tenenhaus GoF (GoF)	0.656
Sympson's Paradox Ratio (SPR)	1.000
R-Squared Contribution Ratio (RSCR)	1.000
Statistical Suppression Ratio (SSR)	1.000
Nonlinear Bivariate Causality Direction Ratio (NLBCDR)	1.000

Source: Processed data (2025)

The results of the model fit test presented in Table 4 show that the criteria for the model's goodness in this study are well-formed. This is proven by the APC, ARS, and AARS has a P value <0.001, meaning that the model formed is declared good. In addition, the AVIF has a value of 1.611, and the AFVIF has a value of 2.568, meaning that the model formed is classified as ideal. Then, Tenenhaus GoF (GoF) has a value of 0.656, which is considered significant. Furthermore, SPR, RSCR, SSR, and NLBCDR have a value of 1, meaning that the model formed is stated to be good and ideal. Furthermore, the results of the determinant coefficient test (R-Squared) are presented in Table 5.

Table 5. R-Squared Test Results

R-Squared Coefficients			
EL	DL	SE	ETR
		0.538	0.698

Source: Processed data (2025)

The results of the R- Squared test in Table 5, the R-Squared value endogenous variable (ETR) is 0.698, which means that the role of the exogenous variable (EL and DL) and mediation variables (SE) against the endogenous variable (ETR) of 69.8% with remainder 30.2 % is influenced by other variables outside this study. Then, the results of the path analysis aimed at testing the research hypotheses are presented in Figure 3 and Table 6. A hypothesis for direct influence will be accepted if the P-value ≤ 0.1, but the hypothesis for indirect influence will be accepted if the P-value < 0.05. This study wants to test the hypothesis of indirect influence more strongly because no previous research has tested this influence indirectly.

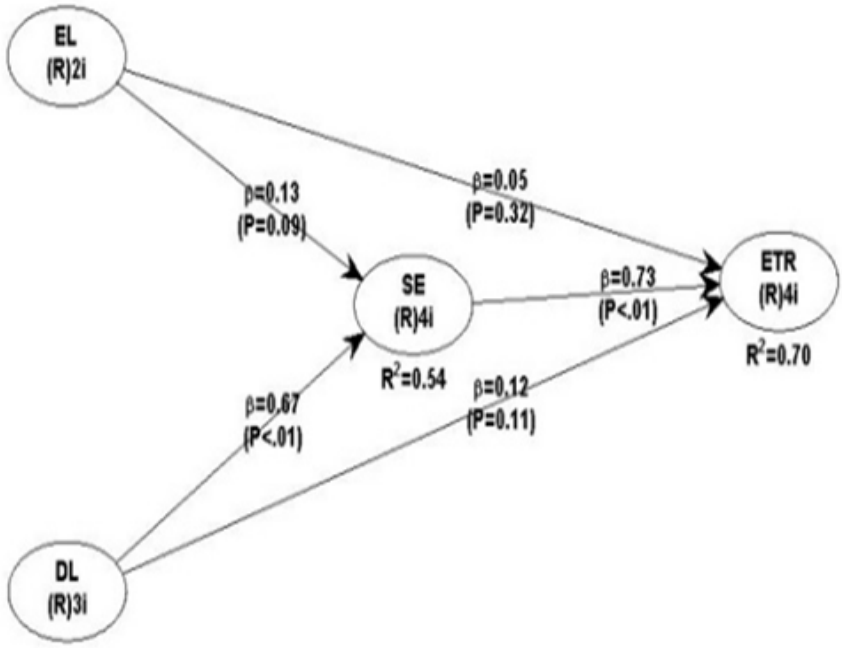

Figure 3. Hypothesis Test Results

Table 6. Direct and Indirect Influence Test Results

Hypothesis	Path Coefficient	P-value
Direct Influence		
EL→ETR	0.046	0.318
DL→ETR	0.118	0.106
SE→ETR	0.725	<0.001
EL→SE	0.129	0.086
DL→SE	0.672	<0.001
Indirect Influence		
EL→SE→ETR	0.094	0.083
DL→SE→ ETR	0.488	<0.001

Source: Processed data (2025)

The Influence of Economic Literacy on Economic Teacher Readiness

The direct influence hypothesis test result shows that economic literacy does not significantly influence economic teacher readiness because the P-value is 0.318 > 0.1, so H1 is rejected. High and low economic literacy do not influence economic teacher readiness. The results of this study are in line with the research of Laili (2021); Siburian & Laili (2023), which states that economic literacy does not have a significant influence on economic teacher readiness because students have gained teaching experience from implementing the Introduction to School Field so that students feel ready to become economic teachers with the experience of pedagogical competence they have, while economic literacy skills can be improved over time when they have become teachers. In addition, the respondents of this study were students who took most of their online lectures, which resulted in less influence absorption of economic learning materials and often ended up as theory without being implemented during teaching practice, so economic literacy does not significantly influence economic teacher readiness in students (Rokhim & Prakoso, 2022).

The results of this study are not relevant to the Social Cognitive Career Theory (SCCT) Performance Model, which states that one of the aspects that influences attainment and persistence in the form of economic teacher readiness is the ability or past performance, namely, economic literacy. However, according to this theory, there are influencing factors that are thought to affect attainment and persistence in the form of economic teacher

readiness, namely outcome expectation that individuals obtain when becoming economic teachers, such as salary, praise, awards, and so on (Lent & Brown, 2019).

But, the results of this study are reinforced by The Law of Exercise in Connectionism Theory, which states that the relationship between stimulus in the form of economic literacy and economic responses to teacher readiness will be stronger if there is frequently repeated practice, meaning that the repetition of the practice is not only done during lectures but is done repeatedly without any time limit, such as when teaching later (Surur, 2021). However, the findings of this study contradict the findings of Aditya & Prakoso (2023); Adolf et al. (2024); Harsoyo et al. (2017); Hutasuhut & Wulandari (2018); Manasia et al. (2019); Nurhayati et al. (2017); Sawatzki et al. (2017), which states that economic literacy has a significant influence on teacher readiness.

Although the findings of this study state that economic literacy does not significantly influence economic teacher readiness, based on empirical conditions, respondents have a high level of economic literacy, with an average score for each indicator of 0.8 out of a maximum value of 1. It is suspected that factors other than economic literacy influence economic teacher readiness, such as the family environment, peers, physical condition, teaching experience, and so on (Mahardika et al., 2019). Therefore, further research should examine factors other than economic literacy that can influence teacher readiness.

The Influence of Digital Literacy on Economic Teacher Readiness

The direct influence hypothesis test results show that digital literacy has a significant but weak and positive influence on economic teacher readiness because the P-value is 0.106 ≤ 0.1 and the path coefficient is positive at 0.118, so H2 is accepted. This means that the higher the students' digital literacy, the more economic teacher readiness of students will increase. Although its influence is weak, digital literacy still plays an important role in driving economic teacher readiness.

The findings of this study are relevant to the research of Aditya & Prakoso (2023); Ally (2019); Li & Yu (2022); Liza & Andriyanti (2020), which states that digital literacy has a significant influence on teacher readiness, where prospective teachers who have high digital literacy skills in learning will be able to develop materials creatively according to the development of students who always follow the progress of the times so that it can influence the level of professional teacher readiness in the 21st century.

In addition, students who have high digital literacy will be quick to find and sort information related to material or problems in the latest learning from digital technology, so that they can improve teacher readiness, especially in professional competence (Anisimova, 2020; Lestari & Santoso, 2019; Manasia et al., 2019; Meditamar et al., 2024). The results of this study are also in line with research by Aditya (2021); Nisa (2020); Okhrimenko et al. (2021); Öngören (2021); Rizal et al. (2019); Sakitri et al. (2022); Yunior, (2023), which states that digital literacy has a significant influence on teacher readiness.

Powered by the Social Cognitive Career Theory (SCCT) Performance Model, which reveals that one of the aspects that influences attainment and persistence in the form of economic teacher readiness is past ability or performance, namely, digital literacy (Lent & Brown, 2019). In addition, the Law of Exercise in Connectionism Theory also strengthens the results of this study, which states that the relationship between stimulus in the form of digital literacy and response in the form of economic teacher readiness will be stronger if there is frequent practice, both during lectures and outside of lectures (Surur, 2021). However, the findings of this study contradict the findings of research by Guzmán-Simón et al. (2017); Instefjord & Munthe (2015); Kamaruddin et al. (2017); Kara & Mede (2023); Park & Son (2020); Razak et al. (2018) which revealed that digital literacy does not significantly influence teacher readiness.

The empirical findings of this study show that students' digital literacy level is classified as high, with an average score of each indicator of 4.3 to 4.5 on a scale of 5. Cognitive literacy is the indicator that influences the digital literacy variable, with a Factor Loading value of 0.839. This means that when students have digital literacy skills in terms of high cognitive literacy, then students will be able to utilize digital technology well for economic learning in terms of searching for and sorting information, problems, or the latest economic learning materials wisely and critically in order to be able to compile the latest economic learning content according to the progress of the times. These high cognitive literacy skills can improve economic teacher readiness in students.

The Influence of Self-Efficacy on Economic Teacher Readiness

The direct influence hypothesis test results show that self-efficacy has a very significant and positive influence on economic teacher readiness because the P-value $<0.001 \leq 0.1$, and the path coefficient has a positive value of 0,725, so H3 is accepted. This means that the higher the students' self-efficacy, the more economic teacher readiness students will have. The results of this study are relevant to the research of Meditamar et al. (2024), Muega-Geronimo & Carlos (2023), and Sakitri et al. (2022), which state that self-efficacy has a significant influence on teacher readiness.

Prospective teachers with high self-efficacy will have confidence in their teaching abilities and competencies, making them more ready to become teachers (Dorsah, 2021; Riahmatika & Widhiastuti, 2019). In addition, students with high self-efficacy also have high confidence in solving all problems that will occur when they become teachers, which has an impact on the high teacher readiness (Aayn & Listiadi, 2022; Aprilita & Trisnawati, 2022; Arifah et al., 2021; Fauzi et al., 2023; Hutasuhut & Wulandari, 2018; Manasia et al., 2019; Puspitasari & Asrori, 2019; Putra & Ahyanuardi, 2022; Wafa & Kusmuriyanto, 2020).

The findings of this study are also consistent with the Social Cognitive Career Theory (SCCT) Performance Model, which reveals that one of the aspects that influences attainment and persistence in the form of economic teacher readiness is self-efficacy (Lent & Brown, 2019). In addition, the Law of Attitude in Connectionism Theory is also relevant to the results of this study, which states that the response in the form of economic teacher readiness is not only influenced by external stimulus but also by the individual's internal stimulus, namely self-efficacy (Surur, 2021). However, the findings of this study contradict the findings of research by Acquah & Partey (2023); Mujayanti & Latifah (2022); Salsabila et al. (2022), which revealed that self-efficacy does not significantly influence teacher readiness.

The study results related to empirical conditions in the field show that the level of student self-efficacy is classified as high, with an average score for each indicator of 4.2 out of a maximum value of 5. The indicator that has an important influence on the self-efficacy variable is the skill development on the job, with a Factor Loading value of 0.842. This means that when students have high self-efficacy in terms of developing skills in the workplace, they will be able to develop various skills and overcome various problems that occur when teaching according to the development of the times. This can have an impact on improving economic teacher readiness in students.

The Influence of Economic Literacy on Self-Efficacy

The direct influence hypothesis test results show that economic literacy has a significant but weak and positive influence on self-efficacy because the P-value is $0.086 \leq 0.1$ and the path coefficient is positive at 0.129, so H4 is accepted. This means that the higher the students' economic literacy, the more their self-efficacy will increase. Although the influence is weak, economic literacy still plays a vital role in encouraging students' self-efficacy. The fin-

dings of this study are relevant to the research of Acquah & Partey (2023); Hutagalung et al. (2023); Rizqi et al. (2022), which states that economic literacy has a significant influence on self-efficacy. Teachers with good economic literacy certainly have mastered all economic learning materials. They can increase self-efficacy in teaching the material to students and overcoming various problems that will occur in their careers, such as answering challenging questions from students (Hutasuhut & Wulandari, 2018; Rastiti et al., 2021).

Powered by the Social Cognitive Career Theory (SCCT) Performance Model, which states that one of the aspects that influences attainment and persistence in the form of economic teacher readiness is self-efficacy, which can come from ability or past performance, namely, economic literacy (Lent & Brown, 2019). Then, if reviewed based on the empirical conditions of this study, it shows that students' economic literacy level is classified as high, with an average score for each indicator of 0.8 out of a maximum value of 1. This means that when students have a high level of economic literacy, they can understand and teach economic learning materials well, increasing their self-efficacy when teaching economic subjects.

The Influence of Digital Literacy on Self-Efficacy

The direct influence hypothesis test results show that digital literacy significantly and positively influences self-efficacy because the P-value <0,001 ≤ 0.1 and the path coefficient is positive at 0.672, so H5 is accepted. This means the higher the students' digital literacy, their self-efficacy will increase. The results of this study are in line with the research of Adha et al. (2022), Kahveci (2021), and Meditamar et al. (2024), which revealed that digital literacy has a significant influence on self-efficacy. Teachers who have high digital literacy skills must have good abilities in integrating digital technology into learning to find adaptive and relevant learning resources critically to develop learning materials, create innovative teaching techniques, and overcome various problems in using digital technology so that they can increase self-efficacy to become adaptive and professional teachers (Hutagalung et al., 2023; Lilian, 2022; Lim, 2023; Özden, 2023).

The findings of this study are relevant to the Social Cognitive Career Theory (SCCT) Performance Model, which states that one of the aspects that influences attainment and persistence in the form of economic teacher readiness is self-efficacy that can come from the ability or past performance, namely, digital literacy (Lent & Brown, 2019). However, the results of this study are not in line with the study (Getenet et al., 2024), which states that digital literacy does not significantly influence self-efficacy.

Furthermore, when reviewed based on the findings of the empirical conditions of this study, it shows that the level of digital literacy of students is relatively high, with an average score of each indicator of 4.3 to 4.5 from a maximum value of 5 and the indicator that has an important influence on the digital literacy variable is cognitive literacy with a Factor Loading Value 0.839. This means that when students have digital literacy skills in terms of high cognitive literacy, they will be able to utilize digital technology well for economic learning in terms of searching for and sorting information. Through these high cognitive literacy skills, students can feel confident in becoming professional teachers who are always adaptive to the development of the times, so that they positively influence students' self-efficacy when teaching economic subjects.

The Influence of Economic Literacy on Economic Teacher Readiness through Self-Efficacy

The indirect influence hypothesis test results show that economic literacy does not significantly influence economic teacher readiness through self-efficacy because the P-value 0.083 > 0.05, so H6 is rejected. Judging from the results of the previous direct influence hypothesis test, it is known that economic

literacy does not have a significant influence on economic teacher readiness, but economic literacy has a weak and significant positive influence on self-efficacy, and self-efficacy has a very significant and positive influence on economic teacher readiness. This means that even though self-efficacy influences economic teacher readiness directly, self-efficacy does not influence the influence of economic literacy on economic teacher readiness. The results of this study contradict the research (Hutasuhut & Wulandari, 2018), which states that economic literacy has a significant and positive influence on teachers' readiness through self-efficacy.

However, the results of this study are in line with Social Cognitive Career Theory (SCCT) Performance Model which states that there are indirect influencing factors between economic literacy as ability or past performance on economic teacher readiness as attainment and persistence as well individual in the future besides self-efficacy, namely outcome expectation from a career as a teacher can be in the form of a high salary, life security, getting praise from others, and so on (Lent & Brown, 2019).

Other factors indirectly significantly influence economic literacy and teacher readiness, namely, teaching experience. When students have a high level of economic literacy or good knowledge mastery, it will increase their experience of teaching economics, ultimately encouraging an increase in economic teacher readiness (Mardiana et al., 2023; Wafa & Kusmuriyanto, 2020). Therefore, further researchers should examine factors that can indirectly influence economic literacy towards economic teacher readiness other than self-efficacy, such as outcome factors, expectations, or teaching experience.

The Influence of Digital Literacy on Economic Teacher Readiness through Self-Efficacy

The indirect influence hypothesis test results show that digital literacy significantly and positively influences economic teacher readiness through self-efficacy because the P-value $<0.001 < 0.05$ and the path coefficient is positive at 0.488, so H7 is accepted. Judging from the results of the previous direct influence hypothesis test, it is known that digital literacy has a weak, significant, and positive influence on economic teacher readiness, digital literacy has a weak, significant, and positive influence on self-efficacy, and self-efficacy also has a very significant and positive influence on economic teacher readiness.

This means the higher the students' digital literacy skills, the more self-efficacy will increase, ultimately impacting economic teacher readiness. Students with good digital literacy skills tend to adapt to the rapid development of digital technology to develop innovative economic learning materials by integrating digital technology. This impacts increasing students' confidence or self-efficacy in becoming adaptive professional economic teachers, which can ultimately improve economic teacher readiness (Meditamar et al., 2024).

The findings of this study are reinforced by the Social Cognitive Career Theory (SCCT) Performance Model, which states that there are indirect influencing factors between digital literacy as ability or past performance towards economic teacher readiness as attainment and persistence of individuals in the future, namely self-efficacy (Lent & Brown, 2019). In addition, the results of this study also show that the P-value of the influence of digital literacy on economic teacher readiness through self-efficacy is smaller than the P-value of the influence of digital literacy on economic teacher readiness directly.

The path coefficient of the influence of digital literacy on economic teacher readiness through self-efficacy is greater than the path coefficient value of the direct influence of digital literacy on economic teacher readiness. This means that the indirect influence of digital literacy on economic teacher readiness through self-efficacy is greater than the direct influence of digital literacy on economic teacher readiness. This condition shows that high student self-efficacy significantly increa-

ses economic teacher readiness compared to students' digital literacy skills.

CONCLUSION

Based on the results of the data analysis, it can be concluded that there are seven findings in this study, namely: (1) economic literacy does not have a significant influence on economic teacher readiness; (2) digital literacy has a weak significant and positive influence on economic teacher readiness; (3) self-efficacy has a very significant and positive influence on economic teacher readiness; (4) economic literacy has a weak significant and positive influence on self-efficacy; (5) digital literacy has a very significant and positive influence on self-efficacy; (6) economic literacy does not have a significant influence on economic teacher readiness through self-efficacy; and (7) digital literacy has a significant and positive influence on economic teacher readiness through self-efficacy.

It can be seen that economic literacy does not have a significant effect on economic teacher readiness either directly or indirectly through self-efficacy, so that further researchers can examine more comprehensive indirect factors between economic literacy and economic teacher readiness other than self-efficacy, such as outcome expectations or teaching experience. Meanwhile, digital literacy significantly and positively affects economic teacher readiness directly and indirectly through self-efficacy. Therefore, educational institutions must continuously improve students' digital literacy and self-efficacy skills, either through developing teaching strategies or training, so that students' economic teacher readiness always increases.

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