

The Role of Self-Efficacy in Bridging the Influence of Financial Literacy and Competency Development on Students' Work Readiness

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ABSTRACT

This study aims to examine the effect of financial literacy and self-competency development on students' work readiness through self-efficacy as a mediating variable. The research employed a quantitative approach with an explanatory research design. The population consisted of students from the Faculty of Economics at Universitas Mayjen Sungkono, with a sample of 157 respondents selected using probability sampling through a simple random sampling method. Data were collected using a Likert-scale questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. The findings reveal that financial literacy and self-competency development have a positive and significant effect on students' work readiness. Furthermore, financial literacy and self-competency development were found to positively influence self-efficacy. Self-efficacy also has a positive effect on work readiness and serves as a mediator in the relationship between financial literacy, self-competency development, and students' work readiness. These findings indicate that students' work readiness is not only determined by knowledge and competency factors but also by individuals' confidence in their ability to face workplace demands. This study supports Social Cognitive Theory by demonstrating that cognitive factors, learning experiences, and personal factors interact in shaping students' work readiness.

INTRODUCTION

The increasingly dynamic world of work demands that college graduates possess not only academic skills but also the readiness to adapt to change, solve problems, and face various professional challenges. Job readiness is a crucial indicator of a student's ability to effectively transition from the educational environment to the workplace. However, various studies indicate that there is still a gap between graduate competencies and the needs of the workplace, making job readiness a continuing issue of concern in higher education (Orr et al., 2023).

Work readiness doesn't develop instantly; it's influenced by various factors, including knowledge, skills, and individual characteristics. One increasingly relevant factor is financial literacy. The ability to understand financial concepts, manage financial resources wisely, and make sound financial decisions can help students plan for their future more purposefully and improve the quality of their career and professional decision-making (Kicova et al., 2025).

In addition to financial literacy, competency development is also a crucial aspect in preparing students for the world of work. Changing industry needs require individuals to continuously improve their skills, communication, teamwork, problem-solving, and adaptability to technological advancements. Students who actively develop their competencies tend to be more competitive than those who rely solely on academic achievement during their studies (Priksat et al., 2019).

Despite possessing adequate knowledge and competencies, not all students feel prepared for the world of work. Many still experience doubts about their abilities when facing the selection process and the demands of the actual job. This situation demonstrates the crucial role psychological factors play in shaping work readiness. One factor frequently discussed in career development studies is self-efficacy, which is an individual's belief in their ability to perform tasks and achieve specific goals (Bandura, 1986).

Based on Social Cognitive Theory, individual behavior is the result of the interaction between personal factors, the environment, and the behavior itself. In the context of work readiness, self-efficacy acts as an internal mechanism that encourages someone to be more confident, persist in the face of obstacles, and utilize their abilities optimally. Therefore, students with high self-efficacy tend to demonstrate better preparedness for the world of work than those with low levels of self-efficacy (Bandura, 1986).

Previous research has shown that self-efficacy has a positive influence on students' work readiness. Other studies have also found that increasing competence can strengthen an individual's self-confidence, ultimately increasing their readiness to enter the workforce. However, most research still focuses on variables such as soft skills, internship experience, work motivation, or environmental support as factors influencing students' work readiness (Sa'adun et al., 2025).

On the other hand, research on financial literacy focuses more on financial behavior, financial well-being, and investment decisions. Research linking financial literacy to job readiness is still relatively limited. Furthermore, research integrating financial literacy and competency development into a single research model, with self-efficacy as a mediating variable, is also rare. This situation indicates a research gap that requires further examination to gain a more comprehensive understanding of the factors influencing students' job readiness (Husna et al., 2025).

This study uses Social Cognitive Theory (SCT) developed by Albert Bandura (1986) as its grand theory. This theory was chosen because it can explain the relationship between financial literacy as a cognitive factor, competency development as an individual learning

process, self-efficacy as a personal factor, and work readiness as a behavioral outcome. Thus, all relationships between variables in this study can be fully explained through the framework of Social Cognitive Theory.(Bandura, 1986)

Based on the above description, this study was conducted to analyze the influence of financial literacy and competency development on students' work readiness through self-efficacy. The research's novelty lies in testing a model that integrates cognitive aspects, individual capacity development, and psychological factors to explain students' work readiness. The results are expected to enrich studies based on Social Cognitive Theory and provide input for universities in designing student development programs that better align with the needs of today's workforce.

RESEARCH METHODS

This study uses a quantitative approach with an explanatory research design that aims to analyze the influence of financial literacy and competency development on students' work readiness through self-efficacy as a mediating variable. The study population was students of the Faculty of Economics, Mayjen Sungkono University. The research sample consisted of 157 respondents who were determined using a probability sampling technique with a simple random sampling method, namely a sampling technique that provides an equal opportunity to each member of the population to be selected as a research respondent. Data collection was carried out online through the distribution of questionnaires using Google Forms. The research instrument used a five-point Likert scale, namely 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree, which was used to measure respondents' perceptions of the research variables (Sekaran & Bougie, 2016). The variables studied included financial literacy as an independent variable (X1), competency development as an independent variable (X2), self-efficacy as a mediating variable (Z), and work readiness as a dependent variable (Y). The collected data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS 4.0 software. The analysis was carried out through outer model testing to evaluate the validity and reliability of the constructs and inner model testing to examine the structural relationships between variables and research hypotheses (Hair et al., 2022).

RESULTS AND DISCUSSION

Results

Table 1. Demographics of research respondents

Characteristics	Category	Frequency	Percentage (%)
Study program	Management	129	82.2
	Accountancy	28	17.8
Gender	Man	69	43.9
	Woman	88	56.1
Semester	Semester 2	18	11.5
	Semester 4	41	26.1
	Semester 6	64	40.8
	Semester 8	34	21.7
Age	≤ 20 years	24	15.3
	21–23 years	98	62.4
	> 23 years	35	22.3
Organizational experience	Ever Joined an Organization	16	10.2
	Never Joined an Organization	141	89.8
Current Employment Status	Working Full Time	76	48.4
	Working Part Time	65	41.4
	Not/Not Working Yet	16	10.2

Based on Table 1, the characteristics of the respondents indicate that this study was dominated by students from study programs with a larger number of students within the faculty, with a relatively balanced composition of male and female respondents. Most respondents were in the middle to final phase of their studies, thus considered to have sufficient academic experience and are beginning to prepare themselves for entering the workforce. Furthermore, the majority of respondents were in the productive age group, generally in the stage of career development and self-capacity improvement. The most prominent characteristic was the respondents' high involvement in the workforce, both through work experience and current employment status, indicating that most students had direct exposure to the professional environment. Conversely, participation in student organization activities tended to be low, so respondents' self-development experiences were obtained more through work activities than organizational activities. Overall, the respondent profile aligns with the research objectives, as the majority were students undergoing the process of developing competencies and preparing themselves for the workforce.

Table 2. Validity test

Variables	Indicator	Loading	Note:	Variables	Indicator	Loading	Note:
Financial Literacy (X1)	X1.1	0.917	Valid	Work Readiness (Y)	Y.1	0.865	Valid
	X1.2	0.900	Valid		Y.2	0.897	Valid
	X1.3	0.913	Valid		Y.3	0.905	Valid
	X1.4	0.909	Valid		Y.4	0.898	Valid
	X1.5	0.930	Valid		Y.5	0.868	Valid
Self-Competency Development (X2)	X2.1	0.927	Valid	Self-Efficacy (Z)	Z.1	0.887	Valid
	X2.2	0.922	Valid		Z.2	0.895	Valid
	X2.3	0.920	Valid		Z.3	0.915	Valid
	X2.4	0.931	Valid		Z.4	0.916	Valid
	X2.5	0.903	Valid		Z.5	0.903	Valid

Based on the validity test results, all indicators in the Financial Literacy, Self-Competency Development, Self-Efficacy, and Work Readiness variables were declared valid. This indicates that each indicator adequately measures the variable it represents. Therefore, all research instruments met validity criteria and are suitable for further analysis.

Table 3. Reliability and construct validity test

Variables	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Financial Literacy (X1)	0.951	0.955	0.962	0.835
Self-Competency Development (X2)	0.955	0.957	0.965	0.847
Work Readiness (Y)	0.932	0.936	0.948	0.786
Self-Efficacy (Z)	0.944	0.945	0.957	0.816

Based on the results of Table 3, reliability and construct validity testing, all research variables have met the required criteria. The Cronbach's Alpha, Composite Reliability (rho_a), and Composite Reliability (rho_c) values indicate that each construct has a very good level of internal consistency, so the research instrument can be said to be reliable. In addition, the Average Variance Extracted (AVE) values for all variables have also met the convergent validity criteria, indicating that the indicators used are able to represent the constructs being measured well. Thus, the variables Financial Literacy, Self-Competency Development, Self-Efficacy, and Work Readiness are declared reliable and valid and therefore suitable for use in the next stage of analysis.

Table 4. Discriminant validity test

Fornell-Larcker Criterion	X1	X2	Y	Z	HTML	X1	X2	Y	Z
X1	0.914	-	-	-	X1	-	-	-	-
X2	0.033	0.920	-	-	X2	0.044	-	-	-
Y	0.273	0.518	0.887	-	Y	0.283	0.547	-	-
Z	0.501	0.485	0.510	0.903	Z	0.526	0.507	0.539	-

Based on the results of Table 4, discriminant validity testing using the Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio (HTMT) methods, all research constructs have met the required criteria. The test results indicate that each variable has distinct characteristics and is able to represent the construct being measured well. Furthermore, the relationship between constructs does not show any overlapping measurements, so each variable can be clearly distinguished. Thus, the variables Financial Literacy, Self-Competency Development, Self-Efficacy, and Work Readiness are declared to have good discriminant validity and are suitable for use in the structural model analysis stage.

Table 5. VIF test results

Variables	Minimum VIF	Maximum VIF	Information
X1	3,790	4,763	There is no multicollinearity
X2	3,582	4,665	There is no multicollinearity
Y	2,638	3,662	There is no multicollinearity
Z	3,245	4,349	There is no multicollinearity

Based on Table 5, the results of *the collinearity statistics* (VIF) test indicate that all variables in the study met the required criteria, thus no multicollinearity issues were found. These results indicate that each variable contributes differently to explaining the research model, and there is no excessive correlation between variables. Therefore, the research model is deemed suitable for use in the next stage of analysis.

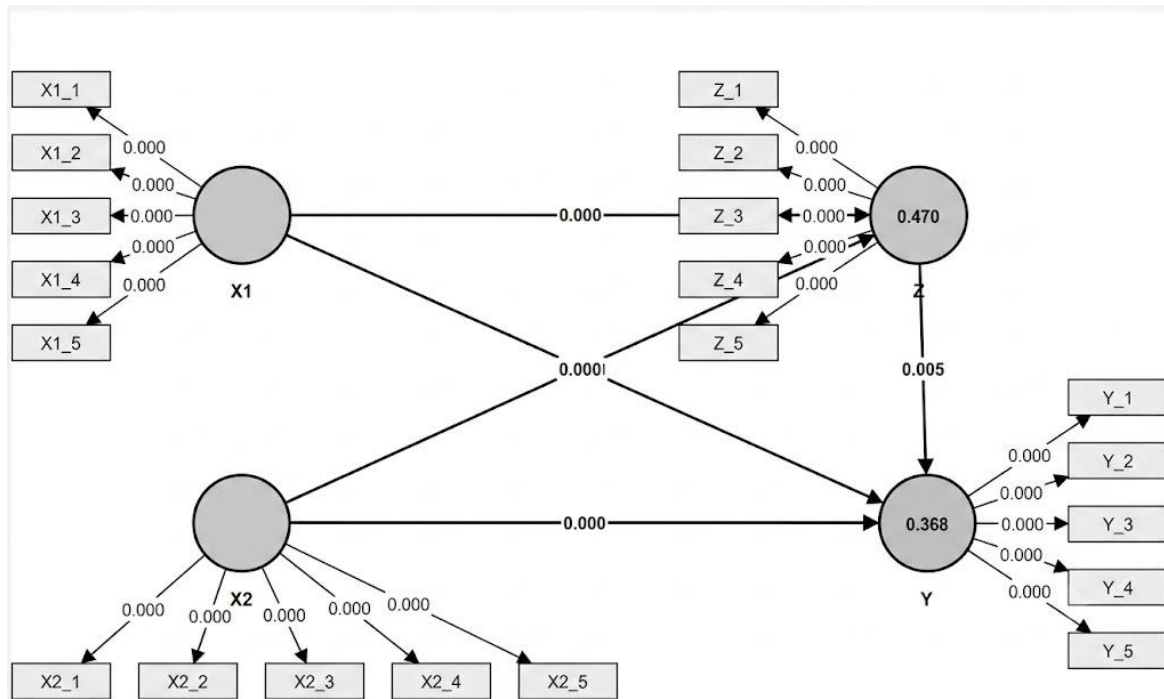


Figure 1. SmartPLS 4 bootstrapping test

Based on the results of Figure 1, it can be concluded that all indicators used in the PLS-SEM model have met the measurement criteria and are therefore suitable to represent each research variable. In addition, the relationship between variables in the model shows significant results, both direct and indirect influences through mediating variables. Variables X1 and X2 are proven to have an influence on variable Y. On the other hand, variable Z also acts as a mediating variable that bridges the relationship between X1 and X2 on Y. This shows that an increase in the independent variable not only has a direct impact on the dependent variable but can also strengthen that influence through an increase in the mediating variable. The explanatory power value of the model shows that variables X1 and X2 are able to explain variable Z at a fairly good level. Meanwhile, variations in variable Y can be explained by the combined influence of X1, X2, and Z in the moderate category. Thus, the research model constructed has adequate ability to explain the relationship between the variables studied.

Hypothesis	Variable Relationship	Path Coefficient (β)	T-Statistic	P-Value	Decision
H1	X1 \rightarrow Y	0.256	4,150	0,000	Accepted
H2	X2 \rightarrow Y	0.509	8,305	0,000	Accepted
H3	X1 \rightarrow Z	0.485	8,674	0,000	Accepted
H4	X2 \rightarrow Z	0.468	8,700	0,000	Accepted
H5	Z \rightarrow Y	0.254	2,792	0.005	Accepted
H6	X1 \rightarrow Z \rightarrow Y	0.123	2,565	0.010	Accepted
H7	X2 \rightarrow Z \rightarrow Y	0.119	2,534	0.011	Accepted

Discussion

X1 against Y (Financial Literacy against Student Work Readiness)

The research results show that financial literacy has a positive and significant impact on students' job readiness. These findings indicate that students who have a good understanding of financial management and economic decision-making tend to be better prepared for the world of work (Kicova et al., 2025). This ability reflects a more planned, rational, and responsible mindset in facing various future challenges (Lusardi & Mitchell, 2014). Students who understand the importance of financial planning generally have a clearer career orientation and are better prepared to make decisions that support their professional development (Orr et al., 2023). Thus, financial literacy is an important provision in preparing students to enter the world of work.

The results of this study also support Social Cognitive Theory, which explains that an individual's knowledge can influence their way of thinking and behavior in achieving certain goals (Bandura, 1986). In the context of this study, students with good financial literacy tend to be more confident in planning for the future and facing the uncertainties of the working world (Bandura, 1986). This finding is in line with previous research which states that financial literacy contributes to career readiness, adaptability, and the quality of students' decision-making (Otejiri Oliogu et al., 2026). In addition, graduates who are able to manage resources and make appropriate decisions tend to be more easily able to adapt to the demands of the ever-evolving working world (Sa'adun et al., 2025).

X2 against Y (Self-Competency Development towards Student Work Readiness)

The results of the study indicate that self-competency development has a positive and significant effect on students' work readiness. This finding indicates that the better students' abilities in developing knowledge, skills, communication, cooperation, and adaptability, the higher their readiness to face the world of work (Priksat et al., 2019). Competency development helps students understand the demands of the ever-changing world of work so that they are better prepared to face competition and professional challenges (Sa'adun et al.,

2025). Students who actively improve their competencies tend to have better problem-solving skills and are more confident in carrying out work tasks and responsibilities (Orr et al., 2023). Therefore, competency development is an important factor in shaping students' work readiness.

The results of this study also support the Social Cognitive Theory which explains that the learning process and development of individual abilities will influence their behavior and ability to achieve certain goals (Bandura, 1986). In the context of this study, students who continue to develop their competencies will be better prepared to adapt to the needs and dynamics of the working world (Bandura, 1986). This finding is in line with previous research which states that good competencies can increase the employability and work readiness of college graduates (Tan et al., 2025). In addition, students who have competencies relevant to industry needs tend to be more adaptable and show better performance when entering the working world (Husna et al., 2025).

X1 against Z

The results of the study indicate that financial literacy has a positive and significant effect on students' self-efficacy. This finding indicates that the better students' understanding of financial management, financial planning, and economic decision-making, the higher their confidence in their abilities to face various challenges (Klapper & Lusardi, 2020). Adequate financial knowledge helps students feel more able to control situations, develop future plans, and make decisions independently, thereby increasing their confidence in their abilities (Xiao & Porto, 2017). Students with good financial literacy tend to be more confident in solving problems they face because they have a knowledge base that supports the decision-making process (Kartawinata et al., 2021). Thus, financial literacy not only functions as practical knowledge but also becomes a factor that can strengthen students' self-efficacy.

The results of this study are in line with Social Cognitive Theory, which explains that individual knowledge and learning experiences are important sources in building self-efficacy (Bandura, 1986). The more knowledge a person has, the greater their confidence in completing tasks and achieving desired goals (Bandura, 1986). This finding is also supported by previous research which states that financial literacy can increase individual confidence in managing various aspects of life, including career planning and important decision-making (Xiao & Porto, 2017). Other research shows that individuals with high levels of financial literacy tend to have stronger confidence in their ability to face uncertainty and risks in the future (Kartawinata et al., 2021). Therefore, improving financial literacy can be an effective effort to strengthen students' self-efficacy.

X2 against Z

The results of the study indicate that self-competency development has a positive and significant effect on students' self-efficacy. This finding indicates that the greater the students' efforts in developing knowledge, skills, communication skills, and problem-solving abilities, the higher their confidence in their own abilities (Priksat et al., 2019). The competency

development process provides a learning experience that helps students understand their potential and improve their abilities in facing various academic and professional challenges (Ahmid et al., 2023a). Students who continue to hone their competencies tend to be more confident in completing assignments, adapting to change, and achieving predetermined targets (Salisu et al., 2026). Therefore, competency development is an important factor in shaping students' self-efficacy.

The results of this study support Social Cognitive Theory, which explains that learning experiences and skill mastery are the main sources of self-efficacy formation (Bandura, 1986). Individuals who successfully develop their competencies will have stronger confidence in their abilities to face various situations and challenges (Bandura, 1986). This finding is in line with previous research which shows that increasing competency can strengthen an individual's self-confidence and belief in achieving desired goals (Ahmid et al., 2023a). Other research also found that students who actively develop their competencies tend to have higher self-efficacy because they feel better prepared to face the demands of the increasingly complex world of work and competition (Husna et al., 2025). Thus, developing self-competence can be an effective means to increase students' self-efficacy.

X1 against Y through Z

The results of the study indicate that self-efficacy can mediate the effect of financial literacy on students' work readiness. This finding indicates that financial literacy not only directly improves work readiness but also increases students' confidence in their abilities, which ultimately encourages readiness to enter the workforce (Lone & Bhat, 2024). Students who have good financial understanding tend to be more confident in planning for the future, making career decisions, and facing various challenges that may arise in the work environment (Xiao & Porto, 2017). Having financial knowledge provides a sense of control over future conditions, so students feel more prepared and optimistic in facing the world of work (Lusardi & Mitchell, 2014). Thus, self-efficacy is an important mechanism that explains how financial literacy can improve students' work readiness.

The results of this study are in line with Social Cognitive Theory, which explains that knowledge and cognitive abilities can influence an individual's belief in their own abilities, which then impacts behavior and the achievement of certain goals (Bandura, 1986). These findings also support previous research stating that individuals with good financial literacy tend to have higher self-efficacy because they feel more capable of managing various situations and making decisions independently (Kartawinata et al., 2021). High self-efficacy further encourages students to be more confident in facing the transition process to the world of work, adapting to job demands, and utilizing their competencies optimally (Orr et al., 2023). Therefore, increasing financial literacy accompanied by strengthening self-efficacy can be an effective strategy in improving students' work readiness.

X2 against Y through Z

The results of the study indicate that self-efficacy is able to mediate the influence of self-competency development on students' work readiness. This finding indicates that competency development not only directly improves work readiness but also strengthens students' confidence in their abilities, which ultimately encourages readiness to enter the workforce (Bandura, 1986). Students who actively develop knowledge, skills, communication, and problem-solving abilities tend to be more confident in facing job demands and are able to adapt to a dynamic work environment (Priksat et al., 2019). Good competency mastery provides an experience of success and a sense of capability that strengthens students' confidence in achieving their career goals (Ahmid et al., 2023b). Thus, self-efficacy is an important mechanism that explains how competency development can improve students' work readiness.

The results of this study support Social Cognitive Theory, which explains that learning experiences and skill mastery are the main sources of individual self-efficacy formation (Bandura, 1986). When students feel they have adequate competence, they will be more confident in facing challenges and more optimistic about the chances of success in the world of work (Gunawan et al., 2025). This finding is in line with previous research showing that competency development contributes to increased self-efficacy, which in turn impacts the work readiness and employability of college graduates (Ahmid et al., 2023b). Other research also found that students with high self-efficacy tend to be better prepared for the transition from education to the world of work because they have a strong belief in their abilities (Husna et al., 2025). Therefore, efforts to improve student competence need to be accompanied by strengthening self-efficacy so that the resulting work readiness is more optimal.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the research results, it can be concluded that financial literacy and self-competency development have been shown to have a positive effect on students' work readiness, both directly and through self-efficacy as a mediating variable. These findings indicate that students who have a good financial understanding and actively develop their competencies tend to have higher self-confidence in facing the demands of the workplace, thus improving their work readiness. These research results strengthen Social Cognitive Theory, which explains that cognitive factors, learning experiences, and self-efficacy interact in shaping individual behavior and readiness to face the professional environment. Practically, this research has implications that universities need to integrate programs to improve financial literacy, competency development, and strengthen self-efficacy in the learning process to improve students' work readiness. However, this study has limitations because it only involved respondents from one faculty at one university and used a quantitative approach with a cross-sectional design. Therefore, the generalizability of the results is still limited to similar respondent characteristics.

Suggestion

Based on the research findings, universities are advised to strengthen student development programs through financial literacy training, competency development tailored to industry needs, and activities that build self-efficacy, such as internships, career coaching, and workplace simulations. For students, improving work readiness needs to be done continuously through the development of technical and non-technical skills relevant to developments in the workplace. For future research, it is recommended to expand the scope of respondents from different universities, study programs, or regions to achieve a higher level of generalizability. Furthermore, future research can develop the model by adding other variables such as internship experience, work motivation, soft skills, or environmental support, and using a longitudinal or mixed methods approach to gain a more comprehensive understanding of the factors influencing student work readiness.

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