THE EFFECT OF SELF-REGULATED LEARNING AND DIGITAL LITERACY ON THE LEARNING OUTCOMES OF ECONOMICS SUBJECTS IN STUDENTS WITH SELF-EFFICACY AS AN INTERVENING VARIABLE

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Article Info	Abstract
	The results of learning economics for students at SMA Negeri 4 Tangerang Selatan and SMA Negeri 8 Tangerang Selatan during the Covid-19 pandemic have changed. The implementation of online learning has an impact on students' confidence in learning strategies and digital literacy skills for the learning process. This study aims to determine the Effect of Self Regulated Learning and Digital Literacy on Learning Outcomes of Economic Subjects in Students with Self Efficacy as an Intervening Variable. This research is a quantitative study with samples in this study were class XI students at SMA Negeri 4 South Tangerang and SMA Negeri 8 South Tangerang with a total of 174 respondents. Data collection techniques for the distribution of questionnaires or questionnaires. The analysis method used in this study is path analysis with the SPSS version 25 program. The results of this study show that there is a positive and significant influence between self-regulated learning and digital literacy on economic learning outcomes through self-efficacy as an intervening variable..

Abstrak

Hasil belajar ekonomi siswa di SMA Negeri 4 Tangerang Selatan dan SMA Negeri 8 Tangerang Selatan selama masa pandemi Covid-19 mengalami perubahan. Pelaksanaan pembelajaran yang dilakukan secara daring memberikan dampak terhadap keyakinan siswa pada strategi pembelajaran dan kemampuan literasi digital untuk proses pembelajaran. Penelitian ini bertujuan untuk mengetahui Pengaruh Self Regulated Learning dan Literasi Digital terhadap Hasil Belajar Mata Pelajaran Ekonomi pada Siswa dengan Self Efficacy sebagai Variabel Intervening. Penelitian ini adalah penelitian kuantitatif dengan sampel pada penelitian ini merupakan siswa-siswi kelas XI di SMA Negeri 4 Tangerang Selatan dan SMA Negeri 8 Tangerang Selatan dengan total 174 responden. Teknik pengambilan data penyebaran kuesioner atau angket. Metode analisis yang digunakan dalam penelitian ini adalah path analysis dengan program SPSS versi 25. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh positif dan signifikan antara self regulated learning dan literasi digital terhadap hasil belajar ekonomi melalui self efficacy sebagai variabel intervening..

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PRELIMINARY

Indonesia is included in one of the countries with the largest population in the world. With a population of more than 200 million people, Indonesia ranks fourth after

The Covid-19 pandemic then had a significant impact on all sectors of life. Government policies also continue to be intensified, especially in the education sector. The Minister of Education and Culture, Mr. Nadiem Makarim, issued Circular Letter (SE) No. 4 of 2020 concerning the Implementation of Education in the Coronavirus Disease (Covid-19) Emergency Period which explained that the Minister of Education and Culture emphasized learning in schools to implement the Distance Learning (PJJ) system. This policy is certainly implemented to stop the increasing spread of the Covid-19 virus outbreak (Ministry of Education and Culture, 2020).

Distance learning activities have turned out to be a challenge for students, teachers and schools. Reporting on a survey conducted by the Indonesian Child Protection Commission (KPAI) of 1700 respondents, 23.3 percent said they were happy to carry out online learning and another 76.7 percent said they were unhappy with learning from home. The complaints felt by the students resulted in learning that previously implemented a face-to-face system and because of the Covid-19 outbreak, students, teachers and schools had to adapt to using a new system, namely the distance or online learning system.

According to Abisha Meiji & Dennison 2020 (in Zahro & Surjanti, 2021) explained that online learning in the Covid-19 era causes several problems for students, these problems such as difficulty managing their learning time and concerns in participating in learning activities which will also affect learning achievements or outcomes.

Student learning outcomes are one of the guidelines in measuring the success rate of students after taking the learning process. When student learning outcomes are good and satisfactory, the goals of the education can be said to be achieved, but on the contrary, if the student's learning outcomes are not satisfactory, then the goals of the education have not been achieved optimally. The following is the data on the results of the Final Semester Assessment (PAS) of economics subjects at SMA Negeri 8 South Tangerang:

Image 1. 1 - Final Semester Assessment (PAS)
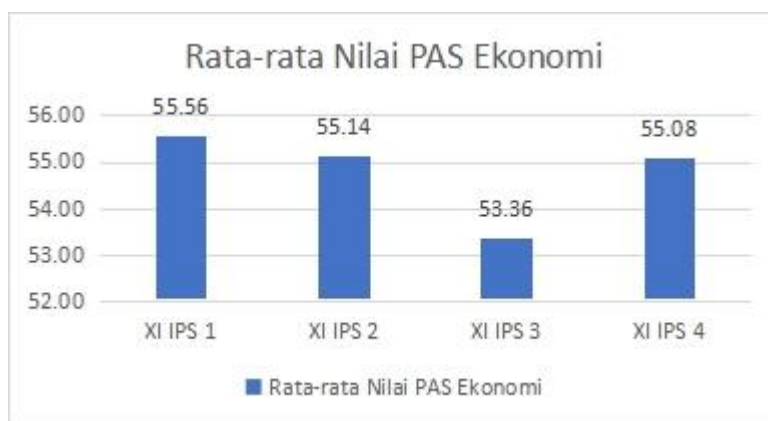
Sumber: Data sekunder guru, diolah peneliti, 2022

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Based on the picture above, it can be seen that the average achievement of student school exam results in economics subjects for the school year or FY 2021/2022 in odd semesters is still below the minimum completion criteria (KKM), where at SMA Negeri 8 South Tangerang, KKM is applied to economics subjects, which is 66. So it can be concluded, the total number of class XI students who have an economic PAS value below KKM is 80% and there are only 20% shiva who have an economic PAS value above KKM. Thus, researchers can conclude that online learning is still a challenge and triggers several student problems such as students have not been able to plan learning and there are concerns and confusions in the online learning process that can result in achievements in student learning outcomes themselves.

One of the factors that affect student learning outcomes can come from internal factors as well as external factors. This is in line with (Ramadhany & Rosy, 2021) explaining that the efforts made to improve learning outcomes include internal factors that arise from within the student and external factors derived from external factors such as the environment. An internal factor that can affect student learning outcomes according to Bandura (1997) is the student's confidence in his abilities so that students can complete the work and can achieve success in learning. Confidence in students is called self-efficacy or self-efficacy.

Another internal factor that can influence learning outcomes is self-regulated learning (Zahro & Surjanti, 2021). The term self-regulated learning was first coined by Albert Bandura in his theory of social learning theory. In this theory, it is explained that according to Bandura, self-regulated learning is an effort to deepen and manipulate a network related to a field and can control and improve deep processes (Azmi, 2016).

In addition to efforts to apply self-regulated learning and self-efficacy attitudes to students in order to improve learning outcomes in the midst of the Covid-19 pandemic, of course, the most important essential ability is also the mastery of digital technology as a learning medium that is effectively applied in the era of the Covid pandemic. -19. The ability to find sources of information for learning also needs to be accounted for by students in this digital era, so students need to have digital literacy skills. According to (Widiastini, 2019) the term digital literacy is interpreted with everyone needing an ability to access, analyze, create, reflect and act in using various types of digital devices.

Based on the background description above, researchers are interested in further researching learning outcomes with the title "The Effect of Self-Regulated Learning and Digital Literacy on Learning Outcomes of Economic Subjects with Self Efficacy as an Intervening Variable". The purpose of this study is to determine the influence of self-regulated learning and digital literacy on economic learning outcomes with self-efficacy as an intervening variable.

Literature Review

Learning Outcomes

According to Winkel (in Friskilia & Winata, 2018) who explained that learning outcomes can be defined as a guide for learning success or the ability of dalma students to carry out their learning activities according to the weight they have achieved. Meanwhile, according to (Dwijayani, 2019) learning outcomes are results given to

students in the form of assessment after participating in the learning process by conducting an assessment in terms of knowledge, attitudes and skills in students accompanied by changes in behavior.

Self Efficacy

In its concept, self-efficacy is the scientific domain of Social Cognitive Theory which was first initiated by Bandura (1997), in (Nusannas et al., 2020) according to the Bandura concept, it is explained that "self-efficacy is an individual's belief in his ability to complete a particular task and a certain prospective situation" which is interpreted by self-efficacy is a belief in an individual in his ability to be able to solve certain tasks and situations in certain prospective ones.

The indicators used in self-efficacy are, 1) Magnitude, in this dimension related by one's acceptance and confidence in a difficult task. 2) Generality, in this dimension is related by an individual's abilities in different contexts both through behavior, cognition and emotion. 3) Strength, in this concept has the meaning of strength or toughness that an individual has in carrying out his functions.

Self Regulated Learning

According to Pintrich & Zusho (in Safinah & Dr. Osly Usman, n.d.) explains that self-regulated learning is a constructive process for learners to determine learning goals and try to monitor, control cognitive, motivational and behavioral abilities to achieve a goal.

The indicators used in self-regulated learning are: 1) Goal setting and planning, 2) Organizing and transforming, 3) Environment and structuring, 4) Keeping record and monitoring, 5) Rehearsing and memorizing, 6) Self consequating, 7) Seeking social assistance, 8) Self evaluating, and 9) Metacognitive self regulation.

Digital Literacy

According to (Widiastini, 2019) that with digital literacy, it is hoped that people will not only be able to understand and utilize information sources in various formats, but they are also encouraged to be able to operate supporting devices.

Indicators used in digital literacy: 1) Internet searching, 2) Hypertextual navigation, 3) Content evaluation, and 4) Knowledge assembly.

METHOD

This research was conducted using a quantitative approach. The purpose of this study is to determine the influence of self-regulated learning (X1) and digital literacy (X2) on the learning outcomes of economics subjects (Y) with self-efficacy as an intervening variable (M). Data analysis techniques using path analysis using the SPSS version 25 program. The population in this study were class XI students and students in two schools in South Tangerang District, namely at SMA Negeri 4 South Tangerang and SMA Negeri 8 South Tangerang with a total of 305 populations. The number of samples was calculated using the slovin formula with alpha 5% and got a total sample of 174.

Data collection in this study was carried out using the distribution of questionnaires or questionnaires with closed questions that were distributed to students and students as an analysis unit. In each item of the questionnaire, four

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alternative answers are provided and the score weighting is leveled using a likert scale.

RESULTS AND DISCUSSIONS

The number of respondents from SMA Negeri 4 South Tangerang was 86 people (49%) and the number of respondents from SMA Negeri 8 South Tangerang was 88 people (51%). Of the total respondents, overall respondents in this study were 174 respondents.

Figure 1 Number of Respondents By School Origin
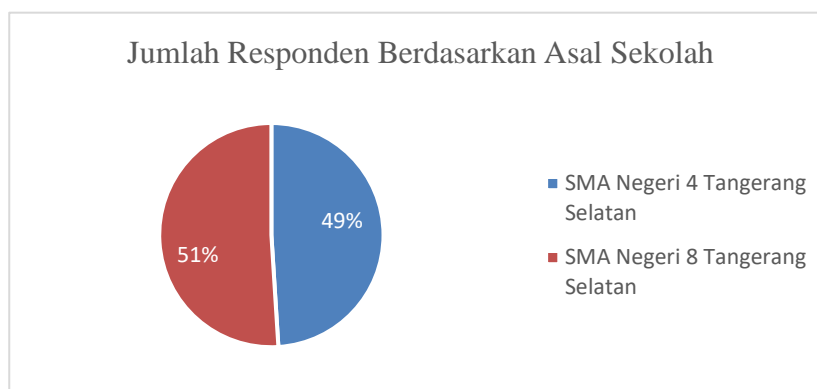
Furthermore, to categorize self-regulated learning for students, it is necessary to calculate the percentage score for each indicator. The categories of self-regulated learning used are as follows:

Table 1 Tabulation of *Self Regulated Learning Indicator Scores*

Variable	No	Indicator	Number of Indicator Scores	Number of Valid Items	Average Indicator Score	Percentage
	1	Goal setting and planning	950	2	475	10.90%
	2	Organizing and transforming	425	1	425	9.82 %
	3	Environment and structuring	1072	2	536	12.30 %
Self Regulated Learning	4	Keeping records and monitoring	1049	2	524.5	12.12%
	5	Rehearsing and memorizing	435	1	435	10.04%
	6	Self consequating	869	2	434.5	10.03%
	7	Seeking social assistance	468	1	468	10.80%
	8	Self evaluating	1048	2	524	12.10%
	9	Metacognitive self regulation	1014	2	507	11.72%
Amount			7330	15	4329	100%

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Source: primary data processed by researchers, 2022

■ : **The lowest score value**

■ : **The highest score value**

Based on the table above from 174 respondents, information on variable X1 (*Self Regulated Learning), namely the highest score is on the environmental* and *structuring* indicators , which means that students have good abilities to tidy up, organize and prepare learning equipment, starting from economics textbooks, pens, pencils and other tools that support economic learning. In this case, it means that students have good awareness to organize and prepare learning equipment to support the learning process to run smoothly.

organizing and *transforming* indicators have the lowest scores, this means that in economics learning students have not fully summarized economics subject matter properly, this is certainly one of the obstacles for students in organizing learning activities because there are still low students who are aware of the importance of summarizing or recording economic material for facilitate students in the learning process. Based on the information above, a classification for each level of *self-regulated learning can be made* as follows:

Table 2 Levels *of Self Regulated Learning*

No.	Category	intervals	Percentage	Frequency
1	Very high	54-60	10.90%	19
2	Tall	45-53	28.20%	49
3	Normal	37-44	33.90%	59
4	Low	29-36	21.30%	37
5	Very low	20-28	5.70%	10
Amount			100.00%	174

Source: primary data processed by researchers, 2022

The results showed that the students who had the most *self-regulated learning strategies* at a very high level were 10.90%, namely 19 students. Students who have a high *self-regulated learning attitude* are 28.20%, namely 49 students. Students who have an ordinary or moderate *self-regulated learning attitude* are 33.90%, namely 59 students. Students who have a low *self-regulated learning attitude* are 21.30%, namely 37 students and students who have a very low *self-regulated learning attitude* are 5.70%, namely 10 students. It can be concluded that *self-regulated learning* at SMAN 4 South Tangerang and SMAN 8 South Tangerang is at a moderate or normal level.

Furthermore, to categorize students' digital literacy, it is necessary to calculate the percentage score for each indicator. The digital literacy categories used are as follows:

Table 3 Tabulation of Digital Literacy Indicator Scores

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Variable	No	Indicator	Number of Indicator Scores	Number of Valid Items	Average Indicator Score	Percentage
Digital Literacy	1	Internet searching	1046	2	523	25 .00 %
	2	Hypertextual navigation	526	1	526	26 .50 %
	3	Content evaluation	1411	3	470.3333	23 .00 %
	4	Knowledge assembly	1628	3	542.6667	26 .30 %
Amount			4611	9	2062	100%

Source: primary data processed by researchers, 2022

🟥 **: The lowest score value**

🟩 **: The highest score value**

Based on the table above, from 174 information respondents on variable X2 (Digital Literacy), namely the highest score is on the *hypertextual navigation indicator* , it means that students have good abilities to run and use a web to use the transfer of information from one web to another. Students also have the ability to access economic learning resources via the web or the internet in the form of *videos, audio* , articles, or *e-books* to help make it easier for students to do economics assignments or learning resources.

content evaluation indicator has the lowest score, this means that in economics learning students have not been able to evaluate the information content or economic learning resources that come from the internet properly. Based on the information above, a classification for each level of digital literacy can be made as follows:

Table 4 Digital Literacy Level

No.	Category	intervals	Percentage	Frequency
1	Very high	34-36	10.30%	18
2	Tall	28-33	28.20%	49
3	Normal	22-27	49.40%	86
4	Low	16-21	9.80%	17
5	Very low	.9-15	2.30%	4
Amount			100.00%	174

Source: Primary data processed by researchers, 2022

The results show that the students who have the most digital literacy skills at a very high level are 10.30%, namely 18 students. Students who have a high digital literacy attitude are 28.20%, namely 49 students. Students who have ordinary or moderate digital literacy skills are 49.40%, namely 86 students. Students who have low digital literacy skills are 9.80%, namely 17 students and students who have very low digital literacy abilities, are 2.30%, namely 4 students. It can be concluded that the digital literacy abilities of students at SMAN 4 Tangerang Selatan and SMAN 8 Tangerang Selatan are at a moderate or normal level.

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Furthermore, to categorize students' *self-efficacy* , it is necessary to calculate the percentage score for each indicator. The categories of *self-efficacy* used are as follows:

Table 5 Tabulation of Self Efficacy Score

Variable	No	Indicator	Instrument	Number of Indicator Scores	Number of Valid Items	Average Indicator Score	Percentage
SELF EFFICACY	1	Magnitude	Confident can do a difficult task	981	4	517	39%
			Choose behavior in doing a difficult task	1087			
	2	generality	Assess your own abilities	908	4	464	35%
			Confident can complete assignments in various fields of economics subjects	948			
	3	strength	Confident can achieve the goal of studying economics	1027	6	346.7	26%
			Have expectations of the goals of studying economics	1047			
			Behave diligently in achieving the goals of studying economics	1073			
Amount				7071	14	1327.7	100%

⬛ Source: Primary data processed by researchers, 2022

: **The lowest score value**

⬛ : **The highest score value**

Based on the table above from 174 respondents, information on the variable Z *(Self Efficacy), namely the highest score is on the magnitude* indicator , which means that students have good confidence that they are capable of doing difficult economic tasks besides that when students are faced with a difficult task or job , then he is confident and can choose a response in dealing with these difficulties.

strength indicator has the lowest score, this means that students' awareness of their inner strengths related to economics learning is still lacking, this is related to the goals or objectives of economics learning, if students have poor grades in economics subjects, students do not feel down and their behavior persevering after facing failure in economic subjects is still lacking. Based on the information above, a classification for each level of *self-efficacy can be made* as follows:

Table 6 Levels *of Self Efficacy*

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No.	Category	intervals	Percentage	Frequency
1	Very high	49-56	18.40%	32
2	Tall	41-48	32.20%	56
3	Normal	33-40	34.50%	60
4	Low	25-32	11.50%	20
5	Very low	17-24	3.40%	6
	Amount		100.00%	174

Source: Primary data processed by researchers, 2022

The results showed that the students who had the most attitudes of *self-efficacy* at a very high level were 18.40%, namely 32 students. Students who have a high *self-efficacy attitude* are 32.20%, namely as many as 56 students. Students who have ordinary or moderate *self-efficacy attitudes* are as much as 34.50%, namely as many as 60 students. Students who have low *self-efficacy attitudes* are 11.50%, namely 20 students and students who have very low *self-efficacy attitudes* are 3.40%, namely 6 students. It can be concluded that the *self-efficacy attitudes* of students at SMAN 4 Tangerang Selatan and SMAN 8 Tangerang Selatan are at a moderate or normal level.

Normality test

normality test results obtained were sig . equal to 0.999 and 0.548, meaning that the test results for the two variables, namely Learning Outcomes (Y) and *Self Efficacy* (Z), are greater than 0.05. Then the condition H_0 is accepted, namely that the assumption of normality is fulfilled.

Linearity Test

Table 7 Linearity Test Results

Variable	Sig. Deviation from Linearity	Information
SRL→SE	0.498	linear
LD →SE	0.261	linear
HB SRLs→	0.459	linear
LDHB →_	0.810	linear
SE →HB	0.607	linear

Source: Primary data processed by researchers, 2022

Based on the table above it can be seen that the sig. the independent variable on variable Y is greater than the significant level of 5% or 0.05 and it can be concluded that this variable has a linear relationship.

Path Analysis Test on Learning Outcomes

Figure 2. Result of Learning Outcome Path Coefficient Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	60.954	1.400		43.551	.000
	SRL	.109	.048	.198	2.269	.025
	LD	.217	.083	.230	2.613	.010
	SE	.215	.053	.367	4.027	.000

a. Dependent Variable: HB

Source: Primary data processed by researchers, 2022

Based on Figure 2, the results of testing the accuracy of the path model were obtained. The results of testing with the F test obtained the value of *Self Regulated Learning* on Learning Outcomes showing the value of Sig. 0.025 <0.05, Digital Literacy on Learning Outcomes shows a Sig. 0.010 <0.05 and *Self Efficacy* on Learning Outcomes shows the value of Sig. 0.000 < 0.05. These results indicate that the model obtained is good.

Path Analysis Test (Path Analysis) on Self Efficacy

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.349	1.981		2.196	.029
	SRL	.409	.062	.433	6.634	.000
	LD	.720	.106	.445	6.816	.000

a. Dependent Variable: SE

Figure 3 The results of the Self Efficacy Path Coefficient Test

Source: Primary data processed by researchers, 2022

Based on Figure 3 , the results of testing the accuracy of the path model were obtained. The test results with the F test obtained values *Self Regulated Learning* on *Self Efficacy* shows the value of Sig. 0.000 < 0.05 and the value of Digital Literacy on *Self Efficacy* shows the value of Sig. 0.000 < 0.05. These results indicate that the model obtained is good .

Hypothesis testing

In the relationship between *Self Regulated Learning* and Digital Literacy with Learning Outcomes, there is an assumption that the *Self Efficacy variable is an intervening* variable . The calculation of the magnitude of the influence of *Self Efficacy as an intervening* variable is as follows:

1. *Direct Effect* (direct effect) *Self Regulated Learning* on Learning Outcomes of 0.198

Indirect Effect (IE)	= PZX1 xPZY
	= 0.433x0.367
	= 0.159
Total Effect (TE)	= PYX1 + (PZX1xPZY)
	= 0.198 + 0.159
	= 0.357

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2. *Direct Effect* (direct effect) Digital Literacy on Learning Outcomes of 0.230

$$\text{\textit{Indirect Effect} (IE)} = PZX2 \times PZY$$
$$= 0.445 \times 0.367$$
$$= 0.164$$
$$\text{\textit{Total Effect} (TE)} = PYX2 + (PZX2 \times PZY)$$
$$= 0.230 + 0.164$$
$$= 0.394$$

The magnitude of the *standard error* does not directly use the sobel formula calculation, with the following formula:

$$\text{Se}_{12} = \sqrt{P_1^2 \cdot S_{e2}^2 + P_2^2 \cdot S_{e1}^2 + S_{e1}^2 \cdot S_{e2}^2}$$

The results of calculating the effect of the mediating variable using the Sobel test are summarized in Table 8 below:

Table 8 Calculation Results of Indirect Influence (Mediation Variable)

Variable	Coefficient Direct		standard error		Coefficient Not Direct	se Sobel	t Count	p-values
	SRL →SE	SE →HB	SRL →SE	SE →HB				
SRL →SE →HB	0.433	0.367	0.062	0.053	0.159	0.032	4.968	0.000
LD →SE →HB	0.445	0.367	0.106	0.053	0.164	0.046	3,568	0.001

Source: Primary data processed by researchers, 2022

Based on Table 8, the results of calculating the effect of *Self Regulated Learning* on Learning Outcomes with *Self Efficacy* as a mediating variable obtained a t value of 4.968 which is greater than t table 1.974 which means that *Self Efficacy* as a mediating variable has a significant effect . In addition, the results of calculating the effect of Digital Literacy on Learning Outcomes with *Self Efficacy* as a mediating variable obtained t value of 3.568 is greater than the t table 1.974 which means that *Self Efficacy* as a mediating variable has a significant effect

Analysis of the Coefficient of Determination

The coefficient of determination is 0.535 or 53.5%. These results indicate that the contribution of *Self Regulated Learning* , Digital Literacy, and *Self Efficacy* to Learning Outcomes is 53.5%, while the contribution of other variables outside this research model is 46.5%.

In addition, the value of the coefficient of determination is 0.672 or 6 7.2%. These results indicate that the contribution of *Self Regulated Learning* and Digital Literacy to *Self Efficacy* is 67.2%, while the contribution of other variables outside this research model is 32.8%.

Inter-Line Relations

Figure 4 Inter-line Relationship Framework

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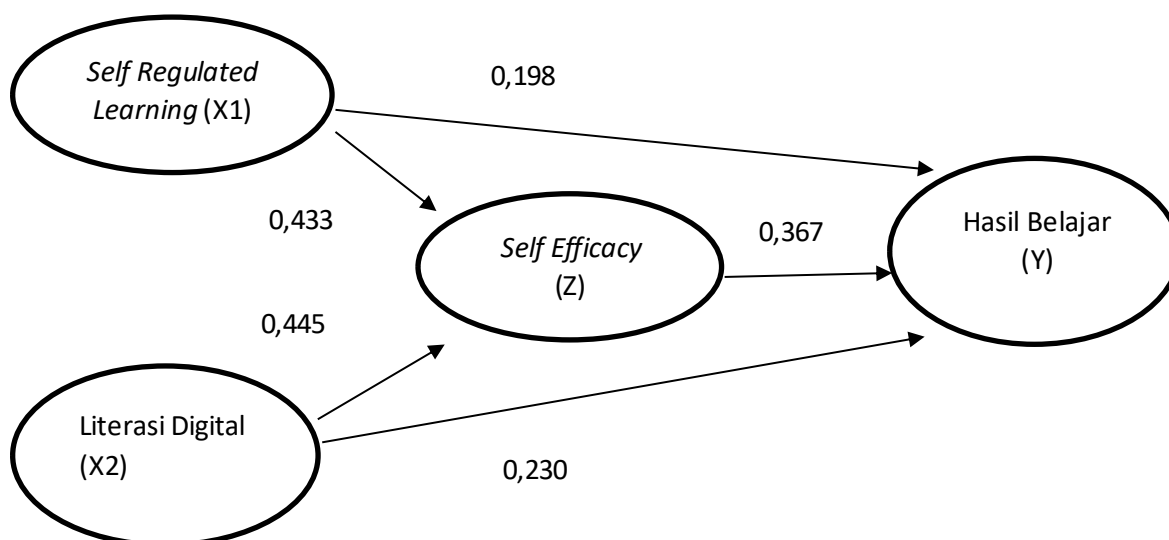
From the results of the path analysis diagram in Figure 4 above, it has the following equation:
- Sub Structure I : SE = 0.433 X_1 + 0.455 X_2
- Sub Structure II : HB = 0.198 X_1 + 0.230 X_2 + 0.367 Z

Model Fit

The result of the calculation of the determination of the model above is 84.75% explaining that the contribution of the model to explain the structural relationship of the four variables studied is 84.75%. While the remaining 15.25% is explained by other variables not included in this research model.

Discussion

1.Effect of Self Regulated Learning (X1) on Student Learning Outcomes (Y)

The results of this study state that the variable self-regulated learning has a positive and significant effect on economic learning outcomes for students. Based on the results of the regression test, it shows that the p value (Sig.) = 0.025 <0.05. The results of this hypothesis test are consistent with research conducted by (Zahro & Surjanti, 2021) which states that self-regulated learning variables have a positive and significant effect on economic learning outcomes.

According to (Pelikan et al., 2021) that a self-regulated learning strategy must be owned by a student to be able to assist the learning process so that it can achieve the learning objectives themselves. In line with research (Hong, Lee, & Ye, 2021) that students who have self-regulated learning strategies and apply them in the learning process tend to get higher scores than students who do not have self-regulated learning strategies in their learning process. Therefore, a student must have a self-regulated learning strategy that can help students set learning goals, help practice time management by scheduling study time so that students can evaluate the learning that has been implemented.

2.Effect of Digital Literacy (X2) on Student Learning Outcomes (Y)

The results of this study state that the digital literacy variable has a positive and significant effect on economic learning outcomes for students. Based on the regression analysis test shows that the p value (Sig.) = 0.010 <0.05. The results of this hypothesis test are consistent with research conducted by (Kajin, 2018) which states that digital

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literacy affects student learning outcomes.

According to (Perdana, Yani, Jumadi, & Rosana, 2019) digital literacy is needed by students in the learning process because digital literacy skills can help students develop knowledge, skills and develop abilities in the digital era. This is in line with research conducted (Cahyati, Surahman, & Hernawati, 2019) that with digital literacy possessed by students, students are not only equipped with the ability to find sources and supports in learning activities through digital media, but students are also able to train himself to be critical and process information obtained on the internet or other digital media.

3.Effect of Self Efficacy (X3) on Learning Outcomes (Y)

The results of this study state that the variable self-efficacy has a positive and significant effect on economic learning outcomes for students. Based on the regression analysis test shows that the p value (Sig.) = 0.000 <0.05. The results of this hypothesis test are in line with research (Magfirah & Thahir, 2021) which states that self-efficacy has an influence on students' academic achievement.

Self efficacy is very important to apply to every student. This is in line with research (Saptono & Wibowo, 2018) that students who have an attitude of self-efficacy can determine the form of action in the learning process, accompanied by how much effort they will expend, how strong students survive in the face of obstacles and failures and how responsible students are. in the face of failure. This means that students who have a high self-efficacy attitude believe they can face and complete difficult tasks or jobs given by the teacher.

4.Effect of Self Regulated Learning (X1) on Self Efficacy (Z)

The results of this study state that the variable self-regulated learning has a positive and significant effect on self-efficacy in students. Based on the regression analysis test shows that the p value (Sig.) = 0.000 <0.05. The results of this hypothesis test are in line with research conducted by (Candra Wijaya, 2020) explaining that there is a significant positive relationship between self-regulated learning and self-efficacy . This is meant if students have high self-efficacy then self regulated learning is even higher, and vice versa if students have low self-efficacy , then they are self-regulated learning will also be lower.

5.Effect of Digital Literacy (X2) on Self Efficacy (Z)

The results of this study state that the digital literacy variable has a positive and significant effect on self-efficacy in students. Based on the regression analysis test shows that the p value (Sig.) = 0.000 <0.05. The results of this hypothesis test are in line with research conducted by (Nusannas et al., 2020) that digital literacy has an effect on self-efficacy . This means that if a student has the ability to technology or digital literacy then a student will have a high sense of confidence and self-confidence in doing a job or assignment given by the teacher.

This is in line with research (Saptono & Wibowo, 2018) that self-efficacy has an important role for a student because with self-efficacy students can control anxiety, this means that a confident individual can overcome threatening situations and not feel anxious. with these threats. Therefore, when an individual has a high level of self-efficacy , the anxiety within him will decrease and be replaced by a positive attitude.

6.The Effect of Self Regulated Learning on Student Learning Outcomes through Self Efficacy

Self-regulated learning can directly influence learning outcomes, but can also

indirectly affect learning outcomes through self-efficacy as an intervening variable . The direct effect of self-regulated learning on learning outcomes is 0.198 , while the indirect effect of self-regulated learning on learning outcomes through self-efficacy is 0.433 . Based on these data, it can be seen that the indirect effect is greater than the direct effect .

Testing this hypothesis also shows the value of t count 4.968 > t table 1.974. Based on these data it can be concluded that the mediating relationship is positive and significant, so this hypothesis states self Regulated learning has a positive and significant influence on economic learning outcomes through self-efficacy as an intervening variable .

The self-regulated learning strategy applied by an individual will be able to provide convenience for him in the learning process, starting from planning and setting learning objectives, managing, organizing, monitoring to evaluating the learning process to achieve the desired goals. With the use of self-regulated learning strategies , students are more organized in achieving the goals that have been set and can affect student learning outcomes themselves. Good self-regulated learning will have an effect on increasing self-confidence in a student that with good self-regulation will be in line with increasing confidence that the individual can complete work or difficult assignments in economics subjects. This hypothesis is proven to be in line with research (Magfirah & Thahir, 2021) that self-efficacy and self-regulated learning have a positive influence on students' academic achievement.

7. The Effect of Digital Literacy on Student Learning Outcomes through Self Efficacy

Digital literacy can directly influence learning outcomes, but can also indirectly influence learning outcomes through self-efficacy as an intervening variable . The magnitude of the direct effect of digital literacy on learning outcomes is 0.230, while the magnitude of the indirect effect of digital literacy on learning outcomes is 0.445. Based on these data it can be seen that the indirect effect is greater than the direct effect.

After testing the hypothesis, it can be seen that the t value is 3.568 > t table 1.974. Based on these data it can be concluded that the mediation relationship is positive and significant, so this hypothesis states that digital literacy has a positive and significant influence on learning outcomes through self-efficacy

An individual who has high digital literacy skills tends to use digital technology in the economic learning process, starting from searching for learning resources on the internet and using digital devices such as computers, tablets or cellphones. That way an individual will experience the benefits of digital literacy in his life which supports the learning process in the digital era as it is today, therefore having high digital literacy skills will help students succeed in their learning process and influence good learning outcomes.

Good digital literacy skills will increase an individual's self-confidence in his ability to use technological devices in learning, so that if he gets a difficult job or assignment, a student who has good digital literacy skills will feel confident that he can complete the task and can impact on student learning outcomes. This is in line with (Nordén, Mannila, & Pears, 2017) which explains that developing self-efficacy in students and increasing digital competence is an important step in evaluating the school system to face challenges in the digital era.

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CONCLUSIONS AND SUGGESTIONS

The results of the analysis that has been carried out by the researcher are shown to answer the questions and formulation of the problems that have been put forward in chapter 1, the answers to the problems and also the conclusions from the research on "The Effects of Self Regulated Learning and Digital Literacy on Economic Learning Outcomes in Students with Self Efficacy as an Intervening Variable" ", among others:There is a positive and significant influence between locus of control on career maturity in vocational school teachers majoring in accounting in the East Jakarta area accredited A. It means, the higher the locus of control owned by the teacher, the higher the level of career maturity. Likewise, if the lower the locus of control owned by the teacher, the lower the level of career maturity.

(1) Based on the results of data analysis, self-regulated learning has a positive and significant effect on student learning outcomes as evidenced by the beta coefficient value of 0.198 indicating that the effect of self-regulated learning on learning outcomes , with a t count of 2.269 and a probability of 0.025 (p <0.05) . A positive relationship shows that if Self Regulated Learning is getting better, then Learning Outcomes will also be increasing.

(2) 2.Based on the results of data analysis digital literacy has a positive and significant effect on student learning outcomes as evidenced by a beta coefficient of 0.230 indicating that the effect of Digital Literacy on Learning Outcomes, with a t count of 2.613 and a probability of 0.010 (p <0.05) . A positive relationship indicates that if Digital Literacy is getting better, learning outcomes will also increase.

(3) 3.Based on the results of self-efficacy data analysis, it has a positive and significant effect on student learning outcomes as evidenced by a beta coefficient value of 0.367 indicating that the effect of self -efficacy on learning outcomes , with a t- count of 4.027 and a probability of 0.000 (p <0.05) . A positive relationship indicates that if the Self Efficacy is higher then the Learning Outcomes will also increase.

(4) 4.Based on the results of data analysis, self-regulated learning has a positive and significant effect on self-efficacy as evidenced by the beta coefficient value of 0.433 indicating that the effect of self- regulated l earning on self-efficacy, with a t count of 6.634 and a probability of 0.000 (p<0, 05) . A positive relationship indicates that if Self Regulated Learning is getting better then Self Efficacy will also be increasing .

(5) 5.Based on the results of data analysis digital literacy has a positive and significant effect on self-efficacy as evidenced by a beta coefficient value of 0.445 indicating that digital literacy influences self- efficacy , with a t count of 6.816 and a probability of 0.000 (p <0.05) . A positive relationship shows that if Digital Literacy is getting better, Self Efficacy will also be increasing.

(6) 6.Based on the results of data analysis, self-regulated learning through self-efficacy has a positive and significant effect on economic learning outcomes as evidenced by the correlation coefficient value, namely the t count of 4.968 > t table of 1.974. So thus the indirect effect of the variable Self Regulated Learning on Learning Outcomes through Self Efficacy is acceptable. So it can be concluded that Self Efficacy can mediate the relationship between Self Regulated Learning on Learning Outcomes.

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(7) 7.Based on the results of data analysis digital literacy through self-efficacy has a positive and significant effect on economic learning outcomes as evidenced by the correlation coefficient value, namely the t count of 3.568 > t table 1.981. So thus the indirect effect of the Digital Literacy variable on Learning Outcomes through Self Efficacy is acceptable. So it can be concluded that Self Efficacy can mediate the relationship between Digital Literacy on Learning Outcomes.

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