

Economic, Accounting, and English Language Literacy as the Foundation of Student Competitiveness in the Global Labor Market

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A B S T R A C T

The competitiveness of higher education graduates in the global labor market is no longer determined solely by academic achievement, but increasingly by the mastery of multidimensional literacy aligned with international industry demands. In response to this shift, this study investigates the role of economic literacy, accounting literacy, and English language proficiency as strategic foundations for enhancing students' employability and professional competitiveness at the global level. This study adopts a qualitative literature review approach with descriptive analysis. Data were collected from Google Scholar and other reputable academic databases by reviewing scholarly publications released between 2010 and 2026. An initial pool of 70 articles was identified, from which 50 studies were selected through a systematic screening process based on relevance to the research focus, methodological quality, and the significance of their findings. The analysis reveals that economic literacy, accounting literacy, and English proficiency are closely interconnected and should not be developed in isolation. A lack of integrated literacy development contributes to skill mismatch, weak analytical abilities in contextual economic and financial situations, and limited professional communication skills among graduates in global workplace settings. Furthermore, evidence from case studies indicates that insufficient mastery of these integrated literacies often becomes a critical barrier in recruitment processes and professional performance within multinational companies. Based on these findings, this study emphasizes the importance of cross-disciplinary curriculum integration in higher education. It also recommends the implementation of project-based learning, global simulation activities, and strengthened collaboration between higher education institutions and international industries as sustainable strategies to enhance graduate competitiveness and better prepare students for the challenges of the global labor market.

Keywords: *Economic Literacy, Accounting Literacy, English Language, Student Competitiveness, Global Labor Market*

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INTRODUCTION

The development of globalization and the integration of the world economy have brought significant changes to the structure and characteristics of the international labor market. Labor competition is no longer confined to national boundaries but has expanded across countries with increasingly high competency standards. The global labor market today requires higher education graduates not only to possess academic degrees, but also a set of literacy skills relevant to global industry needs (Tushar & Sooraksa, 2023). In this context, students are required to have strong competitiveness in order to adapt, innovate, and compete effectively amid the continuously evolving dynamics of the global economy.

One fundamental competency that serves as a primary prerequisite for student competitiveness in the global labor market is economic literacy. Economic literacy enables students to understand market mechanisms, rational decision-making principles, consumer

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and producer behavior, and the impact of economic policies on business and employment. Comprehensive economic understanding helps higher education graduates remain adaptive and critical when facing global economic uncertainty (Elshaiekh et al., 2024). Students with strong economic literacy are better able to objectively assess opportunities and risks, particularly in response to changes in job structures caused by digitalization and automation.

In addition to economic literacy, accounting literacy also plays a strategic role in shaping the quality and professionalism of human resources. Accounting literacy is not limited to technical skills in financial recording and reporting, but also includes an understanding of financial information as a basis for effective and responsible decision-making. Students with adequate accounting literacy tend to demonstrate strong analytical skills, accuracy, and awareness of transparency and accountability (Chelsya, 2025). These competencies represent significant added value in the professional workforce, particularly in business environments that demand efficiency and good governance.

On the other hand, English language proficiency has become an inseparable global competency in determining modern workforce competitiveness. English functions as a lingua franca in cross-border business, academic, and professional communication. Proficiency in English enables students to access international scientific literature, understand the latest developments in technology and knowledge, and participate in global professional networks (Fitria, 2025). Without sufficient English proficiency, students face limitations in communication and competition within multicultural work environments.

The integration of economic literacy, accounting literacy, and English language proficiency forms a complementary and inseparable foundation of competencies. Economic literacy provides a framework for understanding global contexts and dynamics, accounting literacy strengthens analytical skills and data-driven decision-making, while English serves as the primary medium for communicating knowledge and skills internationally. These three literacy dimensions must be developed simultaneously to enable students to demonstrate comprehensive competencies that align with global labor market demands.

However, various previous studies indicate that the levels of economic literacy, accounting literacy, and English language proficiency among students in many higher education institutions remain suboptimal. Several studies emphasize that the competencies acquired during academic study are not yet fully aligned with the increasingly competitive demands of the global labor market (Al Khateeb et al., 2024; Al Shuaili, 2025; Otermans et al., 2025). Limitations in applying economic and accounting knowledge contextually, along with weak English communication skills in international academic and professional settings, directly affect graduate competitiveness. This condition indicates the existence of a structural gap between higher education learning processes and the real needs of the global labor market.

Previous empirical and cross-contextual studies further reinforce these findings by revealing relatively similar patterns of weakness. Research on economic literacy shows that students generally master basic theoretical concepts but lack skills in policy analysis, economic decision-making, and in-depth understanding of global labor market dynamics (Pratama et al., 2024; Supriadi, 2024). Studies in accounting education also reveal that students tend to focus on technical recording aspects, yet struggle to interpret financial information as a basis for strategic decision-making (Dumas & Quemener, 2025; Larios et al., 2025; Zhou & Luo, 2025). Meanwhile, studies related to English language competence emphasize that limitations in oral and academic communication constitute major barriers to accessing international literature and participating in global work environments (Aizawa et al., 2023; Hossain, 2024; Kho & Ting, 2024). These findings confirm the existence of a skill mismatch between student competencies and global labor market requirements.

Higher education institutions, as strategic producers of human capital, hold a crucial role and responsibility in strengthening students' multidimensional literacy. The development of integrated curricula, the implementation of contextual learning methods, and the reinforcement of balance between hard skills and soft skills are key strategies in enhancing graduate readiness (Muflihini et al., 2024). Furthermore, collaboration with industry and the utilization of global learning resources are essential to ensure that students gain experience

Economic, Accounting, and English Language Literacy as the Foundation of Student Competitiveness in the Global Labor Market and insights relevant to international labor market needs (Esangbedo et al., 2023; Khan et al., 2025; Mahardhani et al., 2023).

Based on the above discussion, a literature review examining the role of economic literacy, accounting literacy, and English language proficiency as the foundation of student competitiveness in the global labor market is of critical importance. This study is expected to provide a comprehensive conceptual understanding of the interrelationship among these three forms of literacy. Moreover, the findings are expected to serve as a basis for formulating strategic recommendations for the development of higher education systems that are more adaptive, relevant, and responsive to the challenges of globalization and labor market demands.

METHOD

This study employs a literature review method with a qualitative approach and descriptive analysis to examine the role of economic literacy, accounting literacy, and English language proficiency as the foundation of student competitiveness in the global labor market. The qualitative approach was selected because this study aims to understand, interpret, and synthesize conceptual and empirical findings from various scholarly sources, rather than to test hypotheses or conduct statistical measurements.

The research data sources were obtained from Google Scholar and selected credible academic websites, such as accredited national journals (Sinta) and reputable international journals (Scopus). The literature search focused on scholarly articles published between 2010 and 2026 to ensure the relevance and timeliness of the review in relation to global labor market dynamics and developments in higher education. The keywords used in the search process included economic literacy, accounting literacy, English proficiency, student competitiveness, and global labor market, along with equivalent terms in Indonesian.

The initial literature search identified 70 scholarly articles relevant to the research topic. A rigorous screening process was then conducted using several inclusion and exclusion criteria. The inclusion criteria consisted of articles that discuss economic literacy, accounting literacy, and/or English language proficiency in the context of students or higher education, and that are related to competitiveness or work readiness. Meanwhile, articles that were duplicative, irrelevant to the research focus, or lacked sufficient methodological quality were excluded from the analysis.

Based on this selection process, 50 scholarly articles were identified as the most relevant and meeting the research criteria. These selected articles were subsequently analyzed using qualitative descriptive analysis by grouping research findings according to themes, patterns, and dominant trends. The analysis process involved comparing research results, identifying similarities and differences across studies, and drawing comprehensive conceptual conclusions regarding the relationship between economic literacy, accounting literacy, English language proficiency, and student competitiveness in the global labor market.

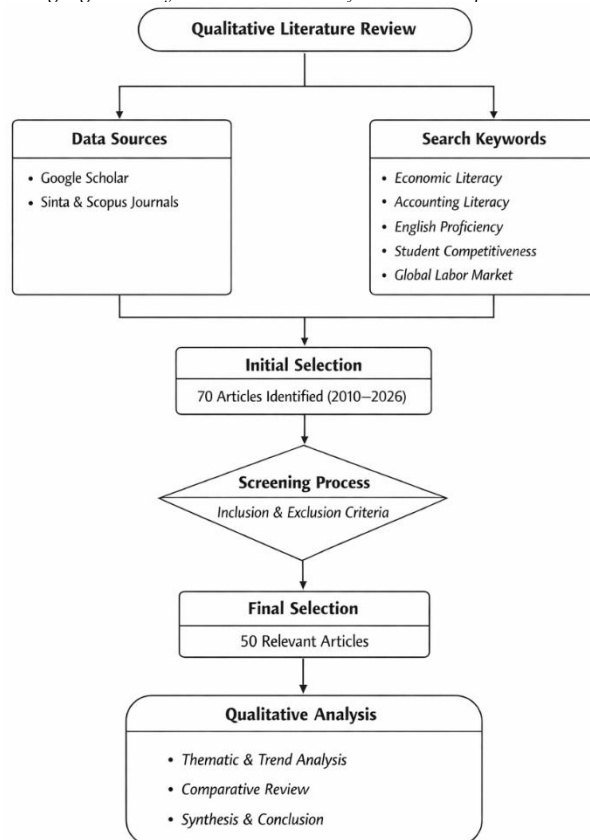


Figure 1. Research Methodology Flowchart

FINDINGS AND DISCUSSION

This discussion is grounded in the fundamental assumption that student competitiveness in the global labor market is not formed instantaneously, but rather emerges from the cumulative process of learning and developing multidimensional literacy throughout higher education. Economic literacy, accounting literacy, and English language proficiency function as both cognitive and practical foundations that shape graduates' readiness to face the complexity and uncertainty of the international labor market. In the context of globalization and the knowledge-based economy, these three forms of literacy serve as instrumental knowledge and cognitive frameworks that enable students to understand global dynamics, critically interpret information, and respond adaptively to change. Student competitiveness can therefore be understood as a reflection of the extent to which higher education processes succeed in building integrated literacy that is relevant to global labor market demands.

Theoretically, the relationship between multidimensional literacy and student competitiveness can be explained through Human Capital Theory, which views education and skills as long-term investments that enhance individual productivity and economic value. Within this framework, economic literacy and accounting literacy strengthen students' cognitive capacity to understand economic systems, market mechanisms, and rational financial resource management (Bucci et al., 2025). Meanwhile, English language proficiency functions as linguistic capital that enhances labor mobility and access to global opportunities. In addition to Human Capital Theory, Employability Theory emphasizes that graduate competitiveness is determined by adaptability, communication skills, and problem-solving abilities that are contextualized to global industry needs (Römgens et al., 2020). Multidimensional literacy thus serves as a bridge between higher education and the real demands of the labor market.

From the perspective of economic literacy, rational decision-making theory and the concept of economic reasoning explain that individuals with adequate economic understanding tend to be more capable of evaluating job choices, risks, and opportunities

objectively and systematically (Merter & Balçioğlu, 2025). Students with strong economic literacy are able to interpret labor market dynamics, global industry structures, and the implications of economic policies for employment opportunities. Numerous previous studies indicate that students with high levels of economic literacy are more adaptive to labor market changes and better prepared to face global economic uncertainty (Katnic et al., 2024; Wahyuni et al., 2024). Conversely, low economic literacy makes it difficult for students to understand wage dynamics, productivity, and changes in job structures, thereby hindering their ability to plan and manage careers strategically (Devetter & Puissant, 2020; Surya et al., 2021).

Accounting literacy can be conceptually explained through Decision Usefulness Theory, which positions financial information as a key element in effective and responsible decision-making processes (Merter & Balçioğlu, 2025; Puspitaningtyas, 2010; Shuhidan et al., 2015). In the context of higher education, accounting literacy should not be limited to technical transaction recording skills, but must also encompass analytical abilities in reading, interpreting, and using financial statements for strategic purposes. Previous research in accounting education shows that students often focus on procedural aspects, while their understanding of the meaning and implications of financial information remains limited (Betakan et al., 2024; Tettamanzi et al., 2023). In the global labor market, however, financial analysis skills constitute cross-sector competencies that are highly demanded, not only in business but also in public organizations and non-financial sectors. This imbalance between technical mastery and strategic understanding ultimately weakens graduate competitiveness in work environments that demand performance, transparency, and accountability.

Meanwhile, English language proficiency can be understood through Communicative Competence Theory, which emphasizes that language is not merely a linguistic tool but a primary means of building social, academic, and professional interaction (Fauzi & Ridwan, 2025). In the global context, English proficiency includes oral, written, and academic communication skills that enable students to actively participate in multicultural environments. Previous studies consistently show that limited English proficiency constitutes a significant barrier for students in accessing international scholarly literature, pursuing global certifications, and competing in multinational labor markets (Maksan & Sukri, 2025). As a result, students with low English proficiency tend to be marginalized from high-value global employment opportunities, even when they possess adequate academic and technical skills. This underscores the strategic role of English language proficiency in shaping student competitiveness in the era of globalization.

The first case study in the employability context demonstrates that academic achievement alone (e.g., a high GPA ≥ 3.50) does not always guarantee success in recruitment processes at multinational companies operating globally. Numerous studies emphasize that employability skills such as communication ability, critical thinking, and English language skills are crucial determinants of interview outcomes and success in job interviews or competency-based interviews commonly used by large corporations. This understanding aligns with the concepts of skills-based hiring and competency-based recruitment, in which companies evaluate candidates based on demonstrable practical abilities—including analytical thinking and effective communication—rather than solely on academic performance (Wikipedia, 2026). In many studies on employability skills, English communication ability is regarded as a key factor that enhances candidates' chances of succeeding in interviews and selection processes, particularly in companies operating across borders or within English-speaking work environments. Quantitative research shows that English language and communication skills help candidates convey ideas clearly, argue logically, and adapt in professional discussions, which are critical when responding to case interviews or business case studies (Ting et al., 2017).

Furthermore, research on employability skills highlights that critical thinking and problem-solving abilities are among the most sought-after competencies by employers. Meta-analyses and literature reviews find that higher-order thinking skills—including economic analysis and problem-solving—are essential attributes that significantly influence work readiness and graduate competitiveness in the labor market (Daud, 2021). Accordingly, in

global recruitment practices—including those of major corporations such as Unilever, P&G, and international consulting firms—candidates with high GPAs may still fail at the case interview stage if they are unable to connect academic concepts with macroeconomic implications or real business contexts (e.g., cost efficiency, strategic trade-offs) and communicate ideas and recommendations logically and persuasively in professional English. This phenomenon illustrates that academic achievement alone is insufficient without strong employability skills (Ting et al., 2017). It is consistent with employability-based competence theory, which asserts that academic learning outcomes do not automatically reflect work readiness unless practical skills such as effective communication and problem-solving are integrated into graduate competencies. In the era of global labor market integration, contextual analytical thinking and professional cross-language communication have become key determinants of career success, reinforcing the argument that global labor markets require a combination of hard skills and soft skills rather than academic performance alone (Wikipedia, 2026).

The second case study is observed among accounting graduates in developing Southeast Asian countries—particularly Indonesia, Vietnam, and the Philippines—who enter the regional ASEAN labor market. In the era of ASEAN economic integration through Mutual Recognition Arrangements and the liberalization of professional services, accountant competence has become a key factor assessed by multinational companies and in cross-border labor mobility. Professional accountants are now required to master analytical thinking, decision-making skills, and strategic insight to support decision-useful reporting for financial statement users (ASEAN CPA, 2020). Reports and regional accounting education studies reveal a gap between accounting graduate competencies and professional workplace expectations. For example, research comparing accounting graduate competencies with professional practice expectations in Southeast Asia identifies discrepancies between higher education curricula and labor market needs—where performance analysis skills, interpretation of complex financial statements, and data-driven decision-making are increasingly valued by employers (Phan et al., 2021). Although graduates generally master basic financial reporting techniques in accordance with standards, many stakeholders—including academics and practitioners in Indonesia—assess that competencies related to performance analysis, interpretation of financial figures in global business contexts, and strategic data-based decision-making still require improvement (Yanto et al., 2018). These perception studies include Intellectual and Decision Making (IDM) as a critical competency for meeting the demands of international-level accounting professions.

This condition affects employer perceptions—such as those of large accounting firms and multinational corporations—which often exhibit lower confidence in graduates who have not demonstrated strong analytical and interpretative abilities when competing in the global labor market. This issue is particularly relevant in the ASEAN context, where labor mobility for the accounting profession is facilitated through mutual recognition but simultaneously intensifies competition among graduates from different member countries (Hasrina et al., 2016). Within the framework of Decision Usefulness Theory, which emphasizes the value of relevant and useful accounting information for stakeholder decision-making, this gap indicates that accounting literacy focused solely on basic reporting techniques without strengthening analytical and strategic dimensions limits graduate value-added in the global labor market (Yanto et al., 2018). The theory places the ability to understand broader business contexts—such as operational efficiency, investment risk, and corporate sustainability—as part of core competencies demanded in professional practice. Practically, graduates who are only able to prepare reports but lack the ability to process, interpret, and communicate data-driven insights are often less competitive in recruitment processes at multinational firms.

The third case study can be observed among students from non-economic backgrounds, such as engineering and information technology, who work in global technology companies and international service sectors, particularly in outsourcing projects and global delivery services in regional technology hubs such as Singapore and Malaysia. In cross-disciplinary work environments like global software development teams, research shows that language

capital—especially professional English proficiency—plays a crucial role in enabling non-native speakers to access knowledge and participate effectively in multinational teams. Empirical studies of non-native English-speaking developers in global software teams reveal that limited English proficiency restricts access to social, symbolic, and economic capital necessary for effective contribution to international projects (Wang et al., 2025). In terms of the need for economic and financial literacy in international projects, employability literature also emphasizes that communication skills, critical thinking, and cross-disciplinary analytical abilities are key attributes sought by employers in the global labor market. Studies on graduate skill requirements show that communication skills and thinking skills are frequently rated as highly important by employers, yet many graduates—especially those from non-business backgrounds—report deficiencies relative to industry expectations (Yen et al., 2023).

The consequence of this skills gap is that non-economics students, despite possessing strong technical competencies in their respective fields, often face difficulties in understanding and communicating cross-disciplinary matters—such as project financial reports, international budgets, and performance data interpretation in global business contexts—when working in multinational teams. Limited understanding of economic contexts and financial terminology, combined with weak professional English communication skills in technical discussions or reporting to international clients, can restrict their contributions in collaborative team activities. This aligns with broader employability challenges in which graduates face gaps between skills demanded by the global labor market and those they possess upon graduation (Guo, 2023). This case underscores the importance of economic literacy, basic accounting literacy (including interpretation of project financial statements and budgets), and professional English proficiency as essential cross-disciplinary competencies for modern students to function effectively in collaborative, project-based global industries that require cross-cultural and cross-location communication and coordination. Without strengthening these competencies, non-business graduates with strong technical capital remain constrained in roles that demand multifaceted employability in both regional ASEAN and global labor markets (Wang et al., 2025).

Based on the preceding findings, the first proposed solution is the integration of cross-disciplinary literacy-based curricula as a response to skill mismatch issues. Economic literacy, accounting literacy, and English language proficiency should not be positioned as separate courses, but rather integrated into contextual subjects that employ global case studies as learning tools. This approach enables students to understand interconnections among different forms of literacy holistically, while simultaneously training them to apply theoretical knowledge to real-world work situations. Theoretically, curriculum integration aligns with outcome-based education approaches that emphasize competency-based learning outcomes (Açıköz & Babadoğan, 2021; Nguyen et al., 2025). Integrated curricula are more relevant to global labor market demands that prioritize critical, analytical, and cross-disciplinary thinking skills.

The second relevant solution is the implementation of project-based learning and global simulations as pedagogical strategies to strengthen students' multidimensional literacy. Through international business simulations, analysis of multinational company financial statements, and professional presentations in English, students are trained to develop analytical, communication, and decision-making skills simultaneously. This approach aligns with experiential learning theory, which emphasizes that effective learning occurs when students are directly engaged in experiences resembling real-world conditions (Rahmi, 2024). Numerous previous studies demonstrate that project-based learning strengthens employability skills and student confidence in facing global recruitment processes (Petrov, 2025; Rahman et al., 2023; Ulaini & Fitriisa, 2025). This strategy has strong potential to bridge the gap between academic learning and labor market needs.

The third solution that can be implemented is strengthening strategic collaboration between higher education institutions and international industries. Global internship programs, guest lectures by international practitioners, and global competency certifications can serve as effective means to simultaneously enhance students' economic literacy,

accounting literacy, and English language proficiency. Such collaboration allows students to directly understand global competency standards while gaining relevant cross-cultural work experience. From the perspective of link and match theory, industry involvement in higher education processes is crucial for ensuring graduate relevance to labor market needs (Azman et al., 2020; Saryadi et al., 2024). By strengthening international partnerships, higher education institutions can reduce the gap between academia and industry and enhance graduate competitiveness at the global level.

This discussion affirms that economic literacy, accounting literacy, and English language proficiency constitute strategic foundations in shaping student competitiveness in the global labor market. These three forms of literacy are interrelated and must be developed in an integrated manner through contextual, adaptive, and industry-oriented educational approaches. Without strengthening this multidimensional literacy, higher education graduates will continue to face skill mismatch challenges that limit their access to global employment opportunities. Therefore, transforming higher education by emphasizing literacy integration and global collaboration represents a strategic step toward enhancing graduate quality and competitiveness in a sustainable manner.

Table 1. Multidimensional Literacy and Student Competitiveness in the Global Labor Market

No.	Key Dimension	Theoretical Foundation	Main Findings	Implications for Student Competitiveness
1	Multidimensional Literacy	Human Capital Theory; Employability Theory	Student competitiveness in the global labor market is shaped through the cumulative development of economic literacy, accounting literacy, and English proficiency during higher education.	Graduate competitiveness depends on integrated, not fragmented, literacy development aligned with global labor market needs.
2	Economic Literacy	Rational Decision-Making Theory; Economic Reasoning	Strong economic literacy enhances students' ability to interpret labor market dynamics, evaluate risks, and plan careers strategically; low literacy limits adaptability to global economic change.	Economic literacy strengthens analytical thinking and career decision-making in uncertain global labor markets.
3	Accounting Literacy	Decision Usefulness Theory	Accounting education often emphasizes technical procedures while neglecting analytical and interpretative skills required for strategic decision-making in global contexts.	Graduates lacking analytical accounting skills are less competitive in multinational and cross-sector environments.
4	English Language Proficiency	Communicative Competence Theory	English proficiency functions as linguistic capital enabling access to global knowledge, professional communication, and multinational recruitment processes.	Limited English proficiency marginalizes graduates from high-value global employment opportunities.
5	Academic Achievement vs. Employability	Skills-Based Hiring; Competency-	High GPA alone does not guarantee success in global recruitment; communication, critical	Employability skills must complement academic achievement

		Based Recruitment	thinking, and English skills strongly influence interview outcomes.	to ensure global work readiness.
6	ASEAN Accounting Labor Market	Decision Usefulness Theory; Regional Labor Mobility	A gap exists between accounting graduate competencies and professional expectations in ASEAN, particularly in performance analysis and strategic interpretation.	Weak analytical accounting literacy reduces employer confidence and limits cross-border competitiveness.
7	Non-Economic Background Graduates	Employability Theory; Language Capital	Technically skilled graduates from engineering and IT face challenges due to limited economic, accounting, and English literacy in global team environments.	Cross-disciplinary literacy is essential for effective participation in multinational and project-based industries.
8	Curriculum Integration	Outcome-Based Education	Fragmented teaching of literacy fails to address skill mismatch; integrated, context-based curricula improve relevance to global labor demands.	Integrated literacy-based curricula enhance holistic competence and global employability.
9	Pedagogical Strategies	Experiential Learning Theory	Project-based learning and global simulations strengthen analytical, communication, and decision-making skills simultaneously.	Experiential learning bridges the gap between academic learning and global recruitment requirements.
10	Industry Collaboration	Link and Match Theory	International internships, certifications, and industry partnerships enhance multidimensional literacy and global exposure.	Strong academia-industry collaboration improves graduate relevance and sustainable global competitiveness.

CONCLUSIONS

Based on the literature review and discussion conducted in this study, it can be concluded that economic literacy, accounting literacy, and English language proficiency constitute the primary foundations for shaping student competitiveness in the global labor market. These three forms of literacy function not only as academic competencies but also as strategic capital that determines students' readiness to understand global economic dynamics, make data-driven decisions, and communicate effectively in multinational work environments. Findings from previous studies indicate that weak mastery of one or more of these literacies leads to reduced graduate competitiveness and widens the gap between academic competencies and labor market needs. This study also confirms that student literacy issues are structural and systemic in nature, largely resulting from learning approaches that remain partial and insufficiently integrated. Economic literacy, accounting literacy, and English language proficiency tend to be taught separately without strong applicative contexts aligned with global labor market demands. As a result, students experience difficulties in linking theoretical knowledge with professional practice. Therefore, strengthening integrated multidimensional literacy has become an urgent necessity in the development of globally oriented higher education. The theoretical implications of this study lie in reinforcing the human capital and employability perspectives, which emphasize that graduate

competitiveness cannot be built solely through mastery of a single disciplinary field. The integration of economic literacy, accounting literacy, and English language proficiency enriches the conceptual understanding of students' global competencies and expands the analytical framework of literacy studies in higher education. This study contributes to the development of the literature by positioning literacy as a multidimensional and interconnected construct. From a practical perspective, the findings offer implications for higher education institutions in designing curricula and learning strategies. Universities need to integrate economic literacy, accounting literacy, and English language proficiency into globally contextualized learning, international case studies, and cross-disciplinary projects. Furthermore, the results of this study can serve as a reference for educational policymakers in formulating programs to strengthen student competencies so that they are more aligned with global labor market needs and international industry demands. This study has several limitations that should be acknowledged. First, as a literature review, the findings depend on the quality and scope of the analyzed literature. The study does not incorporate primary empirical data, such as surveys or direct interviews with students and graduate employers, and therefore cannot specifically depict factual conditions within a particular institution or region. Second, the scope of the analyzed literature is limited to articles published between 2010 and 2026 and sourced from Google Scholar and selected credible websites. This limitation may exclude other relevant studies outside the specified time frame or databases. Additionally, variations in social, cultural, and educational system contexts within the analyzed literature also constrain the generalizability of the findings. Based on the findings and limitations of this study, several recommendations can be proposed. Future researchers are encouraged to conduct empirical studies using quantitative, qualitative field-based, or mixed-method approaches to directly examine the effects of economic literacy, accounting literacy, and English language proficiency on student competitiveness. Further research may also focus on specific institutional contexts or cross-country comparisons to obtain more comprehensive insights. For higher education institutions and educational policymakers, it is recommended to develop curricula that are more integrated and contextualized to global labor market needs. Strengthening project-based learning, international case studies, and collaboration with global industries and institutions should be prioritized to provide students with real-world experience in applying multidimensional literacy. Through these efforts, higher education graduates are expected to develop stronger and more sustainable competitiveness in the global labor market.

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