

## ABSTRACT

# THE EFFECT OF INTERNAL LOCUS OF CONTROL, LEARNING IN HIGHER EDUCATION, INFORMATION ACCESS FREQUENCY, AND ADOPTION OF MOBILE BANKING TECHNOLOGY ON FINANCIAL LITERATION

(Case Study of Lecturer IIB Darmajaya Bandar Lampung)

By  
**Nadia Apriyani**

Indonesia has conducted research on financial literacy. It shows that financial understanding and access to financial products and services in Indonesia has increased from year to year. In fact, Indonesia has increased the rank but the financial literacy of the Indonesian people is still far behind from the neighboring countries. The purpose of this study was to examine the effect of internal locus of control, learning in higher education, frequency of information access, and adoption of mobile banking technology on the financial literacy of the Lecturers in IIB Darmajaya. The method of this study used associative. The data analysis technique used the Multiple Regression Analysis. Data collection techniques in this study using survey methods. The analysis found that internal locus of control, learning in higher education, frequency of information access and adoption of mobile banking technology had no significant effect on financial literacy.

keywords : Financial Literacy, Locus of Control Internal, Learning Higher Education, Frequency of Information Access, Adoption of Mobile Banking Technology.

