

ABSTRACT

THE EFFECT OF INTERNAL LOCUS OF CONTROL AND ETHNIC ON FINANCIAL LITERACY OF CIPUTRA UNIVERSITY STUDENTS

This research was conducted with the aim to see the effect of internal locus of control and ethnic on financial literacy of Ciputra University students. The research method used purposive sampling with a total of 150 respondents who met predetermined criteria. Data collection used scale of patterns and a Likert scale as data measurements. The data analysis technique in this research was multiple linear regressions. The results of this research indicated that there is no significant influence between the internal locus of control on financial literacy, while there is a significant influence between ethnicity on financial literacy.

Keywords: Internal Locus of Control, Ethnicity, Financial Literacy