Personal Financial Management Practices and Financial Decision Making among Career Women in Bengkulu City

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ABSTRACT

Personal financial management is a key determinant of individual well-being, particularly among career women with increasing economic independence. Drawing on Gender Role Theory and the Financial Capability Framework, this study examines whether financial independence translates into effective financial management. A qualitative case study approach was employed using in depth interviews and thematic analysis. The findings reveal limited competence in financial planning and control, with financial behavior largely oriented toward short-term consumption and reliance on debt. These results indicate a gap between economic independence and financial capability. The study underscores the importance of financial literacy and gender-responsive interventions to enhance financial decision-making and promote sustainable financial well being.

JEL Codes:

Keywords: *Career Women, Financial Literacy, Personal Financial Management, Gender and Finance, Economic Independence.*