

ABSTRACT

Currently women hold a vital role both in business even in household. Given that the group has a very strategic position because this group becomes a determinant in decision making of household financial. Therefore, the financial literacy of women is very needed to be a guide in the financial decision making process so that the role of women can run properly and appropriately. This research aims to determine the financial literacy factors of well educated women in Makassar city.

This research uses quantitative method with descriptive and explorative type of research. Sampling was done by using Probability Sampling technique with Simple Random Sampling method with 100 respondents. Data analysis technique used is factor analysis technique to analyze every factor of financial literacy of high educated woman in Makassar City.

According to factor analysis technique with nine factors, the result of this research is the formation two factors : Financial Control and Management and Financial Knowledge and Plan. While the most dominant factor is Financial Control and Management consisting of how to manage the current finances that affect the future, the importance to save monthly income and outcome, monthly saving, comparing prices when buying something, and control and record of personal expenses variables.

Key Words : Financial Literacy, Factor Analysis, Women, Makassar