

# Financial Literacy in Career Women and Lifestyle Hedonism in North Semarang District

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## ABSTRACT

This study aims to determine the socio-economic conditions of career women, lifestyle of career women, financial literacy of career women, and financial literacy and lifestyle of women's hedonism. This study uses qualitative research methods with a case study approach. the method of selecting subjects used purposive sampling with the categories of single, married and widowed career women. The results of the study show that gender equality in the Tanjung Mas Village in the economic field has been realized and in Indonesia women who have careers have been protected by articles 27 and 33 concerning the equal rights of women to work and receive proper treatment. Career women aim to make ends meet or work in the public world. Financially independent women who always have interactions such as co-workers and income to buy the things they want. These conditions provide opportunities for career women to change their lifestyle into hedonism. Career women in urban areas such as in the North Semarang Sub-District have easy access to public facilities such as cafes, karaoke, bars, and tourist attractions. Financial independence requires financial literacy knowledge and skills to maintain economic stability. Financial literacy abilities in career women include financial information, management skills, and the ability to generate an income by considering current and future risks to lead to financial wellbeing.

**Keywords:** economy, career women, hedonism, financial literacy.

## INTRODUCTION

Good economic improvement has a positive impact on society. However, there are conflicting situations along with economic progress, namely in the Human Development Index (HDI) survey. The survey results from HDI state that Indonesia is still a developing country. The assessment of indicators from the survey includes life expectancy, education level, and income level. One that affects the ranking is that education and equity or justice have not been achieved in the involvement of every community, improving the economy is not sufficiently answered together and every element of society participates in cooperation, including women.

The economy has become an aspect of national life related to meeting the needs of society. Economic conditions become an influential aspect because the community is directly involved. As for the problem of improving the economy Not only is there a lack of cooperation between elements of society but also in Indonesia there is still a culture of different roles and positions between girls and boys. The Ministry of Finance of the Republic of Indonesia said that in moving the wheels of the economy and the challenges it faces, gender equality has not been achieved. Gender issues make it difficult for a nation to develop. Nonetheless, women's involvement in the economic sector cannot be separated from the various perspectives that accompany it. But in improving the welfare of the state it

is necessary to involve all people without exception. BPS 2022, the number of women is almost 50% of Indonesia's population, this is of course an extraordinary opportunity that is reasonable for women in roles outside of household chores. Behind the patriarchal system. This woman actually also has a role for opportunities in realizing the welfare of her family through the contributions she makes.

Women's involvement in particular is no longer considered 'drowning' because in the past, even though women had the opportunity to be able to work, many of them ultimately seemed to have become industrial slaves. In Indonesia, women who have jobs in public spaces are given legal protection and have been stipulated in RI Law Number 43 of 1999 concerning Tree Arrangement. Articles 27 and 33 of the law have explained about women's equal rights to work and receive proper treatment. As for Law Number 13 of 2003 concerning Manpower, Law Number 8 of 1981 concerning Protection Wages, Minister of Manpower Regulation Number 8 Per-04/Men/1989 concerning Provisions for Night Work and Procedures for Working Women Workers at Night. Improving and strengthening the understanding of equal rights between men and women as well as forms of violence against women for parties in the family and educational environment are crucial problems in solving them. Increasing understanding and strengthening the attention of parties in the family to form violence against women becomes a barrier or a clear dividing wall between committing acts of violence or protecting women's rights from violence while destroying the unequal power relations between the two that have been entrenched so far.

The Minister of Manpower revealed about McKinsey's research which showed that Indonesia could increase its gross domestic product/GDP by 9% in 2025, if the participation rate of the Women's Workforce increased (kompas.com). The benefits of women's involvement in the public world Not only have a positive

impact on themselves, their families, but also have an impact on the country. The involvement of women in the public world continues to increase every year. BPS data shows that women's participation in the world of work in 2019 reached 55.51%, in 2020 it reached 61.26%, and in 2021 it reached 66.35%. The number of women working in Semarang in 2020 reached 48.28% and in 2021 it reached 46.64%.

Based on the results of the 2022 National Financial Literacy and Inclusion Survey (SNLIK), the Financial Services Authority (OJK) said that in terms of gender, for the first time, the financial literacy index for women was higher, namely 50.33% compared to men at 49.05%. These records prove that this women's moment is certainly worth participating in and in improving the economy of oneself, household and country. This is also supported by research (Azizah & Arbarini, 2022) which explains that women are able and worthy of maintaining life stability through the economy and understanding financial literacy.

Hedonism is a view of life that assumes that material pleasures and enjoyment are the main goal in life. For adherents of this understanding, having fun, debauchery, and pleasure is the main purpose of life, whether it is pleasing other people or not (Iqbal: 2018). Hedonism is also explained as a lifestyle whose activities seek pleasure, such as spending more time outside the home, playing more, being happy in the middle of the city crowd, buying expensive things they like, and always wanting to be the center of attention. ( Kordi Nurul Elma, Sheila Belayutham , 2019)

Find the pleasures of life and make it a lifestyle by spending a lot of time outdoors, happy in the city crowd. According to Alaofè et al., (2017), hedonism is a philosophical school from the Greek language which aims to avoid misery and enjoy the greatest happiness in life in the world. Humans are basically creatures that have an instinct to avoid pain and suffering. However, sometimes our instincts trap us in a hedonistic lifestyle through consumptive

behavior. In the era of security, hedonism is a common problem in society.

The principle of hedonism This view assumes that something that is good is something that brings pleasure, while something that brings trouble, suffering, or something that is unpleasant is something that is not good. An adherent of the principle of hedonism makes pleasure the goal of his life. Currently, not a few women fall into the world of hedonism because of the influence of friends, the environment where they live and the work environment. The woman referred to here is not only housewives but unmarried women and single parent women.

Women also have the responsibility to meet their own needs and those of their families. Realizing Women Are Avoided From Intelligence Lifestyle Hedonism Is Not Enough To Answer Well Together The Government Continues To Educate Women Until The Women Alone To Continue Learning And Healthy Their Finances. Career women or working women so that they are financially independent, of course, have the freedom to buy what they want. Women are still unique men, through limited roles in public but also not enough to answer for a career. But in the hedonism lifestyle the work environment is too influential.

Urban conditions have complete and easy access for the community. In addition, cities also have a greater level of interaction and crowds than in villages. The public facilities offered also vary, both according to price and type. Facilities such as restaurants, bars, cafes, malls, and so on. Complete and easily accessible facilities can have an impact as an effort to support a hedonistic lifestyle when you are unable to control yourself to determine the use of finances to meet your needs or desires.

Speaking of a city being a place with complete facilities in general so that its people have a hedonistic lifestyle, Semarang is a city in Central Java with a population of 1,653,524 BPS in 2021. The number of facilities in Semarang in 2021

(data.semarangkota.go.id) includes 1,568 restaurants, 169 cafeterias/cafes, 121 pubs/bars, 35 cultural tourism objects, 27 natural tourist objects, and 26 in malls. Semarang provides everything you need to meet your needs and for 24 hours there are always community activities, both working and just looking for entertainment.

Semarang City with an area of 373.8 km<sup>2</sup> is the largest administrative area in Central Java. In terms of field data, the focus of the research location is Tanjung Mas Village, North Semarang District. In this village there is the Port of Tanjung Emas which is the border area with the Java Sea which borders to the north. This has an impact on the existence of karaoke places, nightclubs, cafes, and there are also tourist attractions, namely the Old Town. In the Tanjung Mas Village there are various entertainment venues both in terms of price and the facilities provided.

The reason for the researcher to conduct a study on financial literacy and hedonistic lifestyles is to find out how the economic conditions are for career women, financial literacy for career women and how financial literacy is a controlling style in carrying out career hedonism for women. The research subject of selecting women is that the researcher wants to show that women have a role and position in society just like men, even in social life where patriarchal culture is unavoidable. In fact, in realizing the welfare of society, it is necessary to cooperate with every element of the state and women workers as human beings who play a role in the public sphere to fulfill the necessities of life.

## **LITERATURE REVIEW**

### **Financial Literacy**

Financial literacy according to Remund (2010) is divided into five categories namely; knowledge of financial drafts, ability to communicate draft finances, flair for managing finances, personal skills in making sound financial decisions and confidence in effective planning for future financial needs. This understanding is also

supported by the Indonesian National Financial Literacy Strategy or abbreviated as SNLKI (revisit 2017), the basic design of financial literacy namely knowledge, skills, beliefs, attitudes and behavior.

According to the 2013 SNLKI, a person can be said to be literate if he has knowledge and beliefs about financing institutions, products and services, as well as skills in knowing the features, benefits, risks, rights and obligations of these financing products and services. The main reason for the lack of understanding of the financial community is caused by a lack of awareness in relation to people's behavior which is influenced by their education (Atkinson, 2013). Research conducted by (Atkinson, A.; Messy, 2013), explains that the understanding of educational literacy will be influenced by the level of education and socioeconomic conditions.

According to Ismail (2016), education influences one's understanding of financial literacy as the ability to access finance. Financial literacy is in the student learning process because it is part of their learning resources. For example, in learning Indonesian which explains about a short story that contains the lives of survivors and survivors. So that students get a new understanding of how to live frugally through financial management. Literacy movements are interrelated with each other, especially in schools, literacy is part of the material in the curriculum, so it is referred to as life skills material.

Another benefit of financial literacy is preventing yourself from becoming consumptive because you have financial understanding and self-control (Atkinson, 2013). In research by (Remund, 2010) describes the forms of financial literacy that need to be mastered by individuals consisting of four forms, namely, budgeting, savings, loans, and investments. According to him, the form of financial literacy is general knowledge about finance, savings and loans, insurance, and investment.

## **Hedonism**

Hedonism provides a consistent pattern of action, namely the behavior of a person shopping excessively, consumptive behavior as a problem of this new moment, especially accompanied by developments that provide easy access to get the desired goods (Nurani, 2010: 106). Hedonism has an impact on consumptive or wasteful attitudes to the detriment of oneself and the environment. Hedonism that is allowed to continue will become a culture that has a more negative impact. The hedonism lifestyle cannot be eliminated or cured, it's just that the way that can be done to prevent it from this condition is to take care of yourself or control yourself to avoid hedonism. In addition, when you are in a shopping center or a fun place like a cafe, buy things according to your needs without wants. Focus To think about the future life and the more important or urgent needs of others (Warsidi, 2021:10).

Self-esteem is an important thing to maintain because that is the way for humans to maintain self-esteem, including self-esteem, so that they are not considered weak by peers or the environment. The hedonism lifestyle. If it is carried out by those who have money, it will become a mode, they will enjoy money, but if it is carried out by someone who does not have money, it will have a bad impact on themselves (Mulyadi, 2020: 1-2).

Hedonism also occurs because it increases prestige, seeks attention in order to be able to accept the environment, prestige and wants to appear on a stage that is different from the environment. Hedonism is influenced by two factors, namely internal and external. Internal factors come from myself who do not have self-control, self-esteem, motivation, self-perception to self-design. While external factors include culture, social class, groups in terms of reference, namely compatibility with peers and family (Wardani & Anggadita, 2021: 3). Fulfillment of these needs, a person is required to be intelligent in determining the priority scale of needs. The theory of needs



according to Abraham Maslow is the need for physiology, safety, affection, appreciation and self-actualization. The culmination of needs according to Abraham Maslow is self-actualization, namely the desire of a person to use all of their abilities to achieve whatever they want and can do. This condition certainly has something to do with one's motivation to shop. Every individual has a strong desire to fulfill his wants and needs.

Self-control for spending is very much needed, especially when one thinks that life is only limited so that it creates actions to maximize life even though through momentary natural pleasures and material things are the main goal of life. Someone's motivation to shop hedonic is someone's motivation to shop because they feel they will get pleasure and feel that shopping is something interesting based on emotional or subjective thoughts. Each individual has the opportunity for his own hedonistic lifestyle, while hedonic shopping motivation is encouragement from within and from outside within the individual caused by interests and desires, encouragement, needs, hopes, aspirations and goals (Nurmaeni et al., 2020)

Hedonic motivation will initiate an increase in positive experience behavior (pleasant or good experience). The affection response gives rise to the shopper's hedonic motive. The affective feeling aspect determines the quality of the shopping environment based on the perceived enjoyment, visual attraction and escapism. This feeling will make a person happy and the atmosphere will give rise to arousal which can refer to the extent to which a person feels alert, excited, or in an active situation, this motive is called a hedonic motive (Arbaiah et al., 2022).

### **Career woman**

Epistemologically, women are expressed by Alaslan et al, (2017), women come from the word "Women" comes from the word Tuan which means master, a skilled person or power, head upstream, biggest and thumb.

Besides that, the word woman also means an honorable, noble, or master person (Suyitno & Surakarta, 2015).

The notion of a woman's career is also explained by (Dwiyanti, 2017) that a woman's career means activities that focus on women's professions, both business and business, and eliminating companies and careers means there is development, the level of progress in life, work and position, and getting something that provides work progress. . The meaning of women's careers is closely related to activities that focus on activities that are able to generate income, then the second meaning is the distribution of potential because of the need for women to get development and progress in work and positions (RA Putri & Gutama, 2018).

In Indonesia, career women are also given legal protection and have been regulated in the Law of the Republic of Indonesia Number 43 of 1999 concerning Tree Planting. Articles 27 and 33 of the law have explained about women's equal rights to work and receive proper treatment. The laws and regulations governing the rights of women workers include Law Number 13 of 2003 concerning Manpower, Law Number 8 of 1981 concerning Protection Wages, Minister of Manpower Regulation Number 8 Per-04/Men/1989 concerning Provisions for Night Work and Labor Procedures. Women's Night Work, Decree of the Minister of Manpower and Transmigration Number Kep. 224/Men/2003 concerning the Obligation to Employ Employers/Women Laborers between 23.00 and 07.00.

### **MATERIALS & METHODS**

This research uses a qualitative case study approach. In this study data will be collected in three ways, namely observation, interviews and documentation. The observations made were participant observations, namely observations that involved the community at the research location which aimed to refine the data obtained. Observations began to be made when the search for problems in further research was carried out. Not only looking

at cases in Tanjung Mas District, but also involving regional apparatus to obtain research supporting data. Interviews are also conducted by researchers if they are going to conduct preliminary studies or in-depth studies related to research.

The type of interview used in this study includes structured interviews. This type of interview is carried out so that the data obtained has the truth and takes place naturally and regularly. This structured interview was conducted on research subjects, namely career women and informants, namely families of career women, neighbors of career women, friends of career women, 1 PKK head and 1 village head. Research that does not only use observation and interviews also uses the documentation method as a complement to research results. Documentation in the form of text, images, or someone's monumental work that supports research.

## **RESULT**

### **Socioeconomic Conditions of Career Women in Tanjung Mas Village**

Career women in Tanjung Mas have different backgrounds, especially in terms of recent education. Although the majority of people are aware of the importance of education so that every woman who has a career, marries and has children will prioritize children's education. Even though there are still career women with the last basic education, the Tanjung Mas Urban Village is holding a package program aimed at schools for residents who have been damaged. education program Not only in formal schools, but the Semarang city government also organizes non-formal education in the field of training or counseling to increase the skills and knowledge of the community. Tanjung Mas sub-district makes it easy for career women to get education according to their needs. Career Women Not only have the skills from the training program received but are formed from the experiences and activities they had before.

Skills training obtained by career women comes from various sources including workplaces, training institutions, experiential studies, and areas of cooperation between the government and the village of Tanjung Mas. Skill practice activities for mothers are carried out through the results of an assessment of community needs from each RW. Women in Tanjung Mas Village who have careers with the aim of making ends meet. The complexity of the needs in the household sometimes cannot be equated with the desire for needs that are fulfilled through work, demanding career women to develop careers so that the income earned is in accordance with the needs of their standard of living. Income of Career Women Who Have Not Finished Marriage Not only do they have money from their own source of income, but also help from their parents. This condition is supported by the condition of women who are still in a career and are not sufficiently responsible for their parents, so food and housing are still with their parents.

The socio-economic conditions of career women with diverse differences make the research results unique and interesting. The status of women who have not finished their careers when married, married, and widowed differs from one another. This is of course supported by existing factors, namely the amount of income, total income, economic conditions, education, and skills possessed. Supporting local governments to provide access and facilities for career women to develop themselves with the general goal of improving self-quality to increase income so as to create welfare for people who are able.

### **Hedonism Lifestyle**

The lifestyle of career women in Tanjung Mas Village is seen from various indicators of life needs such as food needs, clothing needs, housing needs, children's education needs, health needs, future needs, urgent needs and unexpected needs. needs are also regrouped into such as primary needs food needs. The condition for the formation of

the community's mindset logically is that in life to carry out various activities it is necessary to eat according to the body's vitamin needs.

Local government to realize a prosperous society starts from poverty alleviation through assistance programs in the form of food or money. Career women's lifestyles in meeting their needs have priorities, namely food needs, clothing needs, housing needs, children's education needs and health needs. The supporting factors for a woman's career are also supported by status and role in the family as well as knowledge and level of mobility.

### **Financial Literacy of Career Women**

The ability to be financially literate gives awareness to every career woman that is not only limited to an understanding of money, but includes knowledge about methods of managing finances to making financial decisions. Financial literacy skills for career women have limitations. Even so, career women in managing finances do not only involve husbands, parents, or friends. But it also involves financial services that aim to facilitate financial transactions. The cashless condition will make it easy for career women to reduce crime because it's the same now that everything is sophisticated, only with an application on a cell phone you can pay whatever transactions you want.

The reason for using service finance is to facilitate financial transactions anytime and anywhere. However, currently what is happening in Tanjung Mas, career women do not only use banking services for transactions but also use online services, namely m banking, digital wallets. In addition, the use of Finance services also uses e-commerce applications such as shoppee and available transportation applications such as OVO and Go Pay for e-money itself.

Managed finance aims to establish priority finance that has an impact on behavior. Women's careers in action finance. The priority scale that is formed becomes a financial benchmark in stock financing

according to needs. Just like what women who have not finished a career do. Marrying into a stable economic family will have priority for him, namely to buy a career support bar. Conditions for future treatment needs come supported with the number and type depending. Even so, planning will always be realized due to realistic financial conditions so that income is also a supporting factor for realizing future financial planning.

### **Financial literacy and the hedonistic lifestyle of career women**

Financial Literacy as a Skill for Career Women whose aim is not only to provide awareness of financial treatment, but awareness of future finances so that financial management is measurable for self-control. Career women have a definite income and have the freedom to choose and buy the things they want. Purchase activity. If this is not controlled according to needs, it is part of the activity of only buying goods according to wishes or trends without thinking about function. As for other hedonism activities, namely excessive use of public facilities such as tourist attractions, malls, cafes, and the like with the aim of having fun without their own limits, that is what hedonism is because of its excessive nature.

The formation of financial management attitudes is supported by the environment so that when the environment adopts a hedonistic lifestyle, it will certainly have its own influence. Career women who have responsibility and are aware of this will be smarter in shopping. As for other conditions, namely maintaining overall health also requires a vacation destination to maintain self-stability between work and vacation. When it comes to fun activities for yourself, every career woman has her own way, such as having fun with her family, going on vacation with friends or buying the things she wants.

## **DISCUSSION**

### **Socioeconomic Conditions of Career Women in Tanjung Mas Village**

The socio-economic conditions of the people in Tanjung Mas have different conditions. This condition, as stated by Kobi & Hendra (2020), explains that the socio-economic conditions of the community can be viewed through indicators, namely education, employment and income. Non-formal education activities include holding training for career women through the PKK program, counseling organized by the agriculture service and the education office. The education that every career woman has in Tanjung Mas Village also supports and adds to the skills she previously had. As for non-formal education for women in Tanjung Mas Village, it is organized in various women's organizations, namely the PKK which is fostered by the BKKBN and the Women Farmers Group (KWT) which is fostered by the Department of Agriculture and CSR. The results of the study show that women working careers as teachers and health workers have the provision to attend formal education in accordance with the type of work and is proven by a diploma. As for jobs that are not in their own condition, especially those related to formal education, namely factory workers, cleaning services, baby sitters and entrepreneurs.

### **Career Woman Lifestyle**

The lifestyle of career women does not only cover professional success, but also involves other aspects such as balance between personal life and career, balance and self-development. This is supported by research conducted by (Anggraini & Santhoso, 2019) explaining that a woman's lifestyle will be reflected through her activities, interests, and opinions in interacting with her surroundings. One of the positive impacts is that career women are able to inspire many people with dedication to achieve success, leadership and gender equality in the world of work.

Lifestyle or what can be called a pattern of life is the direction of life lived by future

career women that influences the needs, desires and behavior to make decisions (Lin et al., 2020). Lifestyle has a broader meaning, which is related to how to meet needs which include food needs, clothing needs, board needs, student needs, health needs, future needs, urgent needs and unexpected needs.

The results showed that the food conditions supported by women's careers varied with the amount of income and the number of dependents. Career women who are unmarried are conditioned by their parents or family background and stable economic conditions so that they are not a problem in meeting their food needs. In addition, the condition of career women who have not finished marriage but the family's economic condition is unstable so they need food is still a necessity that girls with this condition must strive for because career women do not only focus on personal needs but also need family members.

### **Financial Career Women Literacy**

Financial literacy is financial knowledge and skills. For career women, having good financial literacy is very important to manage their finances intelligently. Financial literacy aims to build financial independence for career women so they are able to control their financial conditions. Financial literacy is assessed as the ability of career women to use financial information effectively. This is of course a complex of financial activities. Which is not self-reliant. But about how career women can afford to use financial services.

Financial literacy is the initial foundation for sound finances. Nonetheless, the understanding of financial literacy shared by Remund (2010) includes knowledge and understanding of finance, ability to manage finances, skills in making financial decisions, confidence in planning future finances, behavior in making financial decisions and financial attitudes. Financial actions don't have an impact just in the moment. However, in the future, later, it is the duty of a career woman to be able to



manage her own finances. It was not only useful for himself but also for financing the household.

Knowledge and understanding of finance is understanding the basic explanation that money is a means of payment in buying and selling. Financial literacy includes an understanding of basic financial designs, such as income, expenses, savings, investments, loans, interest, inflation, risk and diversification. This includes knowledge of how to manage money effectively and manage a budget. Finance is also the basis for every career woman to meet her daily needs. The importance of financial literacy cannot be ignored in everyday life.

The results of the study show that career women understand knowledge and understanding of financial literacy. Career women have knowledge and understanding of financial literacy supported by learning from parents or experience. Career women who have basic education will learn self-taught. understanding of knowledge and understanding of financial literacy affects the conditions of career women's mobility, type of work and level of education. Conditions for women's careers are supported by the results of research conducted \_ Xue et al. (2019), financial literacy can be formed from a will that is influenced by the level of education. Education affects one's understanding of financial literacy as the ability to access finance (Eniola et al., 2017).

Career women and the ability to manage finances can have a close relationship (Stein et al., 2019). In particular, career women tend to have higher incomes than those who do not have a steady career or job. The ability to manage finances is very important to ensure that the income earned can be managed wisely. Meanwhile, in Tanjung Mas Village, women who have not finished their careers are married and have family backgrounds with well-established economic conditions, have a different way of managing their finances than women with careers who are not married and have family

backgrounds with unstable finances. Career women who are married in managing finances are also influenced by the amount of income and the number of dependents. In particular, income is not able to meet all the needs of family members, but the number of children or other dependents, such as parents who do not match the amount of income, will manage finances very carefully and manage finances to meet basic or urgent needs. Meanwhile, career women who work in public spaces with high mobility will manage their finances by setting aside for fun as a method of self-actualization, such as going on vacation with friends, buying clothes that follow trends.

Managing finances, which is also carried out by women who are widows, is also influenced by their type of work and life. Even so, the granddaughter who has a career of her own will arrange finances to provide some of the income to her granddaughter. Financial management is also not only done to meet one's own needs, but for social activities. It is good that all career women in the Tanjung Mas Village have managed their finances, but have different ways depending on the conditions of their family background, job requirements, social status requirements to the amount of income.

Financial literacy also describes an understanding of financial decision-making skills. Skills become very important in a complex and dynamic era like today. Moreover, in everyday life we are often faced with various choices that affect personal finances. Unmarried career women make financial decisions for me, but if you make decisions that require finance, it's not a small amount of money You ask your parents or peers for help.

The background for forming thoughts about future financial planning is supported by research conducted by Messy (2013) that the mindset of career women is influenced by education and experience. So that career women who have higher education, experience about finance and high mobility will shape themselves because life requires financial planning and needs for now. As for

the condition of career women who only have a low educational background, family conditions that do not support financial literacy and work with low mobility so that future financial planning is only limited to meeting current needs and needs within a period of not more than two years. Future needs can be in the form of saving money, saving in the form of land, or saving in the form of gold. A career woman who is married or widowed and has an understanding of financial literacy and is supported by stable economic conditions will certainly have a long-term financial future such as buying a house for children.

The results of the study show that women who have financial knowledge are influenced by education, parents, living environment and current conditions of career women demanding to learn financial literacy. Financial knowledge can be seen from the method of allocating income for purchasing needs (Steins et al., 2019). Career women do that too through preparing financial reports or bookkeeping. However, the conditions of marriage and age of career women in the Tanjung Mas Village are not a supporting factor for the formation of financial knowledge.

### **Financial Literacy and the Career Women's Hedonism Lifestyle**

Good financial literacy will have an impact on minimizing financial mismanagement (Karlina, 2015). Career women not only have a positive impact on themselves but also have a negative impact if they do not have financial literacy skills. In managing finances need awareness of the risks of making financial decisions. Career women in achieving a prosperous life are not only influenced by high incomes and have lots of savings, but more importantly the condition of financial well-being. Condition a person's ability to meet current and future financial obligations (Xiao & Porto, 2017).

Financial freedom is a goal when it comes to finances. Even though in practice conditions, not all working women have complete independence in deciding personal

and household finances. This affects the existence of a husband's engagement for women who have a career in marriage or the involvement of parents so that sometimes the engagement partner approaches the decision. Even so, when you buy something at a low price, it's like buying a pen to support your career, so you don't have to discuss it with other people. Involve others if you're in a high-priced buying situation or the action has a big financial impact.

The uniqueness of career women in their efforts to meet all the needs of both themselves and all the needs of their dependents is by looking for deductions. Activities that are considered efficient and are a solution way to meet needs. In modern times like today, being able to shop online through e-commerce and discounts are often found, making it easy for career women to get necessities at affordable prices. Even so, this development of the era has the effect of hedonism because the discounts offered are attractive so that the needs purchased are in accordance with wishes and fulfill pleasure only.

The hedonism lifestyle is sometimes not realized because the needs and pleasures of career women are difficult to distinguish. This is especially the case for women with high careers and few demanding members who have the opportunity to have fun with friends and family. This also happens to career women who have jobs with high mobility and also need clothes or other attributes that aim to support their careers. Even though the existing clothes are still suitable for use and bought only for maintaining existence and self-satisfaction so that they are equated with social status conditions.

Conditions Career women in the Tanjung Mas Sub-District are still considered a minority in investing because there is an underlying background to financial conditions, understanding and involvement in financial services. In fact, the majority of career women carry out saving activities from investments with a relatively short period of time. Meanwhile, investments are

made for women who have careers, are married or are widows with high incomes and a small number of dependents or stable family economic conditions and children who also have a job or a household, so women start investing. The investments made are in the form of stocks, property, gold/precious metals and self-education.

## CONCLUSION

Socio-economic conditions Career women in the Tanjung Mas sub-district have a noteworthy education. It is complete through the cooperation of various stake holders. Occupation Women's careers are also influenced by final educational factors. The work produced gives a close relationship with income. The amount of income that career women receive is not entirely able to meet their needs because the amount of income is not comparable to that of the village. Women's career lifestyle is known from the need for food, clothing needs, housing needs, children's education needs, health needs, future needs, urgent needs and urgent needs. Career women will have different priorities in making ends meet. In meeting needs, the lifestyle of career women is supported by the experience and nature of these urgent needs. The type of work and amount of income also determines a woman's career lifestyle. Women's financial literacy is influenced by education, parental background, experience, and the urgency of their own financial skills. girls with high financial Skills reduce existing debt and have readiness for future needs. Girls with good financial literacy skills still have the opportunity to have an attitude of hedonism that aims to equate social status with their environment and existence. This naturally affects the type of work as well as income.

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