

ABSTRACT

This research aims into the factors that influence the financial decisions of female professionals in Hyderabad, Pakistan. It focuses on the factors that influence women's financial behaviour, as well as the impact of education and employment on their financial attitudes and knowledge. In Hyderabad, Pakistan, the authors conducted a cross-sectional research and collected primary data from female professionals. To analyse the data and assess multi-variable interactions between observable and latent variables that allow causal links to be studied among variables, partial-least-square (PLS) structural-equation-modelling (SEM) was performed. The findings indicate that financial literacy is not the only core determinant in the analysis of factors influencing female professionals' financial decisions, however, financial-attitude and financial-behaviour are equally significant and have a favorable impact on the financial decisions made by female professionals. The results of study also clarify that female professionals' financial attitudes are directly correlated with their level of financial knowledge. By summing up, this study recommends the possible improvements towards financial literacy among female professionals in Hyderabad and discusses the implications, limitations, and future directions.

Keywords: Financial-Attitude, Financial-Behavior, Financial-Knowledge, Financial-Decision