

ABSTRACT

Becoming an entrepreneur requires careful planning. The factors of entrepreneurial success are not limited to just having the capital to build the company. A lot of people suffer losses and fail because they have a lot of money. The success of entrepreneurial activities is influenced by various factors such as knowledge, experience and the courage to take risks. The business world is still dominated by men as it is often exposed to tough things like competition that require a strong mindset, but there is also an increase in the number of female entrepreneurs at the moment. As the ability capital for the success of entrepreneurs, the quality of human resources of entrepreneurs should be further improved. One of these competencies is the ability to manage assets and investments to support superior business performance and achieve good long-term results. The act of decision-making in entrepreneurial investment management differs from the act of making entrepreneurial decisions, especially when it comes to the courage to take risks. The purpose of this study is to study the financial planning phenomenon and behavior of women entrepreneurs in the Indonesian entrepreneurial world in terms of investment management. In other words, how investment management affects the business success of women entrepreneurs by increasing wealth creation. As well as discovering and understanding the factors that influence asset management/investment behavior. How do they define an investment based on the type of instrument and why it is invested, can investing be an asset management strategy for growing a business/company?

This research method was used to characterize 4 female entrepreneurs as informants using a semi-structured interview tool using a phenomenological approach.

Based on the information provided by the 4 insiders, it can be determined that there is a consistent understanding of financial planning (investments) that investments are encouraged to be held as capital reserves other than individual assets for business continuity purposes. The findings show that women entrepreneurs still tend to choose the safest types of investment vehicles, namely gold, deposits and real estate

The propensity of a female entrepreneur to take risks and start a business is inversely proportional to her behavior and the way she makes decisions about investment models. Factors that influence investment vehicle choice, such as sociocultural factors; family factors; financial literacy; macroeconomic environment, family factors, and sociocultural factors also have a strong influence

Keyword : *Women entrepreneurs; investment behavior; wealth accumulation; business strategies; investment management.*