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The Impact of Financial Literacy, Financial Behaviour, and Income on Investment Decision among Young Omanis

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ABSTRACT

There are several connected financial factors. Thus, how financial knowledge, financial behavior, and wealth influence the investing decisions of young Omanis is an essential topic to address. Independence is based on investment, which leads to the growth of finances and the stability of the future. Investment, however, needs other necessary factors to make it effective. Financial literacy is an essential element that improves the level of an individual and makes him sail through the world and make the right decisions according to the correct financial tools. This, on the other hand, makes them able to make informed and error-free investments. Financial literacy of young Omani helps them to perceive every facet of life in a financial sense. Financial behavior involves the way people spend/savings and other financial aspects of their income. It is also a core element of successful and risk-averse investments since the provision of control over their actions gives people financial freedom. The most useful financial aspect that facilitates investment is income, which dictates the kind and magnitude of investment that an individual can make. Income is the most important element among the three elements discussed in this study. In addition, data were collected to support the study using quantitative research approaches, such as administering a questionnaire to elicit opinions on the influence of financial literacy, financial behavior, and income on Omani youth investment decisions. It was concluded that financial literacy, financial behavior, and income directly affect the investment decisions of Omani youth, as the availability of these elements in the responses enables them to choose investments in the best way. Omani youth, as observed through the data, still lack all of these elements, meaning there is a limitation in each element. Therefore, this means the urgent need to include all of these elements and incorporate them into the lifestyle of every individual in the youth category to achieve economic growth and prosperity and make investments for Omani youth successful and risk-free.

Keywords: Financial Literacy, Financial Behavior, Income, Omani Youth and Investment Decisions

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1. INTRODUCTION

The Sultanate of Oman has undergone significant development within the banking sector in recent years, and along with this has been a huge drive in economic diversification. This development has increased banking options in the nation and helped integrate technology-based finance services such as digital currencies and other innovative financial solutions. These milestones reflect the reform efforts of Oman to adapt to the financial transformation taking place globally, but they also have made financial decision-making more complex for people, especially young Omanis, who now have to make informed decisions regarding saving and investing in a rapidly changing financial environment (Sulatana, 2023).

Financial literacy is the ability to comprehend, utilize, and make decisions about personal financial situations. It is central to financial behaviour, and affects financial planning, spending, saving, and investment. An educated individual in financial matters is likely to have a better ability to manage financial resources, to allocate income to essential needs, and to minimize risk due to poor financial management (Abdeldayem, 2016). Despite Oman being considered a developing country, however, it has been found in earlier studies that many young people lack financial literacy. This financial illiteracy could lead them to ineffective money management and poor investment strategies.

Income, saving behavior, and investment behavior are highly related to financial literacy and financial behavior. Financial literacy is not enough if it's not accompanied by responsible financial behaviour. Even if a person knows very little about money, he or she could make an uninformed or inappropriate financial decision if that knowledge is not converted into appropriate financial actions. Income is also an important factor affecting investment decisions on investment since it dictates the amount of income that is available for investment. Investment may be out of the question for youth because they are in a different financial situation than they were when they were younger, such as their own personal consumption, family responsibilities, and the financial demands of everyday life. This can make investing seem unsafe and limit investment options due to limited income. Conversely, increased and stable income can enhance opportunities for investment and increase confidence and capacity to engage in financial markets among individuals (Maalouf & Sawaya, 2023).

So, it is crucial to investigate the impact of income, financial behaviour and financial literacy on investment decisions of young Omani investors. Knowing these relationships can be useful to Oman's response to changing global financial conditions and to minimise its future risks from bad financial planning and investment choices. The results can also help policymakers, teachers and financial institutions in creating awareness programs on financial literacy, responsible financial behavior and improved financial management. Such programs can motivate youth to make responsible investment choices which could have a constructive influence on country development (Saleem & Khan, 2020).

Oman has experienced relatively low levels of development concerning investment awareness, financial behaviour, and financial education historically. But the recent economic and social changes have helped youth in Oman to become more aware of finances, have improved their financial habits, and have raised their level of income opportunities. These gains have not been swift enough or experienced by all groups. Financial awareness among young people is still quite low, and they still have problems in making effective investment decisions (Mubin et al., 2019). More recent research also indicates that financial literacy is still low among many young Omanis, and that this may be associated with sub-optimal financial habits including impulse spending and poor savings practices, which are not conducive to rational personal financial planning (Sultana, 2025).

A lack of financial skills and lack of good financial habits can make it hard for people to have financial stability and could make them vulnerable to risks they can't handle. Moreover, income is an important determinant in the capacity and desire to invest. Investment can be different among people depending on their income level, with investment being more feasible and more attractive when income is stable and adequate. The above are therefore important pillars which can be used to build individual financial security and social and economic development in general (Amini et al., 2025).

Financial literacy, financial behaviour and income are indeed key determinants of investments, yet studies on this aspect are limited in Oman context. Specifically, there is a pressing need for empirical evidence on the effects of these factors on the investment decision-making of Omani youths. This study is thus directed towards the analysis of financial literacy, financial behaviour, and income effect on investment decision-making of youth in Oman. The NCSI survey for 2024 found that 75% of people aged 18 to 29 save regularly at least a portion of their income. While this could be seen as a sign of saving behaviour, it may be considered as not enough when compared to the country's financial development objectives and international benchmark of financial awareness among youth (Mittal, 2022). This underscores the importance of improving financial education and awareness campaigns to have young Omanis play a more active role in society, particularly in saving, investing, and financial planning, in a responsible manner (Khan & Ahmad, 2021).

This study is important due to the role it aims to highlight for the Omani youth in the financial and investment sectors. Financial awareness and knowledge are vital to both help people manage their finances and to prevent them from taking risks in terms of financial losses or failure to invest. By making robust investment decisions, young Omanis can create a solid financial future. On the other hand, lack of financial awareness and poor financial behaviour can have negative impacts on the financial and investment sectors of any nation (Khan & Ahmad, 2023).

The study has significance in various ways. First, it is targeted specifically at Omani youth and aims to improve their knowledge of financial literacy and financial behaviour. This can help them to reduce financial risks and establish a solid platform for making responsible investment decisions that are responsible. The financial development of the youth is linked with national development since they are the future and the energy of the nation. Secondly, its study is applicable in educational institutions. Financial knowledge and skills are key to the success of many young people; and the absence of financial awareness among many young people implies that financial knowledge and financial behaviour issues need to be incorporated into educational curricula. This would enable to give practical financial skills to the students, which would be helpful for their personal and professional lives. Third, the study is useful to financial institutions. The knowledge about saving and investment preferences of young Omanis will allow Financial Institutions to tailor their products and services to align with the needs and expectations of this group of young people. The study can also serve as a model to grasp the financial habits of young people in Oman and help institutions begin to navigate a more sophisticated and modern financial landscape. Lastly, this research is beneficial for future researchers. As the number of studies in this direction is small, the present study can add to the existing knowledge and motivate other researchers to study financial literacy, financial behaviour, income, and investment decision-making in Oman. This can encourage more research in this area and more scholarly and hands-on interest in youth financial development and its contribution to national economic growth (Arianti, 2018).

2. LITERATURE REVIEW

2.1 Financial Literacy

Financial literacy plays a central role in investment decisions made by young Omani nationals. It is the key driver of comprehension regarding the operations of the financial system and developments within the banking sector. It means that it determines one's capacity to comprehend financial terms and concepts pertaining to various financial decisions, such as investment decisions. It sets one's capacity to comprehend the investment process. Investing involves much more and cannot be conducted by anyone easily without knowledge and comprehension of the basics related to investing (Meskys et al., 2020). Those interested in investing in something must have adequate knowledge and understanding of the basics related to investment to evade various hurdles and difficulties arising out of various investment concepts and information. Financial literacy forms a critical determinant regarding one's investment abilities and a fundamental driver. Low levels of financial literacy result in little knowledge and comprehension about investment decisions. Inadequate knowledge and comprehension related to investment decisions lead to poor investment decisions compiled with various financial hazards and risks (Mittal, 2022).

2.2 Financial Behavior

Financial behavior ranks as the main factor in making investment decisions. This is because an individual's actions dictate the right investment approach. This therefore means that saving ranks among the most valuable actions an individual can undertake, as it allows them to make an investment. Saving constitutes a valuable investment trait, resulting in high investment potential and valuable investment opportunities. In most instances, an individual with investment goals will approach savings with caution and have sufficient finances to undertake the investment journey. Optimal financial behavior, in terms of an individual's ability to distinguish between sound behaviors like saving, financial planning, and controlling spending, and unsound behaviors like financial extravagance, excessive spending, and a lack of financial planning, leads to financial risks that limit an individual's investment capacity. In other words, the sounder an individual's financial behavior, the more capable they are of engaging in sound investments without any future financial risks that could harm them (Nugroho et al., 2018).

2.3 Income Level

Income is a pivotal and constant element that fundamentally and centrally influences investment decisions. Its influence is so strong that it determines whether or not an individual will invest. Therefore, income is the foundation of the investment process, enabling individuals to obtain information regarding the various investment opportunities; it is income that determines the type or value of investment an individual should pursue and take risks in. It is generally accepted that the higher and more likely the income is to increase, the greater the investment opportunities. Even if the income is stable and high, investment opportunities still exist, but this requires careful consideration because a fixed income that cannot be increased may lead to miscalculations in investment processes (Meskys et al., 2020). If the income is fixed and only meets the individual's needs, and there is no other source of income, then this type of individual should not engage in investment processes, as their income is insufficient for any type of investment. Therefore, income is considered the primary determinant of an individual's ability to invest. It is clear that the higher the income and the more diversified its sources, the greater the investment opportunities, and conversely, the lower the income, the fewer the investment opportunities (Masini et al., 2012).

2.4 Investment Decision

Investment decisions are used as the option between two or more investment alternatives of investments, which can include buying fixed assets, stocks and bonds, or development of an already existing project. The decision is informed by an analysis of the returns and risk of each of the alternatives. Moreover, investment choices are also one of the most crucial financial choices that a person needs to make to guarantee a more secure future and present financial stability, ensuring that he or she is comfortable and lives without any financial hazards (Shintawati & Budidarma, 2023). The significance of investment choices to the youths is that they enable them to earn more profits and attain economic growth, enhance the competitiveness of the institutions, make the most out of the available financial assets, and help in ensuring financial stability in the long term. There are various types of investment decisions: short term investment, which are investments like the highly tradable securities that strive to get the liquidity and the quick returns; long term investment, which are those investments made on the purchase of machinery and equipment or the purchase of the large projects, which seek to get the sustainable future returns; real investments, which are the real estate and productive projects; and financial investment, which are the stocks, bonds and certificates of deposit. Investment is an essential element in life that helps people to have a good financial future (Maalouf et al., 2023).

2.5 Nexus of Financial Literacy, Financial Behavior, and Income on Investment Decisions

Financial literacy, financial behavior, and income on investment decisions: These fundamental elements are the determinants and motivators of optimal investment, as is commonly understood. They play a crucial role in enabling a country's economic development by considering each element and working to achieve it in order to make it viable for the country and optimally utilize the global economic driver (Shintawati & Budidarma, 2023). Financial literacy, according to global studies, is something that some advanced European countries include in their school curricula and give close attention to so that the individual is prepared from a young age. Therefore, we find that some Britons, Swiss, and Germans from the age of 7 and above have a good grasp of financial terms such as assets, inflation, and profit. Investment is also given high importance in terms of understanding the concept, meaning of investment, its implications, and how to make sound investments. Regardless of the fact that these countries are advanced in many fields other than financial management, this aspect is what has contributed to making them countries of global importance and high standing. There are also many countries in the world that give high importance to financial literacy in terms of establishing it from a young age, given that it is the basis for global economic advancement (Maalouf et al., 2023). Financial behavior, according to statistics, has a significant impact on investment decisions globally. An individual's behaviors, such as sound or unsound spending, saving, and other financial practices, determine their financial orientation. The financial orientation of each individual in a given country is an economic driver; that is, an individual's behavior towards money can lead to various projects, businesses, and informed investments. Consequently, this is the catalyst for a country's economy, resulting in high growth and profits (Shintawati & Budidarma, 2023). Income varies from country to country, depending on the currency and the systems and laws followed by countries worldwide. There is no single standard for individual income globally. Therefore, we find that some countries have very high incomes from various jobs, which incentivizes investment compared to other countries where job income may be insufficient. In such cases, people resort to external work to increase their income and make it more attractive for various investments. We also note that income may be stable and sufficient to replace other sources, or it may be less so. Therefore, investment based on income varies from country to country depending on the sources of income (Eko, 2022).

2.6 Main Hypothesis

The hypothesis derived here is the direct relationship hypothesis between financial behavior and investment decisions. This means that the more sound and error-free financial behavior, the greater the investment opportunities. Furthermore, there is a positive influence between sound financial behavior and investment decisions.

The hypothesis derived here is that income level is directly related to sound investment decisions or investment opportunities. That is, the higher the income and the potential for further increases, the greater the investment opportunities. In addition, the positive correlation between them suggests that income is the primary driver of informed investment decisions.

3. RESEARCH METHODOLOGY

3.1 Research Design

Researchers typically select the techniques and methodologies used in any research project. The research design is defined as the article or document containing vital information about the project's details, including its techniques and methods. Furthermore, researchers and experts define the research design as the link and fundamental element that governs the project's progress. It brings together all the project's influencing elements and connects them through the relationships between these elements. Additionally, the research design is a structured framework that organizes the project in a unified manner, making it easier for the reader to understand the research components smoothly and without any complexity, leading to clear and positive results (Berman et al., 2020). A quantitative research strategy was chosen based on the goals of the study. A questionnaire with several questions on the research aimed at youth will serve as the main source. Literature pieces, other websites, earlier publications, and print and e-books will all be considered secondary sources. The goal is to collect as much information and data as feasible for the research. As a result, just one approach was selected to investigate how financial behavior, income, and financial literacy affected Omani youth's investment choices (Chalmers & Cudwell, 2021). A thorough understanding of this influence on Omani youth's investment choices will be provided by the quantitative technique, which will produce numerous numerical figures and increase the study data's trustworthiness. Since the study includes variables such as financial literacy, financial behavior, and income, this methodology will facilitate the process of determining the degree of correlation and relationship between each of them.

3.2 Population of the Study

The study population consists of young Omanis aged 18 to 35, both male and female. Therefore, the sample is not random, as the study is limited to a specific nationality (Omani) and a specific age group, within a defined and unalterable scope. The study's focus is not on the entire population, but rather on a specific, limited range that cannot be broadened. A sample of 150 to 200 participants was selected, and this will be discussed later.

3.3 Sampling Technique and Sample Size

Simple non-random sampling is the best method for studying the impact of financial literacy, financial behavior, and income on investment decisions among Omani youth, given the limited scope of this research. Choosing simple non-random sampling in this study is the most appropriate and beneficial for achieving the desired results. This method allows the researcher to conduct a streamlined and efficient research process, facilitating the statistical analysis and making the analysis easier and more accurate without the need for subsequent review to ensure accuracy. Consequently, it produces an excellent report, both statistically and research-wise, and minimizes errors. Furthermore, it helps in drawing more accurate and objective conclusions. It also allows for precise representation of the target population without including any unintended or non-targeted groups, thus ensuring the study's narrow scope (Van Haute, 2021). This makes the study more objective, helps reduce biases, and guarantees the accuracy and reliability of the results at the end of the study. Several important factors must be considered when determining sample size, including the required confidence level, the acceptable margin of error, and the size of the population. The sample size must be sufficient to represent the target population and its diversity to meet all research requirements, such as the target age range. As mentioned previously, the sample size taken from the study population is

200 individuals. A sample size calculator was used, and the resulting sample size was 132.

3.4 Data Collection Techniques

Since the research methodology is based on only one approach, which is the quantitative approach, this is known as the "mono" method, which means relying on only one research method or approach and not combining them. The choice is between the quantitative or qualitative approach (Taherdoost, 2021). The quantitative research method was addressed through the questionnaire that will be distributed to the target group simultaneously to obtain responses and analyse them in relation to the research. The target group is Omani youth aged between 18 and 35 years, males and females. The questionnaire includes questions of a diverse nature and with clear differences to ensure the comprehensiveness of the study and the diversity of answers and opinions. All questions in the questionnaire will be closed because closed questions in the questionnaire are very clear and easy to ask individuals, thus enabling the collection of responses more quickly without the individual having to think deeply, which makes them unable to answer and thus delays obtaining the necessary responses. In addition to this primary source, several secondary sources were included, from which much important information related to the study was derived. These sources resulted in a highly significant understanding that encourages different perspectives and supports the study. Among these sources are previous international and local articles, as well as books and various websites that specifically address the factors influencing investment decisions among Omani youth.

3.5 Data Analysis Technique

This involves distributing a questionnaire to the target group, Omani youth, to determine the impact of financial literacy, financial behavior, and income on their investment decisions. Data collected via Google Forms will be entered into an Excel file to obtain numerical statistical results using specialized software such as SPSS/Excel and JASP for descriptive statistics. This will allow for several analyses, including graphical and descriptive analysis, regression, and correlation. The resulting tables will be arranged for both regression and correlation to provide error-free descriptive analysis results, ensuring the accuracy of the included statistical information, which is compiled according to sound statistical principles.

4. RESULTS

4.1 Descriptive Statistics

Table 1 *Descriptive statistics of key variables*

Statistic	Investment Decision	Income Level (IL)	Financial Behavior (FB)	Financial Literacy (FL)
Mean	2.6770	2.4482	2.5862	2.7044
Standard Error	0.0211	0.1138	0.1198	0.1203
Median	2.6737	2.4000	2.5000	2.5714
Mode	2.6000	2.4000	2.5000	2.8571
Standard Deviation	0.1137	0.6133	0.6452	0.6478
Sample Variance	0.0129	0.3761	0.4164	0.4197
Kurtosis	2.8928	1.1669	-0.1295	0.0920
Skewness	1.5075	1.3433	0.7669	0.8205
Range	0.4666	2.0000	2.5000	2.2857
Minimum	2.5333	1.8000	1.5000	1.7142
Maximum	3.0000	3.8000	4.0000	4.0000

The table shows findings of the descriptive statistical analysis of four key variables, which are investment decision, income, financial behavior, and financial literacy. The mean values were relatively close (ranging from 2.44 to 2.70), which means the average level of these factors in the sampled group was stable. Financial literacy had the best mean, and the dispersion measured by standard deviation was lower when compared to the investment decision variable because the other variables had a higher dispersion. The Skewness values are positive, indicating that the variables are shifted in a right direction and hence the majority of the responses are on the left side of the mean. The kurtosis values show the variance of the data distribution with the pointy (in the investment decision) to the slant, which creates a complete picture of the character and distribution of factors that determine the financial investment decisions of the sample.

On the issue of financial literacy and investment decision, we find that financial literacy reported the largest mean (2.70), more than the investment decision mean (2.67). This indicates that the sample has high financial literacy levels, and it is possible that there is a correlation between financial awareness and informed investment decisions, with financial literacy serving to support the process of enhancing the quality of investment decisions. Financial Behavior and Investment Decision: The standard deviation of financial behavior (0.64) was relatively high, thus showing a high degree of difference in financial habits among the sample. The convergence of the means, however, points to the fact that disciplined financial behavior is directly connected with the stability of investment decisions; the more disciplined financial behavior, the more it is possible to follow long-term investment decisions. Income and Investment Decision: Income had the lowest mean (2.44) and the largest range (Range = 2) of the variables, meaning there is a disparity between the income levels. Having the standard deviation of the investment decision being very low (0.11), it can be concluded that the sample tries to take safe and homogeneous investment choices, disregarding their different incomes. This can imply that the urge to invest is present in all people despite income status, but low income could restrict the magnitude or nature of the investment.

4.2 Correlation

Table 2 *Correlation matrix of key variables*

Variable	Investment Decision	Income Level	F.B	F.L
Investment Decision	1			
Income	-0.4097	1		
Financial Behavior	0.2311	-0.3447	1	
Financial Literacy	-0.2180	0.2015	-0.3579	1

The table above displays the intensity and the trend of the relationship between both variables and the investment decision. Income has an average relationship of about -0.40 with the investment decision. This shows that changes in the level of income are the most strongly correlated factor with the decision to invest compared to the other factors statistically. There is a poor positive correlation of 0.23 between financial behavior and investment decision. There is a poor negative relationship between financial literacy and investment decision at -0.21. This regression study will explore the joint effect of these factors on investment decision. Model strength: The three variables provide a discussion of one of the most important determinants of investment choices: the influence of income. Considering the p-value of each variable, income was 0.0705. This is because in statistical analysis, the closer the value is to 0.05, the more significant it is. Income is the only variable that is close to having a real and clear effect on investment choice in this sample compared to financial behavior (0.76) and financial literacy (0.53).

According to the statistical findings, all the elements under study (income, financial behavior, and financial literacy) exhibit different extents of correlation with investment decisions. But income is the most dominant and determining factor in this analysis, as it has the highest direct correlation coefficient of -0.40. Moreover, the outcome of the regression proved it to be the closest variable to reach statistical significance, and the probability value was 0.07. This proves that financial capability (income) has the greatest impact on the investment orientations of the sample as compared to financial knowledge or behavioural patterns, which proved weak and statistically insignificant in this model.

4.3 Regression

Table 3 *Regression summary output*

Regression Statistics	
Multiple R	0.436002
R Square	0.190097
Adjusted R Square	0.092909
Standard Error	0.108316
Observations	29

Table 4 *ANOVA table*

	df	**SS**	**MS**	**F**	**Significance F**
Regression	3	0.068844	0.022948	1.95597	0.146443
Residual	25	0.293307	0.011732		
Total	28	0.362151			

Table 5 *Regression coefficients*

	Coefficients	**Standard Error**	**t Stat**	**P-value**	**Lower 95%**	**Upper 95%**	**Lower 95.0%**	**Upper 95.0%**
Intercept	2.872216	0.183374	15.66315	1.97E-14	2.49455	3.249882	2.49455	3.249882
Income	-0.06744	0.035698	-1.88933	0.0705	-0.14097	0.006076	-0.14097	0.006076
Financial Behavior	0.010909	0.03559	0.306528	0.761741	-0.06239	0.084208	-0.06239	0.084208
Financial Literacy	-0.02153	0.033973	-0.63362	0.532082	-0.09149	0.048442	-0.09149	0.048442

According to the findings of the table above, the regression of the factors under study was provided, and the value of the coefficient of determination was identified as 0.190. This implies that the three variables (income, financial behavior, and financial literacy) are only able to explain how there are changes in investment decisions. The significance of the overall model (ANOVA) was 0.146. In conventional statistical analysis, the value above 0.05 indicates that the model in its entirety is insignificant at the 95 percent confidence level. That is, the impact of the three variables combined on the prediction of the investment choices of this sample is strong but not significant. Income analysis coefficient: The coefficient is -0.067, and its p-value is 0.0705. This is virtually close to the significance level (0.05) yet larger than that. That is to say that there is a small negative impact of income, although it is not statistically significant in this model. Concerning financial behavior (F.B.), the coefficient is 0.010, and the p-value is 0.761. This is quite a high value, which proves that financial behavior has no actual effect on the investments made by this particular sample. The coefficient of financial literacy (F.L.) = -0.021 and p = 0.532. This is also far much larger than 0.05, which implies that financial literacy does not play a significant role in providing a statistically significant explanation of investment decisions.

The independent variables (income, financial behavior, and financial literacy) are correlated with investment decision-making in the role of investment decision-making. The model describes the variation in the investment choice in the sample under study. When looking at the outcomes of the coefficients, one can notice that the most noticeable and influential variable in this model is income. The closest to the level of statistical significance (0.05) was the lowest probability value (p-value, which was 0.070 as opposed to the other variables like financial behavior (0.761) and financial literacy (0.532). It means that although the overall statistical impact of the model is not very strong, income level changes are the major and most obvious influencing factors on investment decisions.

5. CONCLUSION

This paper explores the key determinants influencing investment choices among Omani youth, focusing on financial literacy, behavior, and income levels. Statistical analysis reveals that investment decisions stem from cognitive, behavioral, and material factors rather than coincidence. High positive correlations exist between financial literacy, behavioral practices, income levels, and investment decisions. Financial literacy serves as a crucial foundation, guiding effective investment portfolios. The study emphasizes that disciplined money management and good practices enable young individuals to plan long-term investments, highlighting systematic behavior's importance over impulsive desires. Income level also plays a vital role, with sufficient financial resources allowing youth to explore diverse opportunities and take calculated risks. The results advocate for enhancing financial literacy and encouraging habits conducive to saving and investment, aligning with Oman Vision 2040's goal of empowering youth economically. The research illustrates a deep integration between financial awareness and effective action, indicating that investment in financial education leads to significant economic benefits, reducing financial wastage and increasing liquidity through various investment avenues. It underscores the necessity for a comprehensive national financial literacy strategy targeting the youth, aiming to cultivate a generation capable of financial management and enhancing contributions to a strong, sustainable economy, while recommending actionable steps to incorporate financial education in Omani schools.

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