



A PROJECT REPORT

ON

WHY IS INVESTMENT AWARENESS

STILL LOW IN OMAN

By

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Guided by

Ms. Munira Ali Al Balushi

A project report submitted in partial fulfilment of the requirements
for the award of the BA (Hons) Business Administration
in Accounting and Finance



Middle East College

Knowledge Oasis Muscat, Oman



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APPROVAL FORM

The project report entitled "Why Is Investment Awareness Still Low in Oman" submitted by Layth Abdullah Alsalmi (22F23006), Ahmed Said Albusafi (25F27518), Razan Abdullatif (23F24551), Sara Hamed Alshaqsi (21S21229) is approved in partial fulfilment of the requirements for the BA (Hons) Business Administration in Accounting and Finance, Middle East College.

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ABSTRACT

The research focuses on the problem of insufficient investment awareness among citizens of the Sultanate of Oman and explores various factors that affect the level of participants' engagement with the stock market. Although the country has implemented numerous measures within the scope of its economic vision (Oman Vision 2040) aimed at diversification and development of financial inclusivity, people still lack sufficient knowledge regarding investment mechanisms, which include such tools as stocks, bonds, and mutual funds, especially among middle-class individuals and youth. Thus, the methodology chosen for this research implies an application of a positivist approach with the use of a deductive model and collection of statistical data based on a questionnaire provided both online and in paper form for fifty-eight (58) randomly selected respondents. As a result of analysis, it was found out that many respondents considered their investment awareness to be average, traditional investment means were mostly known, social media served as the main source of information, while the lack of financial education, alongside with a fear of risks, acted as the primary factors preventing respondents from investing.



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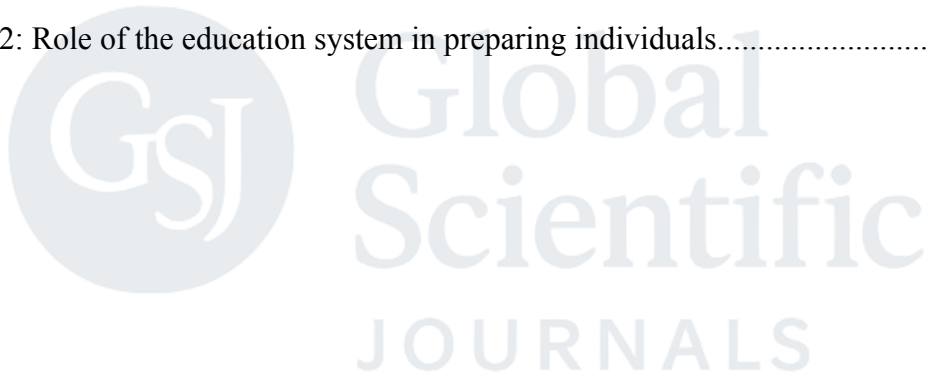
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CHAPTER 1

INTRODUCTION

1.1 Background of the Study

Based on a study conducted by Salim and Khan (2020), investment consciousness plays a major role in stabilizing the economy of the state and enhancing its performance in the process. The main investment practices are all significant for financial development, GDP, as well as contributing to domestic growth. The goal of the individual is to confirm that their income is invested or saved in the right way instead of wasting money. Also, accurate investment approaches may assist people to accomplish economic safety and enhance their future living patterns. In other words, as far as investments in Oman are concerned, people prefer to invest in safe avenues such as banks, real estate, and social savings clubs. Investments can be influenced by awareness, knowledge, and surroundings which include the family environment and work environment. However, the unpredictability of the future, along with poor levels of financial literacy, affects the investment behavior of individuals.

Based on Al-Nofli (2020), the local government of Oman has conducted multiple economic improvements under the national aims of Oman Vision 2040 to develop economic diversity as well as enhance private field involvement. Such improvements aim to develop an economic consciousness for improving sustainable financial growth. Notwithstanding such determinations, the investment consciousness among investors in Oman remains restricted, particularly among the moderate-income people. Thus, it is significant to determine such causes behind lower investment consciousness and determine approaches that may enhance economic knowledge as well as investment involvement in the country.

This research concentrates on comprehending why investment consciousness is still stagnant in Oman. It also focuses on determining the main elements affecting investment awareness, assessing governmental situations towards investment practices, and determining the importance of educational establishments, economic firms, social media, and public practices in enhancing investment awareness. The report will also identify several suggestions that could assist in enhancing financial knowledge and develop bigger involvement in investment initiatives among locals.

1.2 Statement of the Research Problem

Although the local government of Oman has established several investment alternatives in Oman, people have poor awareness regarding investment. They usually opt for conventional approaches to invest through Jamiyahs and banks without having any idea about the current trends of investments in stocks and bonds. They have no knowledge of the financial marketplaces, and other risks. Moreover, there are situations where investment is influenced by social factors, rather than through any financial advisory services. Due to the fact that financial knowledge is relatively low among individuals, they do not have the capability to make investments which can diversify them.

1.3 Objectives of the Study

The primary aim of this research is to determine the causes of low investment awareness in Oman and to identify the variables affecting investment behavior.

The specific objectives are:

- To explain the concept of investment awareness and its importance.
- To identify the key factors contributing to low investment awareness in Oman.
- To analyze the barriers that limit individuals' participation in financial markets.
- To propose recommendations to improve investment awareness.

1.4 Research Questions

The objectives of the research questions include:

1. What is investment awareness and why is it important for people and the economy?
2. What are the main factors contributing to low investment awareness in Oman?
3. Why do some people not take part in financial markets?
4. What strategies or recommendations can be implemented to improve investment awareness in Oman?

1.5 Scope of the Study

There are several scopes involved in this study. Initially, the topic of this research is on the importance of investment knowledge among people in Oman. This research deals with people

from Oman, and in particular the middle-class segment of society. It seeks to investigate their level of investment knowledge, decision-making process, and constraints to entering the capital market.

The scope of this research is limited to information available from questionnaires and secondary data sources. The participants of the study have different ages, educations, job positions, and workplace experiences.

1.6 Relevance and Significance of the Study

The significance of this research comes from the contribution that it will make towards bridging the investment knowledge gap existing among people in Oman. Financial literacy is crucial for investment behavior and participation. Limited financial literacy could result in bad investment choices and low financial participation. Through the results of this research, policy makers, educationists, and individuals will be able to understand more about investment behavior. First, for the decision makers, the result of this report will assist them in comprehending the major barriers hindering people from involving in investment initiatives. This could support the growth of more efficient economic education strategies and enhance knowledge. In addition, the result of this report will assist educational organizations through collaborating the investment as well as financial approaches into academic education. This could contribute to enhancing better financial decisions and competencies. For banks, the results of this study are all important to redesign their communication plans, awareness systems, and client support programs. Finally, the study will also benefit all people through enhancing their financial awareness of investment initiatives. Better investment could develop the living standards as well as financial involvement within the state.

1.7 Expected Outcome

This research is expected to establish the factors that contribute to poor investment awareness in Oman and the obstacles that deter people from investing in the market.

Additionally, it is expected to offer practical advice on how to enhance financial literacy and investment awareness, which can assist people in making good financial choices.



1.8 Definition of Key Terms

Investment Awareness

Based on Ansal P and Anbumalar S (2024), investment awareness refers to the knowledge people possess about investment opportunities and their risks and rewards.

Financial Literacy

Based on Al-Afeef and Alsmadi (2025), this term means the knowledge that people have regarding finance. It is also defined as the competency of comprehending and efficiently utilizing economic skills involving budgeting as well as financial threats.

Financial Markets

According to Czech et al. (2024), these markets deal with the trading of financial securities like stocks and bonds.

Diversification

Based on Ningrum and Gantino (2025), a way to minimize risk through investing in different types of assets.

1.9 Summary of the Chapter

The first chapter starts off with an introduction on the issue of investment awareness in Oman that is relevant when ensuring economic stability and financial growth of individuals. It can be noted from the findings of this study that despite all the endeavors by the government in Oman to achieve economic diversification as stipulated in Oman Vision 2040, investment awareness is very low in the country, particularly among the middle income segment of society. Some of the aims of the study include; definition of what investment awareness means and its relevance, identification of some of the factors behind lack of adequate investment awareness among people, examination of barriers to investments in the economy, and finally, provision of some recommendations on how to enhance investment awareness. Some of the methodologies to be utilized include questionnaires and secondary sources of data collection from different demographics.



CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Financial literacy includes the aspect of investment awareness, which allows investors to be able to understand, appraise, and engage in investing in financial markets. It entails awareness about savings, investment instruments, risk management, and finance planning. While efforts have been made in the diversification of the economy of Oman through Vision 2040, investment awareness has been found to be inadequate in the country. This chapter provides an overview of the literature related to investment awareness. This includes examining the state of investment awareness in Oman, factors influencing investment awareness in Oman, and measures to enhance investment awareness (Cabral et al., 2023).

Furthermore, the knowledge of investments concerning risk-return ratio, diversification, and hedge against inflation is not widely prevalent among the masses.

2.2 Overview of Investment Awareness in Oman and Its Current Level

The present status of investment awareness in Oman can be considered as being in its initial phase compared to other sophisticated financial systems. Despite having a well-developed banking sector and growing capital markets, the utilization of investment vehicles like stocks, mutual funds, and bonds has been minimal among ordinary individuals.

Numerous academic studies and financial literature indicate that investors in Oman still prefer using traditional savings techniques via bank deposits without engaging in any investments. This demonstrates that the knowledge about financial market operations and the role of investment in generating wealth is minimal. Furthermore, there is a lack of understanding regarding issues like risk-return relationship, portfolio diversification, and the impact of inflation on investment gains (Cabral et al., 2023).

Despite various investment awareness campaigns conducted periodically, the lack of active involvement in investment activities indicates their failure. Although there have been some

initiatives on the part of the government and financial institutions to initiate investment awareness programs, the level of investment activity indicates that the influence is negligible.

2.3 Importance of Investment Awareness for Individuals and the Omani Economy

Investment knowledge is vital in improving individual financial stability and ensuring economic development at the national level. At the individual level, it ensures that individuals become better financial managers and can create wealth without relying on credit. In addition, they can plan for their retirement, education, and emergencies. Economically, it promotes greater participation in the capital markets, enhances liquidity, and ensures greater financial efficiency. Finally, investment knowledge can help ensure that citizens invest in industries other than savings, which is one of the strategic objectives of Oman Vision 2040. In addition, financially literate communities are financially resilient due to their ability to deal with economic fluctuations and risks (Alsinani, 2024).

2.4 Key Factors Influencing Investment Awareness in Oman

There are several determinants that play an important role in determining the extent of investment awareness among the population of Oman. Financial education is one of them. Due to inadequate exposure to financial knowledge gained through formal educational institutions, such as schools and colleges, young people lack basic knowledge about investments.

Cultural financial behavior is another determinant. Individuals may have a tendency to save rather than invest because of their fear of risks associated with investment. The belief that investments are associated with risks and complexities also influences individual decisions about investment. Moreover, media and digital exposure determine investment awareness. Although the use of digital media for financial education is widespread, it is not possible to ensure that all individuals are exposed to investment-related media. Another determinant is income level and job stability (Al-Tamimi and Bin Kalli, 2022).

2.5 Barriers Hindering the Development of Investment Knowledge and Participation

Even though there has been progress in the finance sector, there are still some obstacles that prevent the formation of investment knowledge in Oman. One obstacle is the lack of financial

literacy among individuals. Most people do not have any ideas about financial products such as stocks, bonds, and mutual funds. In this way, their investment knowledge becomes poor due to their lack of understanding.

The other obstacle is the lack of simple and practical investment education. Current financial information is considered technical and difficult to understand by the public. The perception of risks in investment is another obstacle that needs to be addressed. Individuals tend to think that investments are associated with high risks and losses, hence they avoid participating in investment activities. Moreover, there is little early investment education among students. With no foundation, individuals end up reaching adulthood without any investment ideas. Lastly, there is a lack of investment advice services provided by institutions within communities.

2.6 Strategies and Initiatives to Improve Investment Awareness in Oman

Various strategies can be adopted in order to raise investment awareness in Oman. Firstly, investment and financial literacy courses can be included in school and college curriculums in order to lay a sound foundation for future investors. Financial education during early years can help in normalizing the investment process and overcoming the fear of financial markets. Secondly, the awareness about investments and other financial products can be enhanced through information campaigns conducted by financial organizations and the government sector. Workshops, seminars, and online campaigns can all play an important part in this. Thirdly, digital platforms, websites, and apps can contribute to increasing the financial awareness of the population. Simulations can help students learn how to invest successfully and responsibly. Finally, the importance of trustworthiness in financial markets is essential in boosting the number of participants. Good regulations and investor protection mechanisms will go a long way towards achieving this (Zawya, 2024).

2.7 Summary and Research Gap

This chapter discussed the meaning of investment awareness and its significance in relation to individuals and the economic context of Oman. From the discussion it became evident that even though the financial system in Oman is highly developed, the level of awareness among people regarding investments is quite low owing to inadequate financial education, cultural inclination towards risks, and lack of practice.



From the literature, it can be seen that there are various interventions aimed at increasing financial literacy; however, there exists a research gap in terms of converting awareness into investment activities. While most research has been conducted on financial literacy, fewer studies exist on investment awareness and behavior. It is against this background that the research gap of the current study emerges.



CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This part of the study presents an important analysis for assessing such a low level of investment awareness in Oman, and its impacts on the decision makers. Based on the previous studies, the financial knowledge results among local Omanis rate about 11 out of 22, considerably below the firm for economic collaboration as well as growth rate, with awareness results being severely reduced than action and situational factors. This approach shortage delivers the motivation for a functional research into the factors and challenges creating investment knowledge in Oman. This chapter includes a detailed discussion of the research methodology used in this report for the aim to investigate how the low investment awareness influences the financial progress and marketplace development.

3.2 Research Philosophy

This report applies the positivism research approach. It is a suitable approach because the study aims to determine investment awareness among locals via aim dimension and statistical analysis. The philosophy proposes that social singularities can be assessed through statistical analysis to determine designs and links. Since the report depends on a functional survey and other qualitative approaches, the positivist strategy delivers an appropriate base for accomplishing research aims (Mark, 2023).

3.3 Research Approach

This research paper adopts a deductive research method. It begins from recent studies and existing studies related to investment awareness as well as the associated financial concepts, then examines such terms through experiential data gathered from end participants. This strategy is appropriate because the research aims to examine the connection among the variables.

3.4 Research Design

Based on Al-Khamisi and Albasoos (2023), the research design refers to the systematic roadmap for the whole project research. Selecting the appropriate design approach is essential because it identifies whether the research will provide useful perceptions and meaningful conclusions. For this study, the researcher used quantitative approaches. Based on the quantitative design, the researcher will mainly concentrate on gathering statistical details that can be assessed through using numerical tools. This is dissimilar from other research design approaches such as the qualitative methods which mainly concentrate on gathering perceptions of the clients.

However, the quantitative approach is also important as the best option for this report for many motives. For instance, the major aim of this quantitative method is to measure how such a research topic of a shortage of investment knowledge is widespread in the country. Figures and statistics are the best approaches to demonstrate this. Additionally, the researcher could realize that 50% of respondents do not realize what an investment is, or that only around 20% have ever capitalized in anything. Additionally, the quantitative approach enables the investigator to discover manners and links among several variables. For example, does investment knowledge go up as academic field goes up? Does revenue influence whether someone capitalizes? Such enquiries can be relied on through assessing figures. In addition, the quantitative method is more impartial because it trusts on globalized standards rather than the investigator's individual analysis. Also, the outcomes from this quantitative approach with a perfect sampling size can be generalized, indicating that they can be implemented to the wider groups in Oman, and avoiding the bias.

3.5 Quantitative Research Method Justification

This study adopts a quantitative approach due to its ability in enhancing the data gathering process from a wide range of respondents, and to numerically analyze the related relationships among the variables of the study. As stated by Creswell and Creswell (2023), the quantitative approach is suitable whenever the investigator seeks to determine the collaboration among the research variables, measuring the approaches, and generalizing results to a wider audience. Since this research aims to evaluate the level of investment awareness as well as to examine elements affecting investment choices among locals, this approach delivers valid and objective findings through statistical investigations.

3.6 Conceptual Framework and Research Variables

The conceptual framework of this report was enhanced based on the recent studies provided in the second chapter. The conceptual framework suggests that the demographical details affect the investment awareness that consequently influences the decisions. For example, the independent variables of this study are related to the age of the respondents, education and their income rates. On the other hand, the dependent variable involves the investment awareness.

3.7 Population of the Study

The population of this report refers to the entire people involved in the study. Basically, the study focuses on the low investment knowledge in Oman, and therefore the targeted people is all local Omanis aged above 18 years old. The target audiences have the capability to make their financial decisions. The major reasons for including the local Omanis are related to the alignment with Oman Vision 2040 and to enhance the local's involvement into the national development. The foreigners usually send their revenues to their external homes, and they are less investing in Oman. Also, the local people in Oman take into consideration the cultural as well as religious aspects related to the investment such as the Riba concern. Thus, this study focuses on the local investors in Oman and providing several recommendations to increase the investment awareness among Omanis (Creswell, 2023).

3.8 Sampling Techniques and Sample Size

Based on Daniel (2012), sampling is the procedure of choosing the smaller groups to present the entire population. Because it is not possible to select all population, the researcher should select a small group from the respondents that is controllable in its size but reflects the variety of the entire local population. If the sampling size is selected sensibly, the outcomes from the sample could be implemented to the whole locals with a higher awareness.

Additionally, this research will apply a sampling approach defined as a stratified random approach which is suitable for the local population because recent studies have proved that investment knowledge diversifies greatly among several demographical characteristics and locals. First, the targeted audience will be divided into subgroups which is known as strata based on their personal characteristics including their ages, personal education, gender, income rates and geographical locations. For the sample size of this study, it involves around 52 respondents.

3.9 Sample Size Justification

The research audience involves local people in Oman who are aged 18 years and above. Therefore, due to the time restriction, there is a restricted access to the entire population. The researcher selected around 52 participants to be involved in this study. As stated by Creswell (2023), the sampling size among 30 to 500 persons are commonly accepted for the quantitative researches adopting descriptive and correlational approaches. Thus, selecting 52 respondents is adequate for gaining preliminary visions related to investment awareness between audiences.

3.10 Research Instrument, Validity and Reliability Testing

3.10.1 Research Instrument

The research instrument used in this research is a structured survey which is particularly designed for the locals. The structured questionnaire indicates that all local respondents are asked the same questions and at the same time using the Likert scale options. Also, the normalization is important for this research to compare the responses among the respondents. The researcher used a structured questionnaire which involves several sections such as the demographical aspect, research questions based on the objectives and other open questions.

3.10.2 Validity and Reliability

For the validity of the research, it refers to the questionnaire's accurateness and correctness. It aims to measure the investment knowledge among Omanis. Also, the content validity will be conducted to ensure that the questionnaires are not sensitive, correct and appropriate for the audiences. Thus, the researcher used external panel of several experts to test the validity. On the other hand, the reliability test involves in this research is related to the internal consistency reliability test. For instance, the researcher will measure the reliability of the contents through using Cronbach's alpha of at least 0.080 scale. The reliability and validity test will be evaluated through managing the questions two times to confirm their consistency (Bolarinwa, 2015).

3.11 Linking Questionnaire to Research Objectives

The questionnaire was designed so that each section maps directly to one of the research objectives of the study. Items on demographic background and self-rated investment knowledge address the first objective of explaining the concept and importance of investment awareness. Items concerning sources of information, education preparedness and primary reasons for low awareness address the second objective of identifying the factors contributing

to low investment awareness in Oman. Items on the perceived barriers to investing and the importance of investment awareness for the economy address the third objective of analyzing barriers to participation in financial markets. Items concerning the most effective strategies and respondents' open-ended suggestions address the fourth objective of proposing recommendations to improve investment awareness.

3.12 Data Collection Techniques

Data collection will take around 3 weeks utilizing several approaches, all implemented to this report. For example, the research adopts an online survey approach as a primary method for data collection. The questions will be established in Google Forms with two languages of Arabic and English. Second, paper-based dispatching is another method that will be utilized for the aim of data collection. For instance, the researcher will dispatch the questionnaire among local people who have limited access to the internet.

3.13 Data Analysis Technique

For the aim of data analysis, the researcher used SPSS system for analyzing the questions. The analysis will proceed in several stages. For example, in the first stage, descriptive analysis will be used to produce clearer details of the research topic. The investigator will calculate the average rates on the questionnaires to measure the average scores for each question. The second stage involves an analysis of the relationship among the variables of the study and testing their correlation. Also, the study uses Cronbach's Alpha for the aim of testing the reliability of the research.

3.14 Methodological Limitations

Notwithstanding efforts to confirm procedural thoroughness, multiple restrictions exist including the sampling size of about 52 participants involved in the findings of the research, and the restricted data gathering to a relatively short time. Also, there is a cross-sectional design restriction the capability to create causal connection among factors. Such restrictions must be considered whenever analyzing the results.

3.15 Legal, Ethical and Social Considerations

This study will be applied for the local Omani context. There is informed consent from respondents before involving into the study. For example, the respondents have received clear

identifications of the research's aims, processes and their basic rights. A written acceptance will be gained. For the local respondents who cannot read, another observer will confirm that the approval data was determined verbally and that the respondent accepted without pressure from the researcher. Another important legal consideration involved in this study is related to privacy. For instance, the survey will not gather respondents' names, ID numbers or their telephone numbers. Each question will have a different serial number. Information will be stored by a unique password to ensure higher confidentiality. Also, the researcher avoids asking sensitive questions that disrespect the cultural and religious aspects.

3.16 Summary of the Chapter

This chapter discusses the research methodology for investigating low investment awareness in Oman and its impact on financial growth. It emphasizes the use of a quantitative research design, focusing on statistical data collection to measure the prevalence of investment knowledge among local Omanis. The targeted population includes Omanis over 18 years old to align with national development goals. A stratified random sampling technique will be employed, involving around 52 respondents. A structured questionnaire will assess investment knowledge, ensuring validity and reliability through expert review and internal consistency tests. Data collection will span three weeks, utilizing online surveys and paper methods. The analysis will be conducted using SPSS, focusing on descriptive statistics and variable relationships. Ethical considerations include informed consent and data privacy, ensuring anonymity for respondents. The next chapter is about data analysis.

CHAPTER 4

RESULTS AND DATA ANALYSIS

4.1 Introduction

The findings of the survey conducted to assess the level of investment awareness among individuals in Oman are described in this chapter. These include measuring the level of investment awareness by the respondents, the determinants of low investment awareness, the barriers to entering the stock market, and the significance of investment awareness to the

economy. The findings gathered through the survey are illustrated using figures and tables in the form of frequency and percentage distribution.

4.2 Demographic Profile of Respondents

This section outlines the demographic profile of the respondents, which involves age, gender, education, and job profile. This will provide important insights into the background of respondents, enabling a better understanding of the research outcomes.

4.2.1 Age Distribution

Table 4.1: Age

Category	Frequency	Percentage
18–25	41	70.69%
26–35	14	24.14%
36–45	1	1.72%
46 and above	2	3.45%
Total	58	100%

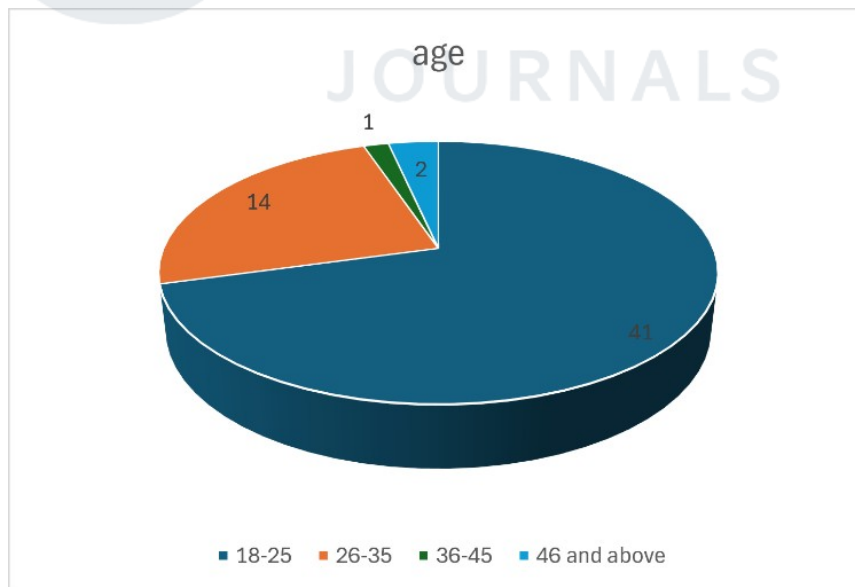


Figure 4.1: Age of respondents

The age profile of the respondents is provided in Table 4.1 and Figure 4.1 below. It can be seen from the analysis that the majority of the respondents were within the age bracket of 18-25 years old accounting for 41 respondents or 70.69% of the entire sample size. This was followed by the age group between 26-35 years old with 14 respondents or 24.14%. The age group of

more than 46 years old constituted 2 respondents or 3.45% while the 36-45 age group constituted only 1 or 1.72% of the respondents.

4.2.2 Gender Distribution

Table 4.2: Gender

Category	Frequency	Percentage
Female	30	52%
Male	28	48%
Total	58	100%

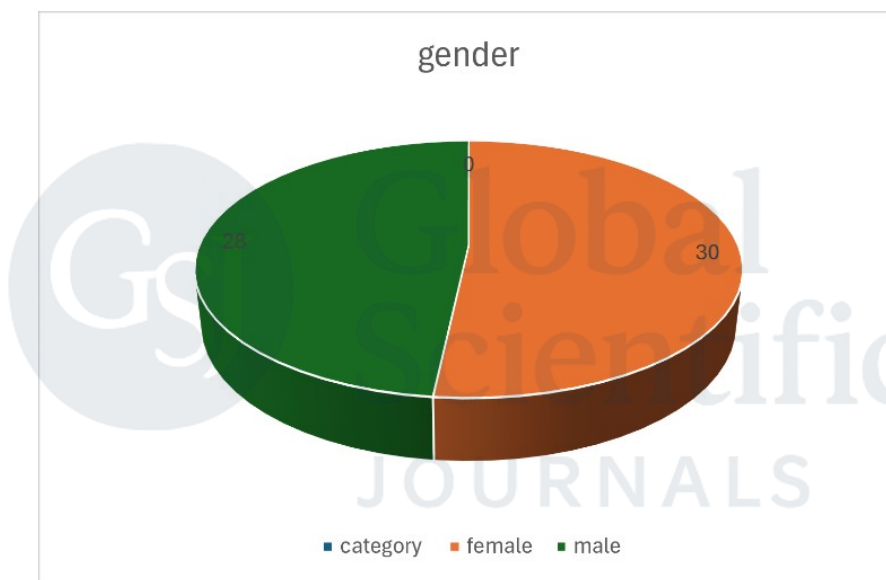


Figure 4.2: Gender

According to Table 4.2 and Figure 4.2, it is evident that a total of 58 people took part in this study, comprising of 30 females (52%) and 28 males (48%). It is clear that there is almost equal gender distribution in this study.

4.2.3 Educational Background

Table 4.3: Education

Category	Frequency	Percentage
High school	23	40%
Diploma	23	40%

Category	Frequency	Percentage
Bachelor's degree	7	12.07%
Master's degree	5	8.62%

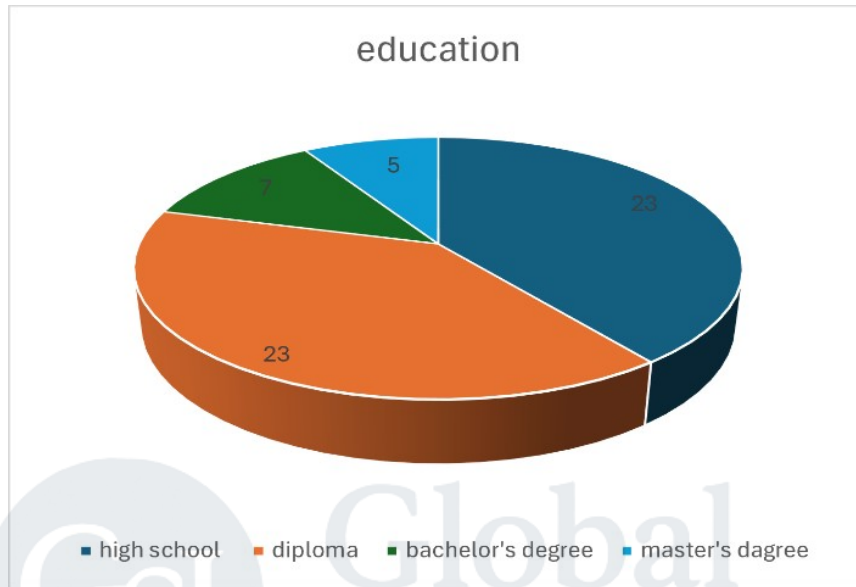


Figure 4.3: Education

Table 4.3 and Figure 4.3 demonstrate the educational qualifications held by the respondents. The results reveal that the highest numbers of respondents possessing high school certificates and diplomas were the largest categories comprising 23 respondents for each, representing 40% of the total population. Respondents who had bachelor’s degrees numbered 7 respondents (12.07%), while those having master’s degrees numbered 5 respondents (8.62%). From the results, it can be noted that majority of the respondents had educational qualifications at high school and diploma levels.

4.2.4 Employment Status

Table 4.4: Employment status of the respondents

Category	Frequency	Percentage
Student	29	50%
Employed	17	29.31%
Self-employed	8	14%
Unemployed	4	7%

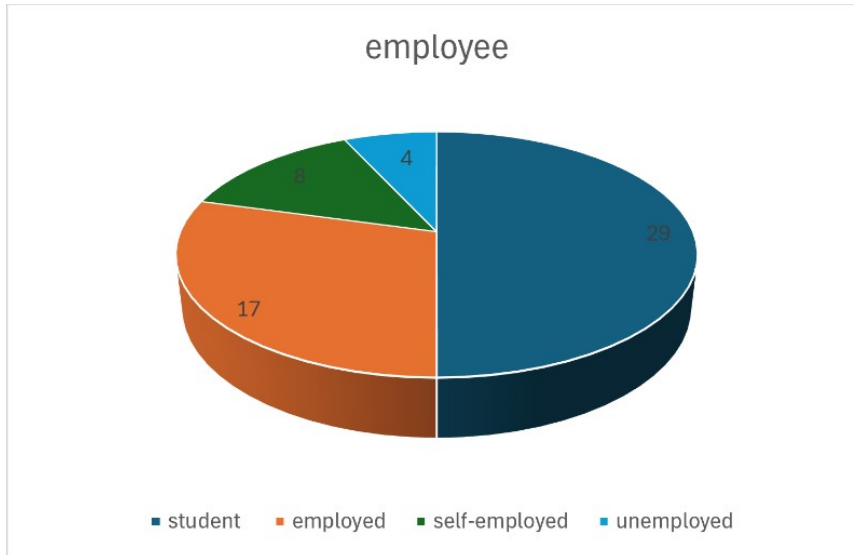


Figure 4.4: Employment status of the respondents

The employment status of the participants is shown on Table 4.4 and Figure 4.4. The majority were students, making up 29 out of the 58 (50%) participants of the study. Those who were employed came in second place with 17 (29.31%) respondents, while those who were self-employed constituted third with 8 (14%) respondents. Finally, the fourth group was composed of unemployed people, which made up 4 respondents (7%). This may be related to the finding regarding the age of the respondents.

4.3 Analysis of Research Questions

4.3.1 Research Question One: How Would You Rate Your Investment Knowledge?

Table 4.5: Respondents' self-assessment of their investment knowledge

Response	Frequency	Percentage
Good	30	51.72%
Very good	13	22.41%
Average	12	20.69%
Poor	2	4.45%
Question left blank	1	1.72%

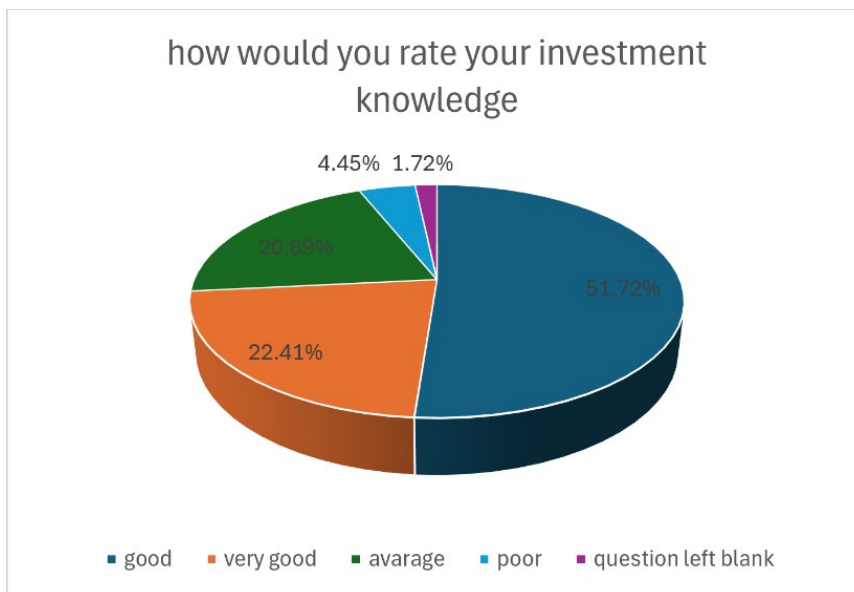


Figure 4.5: Respondents' self-assessment of their investment knowledge

These results are shown in Table 4.5 and Figure 4.5, where the respondents have rated their knowledge of investments. The results show that 30 respondents (51.72%) rated their investment knowledge as good, which is the highest number of respondents. Second to good rating is very good rating of 13 respondents (22.41%). The third category is average rating of 12 respondents (20.69%), and only 2 respondents (3.45%) rated their investment knowledge as poor. There was one respondent (1.72%) that did not answer the question. From the analysis, it can be concluded that the majority of the respondents have a good knowledge of investments.

4.3.2 Research Question Two: Type of Investment Most Familiar With

Table 4.6: Investment options with which respondents are most familiar

Investment type	Frequency	Percentage
Stocks	21	36.21%
Real estate	15	25.86%
Saving account	10	17.24%
Mutual funds	9	15.52%
Cryptocurrency	1	1.72%

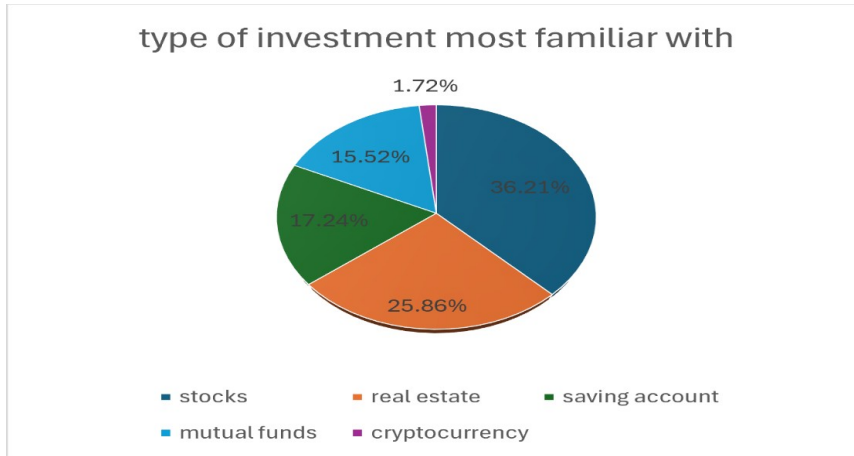


Figure 4.6: Investment options with which respondents are most familiar

The investment instruments respondents are acquainted with have been indicated in Table 4.6 and Fig. 4.6. It has been observed that stocks are the most acquainted investment instrument with the number of respondents being 21 (36.21%). The next on the list is real estate with 15 (25.86%) respondents. Savings accounts were picked by 10 (17.24%) respondents, while mutual funds have been opted by 9 (15.52%) respondents. The least acquainted investment instrument is cryptocurrency with just 1 respondent choosing it (1.72%).

4.3.3 Research Question Three: What Strategies Would Be Most Effective in Improving Investment Awareness in Oman?

Table 4.7: Views regarding the most effective strategies for improving investment awareness in Oman

Strategy	Frequency	Percentage
Financial literacy in schools and universities	26	44.83%
Free seminars and workshops	10	17.24%
Public awareness campaigns	8	13.79%
Government support programs	5	8.62%
Other strategies	4	6.90%

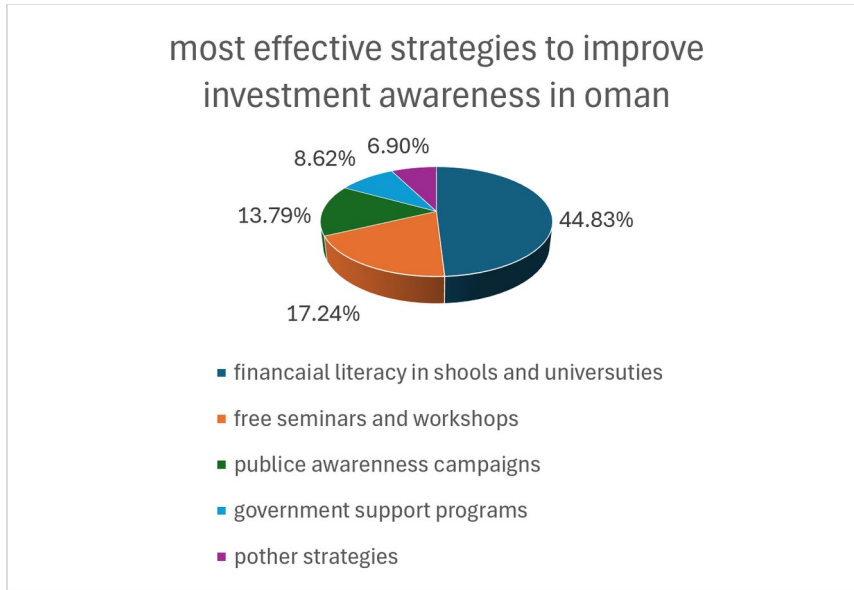


Figure 4.7: Views regarding the most effective strategies for improving investment awareness in Oman

The opinions of the respondents on the best possible ways to improve investment awareness in Oman are provided in Table 4.7 and Figure 4.7 below. The largest number of respondents, totaling 26 respondents (44.83%), thought that the most effective way of raising investment awareness was to provide financial education at schools and universities. Another ten respondents (17.24%) selected free seminars and workshops as an effective strategy, while eight respondents (13.79%) opted for public awareness campaigns. Government support programs were considered effective by five respondents (8.62%), and four respondents (6.90%) preferred other methods.

4.3.4 Research Question Four: Sources of Investment Information

Table 4.8: Sources through which respondents obtain investment information

Source	Frequency	Percentage
Social media	22	38%
Family and friends	16	27.95%
Banks and financial institutions	8	13.79%
Websites	7	12.07%
Other sources	1	1.72%

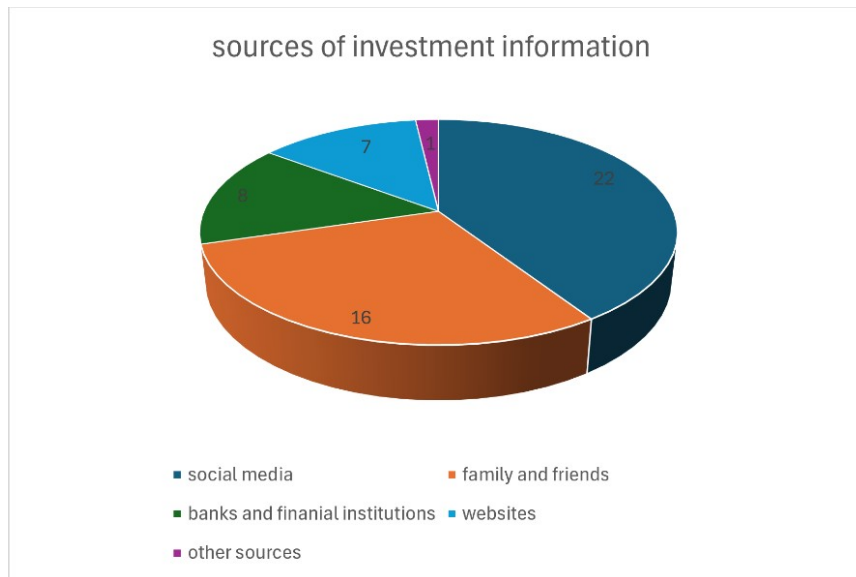


Figure 4.8: Sources through which respondents obtain investment information

These are shown in Table 4.8 and Figure 4.8 as the principal sources of the acquisition of information regarding investments. Social media proved to be the primary source with 22 participants (37.93%) opting for it as their source of acquiring information. Family and friends were the second biggest sources with 16 participants (27.59%). The third biggest source was banks and financial institutions with 8 participants (13.79%) selecting it as their choice while 7 participants (12.07%) chose websites as the sources of gathering information.

4.3.5 Research Question Five: What Is the Primary Reason for Low Investment Awareness in Oman?

Table 4.9: Primary reasons contributing to low investment awareness in Oman

Reason	Frequency	Percentage
Lack of financial knowledge	19	32.76%
Fear of investment risk	18	31.03%
Limited access to financial information	11	18.97%
Other response	3	5.17%
Question left blank	1	1.72%

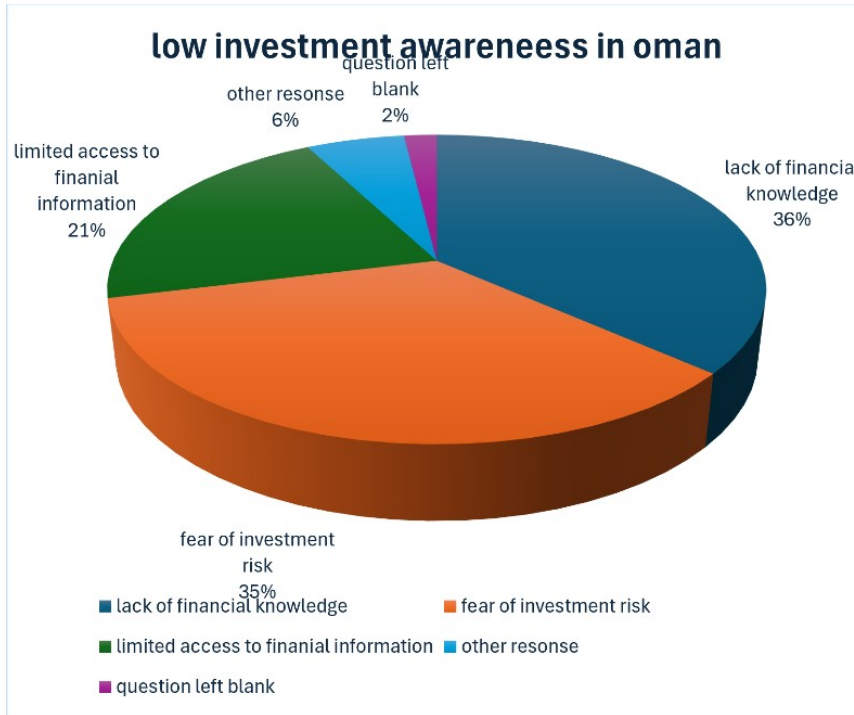


Figure 4.9: Primary reasons contributing to low investment awareness in Oman

Table 4.9 and figure 4.9 illustrate the reasons attributed to low levels of investment awareness in Oman. The outcome indicates that the reason with the highest number of answers was low financial literacy at 19 (32.76%). Next was the fear of investment risks at 18 (31.03%). Financial information unavailability was recorded at 11 (18.97%), whereas other reasons were listed at 3 (5.17%). One answer was not provided by a participant at 1.72%. This implies that financial literacy and investment risks are the main obstacles.

4.3.6 Research Question Six: Do You Think Some Barriers Prevent Individuals from Investing in Financial Markets in Oman?

Table 4.10: Opinions regarding the existence of barriers to investment participation

Response	Frequency	Percentage
Yes	19	32.76%
Maybe	17	29.31%
No	11	18.97%
Question left blank	11	18.97%

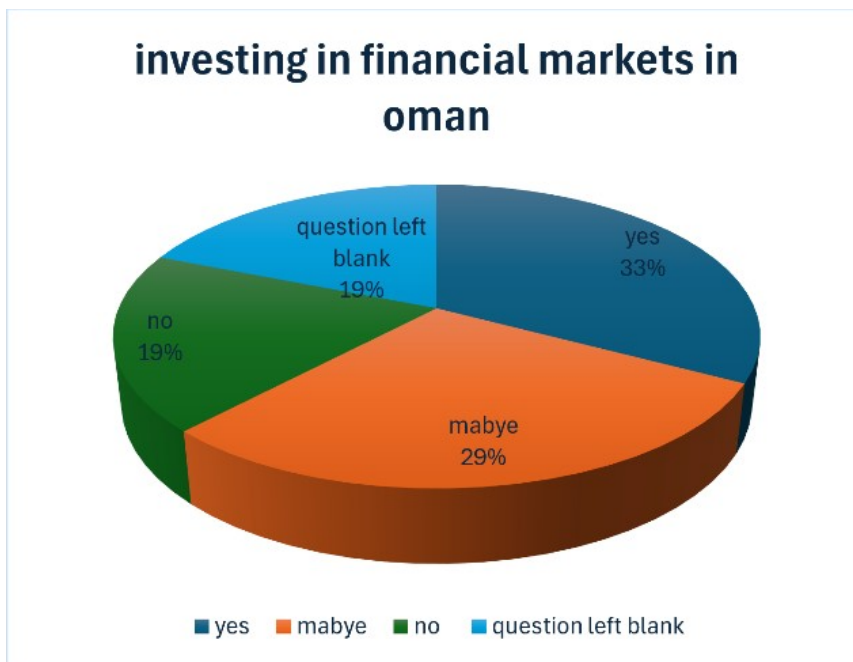


Figure 4.10: Opinions regarding the existence of barriers to investment participation

The Table 4.10 and Figure 4.10 illustrate the views of the respondents on the presence of barriers for participation in investments. From the analysis, it is evident that 19 respondents (32.76%) responded "Yes" and this shows that the respondents believe that the barriers prevent individuals from making investments. Another 17 respondents (29.31%) indicated "Maybe" and this shows some level of ambiguity on the issue. On the other hand, 11 respondents (18.97%) indicated "No" and another 11 respondents (18.97%) did not respond to the question.

4.3.7 Research Question Seven: What Are the Most Important Barriers?

These findings suggest that there are some possible barriers that may deter potential investors from participating in the financial market. Barriers that occurred most frequently included poor financial literacy, no availability of educational materials, fear regarding the possible risks of investment, lack of knowledge regarding different investment avenues, and lack of information about finance in general. Other barriers suggested by some of the respondents include poor income, poor understanding of the consequences of investments, and lack of trust in the financial market. These findings confirm that education and economics play a significant role in determining the investment behavior of individuals.

4.3.8 Research Question Eight: What Is the Importance of Investment Awareness to the Economy?

Table 4.11: Perceptions regarding the importance of investment awareness to the economy

Response	Frequency	Percentage
All of the above	31	53.45%
Promotes economic growth	11	18.97%
Reduces unemployment	2	3.45%
Improves financial decision-making	2	3.45%
Increases national income	1	1.72%
Question left blank	1	1.72%

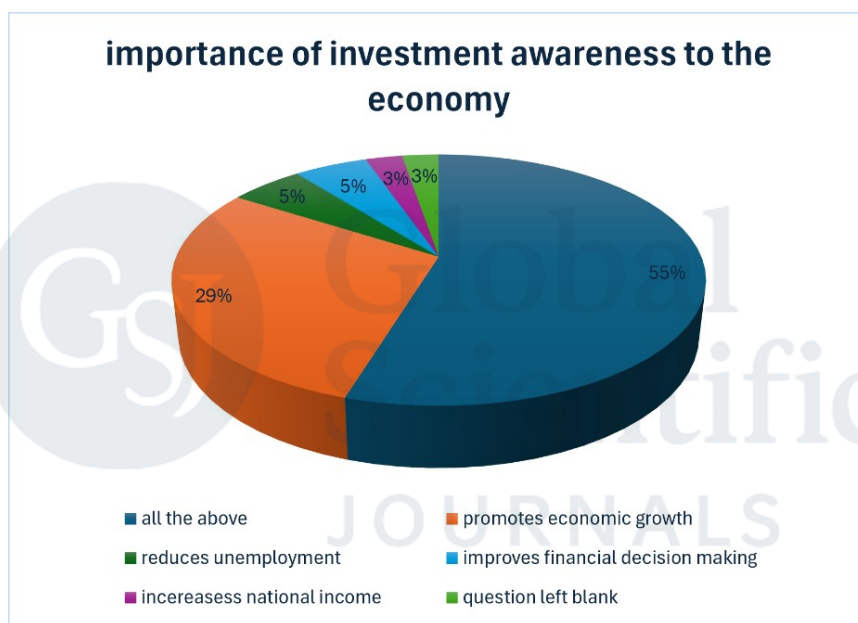


Figure 4.11: Perceptions regarding the importance of investment awareness to the economy

Table 4.11 and Figure 4.11 show the respondents' views on the importance of investment awareness in the economy. The majority of respondents, who amounted to 31 participants (53.45%) chose All of the Above, meaning that investment awareness helps in growing the economy, improves decision-making process in finance, increases the income of the nation, and helps decrease the levels of unemployment. Growing the economy was chosen by 11 respondents (18.97%), whereas decreasing unemployment and improving decision-making process in finance were chosen by 2 respondents (3.45%) each. Increased income of the nation was chosen by 1 participant (1.72%).

4.3.9 Research Question Nine: To What Extent Does the Education System in Oman Prepare Individuals to Understand Investments and Financial Markets?

Table 4.12: Role of the education system in preparing individuals to understand investments and financial markets

Response	Frequency	Percentage
Moderately	20	34.48%
Very well	10	17.24%
Poorly	10	17.24%
Well	9	15.52%
Very poorly	4	6.90%
Other responses	5	8.62%

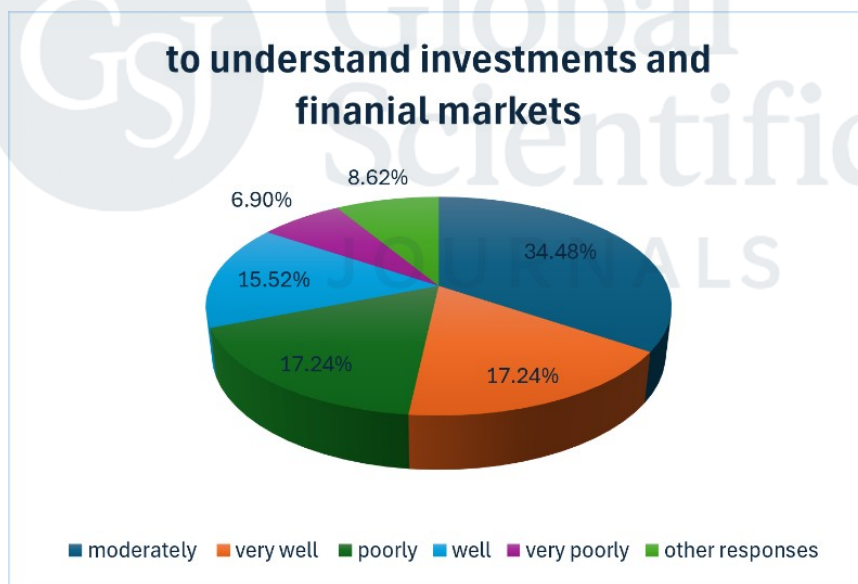


Figure 4.12: Role of the education system in preparing individuals to understand investments and financial markets

The views expressed by the respondents concerning the preparation of people to invest in financial markets through the education system can be seen in Table 4.12 and Figure 4.12. The greatest number of respondents, amounting to 20 respondents (34.48%), thought that the education system prepared individuals to invest moderately well. In addition, 10 respondents (17.24%) felt that the education system prepared individuals to invest very well, while a similar number felt that the education system prepared individuals to invest poorly. There were 9



respondents (15.52%) who chose "Well" and 4 respondents (6.90%) who chose "Very Poorly." Other choices had 5 respondents (8.62%).

4.4 Summary

This chapter discusses a survey conducted concerning investment awareness among people in Oman. Most participants of the survey are in the age bracket of 18-25 years. In addition, there is an even gender balance whereby females make up 52% while males constitute 48%. The educational level of the respondents was high school or diploma. The number of students who participated was half with a total of 51.72% having good knowledge of investments. Types of investment that were popular were stocks at 36.21% and real estate at 25.86%. Some of the ways to improve investment awareness among people included integrating financial literacy into education accounting for 44.83%. Social media was the main source of investment information for 38% of the participants. Investment barriers are low financial literacy at 32.76% and risk perception at 31.03%. Economic importance of investment awareness was 53.45%. However, preparation in schools was only 34.48%.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This section represents the summarized conclusion, recommendations and the summary of the research findings. It also gives the future directions to be developed. The research identified the level of the investment awareness and its major impacts of the decision making process, with a concentration on determining main challenges and possible enhancement approaches.

5.2 Summary of Findings

This chapter presents the results of the survey in relation to the awareness of Omani investors. They include demographic variables of the respondents, which are age group (mainly between 18-25 years old), gender (equal proportion of females with 52% and males with 48%), educational qualifications (mostly with higher education of high school and diploma levels), and occupation (with mostly students occupying 50% of the respondents). The investment knowledge rating revealed that 51.72% had enough knowledge about investments. Types of investments that the respondents knew of include the stock market (36.21%) and property investments (25.86%). The respondents suggested ways of improving investment awareness, including Financial Education to be included in educational programmes (44.83%). Major sources of investment knowledge were found to be social media websites (38%). The financial illiteracy (32.76%) and the investment risks (31.03%) were related with lack of awareness. The findings from the research questions 6-9 contributes significantly to the understanding of the challenges in investing in the country's financial market and the role of education in this regard. The results indicate that 32.76% of the respondents perceive obstacles for investing in financial markets, primarily because of the following: lack of financial literacy, lack of educational opportunities, high risk perception and lack of financial information. Respondents were asked what they thought the role of investment awareness was to the economy; the majority (53.45%) recognized a number of benefits, chief of which were economic development and better financial decision making. As for the role of the education system in this regard, 34.48% felt

that it confers sufficient knowledge of investments, but the need for financial literacy education remains.

5.3 Conclusion

Thus, Chapter One introduces the subject of the research investment awareness and its relevance in achieving stability in the economy and development in personal finances. The issue is that despite the efforts of the government that has introduced Oman Vision 2040, which aims to create a diversified economy, there is a lack of investment awareness, especially among the middle-class. The objectives of the study are as follows: to determine the definition and importance of the concept of investment awareness; to identify the factors that hinder investment awareness; to identify the barriers to accessing the market, and to suggest the possibilities through which investment awareness can be increased. The target population selected will be reached through questionnaires and secondary sources. Investment awareness in Oman is the theme that is covered under Chapter 2. However, it is clear that there is a need to increase awareness of investment in Oman, as the awareness about investment in the country is considered to be very low although there is a sophisticated banking system in Oman. Low investment awareness is due to factors such as low financial literacy, savings oriented attitude, and lack of investment related media.

Lack of awareness about investment is due to lack of financial literacy skills, fear of investment risks and lack of educational material on the subject. Some of the strategies for increasing investment awareness are as follows: incorporation of financial literacy in the curriculum, investment campaigns, and the use of digital platforms for investment education. The chapter three focuses on the research methodology related to analysis of low investment awareness in Oman. This involves identifying that financial knowledge among the local population is limited, and that they need a functional study that will identify variables that may affect financial awareness. The positivism research philosophy is employed and the deductive methodology followed which is based on quantitative techniques to statistically analyse the relationships between different variables including age, education and income. The study targets the local population aged 18 and above as identified in the Oman Vision 2040 and uses the stratified random sampling method that has a sample size of 52. The quantitative research is chosen because it is successful in collecting and analyzing data from larger populations which can be useful in achieving objective evaluations of investment awareness. Besides, the

research makes use of a structured questionnaire suitable for locals based on Likert scales. Validity is related to the accuracy of the measuring tool, which in this case is the questionnaire, in measuring what is required, which is the Omani investment knowledge. An external panel is used to support validity. Reliability, however, is measured by the internal consistency with a Cronbach alpha of 0.080 or greater. Data will be collected within three weeks using online survey (Google Forms), in Arabic and English languages and in some cases paper-based survey for people who do not have easy access to the internet. Data analysis will be done by SPSS in which descriptive statistics should be done first, then correlation between the variables should be done with regard to their reliabilities.

There are limitations in the methodological approach to the study such as the small sample size (52 participants) and the inability to make causation due to the cross-sectional design. In chapter four, an analysis of a survey about investment awareness in Oman is conducted; demographics such as age (18-25 years), gender (52% females and 48% males), level of education (high schools and diplomas) and employment status (50% were students) are highlighted. It can be seen that 51.72% of the respondents agreed they have good investment knowledge, the most common investment is the stock investment (36.21%) and real estate investment (25.86%). To improve awareness, 44.83% of the respondents suggested for the inclusion of Financial Literacy in education and 38% said that social media is the primary source for getting investment-related information. The fifth chapter ends up the discussion about investment awareness in Oman. This chapter provides results that have been found in the course of a survey which had a total number of participants equal to 58; majority of whom were of age 18-25 years. Besides this, an equal number of males and females were taken into account and high school education was taken into account. More than half of the participants claimed themselves to be financially knowledgeable and stock and real estate were regarded as the most common forms of investments. One of the barriers that prevents the Omani from investing is the lack of financial awareness and risks. Recommendations made include education programs to enhance financial literacy for successful future investments and the use of social media.

5.4 Recommendations

There is no denying that there are several recommendations that can be put forward when it comes to the knowledge of the people in regards to investments. Firstly, it can be stated that people need to make an attempt to develop a program that would allow them to get more

knowledge about finance matters. This will be possible if the government, financial organizations and schools participate in the development of the program, since only then people will be aware of the investments. Second, it is expected that the government, financial organizations and schools will develop such a program that will assist people in becoming more knowledgeable of investments. Third, financial institutions will be able to give the public adequate information on investments. Fourth, it must be admitted that youth tend to use the Internet and social media websites.

5.5 Limitations

But, whatever the successful achievement of the research objectives, there are some limitations of the research process that should be stated. Firstly, it should be noted that the small sample size can be considered as one of the limitations of this research, as owing to the small sample size, including only 58 persons, this research cannot be regarded as reliable enough in terms of generalizing its outcomes, as the sample mentioned above does not really represent the situation in Oman. Secondly, it is also important to note that the limited time frame in which this research has been undertaken is one of the limitations of this research.

5.6 Future Research

Firstly, it is essential to say that there are plenty of research opportunities when it comes to further research on the selected topic. Firstly, it can be observed that the awareness level of people of Oman regarding investment should be disclosed. Secondly, it is necessary to determine whether there is any link between financial literacy and investments at all. Especially, it should be pointed out that a considerable amount of work should be carried out on the impact of financial literacy on preferences of investment types.

Third, an investigation can be made about the impact of social networks on investors' decision. Lastly, it would be interesting to know how gender difference affects investment behaviour.

5.7 Summary

This is where the discussion about investment awareness ends as there is clearly a knowledge gap concerning investments despite the general awareness of the basic investment instruments available, among the Omanis. Of the 58 respondents, the majority (18-25 years old) rate their knowledge of investing as good but still struggle with financial illiteracy and



fear of risk. This study highlights the importance of including financial literacy in the school curriculum by engaging the government, financial institutions, and educational institutions in creating informative programs aimed at youth through online forums.



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APPENDIX 1

INDIVIDUAL REFLECTIONS

Applying Gibbs’ model of reflective cycle, each group member performs individual reflection on his or her own experience, learning, and development within the course of Project 1. Each piece of reflective work consists of description, feelings, evaluation, analysis, conclusions, and a plan for further actions.

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Supervisor Name:	Ms. Munira Ali Al Balushi

Appendix 1: Critical Reflection

What is Reflective Writing?

Reflective writing in academics involves an introspective exercise that aims at reflection on one’s experiences in such a manner that helps one improve and become a more self-directed learner. Where narration involves retelling what happened during certain events, reflective writing involves the learner engaging in critical reflections on their actions, intentions, outcomes, and reasons for certain experiences. Reflection gives learners an opportunity to make links between their experience, theory, and professional practice as well as to reflect on their learning and future learning plans, making reflective writing useful for learning.

Some of the key features of reflective writing include criticality, personal engagement, and learning intentionality. Reflective writing is normally done from a first-person perspective, with awareness of the strengths and weaknesses of performance.

Section	Guiding Prompts	Example / Your Reflection
<p>Step 1. Description of the project and deliverables (Gibbs: Description)</p> <p><i>Objectively describe the project experience.</i></p>	<ul style="list-style-type: none"> ● What was the purpose of the project? ● What was the project about? ● What were the main objectives and tasks? ● Who was involved (team members, stakeholders)? ● What was my role and responsibility? ● What happened at key stages of the project? 	<p>The objective of our team project was to examine the causes that led to low levels of investment awareness among the Omanis and to find out the various factors that affect the investment behavior of Omanis. In my capacity as the team coordinator, I was responsible for organizing meetings once a week, allocating work to the rest of the team members, meeting deadlines, and contributing largely to the development of Chapter 3 (Research Methodology) of the project. The team project started during Weeks 1 to 15 of our course schedule. Some of the activities of our team project included undertaking primary research through the use of online and paper-based surveys conducted among fifty-eight Omanis, carrying out literature review, analyzing collected data, and finally producing a report. The other team members include Ahmed Said Albusafi (Literature Review), Razan Abdullatif (Online survey & Data Collection), and Sara Hamed Alshaqsi (Data</p>

Section	Guiding Prompts	Example / Your Reflection
		Analysis & Report Writing).
<p>Step 2. Awareness of the issues encountered in the project (Gibbs: Thinking process / emotions)</p> <p><i>Explore personal reactions before, during, and after the project. Explain your thoughts and emotions. Be honest but maintain an academic tone.</i></p>	<ul style="list-style-type: none"> ● How did I feel at the start of the project? ● What were my thoughts during challenging stages? ● How did I feel about working in a team? ● What was your reaction to the issues that occurred? (e.g., surprised, frustrated, confident, etc.) ● How did you resolve these issues? ● What emotions did I experience upon project completion? 	<p>When the project began, I felt confident and anxious at the same time. On the one hand, it was obvious that the topic of financial literacy and investing was extremely relevant for my path, Accounting & Finance. On the other hand, due to the fact that I was going to work in a group of four people including myself, while having additional course assignments, I had some concerns about managing the mentioned four individuals. As far as the initial period is concerned, when the formulated research question sounded rather wide, there were times when we progressed rather slowly in narrowing down our scope of research. However, after designing our questionnaire, getting the relevant feedback and analysing it in the ninth week, I got better insight into the whole process. The most impressive moment was reached during the thirteenth week when all five chapters were written in a unified</p>

Section	Guiding Prompts	Example / Your Reflection
		document.
<p>Step 3. Evaluation and Reflection</p> <p><i>Assess what worked well and what did not.</i></p>	<ul style="list-style-type: none"> ● What worked well and what did not work well? ● What limitations, errors or failures observed in the project? ● What aspects of the project were successful? ● What challenges or weaknesses emerged? ● What contributions were effective or ineffective? ● How did team dynamics affect outcomes? 	<p>There were some positive aspects to consider. For instance, our task distribution was clear since Week 2, and it was adhered to throughout our project; hence, there was no duplication of effort at all. It was also a wise idea to use Google Forms to collect data both in English and Arabic as our study sample was considerably increased, especially with regard to elderly people. In addition, our supervisor's comments regarding Chapter 3 allowed us to refine our methodology before it was too late for other chapters as well. However, there was an issue with our time management concerning the literature review as Chapter 2 was done rather quickly due to miscalculation about the time needed to summarize credible sources. This is why the chapter turned out rather short. In weeks 6 and 7, communication problems arose due to overlapping deadlines of two team members, and the lost time had to be</p>

Section	Guiding Prompts	Example / Your Reflection
		restored in Week 9.
<p>Step 4. Critical Analysis</p>	<ul style="list-style-type: none"> ● What were the constraints and how did they influence the group / project performance? ● How well did you implement the feedback you received? ● How does your project align with your professional goals? ● Is your project contributing to the solution of real-world problems (give reasons)? ● What internal or external factors influenced performance? ● How did leadership, culture, or structure impact on the project? 	<p>If viewed from the perspective of project management theories, various models can be applied to understand this experience. One such model would be Tuckman's development of teams model, according to which our group progressed quite swiftly through the stages of forming and storming in Weeks 1–3, but got stuck for too long in the storming phase any time the question of scope arose, delaying our progression into the productive stage of performing. Another interesting thing to note about this experience is that our choice of methodologies was determined by a number of stakeholder-related factors. Indeed, according to Saunders et al. (as cited in Mark, 2023), one of the reasons why a positivist, deductive, quantitative methodology is justified in this case is because we are dealing with the aim to assess the pervasiveness of a certain attitude among a defined population, just</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>like in our case. The only internal positive factor contributing to our success would be the alignment of the whole group on the topic.</p>
<p>Step 5. Conclusion <i>Summarise the key lessons learned. Focus on personal, academic, or professional development rather than repeating earlier points. Summarise key learning points and personal development.</i></p>	<ul style="list-style-type: none"> ● What skills, knowledge and insights did you gain from this experience? ● Do you think this experience will make you more valuable in the job market? ● What key skills or knowledge did I develop? ● What did I learn about business or management practice? ● What would I do differently in a similar project? ● How has this experience shaped my professional outlook? 	<p>Three lessons I can learn from this project are worth mentioning here. Firstly, coordination is a valuable skill on its own because organizing four people into a coherent timeline does not equal doing the equivalent of four individual pieces of work, and it takes efforts. Secondly, I now have a better practical idea of the structure and execution of a quantitative study, including setting a research question and reaching a conclusion using techniques such as Cronbach's Alpha, which is complemented by the theoretical understanding gained during previous modules. Thirdly, I am more aware of what "investment awareness" really means in Oman and how policy, education and culture all contribute to it. Aside from the academic results, being the leader who managed to bring a team of four together to</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>produce a 7,000-word peer-reviewed-like paper has boosted my professional self-confidence greatly.</p>
<p>Step 6. Action Plan <i>Explain how you will use what you have learned in future projects or professional contexts. Explain your plans for self-development. Be specific and realistic.</i></p>	<ul style="list-style-type: none"> ● How will you apply this learning in the future? ● How will you address any gaps in knowledge and skills that you have identified in yourself? Give specific plans and details. ● What skills do I need to develop further? ● What actions will I take to improve future performance? ● How will I apply this learning in my career or studies? ● What tools or strategies will I use differently? 	<p>In future endeavors whether academic or any future graduate-level position that I hold in either finance or analytics, I would put into practice all that has been learnt here. First, I will create the Gantt chart in week one of the start-up of a project and monitor it every week, so that if any slippages in schedules do occur, they would be detected early on instead of finding out later on. Secondly, I will set up a fortnightly 30-minute team retrospect every two weeks besides my other working sessions, since from this project I have come to understand that this method works much better in preventing conflicts than having debriefing sessions once the work has already been done. Moreover, I will continue improving my SPSS skills and further develop my statistics skills so as to be able to analyze data as well as coordinate efforts in any future</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>quantitative research endeavor. Lastly, I will further study Oman's financial market, reading publications and reports from Capital Market Authority and CBO.</p>



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Appendix 1: Critical Reflection

What is Reflective Writing?

Reflection is one of the methods of writing adopted within academic circles to critically review experiences in order to learn from them, perform better in the future, and become independent learners. As opposed to descriptive writing, where writers simply recount events as they occurred, reflective writing entails a detailed examination of experiences so as to determine what happened, why it happened, and how the writer feels about it. In this way, reflective writing enables individuals to relate experiences with theories and practices, assess themselves as learners, and plan for the future.

Some of the features of reflective writing include critical thinking, subjective writing, and deliberate learning. Reflective writing is done in the first person, and it shows awareness of both strengths and weaknesses of performance.

Section	Guiding Prompts	Example / Your Reflection
<p>Step 1. Description of the project and deliverables (Gibbs: Description)</p> <p><i>Objectively describe the project experience.</i></p>	<ul style="list-style-type: none"> ● What was the purpose of the project? ● What was the project about? ● What were the main objectives and tasks? ● Who was involved (team members, stakeholders)? ● What was my role and responsibility? ● What happened at key stages of the project? 	<p>I participated in an academic research project where four persons were assigned a research project analyzing the low investment awareness of the citizens of Oman and the factors that affect the situation. My primary responsibility was carrying out literature reviews (Chapter 2) that involved identification and assessment of peer-reviewed articles; provision of information</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>on the present state of affairs with regard to financial literacy and investment awareness of Omani citizens as well as other Gulf nations, together with an analysis of research gaps that we sought to bridge through the work done. In addition to Chapter 2, my tasks included the completion of some sections of Chapter 1, especially the part that covered background information and definition of terms as well as references in APA 7th edition.</p>
<p>Step 2. Awareness of the issues encountered in the project (Gibbs: Thinking process / emotions)</p> <p><i>Explore personal reactions before, during, and after the project. Explain your thoughts and emotions. Be honest but maintain an academic tone.</i></p>	<ul style="list-style-type: none"> ● How did I feel at the start of the project? ● What were my thoughts during challenging stages? ● How did I feel about working in a team? ● What was your reaction to the issues that occurred? (e.g., surprised, frustrated, confident, etc.) ● How did you resolve these issues? ● What emotions did I experience upon project completion? 	<p>At first, I felt very sure of myself going into the literature review because of my penchant for reading and synthesizing information. This confidence would be met with a bit of challenge during Week 2, as I soon learned how varied the research on investment awareness, particularly in Oman, could get. Majority of the research articles are based on the topic of investment awareness in the Gulf, Middle East, and North Africa area, but searching for articles relating to Oman turned</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>out to be more difficult than I had expected. At some point, there would even be frustration when I realized that an article that was key to my research could no longer be found or wasn't even related at all. However, after Chapter 2 was done, I felt an intellectual sense of accomplishment learning about the differences between authors and forming a gap from it.</p>
<p>Step 3. Evaluation and Reflection <i>Assess what worked well and what did not.</i></p>	<ul style="list-style-type: none"> ● What worked well and what did not work well? ● What limitations, errors or failures observed in the project? ● What aspects of the project were successful? ● What challenges or weaknesses emerged? ● What contributions were effective or ineffective? ● How did team dynamics affect outcomes? 	<p>What was done well is that the structured method of organizing the references worked pretty well for me, because having an Excel sheet with all the sources sorted by author, year, major findings, and related questions since Week 2 allowed me to write Chapter 2 way faster than usual. Deciding to look at sources not only concerning the relevant studies in Oman (Al-Nofli, 2020; Cabral et al., 2023) but also including financial literacy literature in general within the Gulf region and the OECD became rather an interesting choice, since this time we could use a wider basis for</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>comparison. Yet, what could have gone better is the amount of time that was devoted to critical analysis of the chosen sources. To be totally honest, my Chapter 2 is mostly descriptive and not critical enough, so examiners may question me on contradictions between the works of those authors and possible flaws in their methodologies. In terms of the group performance, communication was decent, even though explaining some concepts academically was a bit tough for me.</p>
<p>Step 4. Critical Analysis</p>	<ul style="list-style-type: none"> ● What were the constraints and how did they influence the group / project performance? ● How well did you implement the feedback you received? ● How does your project align with your professional goals? ● Is your project contributing to the solution of real-world problems (give reasons)? ● What internal or external factors 	<p>This is a list of theories which can be applied to interpret my personal insights, derived from this process of research. For example, there is behavioral finance with researches of Lusardi & Mitchell (2023) concerning financial literacy. This theory suggests that awareness of something does not necessarily lead to corresponding behavior, which was proven to be true according to our findings since even though</p>

Section	Guiding Prompts	Example / Your Reflection
	<p>influenced performance?</p> <ul style="list-style-type: none"> How did leadership, culture, or structure impact on the project? 	<p>most respondents believed that their knowledge of the topic is 'good', they still decided not to participate. Actually, this insight is connected with stakeholder theory when a lack of coordination among all sorts of financial stakeholders (institutions, schools, government, etc.) made people aware but did not want them to do anything about it. The research gap identified in this process can be considered a manifestation of such a situation. Internal influence factor in relation to my performance is clear deadline setting by my tutor every week, and an external factor is a lack of paid journal access which resulted in me looking for literature online mostly.</p>
<p>Step 5. Conclusion</p> <p><i>Summarise the key lessons learned. Focus on personal, academic, or professional development rather than repeating earlier points. Summarise key learning points and personal development.</i></p>	<ul style="list-style-type: none"> What skills, knowledge and insights did you gain from this experience? Do you think this experience will make you more valuable in the job market? What key skills or knowledge did I develop? What did I learn about 	<p>Three things stand out as lasting learning for me. First, I now know what a proper literature review demands — not just summarising what authors say, but mapping how they agree and disagree, and using that map to justify a research question. Second, I have developed a practical sense of source</p>

Section	Guiding Prompts	Example / Your Reflection
	<p>business or management practice?</p> <ul style="list-style-type: none"> ● What would I do differently in a similar project? ● How has this experience shaped my professional outlook? 	<p>quality: peer-reviewed journals carry weight that organisational reports and websites do not, and a balanced reference list draws from both. Third, I now understand that financial literacy is a layered concept involving knowledge, attitudes, behaviour, and context, and that any policy intervention needs to address all four. From an employability standpoint, I believe the structured reading and writing skills I developed here will serve me directly in any analyst or banking role I pursue.</p>
<p>Step 6. Action Plan <i>Explain how you will use what you have learned in future projects or professional contexts. Explain your plans for self-development. Be specific and realistic.</i></p>	<ul style="list-style-type: none"> ● How will you apply this learning in the future? ● How will you address any gaps in knowledge and skills that you have identified in yourself? Give specific plans and details. ● What skills do I need to develop further? ● What actions will I take to improve future performance? ● How will I apply this learning in my career or studies? ● What tools or strategies will I use differently? 	<p>Going forward, I will deliberately practise critical synthesis in my future academic and professional writing. Concretely, this means that whenever I summarise a source I will require myself to add at least one sentence on its limitations or its disagreement with another author. I will use reference management software (Mendeley or Zotero) from the start of any future project, rather than building reference lists by hand at the end. I plan to subscribe to one or</p>

Section	Guiding Prompts	Example / Your Reflection
		two Gulf-region financial literacy newsletters and journal alerts so that my contextual knowledge of the Omani financial landscape continues to grow after this project ends. I will also volunteer to lead literature review work in any future group project,

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Appendix 1: Critical Reflection

What is Reflective Writing?

Reflective writing is defined as an academic activity that entails critical evaluation of one's experiences with a view to learning from them in order to become a self-directed learner. Reflective writing does not only entail the description of experiences; rather, it involves analysing experiences, evaluating the process, reflecting on what happened, asking questions, and making plans for future learning and professional practice.

Critical thinking, self-involvement, and intentional learning are some of the features of reflective writing. Reflective writing is done using the first person and shows an awareness of one's strengths and weaknesses (Farrell, 2019).

Section	Guiding Prompts	Example / Your Reflection
Step 1. Description of the project and deliverables	<ul style="list-style-type: none"> What was the purpose of the project? 	My responsibility in the research on investment

Section	Guiding Prompts	Example / Your Reflection
<p>(Gibbs: Description) <i>Objectively describe the project experience.</i></p>	<ul style="list-style-type: none"> ● What was the project about? ● What were the main objectives and tasks? ● Who was involved (team members, stakeholders)? ● What was my role and responsibility? ● What happened at key stages of the project? 	<p>awareness in Oman was to formulate the questionnaire and conduct the data collection. This involved making the questionnaires which would be used during the research, translating them into the Arabic language, distribution through Google forms and prints, answering the questions in the questionnaires, and management of the generated data from the research. Besides, another significant responsibility I had in the research included coming up with ethical issues in chapter three and questionnaire in the appendix section. The research was carried out under the supervision of Ms. Munira Ali Al Balushi and was completed in the spring of 2026. Our respondents totalled 58.</p>
<p>Step 2. Awareness of the issues encountered in the project (Gibbs: Thinking process / emotions) <i>Explore personal reactions before, during, and after the project. Explain your thoughts and emotions. Be honest but maintain an academic tone.</i></p>	<ul style="list-style-type: none"> ● How did I feel at the start of the project? ● What were my thoughts during challenging stages? ● How did I feel about working in a team? ● What was your reaction to the issues that occurred? (e.g., surprised, frustrated, 	<p>Honestly, at the start of the data-collection phase I was nervous. I had never designed a survey instrument for real respondents before, and I worried that the questions would be unclear or that people simply would not respond. The first week of data collection in early</p>

Section	Guiding Prompts	Example / Your Reflection
	<p>confident, etc.)</p> <ul style="list-style-type: none"> ● How did you resolve these issues? ● What emotions did I experience upon project completion? 	<p>May was particularly anxious — for several days the response count sat in single digits and I feared we would not reach our target sample. As responses began to flow in, especially after we offered the Arabic version, I felt visibly more confident. There were moments of frustration too: a few respondents skipped optional questions or gave answers that seemed inconsistent (for example rating their investment knowledge as 'good' while leaving open-text questions about strategies completely blank). By the time we crossed 50 responses I felt genuine relief, and by the project's end I was proud of the response rate we had achieved as a small undergraduate team.</p>
<p>Step 3. Evaluation and Reflection</p> <p><i>Assess what worked well and what did not.</i></p>	<ul style="list-style-type: none"> ● What worked well and what did not work well? ● What limitations, errors or failures observed in the project? ● What aspects of the project were successful? ● What challenges or weaknesses emerged? ● What contributions were effective or ineffective? 	<p>There were several aspects of this project that I executed successfully. Having produced the questionnaire in two languages proved to be an exceptionally important decision – it significantly increased our sample size and allowed for collecting answers from older people</p>

Section	Guiding Prompts	Example / Your Reflection
	<ul style="list-style-type: none"> How did team dynamics affect outcomes? 	<p>and less English-fluent individuals. The relatively short (fifteen-question) format and mostly multiple choice nature of the survey enabled the respondent to answer it in less than five minutes. What could have been done better is me handling the open text questions. I decided to include three such questions (concerning strategies, difficulties, and reasons), yet later on, I understood that I used too broad prompts, as many respondents skipped them completely or answered in a couple of words. Finally, there was not enough pre-testing of the questionnaire done. Although using five acquaintances I managed to find one issue concerning wording, a more systematic approach, using ten subjects as respondents, would show that the response categories differed slightly from each other.</p>
<p>Step 4. Critical Analysis</p>	<ul style="list-style-type: none"> What were the constraints and how did they influence the group / project performance? 	<p>From the perspective of research methodology theories, this experience has proven what Bolarinwa (2015) and</p>

Section	Guiding Prompts	Example / Your Reflection
	<ul style="list-style-type: none"> ● How well did you implement the feedback you received? ● How does your project align with your professional goals? ● Is your project contributing to the solution of real-world problems (give reasons)? ● What internal or external factors influenced performance? ● How did leadership, culture, or structure impact on the project? 	<p>Creswell (2023) have pointed out: Questionnaire designing is much more difficult than it might seem, and the validity of the entire research depends greatly on whether it is created well enough. Content validity needs more attention and requires expert evaluation and testing. From a point of view of engagement of stakeholders, this data collection process taught me firsthand about the importance of social capital in the process because response rates went up whenever someone from the team himself/herself forwarded the link within his/her contacts. As internal factors, the prompt inclusion of an Arabic version played a role, while one external factor that had a significant influence on the process was limited duration of data collection (only three weeks).</p>
<p>Step 5. Conclusion <i>Summarise the key lessons learned. Focus on personal, academic, or professional development rather than</i></p>	<ul style="list-style-type: none"> ● What skills, knowledge and insights did you gain from this experience? ● Do you think this 	<p>Here are the three things I will take away from this experience. First, creating an effective questionnaire can be</p>

Section	Guiding Prompts	Example / Your Reflection
<p><i>repeating earlier points.</i> <i>Summarise key learning points and personal development.</i></p>	<p>experience will make you more valuable in the job market?</p> <ul style="list-style-type: none"> ● What key skills or knowledge did I develop? ● What did I learn about business or management practice? ● What would I do differently in a similar project? ● How has this experience shaped my professional outlook? 	<p>considered a separate skill because it requires one to merge writing abilities with knowledge about the methodology of social research. It also requires empathy toward the participant who will complete it.</p> <p>Secondly, I have a better understanding of research ethics now. The issues of obtaining informed consent, maintaining anonymity, ensuring voluntary participation, and avoiding cultural biases are important to address every single day when conducting such research.</p> <p>Finally, the last thing I have realized is that collecting primary data is a humbling process. Your participants do not owe you anything. They are not obligated to help you collect data and answer your questions. This is something you will remember when engaging in market research or other types of social research where you need to learn about how people think and behave.</p>
<p>Step 6. Action Plan</p>	<ul style="list-style-type: none"> ● How will you apply this 	<p>For future projects, I will</p>

Section	Guiding Prompts	Example / Your Reflection
<p><i>Explain how you will use what you have learned in future projects or professional contexts. Explain your plans for self-development. Be specific and realistic.</i></p>	<p>learning in the future?</p> <ul style="list-style-type: none"> ● How will you address any gaps in knowledge and skills that you have identified in yourself? Give specific plans and details. ● What skills do I need to develop further? ● What actions will I take to improve future performance? ● How will I apply this learning in my career or studies? ● What tools or strategies will I use differently? 	<p>try out any questionnaire on at least ten people before using it, and I will be careful when creating the questions for the surveys to ensure that they are very specific rather than general (e.g., changing "What strategies can help?" to "What single thing can banks do to assist youth in understanding investments?"). In addition, I will try my hand at developing surveys in the Arabic language to benefit from having the skill of being bilingual as a researcher in Oman. As for ways to improve my data collection capabilities, I will sign up for an introductory course in market research for the summer and will participate in designing surveys for a campus organization to practice in a less risky way.</p>

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Appendix 1: Critical Reflection

What is Reflective Writing?

Reflective writing is an academic practice that involves critically examining experiences to learn from them, improve future performance and become self-determined learners. Rather than simply describing events, reflective writing requires students to analyse their actions, thoughts, and outcomes, and to consider why experiences unfolded in particular ways. Through structured reflection, learners are able to connect experience with theory and professional practice, reflect on how they learn, and make plans for their future learning, which supports deeper and more meaningful learning.

Reflective writing is characterised by critical analysis, personal engagement, and purposeful learning. It is usually written in the first person and demonstrates awareness of both strengths and limitations in performance (Farrell, 2019).

Section	Guiding Prompts	Example / Your Reflection
<p>Step 1. Description of the project and deliverables (Gibbs: Description)</p> <p><i>Objectively describe the project experience.</i></p>	<ul style="list-style-type: none"> ● What was the purpose of the project? ● What was the project about? ● What were the main objectives and tasks? ● Who was involved (team members, stakeholders)? ● What was my role and responsibility? ● What happened at key stages of the project? 	<p>In the four-man team we formed, my role was mainly focused on the quantitative analysis of survey results and the preparation of Chapter 4 (Data Analysis and Presentation) and Chapter 5 (Summary, Conclusion and Recommendation) in the executive format. Once Razan completed the Google Form with 58 entries, I downloaded and analyzed data from the survey, performed the descriptive analysis for each question, created all</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>twelve graphs that can be seen in Chapter 4, and prepared an interpretation for each result. Furthermore, I drafted the abstract and closely collaborated with Layth to finalize the format of the project. Supervised by Ms. Munira Ali Al Balushi, this research aimed at investigating reasons for poor investment awareness in Oman and its factors and barriers.</p>
<p>Step 2. Awareness of the issues encountered in the project (Gibbs: Thinking process / emotions)</p> <p><i>Explore personal reactions before, during, and after the project. Explain your thoughts and emotions. Be honest but maintain an academic tone.</i></p>	<ul style="list-style-type: none"> ● How did I feel at the start of the project? ● What were my thoughts during challenging stages? ● How did I feel about working in a team? ● What was your reaction to the issues that occurred? (e.g., surprised, frustrated, confident, etc.) ● How did you resolve these issues? ● What emotions did I experience upon project completion? 	<p>Starting off the analysis stage, I felt reasonably confident; I had worked with statistics before, albeit at a very elementary level. However, what I did not realize before the analysis is that the emotional component would turn out to be just as heavy as the technical aspects – trying to interpret the meaning behind the fact that 51.7 per cent of those surveyed rated themselves on good investment knowledge even though they do not invest on the stock exchange. At times, my conclusions conflicted with my personal beliefs. For instance, I expected the older respondents to</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>score higher in awareness, but given the overwhelmingly younger sample we received, I could not draw any valid conclusions on demographic distribution. Overall, by the time I finished with the analysis, I was quite intrigued with the data and pleased with myself for the charts, yet I knew how careful one needs to be working with a sample size of only 58 respondents.</p>
<p>Step 3. Evaluation and Reflection <i>Assess what worked well and what did not.</i></p>	<ul style="list-style-type: none"> ● What worked well and what did not work well? ● What limitations, errors or failures observed in the project? ● What aspects of the project were successful? ● What challenges or weaknesses emerged? ● What contributions were effective or ineffective? ● How did team dynamics affect outcomes? 	<p>The best practice that I employed in my study was the consistent clean workflow where each question was followed by its frequency table and charts along with interpretative comments. This ensured that Chapter 4 was cohesive enough and enabled me to identify any inconsistencies in the data. The pie and bar charts were especially well-executed, telling their stories on their own terms without much additional commentary, which is precisely what visualizations ought to achieve. However, the use of open-ended questions was rather weak –</p>

Section	Guiding Prompts	Example / Your Reflection
		<p>although there were three of them in the questionnaire, I hardly used them in the analysis due to the lack of any coding procedures and, thus, lost some depth in the analysis. Furthermore, the discussion of reliability was somewhat shallow – having talked about calculating the Cronbach's alpha value in the methodology, my analysis could have benefited from more systematic discussion of internal consistency.</p>
<p>Step 4. Critical Analysis</p>	<ul style="list-style-type: none"> ● What were the constraints and how did they influence the group / project performance? ● How well did you implement the feedback you received? ● How does your project align with your professional goals? ● Is your project contributing to the solution of real-world problems (give reasons)? ● What internal or external factors influenced performance? ● How did leadership, culture, or structure 	<p>Several frameworks help me think about what happened. Descriptive analysis, as Creswell and Creswell (2023) note, is the right starting point for exploratory work like ours, but it is just that — a starting point. The behavioural-finance research I drew on (especially Lusardi and Mitchell, 2023) explains the puzzling 'I know but I don't act' pattern in our data: financial literacy and financial behaviour are correlated but not equivalent, and our results sit squarely in that gap. From a stakeholder</p>

Section	Guiding Prompts	Example / Your Reflection
	<p>impact on the project?</p>	<p>perspective, the survey's strong endorsement of financial literacy in schools (44.8 per cent) is consistent with the broader literature's recommendation that early intervention through formal education is the highest-leverage policy lever. Internally, the team's collaborative review of each chart and table strengthened the chapter; externally, the limited sample size and self-selection of an online questionnaire are real constraints on what we can claim.</p>
<p>Step 5. Conclusion <i>Summarise the key lessons learned. Focus on personal, academic, or professional development rather than repeating earlier points. Summarise key learning points and personal development.</i></p>	<ul style="list-style-type: none"> ● What skills, knowledge and insights did you gain from this experience? ● Do you think this experience will make you more valuable in the job market? ● What key skills or knowledge did I develop? ● What did I learn about business or management practice? ● What would I do differently in a similar project? ● How has this experience shaped my professional 	<p>Three lessons stand out. First, I now have a much more grounded sense of the difference between describing data and interpreting it — and I understand that interpretation is where most of the actual academic skill lies. Second, I have learned how to produce publication-quality charts and how to use them to tell a story rather than to decorate text. Third, I now appreciate that limitations are not a weakness section to be hidden — they are a</p>

Section	Guiding Prompts	Example / Your Reflection
	<p>outlook?</p>	<p>key sign of analytical maturity, and the honest acknowledgement of what 58 responses can and cannot tell us strengthens the report rather than weakening it. These skills are directly relevant to any future role in financial analysis, business intelligence, audit, or research, all of which are paths I am considering after graduation.</p>
<p>Step 6. Action Plan <i>Explain how you will use what you have learned in future projects or professional contexts. Explain your plans for self-development. Be specific and realistic.</i></p>	<ul style="list-style-type: none"> ● How will you apply this learning in the future? ● How will you address any gaps in knowledge and skills that you have identified in yourself? Give specific plans and details. ● What skills do I need to develop further? ● What actions will I take to improve future performance? ● How will I apply this learning in my career or studies? ● What tools or strategies will I use differently? 	<p>In the future, there are certain things that I would like to do. First of all, when working on my next project that requires analysis, I will come up with a scheme for coding qualitative data to be sure that open text responses are not left without attention when the analysis of data collected begins. Second, I am sure that I will always measure and report my reliability coefficients (alpha for Likert items and agreement rate for codes). Third, in order to improve my practical skills, I am going to take a short course of SPSS or R because now I know that I cannot keep using Excel forever for quantitative</p>



Module Name	Project 1	
Module Code	<input type="checkbox"/> PROJ 20001-AF	
Programme Name	Financial Accounting	
Section	Guiding Prompts	Example / Your Reflection
		data analysis. Fourth, having gained some experience in charting while doing the present project, I would like to learn how to use Power BI or Tableau because I understood that I like dealing with data visualisation.

APPENDIX 2

PROJECT DIARIES

Project 1 Diary

Name of Student and ID: Layth Abdullah Alsalmi-22F23006 Ahmed Said Albusafi-25F27518 Razan abdullatif Albalushi - 23F24551 Sara Hamed Alshaqsi- 21S21229	Week: 5
Name of Supervisor: Munira Ali Albalushi	
Project Title: Why Is Investment Awareness Still Low in Oman	

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Date/ Day: 1\ 4\2026	Time: 4:00pm	Venue: College \ (Library)
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Tasks as per project plan	Actual tasks taken up / completed
<p>1.1 Background of the Study 1.2 Statement of the Research Problem 1.3 Objectives of the Study 1.4 Research Questions 1.5 Scope of the Study 1.6 Relevance and Significance of the Study 1.7 Expected Outcome 1.8 Definition of Terms Submit Chapter 1</p>	<p>The research topic was selected and finalized</p> <ul style="list-style-type: none"> • Research objectives and research questions were developed • Initial academic sources were reviewed • The research methodology section was started

Comments / Observations / Remarks by the Student

While working on the first chapter, we have managed to get an insight into investment awareness and its importance in making sensible financial choices in Oman. We have been concentrating on the issues that affect low investment awareness, among which are lack of financial literacy, potential threats, and absence of trustful information about investments. Thus, while studying the theory, we could relate it to practice. Another significant element is the use of dependable academic resources, such as articles available on Google Scholar. In addition, we have received useful advice from our supervisor that allowed us to improve our ideas and structure the paper appropriately for further work on other chapters.

Remarks / Comments by the Supervisor

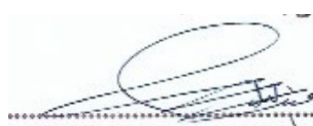
The group has demonstrated a good start in developing Chapter 1, with clear identification of the research topic, objectives, and research questions, along with initial engagement with relevant academic sources. The diary reflects a basic understanding of investment awareness issues in Oman and shows some connection between theory and practice.

Signature of Student:

Date:

Signature of Supervisor:

Date:





Module Name	Project 1	
Module Code	<input type="checkbox"/> PROJ 20001-AF	
Programme Name	Financial Accounting	
<p><i>Laith</i></p> <p><i>Ahmed</i></p> <p><i>Razan</i></p> <p><i>sara</i></p>		

Project Diary 2 — Week 7

Name of Student and ID:	Week: 7
Layth Abdullah Alsalmi-22F23006	
Ahmed Said Albusafi-25F27518	
Razan abdullatif- 23F24551	

Sara Hamed Alshaqsi- 21S21229	
Name of Supervisor: Munira Ali Albalushi	
Project Title: Why Is Investment Awareness Still Low in Oman	

Date/ Day: 16/4/2026	Time: 10:00pm	Venue: house
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Tasks as per project plan	Actual tasks taken up / completed
<p>1.1 Introduction</p> <p>2.2 Overview of Investment Awareness in Oman and Its Current Level</p> <p>2.3 Importance of Investment Awareness for Individuals and the Omani Economy</p> <p>2.4 Key Factors Influencing Investment Awareness in Oman</p> <p>2.5 Barriers Hindering the Development of Investment Knowledge and Participation</p> <p>2.6 Strategies and Initiatives to Improve Investment Awareness in Oman</p> <p>2.7 Summary and Research Gap</p>	<p>1.2 Introduction</p> <p>A thorough analysis was performed on the current status of academic research (from 2020 to 2026) on investment awareness, financial literacy, and involvement of people in financial market, particularly in Oman and other economies similar to Oman’s economy.</p> <p>2.2 Definition of Investment Awareness and its Significance</p> <p>The definition of investment awareness and its importance in enhancing decision making in finance, wealth management, and economic growth were explored. In addition, we looked into the significance of investment awareness for individuals and society.</p> <p>2.3 Status of Investment Awareness in Oman</p> <p>We looked into literature that describes the current status of investment awareness in Oman. It includes low involvement in financial market, lack of knowledge about investment products, and dependence</p> <p>2.4 Barriers Contributing to Low Investment Awareness</p> <p>We have discussed the various barriers which influence low investment awareness in terms of lack of financial education, attitude towards taking risks, lack of reliable sources for financial data, and lack of confidence in financial markets.</p>

	<p>2.5 Strategies to Enhance Investment Awareness in Oman We have discussed possible strategies that may enhance investment awareness in Oman such as financial education, school and college education, raising awareness through campaigns, and using online financial resources.</p> <p>2.6 Conclusion and Research Gap We found out that although financial education had gained a lot of attention globally, it was unfortunate that there was not much empirical study done regarding the barriers of low investment awareness in Oman.</p>
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Comments / Observations / Remarks by the Student

The process of writing this chapter allowed us to realize how significant investment awareness is as an important component of shaping our financial behavior. Based on the analysis of modern literature, we realized what causes low levels of investment awareness among people living in Oman, which can be attributed to both the impact of culture and insufficient financial education. We also identified gaps in existing literature, mainly due to the underdevelopment of studies conducted among Omani people.

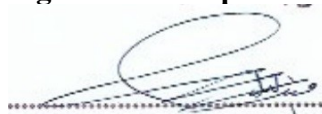
Remarks / Comments by the Supervisor

Good effort in reviewing the literature and identifying key factors affecting investment awareness in Oman. The work demonstrates a clear understanding of the topic and highlights relevant research gaps. Continue strengthening the critical evaluation of sources and ensure that all discussions are clearly linked to the project objectives.

Signature of Student:

Date:

Signature of Supervisor:



Date:



Module Name	Project 1	
Module Code	<input type="checkbox"/> PROJ 20001-AF	
Programme Name	Financial Accounting	
	<p><i>Laith</i></p> <p><i>Ahmed</i></p> <p><i>Razan</i></p> <p><i>sara</i></p>	



Project Diary 3 — Week 9

Name of Student and ID: Layth Abdullah Alsalmi-22F23006 Ahmed Said Albusafi-25F27518 Razan abdullatif Albalushi - 23F24551 Sara Hamed Alshaqsi- 21S21229	Week: 5
Name of Supervisor: Munira Ali Albalushi	
Project Title: Why Is Investment Awareness Still Low in Oman	

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Date/ Day: 1\ 4\2026	Time: 4:00pm	Venue: College \ (Library)
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Tasks as per project plan	Actual tasks taken up / completed
<p>Outline for chapter 3</p> <p>3.1 Introduction</p> <p>3.2 Research Design</p> <p>3.3 Population of the Study</p> <p>3.4 Sampling Technique and Sample Size</p> <p>3.5 Research Instruments, Validity and Reliability Testing</p> <p>3.6 Data Collection Techniques</p> <p>3.7 Data Analysis Technique</p> <p>3.8 Legal, Ethical, Social Considerations and Sustainability</p> <p>3.9 Summary (Summarise the chapter and introduce the next chapter)</p>	<p style="text-align: center;">3.1 Introduction:</p> <p>The research methodology was introduced in a brief way explaining the aims of the chapter and the overall research strategy used in the study.</p> <p>3.2 Research Design :</p> <p>The research design was a mixed-methodologies approach, which is a combination of both quantitative and qualitative methods. This approach was used to provide a comprehensive understanding of the study problem.</p> <p>3.3 Population of the Study:</p> <p>The study population was defined in terms of Omani citizens, especially those interested in investment.</p> <p>3.4 Sampling Technique and Sample Size :</p> <p>Consideration was given to an appropriate sampling strategy so that the participants chosen are accurate representatives of the target population.</p> <p>3.5 Research Instruments, Validity, and Reliability Testing :</p> <p>We prepared the tools of study like questionnaires. Validity and reliability were also considered to ensure accurate data collection.</p> <p>3.6 Data Collection Techniques :</p> <p>We established data collection methods, with primary data through questionnaires and the secondary data we got it from academic sources and reports.</p> <p>3.7 Data Analysis Technique : We selected appropriate data analysis methods, including statistical analysis of quantitative data and thematic analysis of qualitative data.</p> <p>3.8 Legal, Ethical, Social Considerations and Sustainability: Ethical considerations were made including confidentiality, voluntary participation and proper referencing to ensure on academic integrity.</p> <p>3.9 Summary: the summary of the methodology chapter was prepared highlighting the main research approaches and linking them to the next stage of the study.</p>

Comments / Observations / Remarks by the Student

At this stage, we practically practiced how to choose the correct methodology for research and how to choose the appropriate method for study. We learned how to combine more than one method of analysis with some comparative and collective methods. We also learned that quality is important in choosing the right sources for research in order to form reliable information for positive results.

Remarks / Comments by the Supervisor

Good progress in developing Chapter 3 and outlining the research methodology. The team has selected appropriate research methods and considered important aspects such as validity, reliability, and ethical requirements. Ensure that all methodological choices are clearly justified and aligned with the research objectives to strengthen the overall quality of the study.

Signature of Student:

Date: 2 – 5 - 2026

Laith

Ahmed

Razan

sara

Signature of Supervisor:

Date:



Module Name	Project 1
Module Code	<input type="checkbox"/> PROJ 20001-AF
Programme Name	Financial Accounting

Project Diary 4 — Week 11

Name of Student and ID: Layth Abdullah Alsalmi-22F23006 Ahmed Said Albusafi-25F27518 Razan abdullatif- 23F24551 Sara Hamed Alshaqsi- 21S21229	Week: 11
Name of Supervisor: Munira Ali Albalushi	
Project Title: Why Is Investment Awareness Still Low in Oman	

Date/ Day: 22/5/2026	Time: 9:00pm	Venue: Home
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Tasks as per project plan	Actual tasks taken up / completed
4.1 Introduction	Completed chapter 4 in respect of research objectives and research questions
4.2 Demographic Profile	Categorized demographic data on the respondents

<p>of Respondents</p> <p>4.3 RQ1: Investment Awareness Level</p> <p>4.4 RQ2: Factors Affecting the Investment Awareness Level</p> <p>4.5 RQ3: Obstacles to Participation in Financial Markets</p> <p>4.6 RQ4: How Can the Investment Awareness Level be Increased?</p> <p>4.7 Results Discussion</p> <p>4.8 Conclusion, Completion of Chapter 4</p>	<p>(gender, age, education, and investment experience)</p> <p>Conducted online questionnaire survey on the population of Oman to identify their investment awareness level</p> <p>Obtained data on financial literacy, educational background, and presence of information on investments</p> <p>Identified significant barriers to the participation in financial markets such as low investment awareness level, mistrust, and fear of losses.</p> <p>Recorded suggestions made by participants in respect of finance programs, educational campaign, and government efforts in raising the investment awareness level.</p> <p>Organized discussion of the obtained data in the light of chapter on literature review presented in chapter 2.</p> <p>Conducting data analysis with use of JASP statistics program. The process of conducting descriptive analysis and correlation test is at present stage. Chapter 4 completion will follow next.</p>
<p>Comments / Observations / Remarks by the Student</p> <p>The group has devoted this time mainly towards the process of conducting a questionnaire for the topic on investment awareness in Oman. The members have taken extra effort to make sure that all items in the questionnaire are clear, understandable, and relevant to the research topic and questions being asked.</p> <p>The process of collecting the responses from the participants enabled the group to get an insight into the degree of awareness of the public concerning investments and the reasons</p>	



why people fail to invest. This has given the group valuable information regarding the need for financial literacy and investment awareness.

At present, the group is busy analyzing the gathered data using JASP software. In the coming weeks, the group will proceed to display the results in the form of tables and graphs followed by discussion and comparison with other researches already conducted.

Remarks / Comments by the Supervisor

The group has demonstrated good progress in completing Chapter 4, particularly in data collection, respondent profiling, and preliminary statistical analysis. The diary reflects active engagement with the research process through questionnaire design, data gathering, and the use of JASP for analysis. The reflection shows a reasonable understanding of the importance of investment awareness and financial literacy in Oman; however, it remains largely descriptive and could be strengthened by providing deeper critical evaluation of the findings, challenges encountered during data collection, and how the results relate to the research objectives. More detailed discussion of individual contributions and analytical insights would further enhance the quality of the diary.





Signature of Student:

Date:

Laith

Ahmed

Razan

sara

Signature of Supervisor:

Date:



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Project Diary 5— Week 12

Module Name	Project 1
Module Code	<input type="checkbox"/> PROJ 20001-AF
Programme Name	Financial Accounting

Name of Student and ID: Layth Abdullah Alsalmi-22F23006 Ahmed Said Albusafi-25F27518 Razan abdullatif- 23F24551 Sara Hamed Alshaqsi- 21S21229	Week: 12
Name of Supervisor: Munira Ali Albalushi	
Project Title: Why Is Investment Awareness Still Low in Oman	

Date/ Day: 27/5/2026	Time: 10:00pm	Venue: house
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Tasks as per project plan	Actual tasks taken up / completed
5.1 Introduction	Analysed the results acquired through the questionnaire regarding investment awareness in Oman.
5.2 Summary of Findings	
5.3 Conclusion	Determined factors responsible for investment awareness which include inadequate financial education, poor investment knowledge, and risk of losing money.
5.4 Recommendations	
5.5 Limitations	Initiated the drafting process of the conclusion chapter according to the results obtained in chapter 4.
5.6 Future Research	
Submit chapter 5	Prepared recommendations to improve investment awareness through training and campaigns.

	<p>Identified the limitations in the study such as sample size and time restrictions.</p> <p>Suggested further study into areas such as investment behavior, financial literacy, and university influence on investment awareness.</p> <p>Begun the process of completing Chapter 5 and submitting the project to the supervisor for review.</p>
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Comments / Observations / Remarks by the Student

In this particular journal writing activity, the team considered the findings of Chapter 4 and tried to identify the causes for the lack of investment awareness in Oman. The importance of financial education and awareness campaigns and the importance of social media platforms to disseminate investment awareness have been emphasized. In addition, there have been suggestions on how to increase investment awareness based on the findings of our study. Our next move is to finalize Chapter 5.


Remarks / Comments by the Supervisor

Good progress in developing Chapter 5 and interpreting the research findings. The team has identified key factors affecting investment awareness and proposed relevant recommendations based on the results. Ensure that the conclusions and recommendations are clearly supported by the data analysis and complete the final chapter with strong academic justification and consistency

Signature of Student:

Date:

Signature of Supervisor:



Date:



Laith

Ahmed

Razan

sara



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Project Diary 6 — Week 13

Module Name	Project 1	
Module Code	<input type="checkbox"/> PROJ 20001-AF	
Programme Name	Financial Accounting	
Name of Student and ID:		Week: 13
Layth Abdullah Alsalmi-22F23006		
Ahmed Said Albusafi-25F27518		
Razan abdullatif- 23F24551		
Sara Hamed Alshaqsi- 21S21229		
Name of Supervisor: Munira Ali Albalushi		
Project Title: Why Is Investment Awareness Still Low in Oman		

Date/ Day: 31/5/2026	Time: 9:00pm	Venue: Home
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Tasks as per project plan	Actual tasks taken up / completed
6.1 Final Review and Proofreading of All Chapters	Final review of all five chapters was conducted to ensure academic integrity, proper use of grammar, and coherence with respect to research questions.
6.2 Compile All Chapters (1-5) into One Final Document	A few referencing errors according to Harvard style guide were corrected in Chapter 1, 3 and 5.
6.3 Check Formatting, Referencing and Consistency	Finally, all chapters for the final project were combined into one document in an organized manner with page number, headers and table of content added.
6.4 Prepare the Research Poster	
6.5 Submit the	Academic poster for the research was developed as per



<p>Final Project Report</p> <p>6.6 Prepare for the Final Oral Presentation</p> <p>Submit Final Project</p>	<p>the guidelines provided by Mr. Shahid. Components included in the poster were as follows: Introduction, Research Question, Objectives of Research, Methodology, Results, Conclusion and References.</p> <p>Final project report was handed over to the supervisor for evaluation after gaining permission from all group members concerning accuracy of data and findings.</p> <p>Preparation for final oral presentation is currently being done and each member is responsible for their part in preparing the slide show. Some of the main findings with regards to investment barriers in Oman are being highlighted in the presentation.</p> <p>Table/figure numbering and labeling was done correctly in final project document.</p>
<p>Comments / Observations / Remarks by the Student</p> <p>In the final week, we were able to synthesize everything that we had learned throughout the process. Putting all chapters into one paper provided us with the chance to conduct comprehensive analysis of the results that we obtained regarding the problem of investment awareness in Oman. It was possible to demonstrate once again that the variables of financial literacy, investment awareness, and risk aversion are very much connected. Creating a poster for the project allowed us to convey a lot of complex information in a concise and effective manner.</p>	
<p>Remarks / Comments by the Supervisor</p>	

There has been a good start towards completing and combining all the parts of the project successfully. The entire team made a very committed effort throughout the course of the study, especially in terms of format, references, and presentations. It is important that you emphasize all your findings and conclusions in the report and presentation.

Signature of Student:

Date:

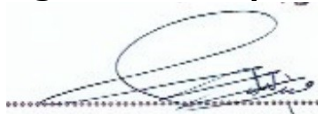
Laith

Ahmed

Razan

sara

Signature of Supervisor:

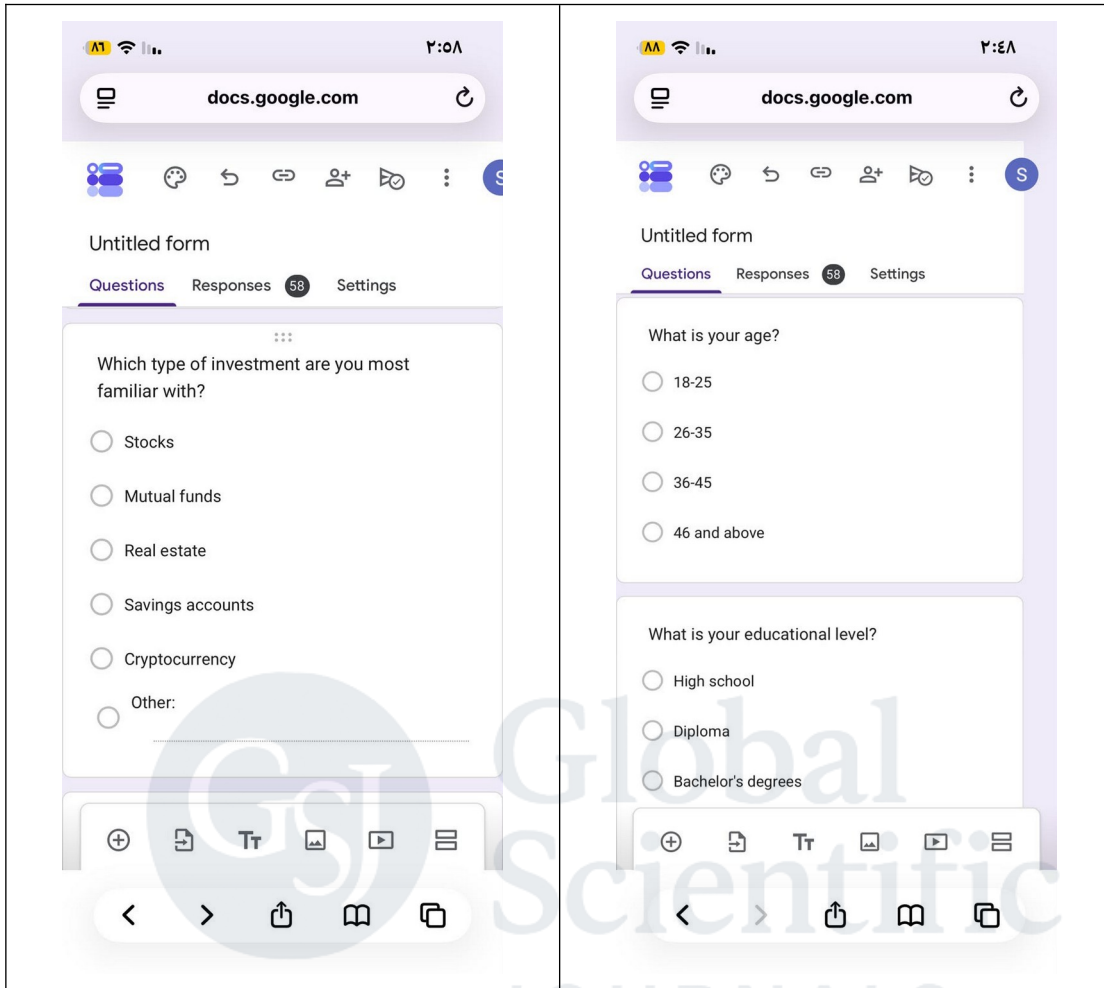


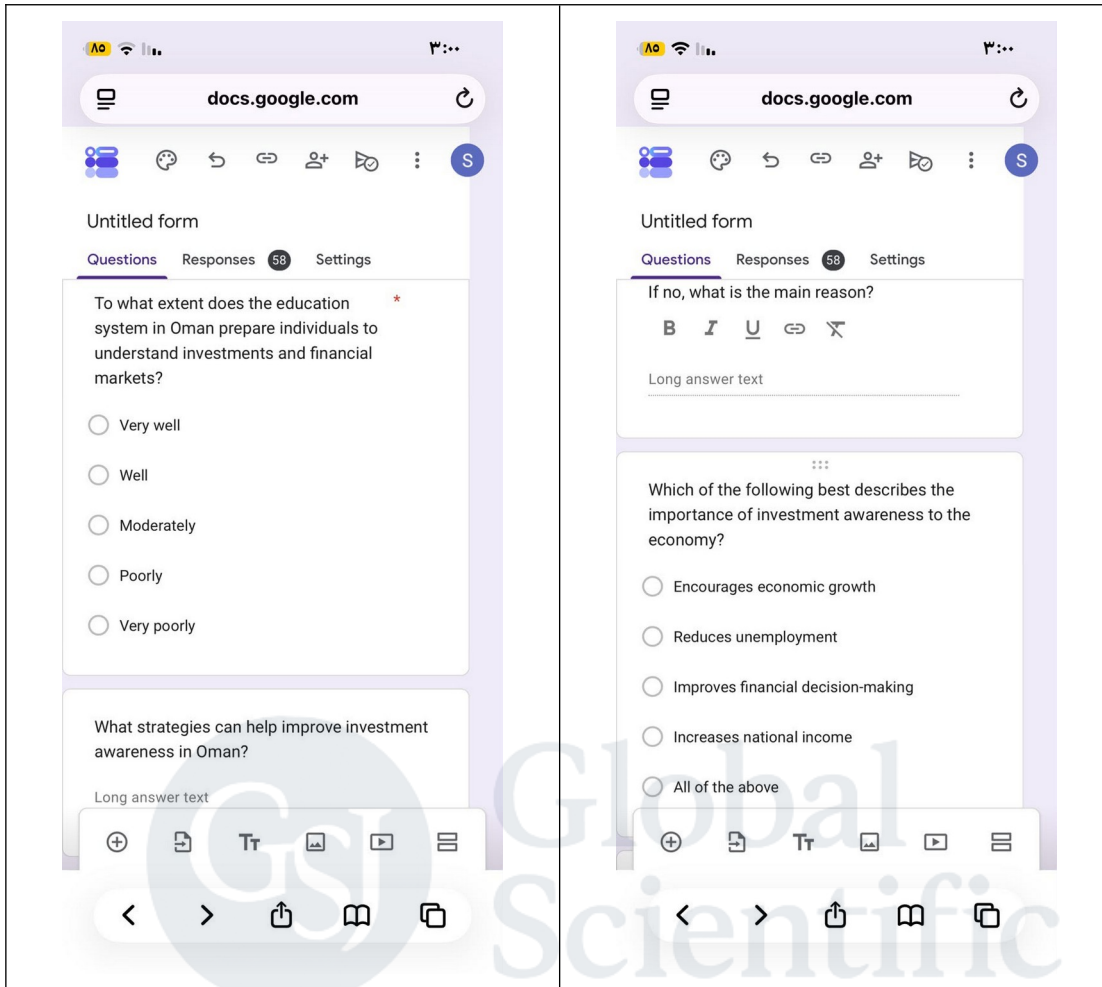
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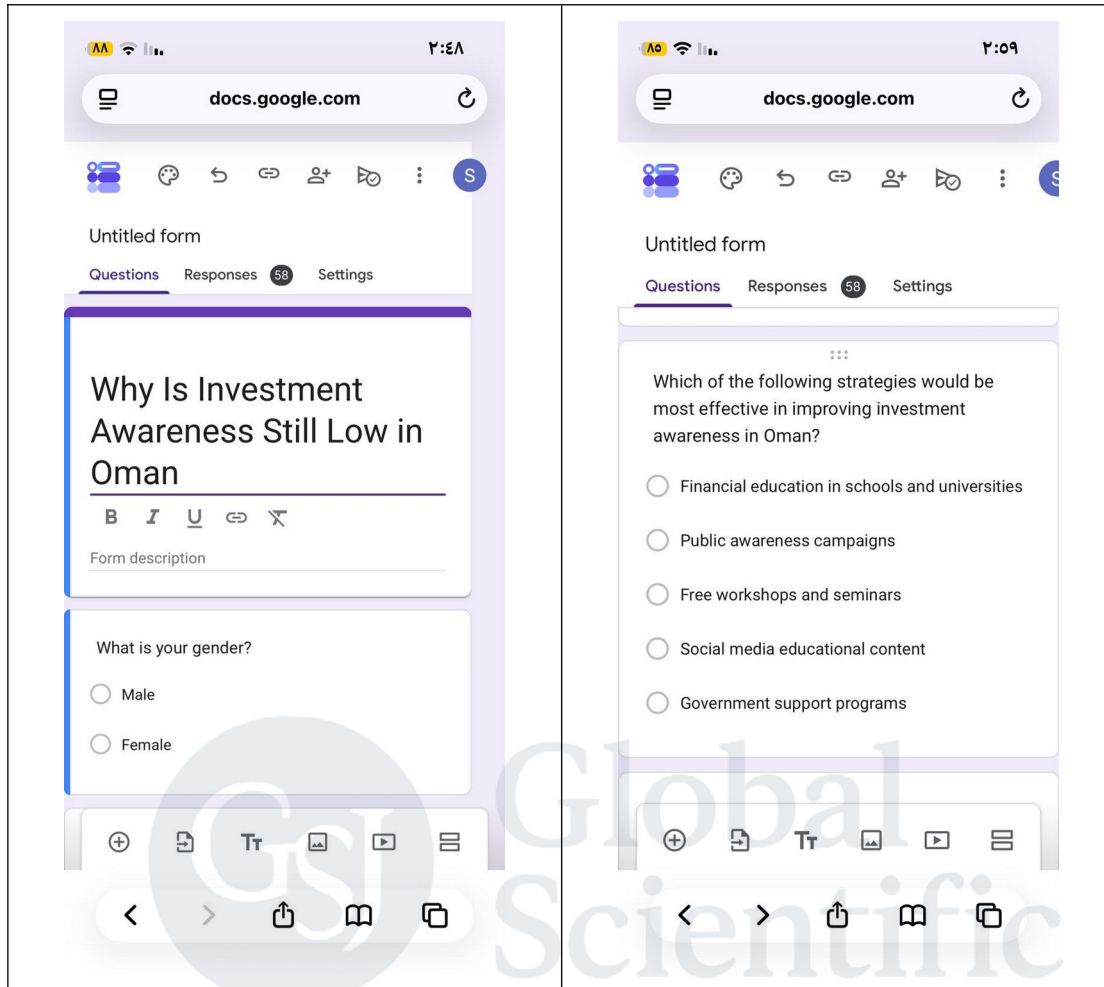
APPENDIX 3

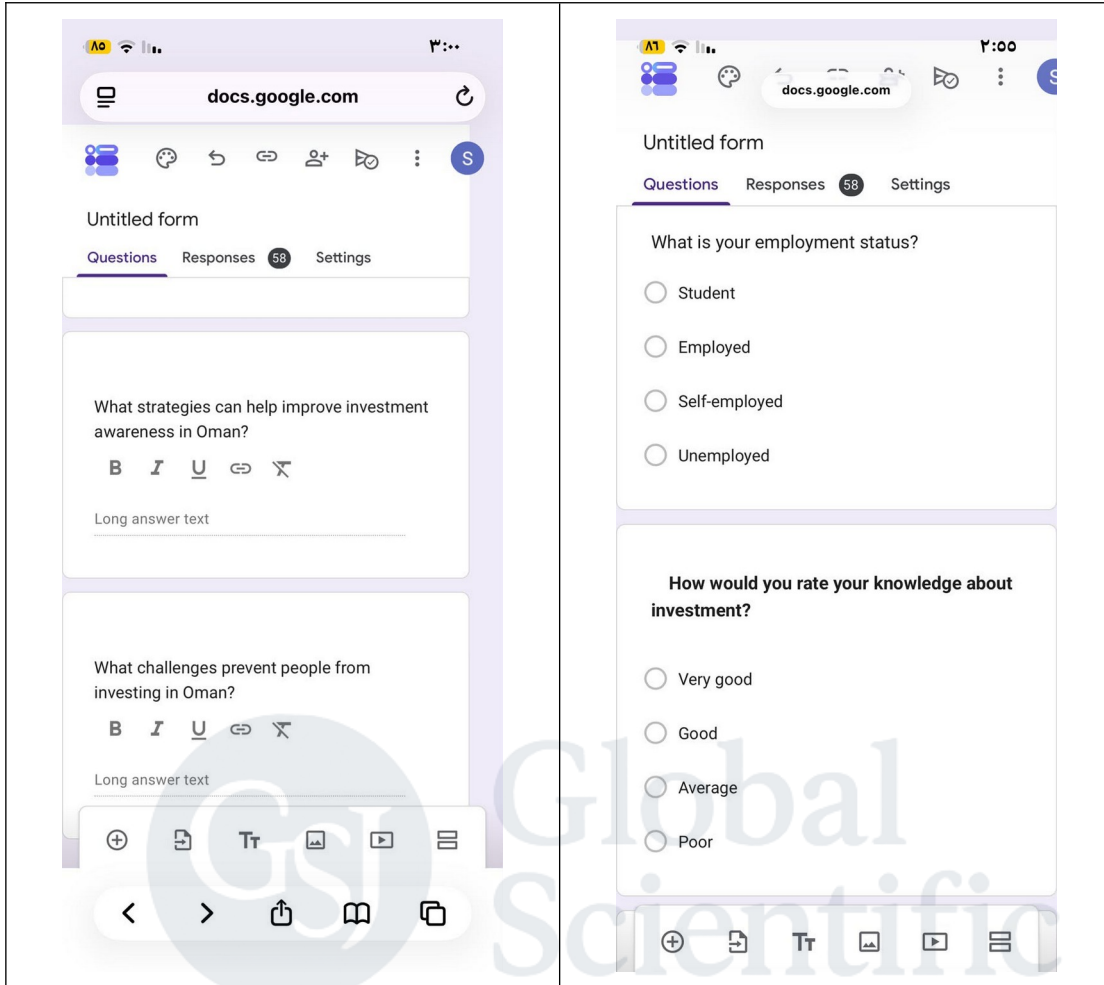
QUESTIONNAIRE

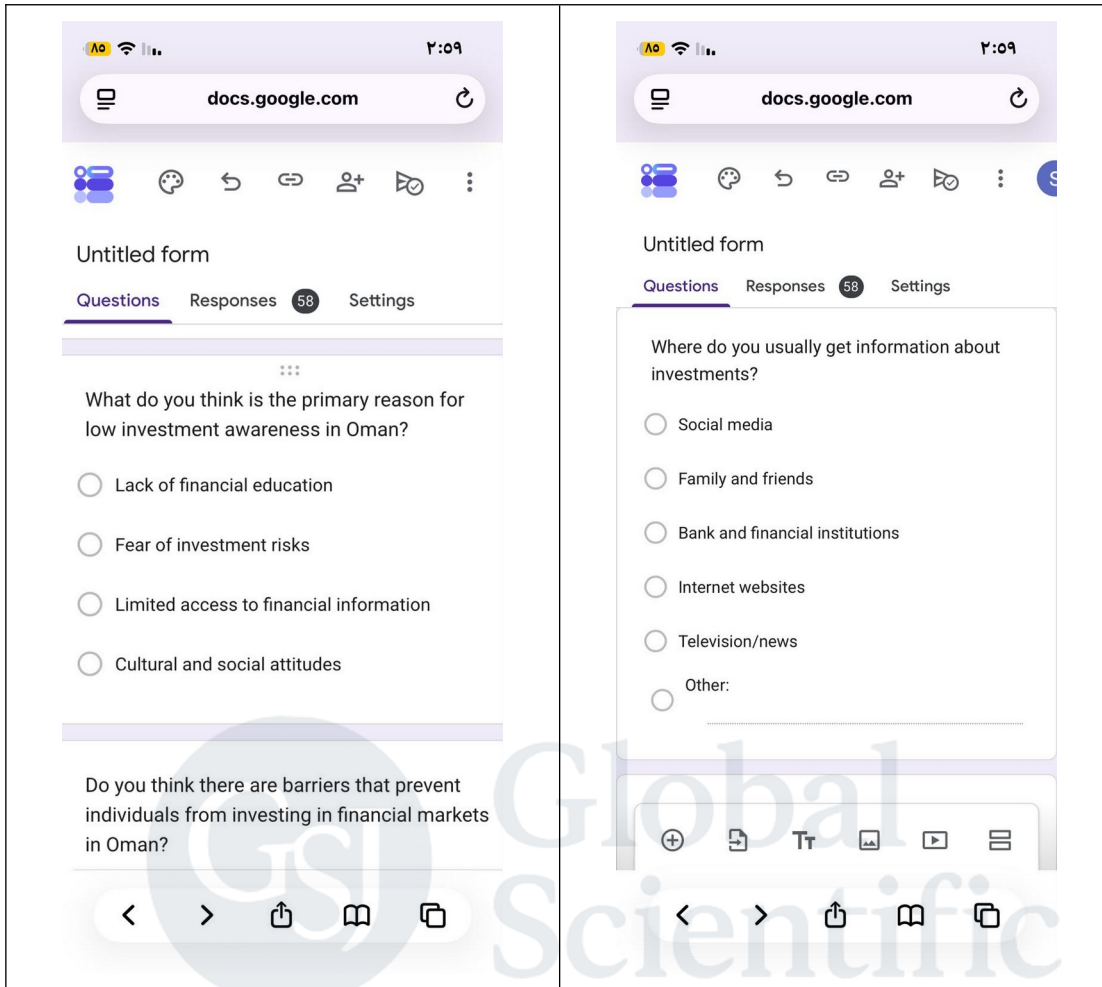
The questionnaire below was created in Google Forms and distributed in both English and Arabic to Omani respondents over a three-week data collection window. A total of 58 valid responses were received. The screenshots that follow show the live form as it appeared to respondents on mobile devices, titled "Why Is Investment Awareness Still Low in Oman".

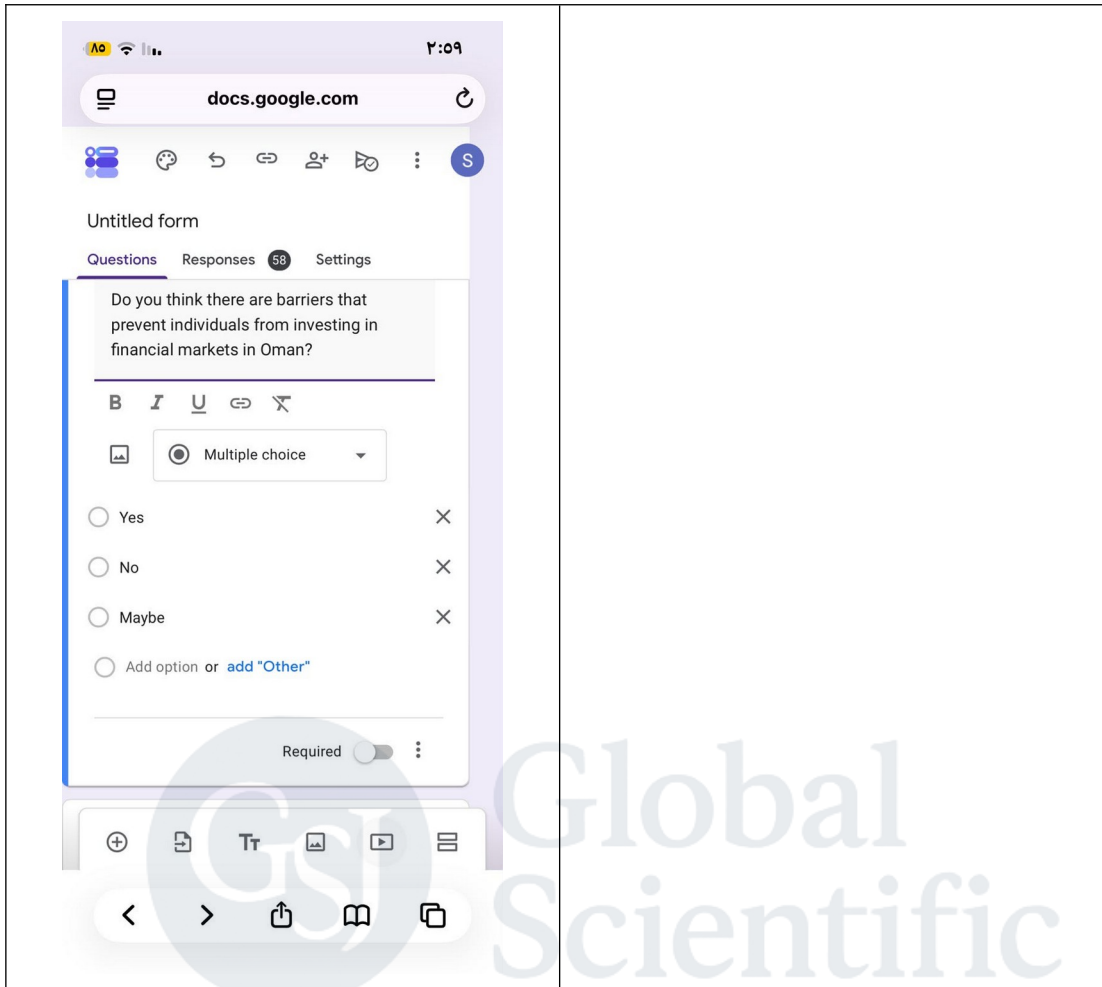












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APPENDIX 4

PRE-GRADUATION PROGRAMME CERTIFICATES

Certificates of completion of the Middle East College Pre-Graduation Programme, awarded to the participating team members.

Ahmed Said Albusafi





Razan Abdullatif



كلية الشرق الأوسط
Middle East College

Enterprising, Resilient, Impactful

PRE-GRADUATION PROGRAMME

CERTIFICATE OF COMPLETION

Proudly presented to :

RAZAN ABDUL LATIF MOHAMED AL BALUSHI

for successfully completing the Pre-Graduation Program at Middle East College. This program is aimed to enhance graduates' employability and readiness to the World of Work.


 Director - Employability and Partnerships


 Head of World of Work Services

Sara Hamed Alshaqsi



كلية الشرق الأوسط
Middle East College

Enterprising, Resilient, Impactful

PRE-GRADUATION PROGRAMME

CERTIFICATE OF COMPLETION

Proudly presented to :

SARA HAMED KHAMIS SULAIMAN AL SHAQSI

for successfully completing the Pre-Graduation Program at Middle East College. This program is aimed to enhance graduates' employability and readiness to the World of Work.


 Director - Employability and Partnerships


 Head of World of Work Services



Layth Abdullah Alsalmi

[Certificate to be inserted]



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APPENDIX 5

CERTIFICATES OF ETHICAL APPROVAL

Certificates of Ethical Approval issued by Middle East College confirming that the research project has been reviewed and classified as Low Risk by the supervisor.

Layth Abdullah Sulaiman Said Al Salmi

Student ID: 22F23006



كلية الشرق الأوسط
Middle East College

Certificate of Ethical Approval

RollNumber 22F23006

Student Name LAYTH ABDULLAH SULAIMAN SAID AL SALMI

Semester 2026 Spring

Project Title

Project Title: Why Is Investment Awareness Still Low in Oman

This is to certify that the above named student has completed the Middle East College Ethical Approval process and their project has been confirmed and approved as Low Risk.

Supervisor Munira Al Baloshi

Date of Approval May 07, 2026



Ahmad Said Hamed Al Busafi

Student ID: 25F27518



كلية الشرق الأوسط
Middle East College

Certificate of Ethical Approval

RollNumber 25F27518

Student Name AHMAD SAID HAMED AL BUSAFI

Semester 2026 Spring

Project Title

Project Title: Why Is Investment Awareness Still Low in Oman

This is to certify that the above named student has completed the Middle East College Ethical Approval process and their project has been confirmed and approved as Low Risk.

Supervisor Munira Al Baloshi

Date of Approval May 01, 2026

Razan Abdul Latif Mohamed Al Balushi

Student ID: 23F24551



كلية الشرق الأوسط
Middle East College

Certificate of Ethical Approval

RollNumber 23F24551

Student Name RAZAN ABDUL LATIF MOHAMED AL BALUSHI

Semester 2026 Spring

Project Title

Project Title: Why Is Investment Awareness Still Low in Oman

This is to certify that the above named student has completed the Middle East College Ethical Approval process and their project has been confirmed and approved as Low Risk.

Supervisor Munira Al Baloshi

Date of Approval Jun 09, 2026



Sara Hamed Khamis Sulaiman Al Shaqsi

Student ID: 21S21229



كلية الشرق الأوسط
Middle East College

Certificate of Ethical Approval

RollNumber 21S21229

Student Name SARA HAMED KHAMIS SULAIMAN AL SHAQSI

Semester 2026 Spring

Project Title

Project Title: Why Is Investment Awareness Still Low in Oman

This is to certify that the above named student has completed the Middle East College Ethical Approval process and their project has been confirmed and approved as Low Risk.

Supervisor Munira Al Baloshi

Date of Approval May 07, 2026



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APPENDIX 6

NDA — LETTER FROM THE ORGANISATION

Confidentiality and Non-Disclosure Agreement signed by the project team members, in accordance with Middle East College research project requirements.

CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT FOR MIDDLE EAST COLLEGE RESEARCH PROJECT STUDENTS

In consideration of the availability of opportunities to perform a research project, we hereby agree, as the researchers of the study entitled "Why Is Investment Awareness Still Low in Oman" — a case study in Oman — to maintain all information and data gathered and/or developed in connection with this project as confidential.

We understand that this confidentiality includes technical and non-technical information, company information, respondents' names except otherwise permitted, patterns, drawings, specifications, and any other pertinent information taken in association with or in any way directly related to the research project.

We also agree that upon the completion of our undergraduate programme, we shall continue to safeguard, to the best of our ability, any of the above-mentioned confidential matters relating to our research project. We further agree that, in the case of using this research to further any subsequent study, any other person should obtain permission from us, our supervisor(s), and/or from the College before they disclose such information.



Student Name	Student ID	Signature
Layth Abdullah Alsalmi	22F23006	<i>Laith</i>
Ahmed Said Albusafi	25F27518	<i>Ahmed</i>
Razan Abdullatif	23F24551	<i>Razan</i>
Sara Hamed Alshaqsi	21S21229	<i>sara</i>

Date: June 2026