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The Impact of Economic Empowerment on Women's Financial and Consumer Behavior in Turbah City in Light of the Kingdom of Saudi Arabia's Vision 2030

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Abstract:

This study aims to analyze the impact of perceived economic empowerment, with aspects of (financial empowerment, cognitive and educational empowerment), on the financial and consuming behavior of women in Turba Governorate, Kingdom of Saudi Arabia, according to Kingdom's Vision 2030. Study adopted the descriptive analytical approach applied a closed questionnaire directed to a sample of women in Turba Governorate. A sample of (400) women selected electronically through social media. Results showed that overall degree of perceived economic empowerment along its pillars (financial empowerment, cognitive and educational empowerment) was high, while the dependent variable, represented by women's financial and consuming behavior, also showed a high degree. Results indicate a statistically significant impact of perceived economic empowerment, and its various aspects (financial empowerment, cognitive empowerment, and education), on the financial and consuming behavior of women in Turba Governorate, as for the Kingdom's Vision 2030. The correlation coefficient (R = 0.372) demonstrates a moderate and statistically significant correlation between the independent variables and the dependent variable. The study recommends launching awareness campaigns on sustainable consuming behavior, focusing on rationalizing consumption, manufacturing environmentally friendly products, as objectives of the Kingdom's Vision 2030.

Keywords: Women's economic empowerment, Kingdom's Vision 2030, financial behavior, consuming behavior, Turba Governorate.

Introduction

In recent years, the Kingdom of Saudi Arabia has witnessed a profound economic and social transformation, embodied in the launch of Vision 2030, which has placed women's empowerment at the heart of its strategic priorities. This empowerment has been reflected in increased female participation in the labor market, enhanced financial independence, and women assuming leadership positions, bringing about fundamental changes in their economic and social roles. (García-Castro & Martínez (2024)

The impacts of this transformation are not limited to the labor market; they extend to consuming behavior patterns and women's financial decisions. With rising incomes and increased financial independence, there is a growing need to understand the extent to which this behavior is evolving toward more mature concepts, such as financial literacy, which reflects the ability to make sound financial decisions, and conscious consumption that considers environmental and social aspects alongside economic ones (Moqbel & Ahmad). (2021). This study gains its significance from its focus on the governorate of Turba, one of the Saudi cities that has not received sufficient research attention in this context. This makes it a unique model for understanding the repercussions of major national transformations on local communities and contributes to enriching the literature with a specific geographical focus.

Research Problem

The research problem initiated from the need to understand and measure the changes that have occurred in purchasing behavior and the level of financial awareness among women in Turba Governorate, according to the economic and social empowerment programs launched by the Kingdom's Vision 2030. The study seeks to investigate whether this empowerment has contributed to bringing about a tangible shift towards conscious and sustainable consumption patterns, by analyzing the relationship between economic empowerment as an independent variable, and financial and consuming behavior as dependent variables, in a local context that has not been adequately studied.

Research Question: What is the impact of perceived economic empowerment, and its aspects (financial empowerment, cognitive empowerment, and education), on the financial and consuming behavior, and its aspects (financial behavior and consuming behavior), of women in Turba Governorate, as of the Kingdom's Vision 2030?

Research Hypotheses:

Based on the study's problem, questions, and objectives, the following hypotheses were formulated:

Main Hypothesis 1: There is no statistically significant impact (at the $\alpha \leq 0.05$ level) of perceived economic empowerment, and its aspects (financial empowerment, cognitive empowerment, and education), on the financial and consuming behavior, and its aspects (financial behavior and consuming behavior), of women in Turba Governorate, as of the Kingdom's Vision 2030. The following sub-hypotheses initiated from this main hypothesis:

H01: There is no statistically significant impact at the ($\alpha \leq 0.05$) level of financial empowerment on the financial and consuming behavior of women in Turba Governorate, as of the Kingdom's Vision 2030.

H02: There is no statistically significant impact at the ($\alpha \leq 0.05$) level of cognitive and educational empowerment on the financial and consuming behavior of women in Turba Governorate, as of the Kingdom's Vision 2030.

Research Objectives:

This study aims to achieve the following objectives:

1- To measure the level of economic empowerment and its aspects (financial empowerment, cognitive and educational empowerment) among women in Turba Governorate, as of the Kingdom's Vision 2030.
2- To identify the patterns of financial and consuming behavior and its aspects (financial behavior and consuming behavior) among women in Turba Governorate, as of the Kingdom's Vision 2030.\
3- To reveal the impact of perceived economic empowerment and its aspects (financial empowerment and cognitive empowerment). The educational aspect of financial and consuming behavior and its aspects (financial behavior and consuming behavior) for women in Turba Governorate as of the Kingdom's Vision 2030.

Significance of the Study:

The significance of this research initiated from two main aspects, theoretical and applied, each contributing to the advancement of scientific knowledge and the development of practices related to women's empowerment in the Kingdom of Saudi Arabia:

1. **Theoretical Significance**: The theoretical significance of the study arises from its contribution to filling a clear research gap in the literature concerning women's economic empowerment and its relationship to financial and consuming behavior, particularly within a limited local context such as Turba Governorate. The study also provides an analytical framework linking empowerment, financial literacy, and informed consuming choices as of the objectives of the Kingdom's Vision 2030. This enhances the scientific understanding of the social and economic factors affecting women in Saudi societies and aligns with national transformations aimed at improving quality of life and empowering women economically.

2 **Practical Significance**: The practical significance of this study comes from its contribution to providing accurate field data that can benefit decision-makers, government agen-

cies, and development institutions concerned with women's empowerment. The research findings will help in developing impactive programs that promote solid financial behavior and sustainable consumption among women, thus contributing to the goals of the Kingdom's Vision 2030 in enhancing financial inclusion, empowering women economically, and improving financial literacy within families and the community. Furthermore, the results can support the design of more impactful initiatives to improve women's financial resource management and enhance the quality of their consuming decisions.

2-Theoretical Framework and Literature Review

2.1 Women's Economic Empowerment as of Saudi Vision 2030

Women's economic empowerment is defined as enhancing their ability to access and control economic resources, including employment opportunities, income, ownership, and the capacity to make impactive financial decisions. Saudi Vision 2030 has given this aspect special attention through programs and initiatives aimed at increasing women's participation in the labor market, providing an enabling environment that reduces social and economic barriers, and promoting their financial independence (Al-Hazani, 2022).

Recent literature indicates that economic empowerment is no longer limited to employment or participation in the labor market alone. It is now encompasses deeper transformations in social roles, participation in family decision-making, and women's financial and consuming behavior patterns, thus contributing to their increased active role in comprehensive economic development (Salama, 2023).

2.2 Women's Financial Behavior: Concept and Influencing Factors

2.2.1 Women's Financial Behavior:

Women's financial behavior is a fundamental aspect reflecting their ability to manage their financial resources and make decisions related to spending, saving, and future planning. This behavior is viewed as the product of a complex interaction between a woman's financial knowledge, the personal and social values that guide her daily decisions, and the acquired skills that help her cope with economic changes. The literature indicates that financial behavior is not limited to direct financial practices but extends to reflecting the level of financial maturity and the ability to balance needs and wants, thus contributing to enhancing individual and family economic stability (Al-Anzi, 2022).

2.2.2 Factors Influencing the Formation of Women's Financial Behavior

Women's financial practices are influenced by a range of interrelated factors that contribute to determining their ability to make sound financial decisions. Financial awareness is one of the most important of these factors, as financial knowledge is linked to a woman's ability to impactively manage her income and plan for her future obligations. Economic empowerment is also a pivotal element in this context, as economic participation contributes to enhancing women's independence and enabling them to make more confident financial decisions. Social customs and patterns of economic socialization also emerge as important influences, alongside general economic conditions that may present challenges or create new opportunities affecting their financial behavior. The literature confirms that women with greater empowerment opportunities acquire a greater capacity to manage resources and make financial decisions with less dependency (Ali et al., 2021).

2.3 Conscious and Sustainable Consumption: The Concept and the National Context

2.3.1 Conscious and Sustainable Consumption:

Conscious and sustainable consumption is a modern concept that focuses on guiding individual purchasing behavior towards choices that consider economic, social, and environmental factors. This concept initiated from the consuming's awareness of the impact of their consumption decisions on natural resources, the environment, and society, creating a more responsible consumption pattern based on rationalizing use, appreciating value, and avoiding waste. This behavior is based on a growing understanding of the importance of choosing products and services that achieve economic benefit without harming long-term sustainability, which aligns with the global trend towards a green economy (Al-Aiban, 2022).

2.3.2 The Saudi Context and the Role of Vision 2030 in Promoting Responsible Consumption

Promoting conscious and sustainable consumption is among the priorities of Vision 2030, which seeks to raise the quality of life and preserve environmental resources. The Vision works to spread a culture of responsible consumption through awareness programs and supportive legislation that encourage society to adopt consumption behaviors that consider financial and environmental sustainability. Despite significant progress in raising awareness, studies indicate variations in the adoption of this type of consumption, particularly in less-studied local environments such as the Turba Governorate. This disparity highlights the need to explore the extent to which women in such communities are influenced by modern concepts of consumption, and whether empowerment and financial literacy programs can foster this behavioral shift (Salama, 2023).

2.4 Financial Literacy and its Role in Shaping Financial and Consuming Behavior

2.4.1 The Concept of Financial Literacy and its Cognitive and Behavioral Aspects

Financial literacy is a fundamental pillar that helps individuals understand and impact manage essential financial concepts. This literacy encompasses the ability to interpret financial realities, understand saving methods, organize budgets, and make sound investment decisions. Financial literacy is considered a life skill that empowers women to manage their resources sustainably and confidently face economic challenges. Literature indicates that higher levels of financial literacy are associated with improved financial planning abilities and reduced exposure to uncalculated financial risks (Omar, 2019).

2.4.2 The Impact of Financial Literacy on Women's Financial and Consuming Behavior

Financial literacy plays a crucial role in shaping financial and consuming behavior, helping women make more rational decisions and avoid impulsive purchasing. Studies show that women with a high level of financial literacy are better able to manage their resources and achieve financial stability, which positively impacts their consumption behavior through rationalizing spending and adopting more sustainable choices. In the Saudi context, the importance of promoting this awareness is heightened by the Kingdom's rapid economic transformations, particularly with women's empowerment programs aimed at enhancing their financial skills and supporting their role in sustainable development (Polok, 2024).

2.5 The Research Gap

Despite the numerous studies addressing economic empowerment, financial literacy, and consuming behavior individually, a review of the literature reveals two main gaps:

- The absence of a unified analytical framework linking women's economic empowerment, financial behavior, and conscious and sustainable consumption within a single integrated model, especially in the Saudi context.

- The scarcity of field studies investigating these relationships in specific local environments, such as the Turba Governorate, which limits the ability to understand subtle geographical and social differences and weakens the capacity to generalize findings and utilize them in national policies.

Previous Studies

The following studies are relevant to this research topic:

A study by Mawad, El-Bayaa & Salameh-Ayanian (2025) concluded that financial literacy acts as a catalyst for women's economic empowerment in the Middle East and North Africa (MENA) region. The study found that the use of structural equation models demonstrated a direct and indirect impact through access to digital financial services. It acknowledged the importance of integrating financial literacy programs with digital financial inclusion initiatives to enhance women's empowerment.

A study by Albarrak (2024) found disparities in financial awareness levels among workers in Saudi Arabia. Evidence suggests that working women face cognitive and institutional challenges that affect their financial decisions. The study also linked demographic variables to the level of financial literacy. It emphasized the need for workplace policies to promote financial inclusion and targeted financial training for women.

A study by García-Castro & Martínez (2024) concluded that women's bank ownership and financial independence, linked to marital relationships, influence their level of economic independence and consumption behavior. It further indicated that having a bank account... Personal banking reduces economic dependency within families and enhances women's ability to make independent financial decisions. The study highlighted the importance of policies that support women's access to personal financial tools.

A class study by (Polok, 2024) concluded that legislative packages and institutional reforms in Saudi Arabia have contributed to improving financial inclusion indicators and women's empowerment. It also found that linking empowerment programs with labor market policies enhances women's economic opportunities and influences their financial and consuming behaviors. The study called for sustainable strategies that combine the legal framework with training and financing programs specifically for women.

A study by (Ali et al., 2021) found that the level of financial literacy and financial coping behavior are positively correlated with women's financial empowerment and well-being indicators. Its results also showed that practical behaviors such as saving and financial planning act as intermediaries between financial knowledge and financial well-being. The study highlights the importance of developing training programs to enhance financial coping skills as a means of economically empowering women.

An OECD report (2020) showed that legislative and policy reforms in several Arab countries have improved women's access to employment opportunities and financial services, explaining that removing legal barriers Improving childcare services and financial inclusion infrastructure are essential for women's economic empowerment and, consequently, for changing their consuming and financial behaviors. The report provides evidence that legal change alone is insufficient and requires accompanying implementation and institutional measures.

Review of Previous Studies

Previous studies demonstrate a clear consistency in emphasizing the pivotal role of economic empowerment and financial literacy in shaping women's financial and consuming behavior. A number of studies have focused on the direct relationship between financial knowledge and economic well-being, demonstrating that financial behaviors such as planning and saving are key drivers of financial empowerment, as shown in the study by Ali et al. (2021). Other studies, such as Albarrak (2024), have highlighted gender knowledge gaps in the Saudi context, confirming that women face institutional challenges that limit their ability to make informed financial decisions, thus reinforcing the need for educational interventions within workplaces. In the regional context, Mawad et al. (2025) pointed to the complementary role of digital financial services in enhancing women's economic empowerment opportunities in the region, while García-Castro & Martínez (2024) revealed that women's access to independent financial means—such as bank accounts—contributes to reducing dependency within the family and increases their independence in consuming decision-making. Polok (2024) also provided an important explanation for the impact of legal and institutional reforms in Saudi Arabia on improving financial inclusion, emphasizing that supportive national policies are a key driver in modifying women's economic behaviors. This aligns with the OECD report (2020), which clarified that legislative reforms do not achieve tangible results unless supported by implementation and training programs capable of changing women's daily practices. A review of these studies reveals that while the literature addresses multiple aspects of the topic, it does not integrate economic empowerment, financial literacy, and consuming behavior within a single framework, particularly in small local contexts such as the Turba Governorate. This underscores the importance of the current study. Bridging this gap and achieving a more comprehensive understanding of the mechanisms of influence between these variables.

Research Methodology

This study adopted a descriptive-analytical approach, as it is considered the most suitable for examining the relationships between variables. This achieved through the collection and analysis of quantitative data to reveal the nature of the impact of perceived economic empowerment (financial, cognitive, and educational) on the financial and consuming behavior (financial and consuming behavior) of women in the Turba Governorate. This approach allows for a precise description of the case under study, in addition to analyzing the correlational and causal relationships between variables using appropriate statistical methods.

Research Population and Sample

The research population includes all Saudi women residing in the Turba Governorate of the Mecca Region they meet study's characteristics related to age, economic participation, and level of financial and consuming awareness. Due to accessibility and ease of data collection, a convenience sampling method was adopted, ensuring a degree of diversity in the participants' demographic characteristics, such as age group, educational level, employment status, and income level. This approach enhances the generalizability of the results within the study population. The minimum sample size was set at 400 participants to ensure enough statistical power to conduct advanced analyses such as multiple regression analysis or structural equation modeling (if used), which allows testing the impact of economic empowerment and its various aspects on financial and consuming behavior and its various aspects within an acceptable level of accuracy.

Data Collection Tool (Questionnaire)

The study relied on a closed-ended questionnaire as the primary data collection tool, using a five-point Lickert scale (1 = Strongly Disagree, 5 = Strongly Agree) to measure respondents' attitudes with quantitative accuracy. The questionnaire comprised four main sections. The first section covered the independent variable, which is perceived economic empowerment and its aspects, including financial empowerment (5 statements) and cognitive and educational empowerment (5 statements). The dependent variables included financial behavior (5 statements) and sustainable and conscious consuming behavior (5 statements). An additional section linked empowerment and behavior to illustrate the impact of the independent variable on the dependent variables. The questionnaire was designed to enable the researcher to analyze the relationship between economic empowerment and women's financial and consuming behavior in the Turba Governorate, as of the Kingdom's Vision 2030.

The following scale was adopted for analyzing the results:

- from 1.00 2.33   Low
- from 2.34– 3.67 Moderate
- from 3.68 – 5.00 High

The scale was calculated using the following equation:

=   = 1.33

Then, the answer (1.33) was added to the end of each category.

Validity of the Study Instrument

The study instrument (questionnaire) was presented to a group of six expert reviewers with academic experience from several Jordanian public and private universities. Their purpose was to provide feedback and ensure the instrument's suitability in terms of the number of items, clarity, accuracy, coherence, and consistency. They also provided any other feedback they deemed appropriate, including deletions, modifications, or additions. This review process, along with the subsequent corrections and modifications, served as a face validity test for the instrument.

Reliability of the Study Instrument

The results of the Cronbach's alpha coefficient test demonstrated that the data collection instrument (questionnaire) possesses a high level of reliability, making it suitable for use in statistical analysis. Cronbach's alpha coefficient for the independent variable, economic empowerment, reached 0.92, indicating excellent consistency for the aspects of financial, cognitive, and educational empowerment. Meanwhile, the dependent variables, financial behavior and consuming behavior, recorded a value of 0.88, which is a good indicator of the instrument's reliability and internal consistency between items. Therefore, the questionnaire can be relied upon to obtain accurate and reliable data for conducting statistical analysis and syinitiatedatic study.

Testing the Suitability of the Study Model to Statistical Methods

The suitability of the study model to statistical procedures was verified using a linear correlation test between the independent variables to avoid the problem of multicollinearity. The Variance Inflation Coefficient (VIF) and the Tolerance test were used for each independent variable. A VIF value not exceeding 10 and a Tolerance value greater than 0.05 indicate the independence of the variables and the absence of a high linear correlation between them. The test results showed that all VIF values were less than 10 and all Tolerance values were greater than 0.05, indicating the absence of a high correlation between the independent variables and confirming their suitability for use in the study's statistical model.**Description of the Study Model Variables**

The arithmetic means and standard deviations of the study sample's responses to the aspects of the independent and dependent variables were calculated as follows:

Arithmetic Means and Standard Deviations Related to the Aspects of the Independent and Dependent Variables and the Instrument as a Whole

No.	Dimension	Arithmetic Mean	Standard Deviation	Scale	Relative Importance
1.	Dimension 1: Financial Empowerment	4.35	0.788	1	High
2.	Dimension 2: Cognitive and Educational Empowerment	4.30	0.920	2	High
Total Score for the Independent Variable (Economic Empowerment)		4.275	0.756	High	
1.	Dimension 1: Financial Behavior	4.13	0.781	2	High

2.	Dimension 2: Consuming Behavior	4.20	0.931	1	High
Total Score for the Dependent Variable (Financial and Consuming Behavior)		4.165	1.060	High	
Overall Mean for the Instrument as a Whole		4.22	0.715	High	

The results showed that the overall level of perceived economic empowerment, across its aspects (financial empowerment, cognitive empowerment, and education), was high, with a mean of 4.275 and a standard deviation of 0.756. This indicates that women in Turba Governorate are aware of the importance of economic empowerment and possess a high level of ability to manage financial resources and utilize financial knowledge and education. The first dimension, financial empowerment, ranked first with a mean of 4.35 and a standard deviation of 0.788, indicating that participants are capable of independent financial planning and making informed spending and saving decisions. The second dimension, cognitive empowerment and education, recorded a mean of 4.30 and a standard deviation of 0.920, reflecting a high level of financial literacy and impactive use of financial information and services. There was a slight variation among participants in their degree of benefit from training courses and programs.

The dependent variable, women's financial and consuming behavior, also showed a high score, with a total score of 4.165 and a standard deviation of 1.060, indicating women's commitment to conscious and sustainable financial and consuming practices. The first dimension, financial behavior, had a mean of 4.13 and a standard deviation of 0.781, indicating that participants regularly plan and implement monthly budgets and allocate a portion of their income to savings and investment. The second dimension, sustainable and conscious consuming behavior, recorded a mean of 4.20 and a standard deviation of 0.931, reflecting a growing interest in selecting essential products, considering quality and environmental standards, and rationalizing consumption. The researcher interprets these results as demonstrating that women's economic and intellectual empowerment enhances their ability to practice responsible financial and consuming behaviors, aligning with the goals of the Kingdom's Vision 2030 to promote financial independence and sustainable consuming awareness within society.

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Testing the study hypotheses

The main hypothesis: There is no statistically significant impact at the level (□□0.05) of perceived economic empowerment and its aspects (financial empowerment, cognitive and educational empowerment) on the financial and consuming behavior and its aspects (financial behavior and consuming behavior) of women in Turba Governorate as of the Kingdom's Vision 2030.

To verify the validity of the main hypothesis, multiple linear regression analysis was used, and the results were as follows:

Table (2)

Multiple linear regression analysis of the impact of perceived economic empowerment and its aspects (financial empowerment, cognitive and educational empow erment) on financial and consuming behavior and its aspects (financial behavior and consuming behavior) of women in Turba Governorate as of the Kingdom's Vision 2030.

Dependent variable	model summary		analysis of variance ANOVA			table of coefficients					
	R Correlation coefficient	R2 Factor of determination	Calculated F	DF Calculated degrees of freedom	Sig. F Statistical significance Statement	Statement	B	Standard error	Beta	Calculated t	Sig. t Statistical significance
1	0.372	0.253	17.595	2	0.000	Constant	2.003	0.179		11.185	0.000
						Financial empowerment	0.243	0.045	0.347	5.421	0.000
						Knowledge empowerment	0.071	0.042	0.104	1.678	0.094
	.000										

The results of the multiple linear regression analysis indicate a statistically significant impact of perceived economic empowerment, and its aspects (financial empowerment, and cognitive and educational empowerment), on the financial and consuming behavior of women in the Turba Governorate, as of the Kingdom's Vision 2030. The correlation coefficient ($R = 0.372$) indicates a moderate and statistically significant correlation between the independent variables combined and the dependent variable. The coefficient of determination ($R^2 = 0.253$) indicates that economic empowerment, and its aspects, explains 25.3% of the variance in financial and consuming behavior, while the remaining percentage is attributed to other variables not included in the model.

Furthermore, the results of the analysis of variance ($F = 17.595$, $Sig = 0.000$) showed that the model as a whole is statistically significant at the ($\alpha \leq 0.05$) level, confirming the significance of the regression and the ability of the independent variables to predict financial and consuming behavior. At the level of each dimension, financial empowerment was found to have a statistically significant impact on financial and consuming behavior ($B = 0.243$, $t = 5.421$, $Sig = 0.000$), indicating that it is the most significant factor in explaining women's financial and consuming behavior. In contrast, cognitive and educational empowerment did not show a statistically significant impact at the ($\alpha \leq 0.05$) level ($t = 1.678$, $Sig = 0.094$), suggesting that its influence is less strong in predicting financial and consuming behavior compared to financial empowerment. Based on these results, the null hypothesis is rejected, and the alternative hypothesis, which states that economic empowerment, and its various aspects, has a significant impact on financial and consuming behavior, is accepted. The results indicate that economic empowerment—especially financial empowerment—is the most influential factor in improving women's financial and consuming behavior in the Turba Governorate, reflecting the role of financial independence in promoting sound decision-making. While cognitive empowerment alone appears insufficient to produce tangible behavioral change, this indicates that knowledge needs to be coupled with real financial resources to have an impact. Based on this, the null hypothesis was rejected and the alternative hypothesis was accepted.

Results of the first sub-hypothesis (H01): There is no statistically significant impact ($\alpha \leq 0.05$) of financial empowerment on the financial and consuming behavior of women in Turba Governorate, as of the Kingdom's Vision 2030.

To verify the first sub-hypothesis, linear regression was used, and the results are as follows:

Table (3)

Results of the simple linear regression of the impact of the financial empowerment dimension on the financial and consuming behavior of women in Turba Governorate

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Dependent variable	model summary		Analysis of variance ANOVA			table of coefficients					
	R Correlation coefficient	R2 Coefficient of Determination	Calculated F	DF Calculated degrees of freedom	Sig. F Statistical significance	Statement	B	Standard error	Beta	Calculated t	Sig. t Statistical significance
Financial and Consuming Behavior	0.196	0.27	6.139	1	0.005	Constant	2.925	0.153		19.136	0.000
						Financial empowerment	0.128	0.045	0.166	2.853	0.005

The results indicate a statistically significant impact of financial empowerment on women's financial and consuming behavior in Turba Governorate. The correlation coefficient (R = 0.196) demonstrates a statistically significant positive correlation between financial empowerment and the dependent variable. The coefficient of determination (R^2 = 0.027) shows that financial empowerment explains only 2.7% of the variance in financial and consuming behavior, while the remaining percentage is attributed to other variables not included in the model. The F-value (F = 6.139) at a significance level of (Sig = 0.005) confirms the significance of the regression at the ($\alpha \leq 0.05$) level. Furthermore, the coefficient table shows that the B value for financial empowerment was (0.128), and the t-value (t = 2.853) at a statistical significance level of (Sig = 0.005), indicating that this dimension has a significant and direct impact. Therefore, the first sub-hypothesis is rejected, and the alternative hypothesis, which states that financial empowerment has a significant impact on financial and consuming behavior, is accepted.

The results show that financial empowerment contributes significantly—albeit to a limited degree of variation—to improving women's financial and consuming behavior patterns, reflecting the importance of financial control and independence in making more conscious and disciplined purchasing and financial decisions.

Results of the second sub-hypothesis (H02): There is no statistically significant impact ($\alpha \leq 0.05$) of cognitive and educational empowerment on the financial and consuming behavior of women in Turba Governorate, as of the Kingdom's Vision 2030.

To verify the first sub-hypothesis, linear regression was used, and the results are shown in Table 4:

Table 4: Results of Simple Linear Regression of the Impact of Cognitive and Educational Empowerment on the Financial and Consuming Behavior of Women in Turba Governorate

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Dependent variable	model summary		Analysis of variance ANOVA			table of coefficients					
	R Correlation coefficient	R2 Coefficient of Determination	Calculated F	DF Calculated degrees of freedom	Sig. F Statistical significance	Statement	B	Standard error	Beta	Calculated t	Sig. t Statistical significance
Financial and Consuming Behavior	0.300	0.90	26.47	1	0.005	Constant	2.783	0.127		21.893	0.000
						Cognitive and Educational Empowerment	0.178	0.39	0.262	4.610	0.000

The results in Table (4) indicate a statistically significant impact of the cognitive and educational empowerment dimension on women's financial and consuming behavior in Turba Governorate, with a correlation coefficient of ($R = 0.300$). This demonstrates a moderately strong and statistically significant positive correlation between this dimension and the dependent variable. The coefficient of determination ($R^2 = 0.090$) shows that cognitive and educational empowerment explains 9% of the variance in financial and consuming behavior, while the remaining percentage is attributed to other variables not included in the model. The F-value ($F = 26.47$) was statistically significant ($Sig = 0.005$), confirming the model's significance at the ($\alpha \leq 0.05$) level. The coefficient table also shows that the B value was (0.178) and the t-value ($t = 4.610$) was statistically significant ($Sig = 0.000$), indicating a clear and significant impact of cognitive and educational empowerment. Accordingly, the second sub-hypothesis is rejected, and the alternative hypothesis, which states that there is a significant impact of cognitive and educational empowerment on financial and consuming behavior, is accepted.

The results indicate that raising the level of financial knowledge and financial literacy among women significantly contributes to improving their financial and consuming behavior. This reflects the vital role of financial awareness in making sound decisions and managing financial resources more impactively within the context of the economic transformations of the Kingdom's Vision 2030.

Recommendations

Based on the study's findings and the clear impact of economic and knowledge empowerment on enhancing women's financial and consuming behavior in Turba Governorate, the researcher recommends the following:

- Strengthening financial literacy and awareness programs through ongoing training courses targeting women of all ages, thereby enhancing their ability to plan financially and make informed economic decisions.

- Expanding opportunities for economic empowerment by providing local initiatives that support women's participation in the labor market and the development of their small businesses, thus contributing to increasing their financial independence.

- Launching awareness campaigns on sustainable consuming behavior that focus on rationalizing consumption and promoting environmentally friendly products, in line with the goals of the Kingdom's Vision 2030.

- Encouraging cooperation between government agencies and financial institutions to develop financial inclusion programs for women that facilitate access to banking services and support sound financial practices.

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