# The Impact of Social Media Marketing Education on Financial Decision-Making Skills in Higher Education Institutions in Jordan

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**Abstract**

Due to the rapid advancements of digital technologies and the increasing prevalence of social media and on-line business, social media marketing education has gained a prominent position in business and marketing courses of Jordanian universities. Moreover, financial decision-making skills have been acquiring more importance for students at the university level, as they are currently navigating in an increasingly complicated environment with characteristics like digital payment systems, financial technology, on-line investment facilities and exposure to large amounts of financial information from social media. Despite this fact, the current level of research on social media marketing education and students' financial decision-making skills is limited, especially in the context of Jordanian higher education. This research aims to investigate the effects of social media marketing education on financial decision-making skills among students in Jordanian higher education. More precisely, this research will try to analyze the extent of association between social media marketing education and financial decision-making skills, to identify the determinants of students' financial decisions, to evaluate the outcomes of social media marketing education programs and to formulate a conceptual model for improving financial decision-making through social media marketing education. The present research employs a quantitative survey method with the application to university students in Jordan. The independent variable of the present study is social media marketing education whereas the dependent variable is students' financial decision-making skills and consists of many dimensions; they are Financial knowledge, Budgeting skills, Saving behavior, Investment knowledge, Risk assessment, Financial planning, and Confidence in decisions. It is expected that the present research will add to the literature by consolidating concepts from financial literacy, digital marketing education and taking into account the Social Cognitive Theory and the Theory of Planned Behavior. Moreover, it is expected that it will offer recommendations at the level of curricula design, policies development and dissemination of responsible financial behavior among university students.

**Keywords:** Social media marketing education, financial decision-making skills, financial literacy, university students, Jordan, higher education, digital marketing, financial behaviour.

INTRODUCTION

**A. Background of the Study**

Digital technologies have revolutionized the way information is sought, people communicate, learn, and make decisions. As part of these technologies, social media has become the most prominent aspect of our daily lives, and most especially, to young adults and university students. Social media have been expanded beyond social interaction and now as for sources of educational knowledge, information about finances, marketing communication and consumer information. Therefore, the influence on students became more significant regarding their understanding of various products, services, investments, spending and financial decisions in general in the context of social media (Pandey & Guillemette, 2024).

In Jordan, social media use has become an integral part of the lives of young people and university students. The literature that looked at the use of social media by Jordanian students revealed that social media plays a major role in communication, education and information sharing (Hatamleh, 2024). Recent research based on Jordanian universities also found that social media is a dominant component of students' daily lives and their education (Taha et al., 2025). Likewise, studies have shown that university students are significantly influenced by social media in terms of their behavior, involvement and information access in Jordan (Alhajjaj et al., 2025). As students have increasingly come to rely on digital platforms, new opportunities arose for higher education institutions to embed social media-related knowledge and skills in their curricula.

Similarly, digital marketing has become one of the crucial aspects in business education and is essential for every organization when it comes to communication with customers, product promotion and brand building through the usage of social media platforms. Thus, most of the universities have started to offer courses on digital marketing and social media marketing in business and management related studies to prepare students for the digital environment. Through education of social media marketing, students acquire the necessary knowledge of customer behavior on social media, content generation, digital analytics, digital communication and customer engagement methods (Pawar, 2024). Also in Jordan, digital marketing initiatives and social media marketing strategies have increased and been used for supporting learning and involvement of students in universities (Alshaketheep et al., 2024). Empirical evidence on the increasing role of digital marketing and social media communication in higher education institutions in Jordan also exists (Al-Dmour et al., 2024).

This rise in digital marketing education is becoming ever more important since students are growing in a more digitally influenced financial setting. Jordan's financial sector has undergone an extreme makeover, driven by financial technology, digital payments, and online financial services (Al-Afeef et al., 2024). Further, financial technology is continuing to revolutionize the financial landscape and access to economic life (Almahadin et al., 2025). With digital financial services becoming more widespread, young adults must have greater financial literacy and knowledge of financial decision-making skills in order to make rational choices.

Financial literacy has been acknowledged as an issue of national priority in Jordan. Jordan's Central Bank has declared in the National Financial Inclusion Strategy (2023-2028) the importance of improving financial knowledge and skills of citizens for greater financial inclusion and economic development (Central Bank of Jordan, 2024). Also, various financial literacy programs targeting Jordanian youth have revealed that youth require an enhanced knowledge and responsible financial behavior (Wyss et al., 2022). Studies focusing on Jordanian youth have shown that financial literacy positively influences financial inclusion and financial well-being (Aqel et al., 2024) and that financial literacy has a strong influence on financial inclusion and financial capability of young people in Jordan (Al-Smadi, 2024).

With the emergence and overlap of social media marketing and financial decision-making, it appears that education on social media marketing may have a positive impact on the development of financial decision-making abilities of university students since they are exposed to financial news, investment articles, consumer reports, budget tips, and marketing information on social media platforms (Singh & Chakraborty, 2024). Studies indicate that students may improve digital financial literacy through education and availability of financial content (Baranidharan et al., 2023) and that social media contributes to learning of financial literacy through the facilitation of information exchange and knowledge sharing (Shvaher et al., 2021).

Given the rise in importance of both social media marketing education and financial literacy, it becomes necessary to analyze the connection between the two factors within Jordanian higher education institutions.

**B. Research Problem**

Given the growing significance of both social media marketing education and financial literacy, few studies have explored the extent to which social media marketing education enhances students' financial decision-making skills in university context. Prior studies have focused on how social media impacts consumer behaviour, investment decisions, financial literacy and educational achievements individually (Rodriguez et al., 2024). Yet, to what degree does exposure to education in social media marketing contribute to enhanced financial decision-making skills remain a gray area.

Social media has a role to play in shaping investment decisions, spending behavior, attitude towards financial products (Tandon et al., 2021), an information provider for financial services, and also a channel of financial knowledge and advice to many users (Pandey & Guillemette, 2024). But how the educational aspect of social media marketing can help students improve financial decision making skills has been rarely explored.

Another gap in research context is the one of Jordan. Despite having researches regarding financial literacy, digital transformation, usage of social media and digital marketing in Jordan, very few researches has concentrated on the link between social media marketing education and financial decision making skills in Jordanian university students (Aqel et al., 2024). So there is a need for a research which fulfills this requirement.

**C. Research Objectives**

The objectives of this study are as follows:

1. To investigate the link between social media marketing education and students' financial decision-making skills in higher education institutions of Jordan.

2. To identify which factors lead to students' financial decision making behaviors.

3. To measure the effectiveness of social media marketing education programs at universities in Jordan.

4. To develop a theoretical framework to account for how social media marketing education leads to financial decision-making skills.

**D. Research Questions**

The research questions which the study seeks to answer are:

1. Does social media marketing education promote students' financial decision making skills in university students in Jordan?

2. Which learning variables influence quality of student financial decisions most?

3. Which variables impede effectiveness of social media marketing education in higher education institutions in Jordan?

**E. Significance of the Study**

**Academic Significance**

This study adds to the ongoing work done regarding social media marketing, financial literacy and financial behavior in the field of academia. It has been argued that although these fields are connected to each other, very few researches explore the linkage in university context. It draws on the theory of planned behavior and social cognitive theory to explain how education leads to the financial behavior and decisions (Ajzen, 2020). Results can further contribute to the development of financial decision making theories in students.

**Practical Significance**

This study has important practical implications for students, educators and administrators at universities. If the association between social media marketing education and financial decision-making is established, it may provide some guidelines for educators in designing learning experiences for the students which aim at enhancing both their digital skills and financial literacy. There has been evidence of the efficacy of social media-based learning in developing students' knowledge sharing skills, learning ability, self-efficacy (Sivakumar et al., 2023), so self-efficacy based interventions can improve students' confidence to make financial decision (Hinduja et al., 2024).

**Policy Significance**

This study is highly relevant for policymakers and educational authorities in Jordan as the country is focusing a lot on financial inclusion, financial literacy, digital transformation and technological innovation (Central Bank of Jordan, 2024). Results from this study will help in curriculum designing with regard to the integration of financial literacy and social media marketing education in higher education courses so that graduates are well equipped to take part in the changing Jordanian digital economy.

## II. SOCIAL MEDIA MARKETING EDUCATION IN JORDANIAN HIGHER EDUCATION INSTITUTIONS

### A. Concept of Social Media Marketing Education

The definition of social media marketing education is a course that deals with developing a broad knowledge and skillful abilities pertaining to all uses of social media marketing for marketing communication, customer relation, brand building, as well as digital business. Social media marketing education combines both a theoretical knowledge of its strategy, application in business environment and its practical application (Jamil et al., 2022).

Digital marketing education has experienced the influence of technical innovation and change in consumer behaviour. The need of training students in digital work place has become crucial for many universities, as social media has played an inseparable part of the digital communication strategy in business (Pawar, 2024). The subject matter in digital marketing education consists of creation of content, interactions and engagement with the audience, analyze social media, online behavior of the consumer and digital marketing campaign management.

The subject of digital marketing has been adopted in many Jordanian higher education institutions as universities started to utilize social media for their recruitment purposes and building their presence (Al-Abdallah et al., 2025). As the practice of digital marketing spread, the necessity of education related to social media marketing becomes clear.

### B. Role of Social Media Marketing Education

The following four functions for the social media marketing education.

It helps students build digital competencies; the social media marketing education allows students to obtain practical competencies related to digital communication, content management, interpretation of data and engagement with people. Digital competencies become of critical importance in digital work place (Alshaketheep et al., 2024).

It helps students learn the behavior of consumers; the students study how consumers seek information, evaluate alternatives and buy products by examining consumer's interaction on social media marketing platforms, as well as consumer behavior. (Jamil et al., 2022)

It could provide students with financial literacy; since students are exposed to financial trends, spending habits, prices, investments and market dynamics, students are likely to improve financial literacy and budgeting skills. (Baranidharan et al., 2023)

It can lead to enhancement of entrepreneurial thinking in students; because students know that they can use digital marketing platform to grow business and have financial security, so they tend to think like entrepreneur by acquiring the decision-making abilities about the financial plans of the business and strategy (Atiyat et al., 2025).

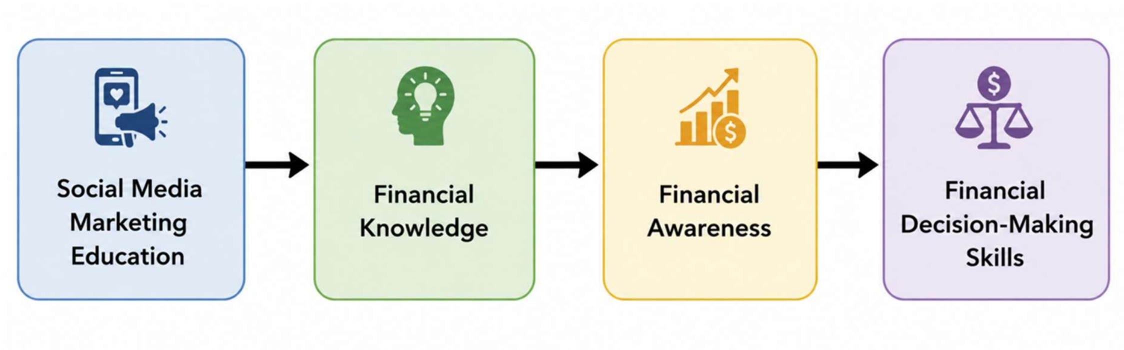


**Figure 1: Relationship between Social Media Marketing Education and Financial Decision-Making Skills**

**C. Characteristics of Social Media Marketing Education**

**D. Limitations and Challenges**

Table 1

Limitations of Social Media Marketing Education in Jordan

| Limitation | Description |
|---|---|
| **Curriculum gaps** | Limited financial integration |
| **Resource constraints** | Lack of digital tools |
| **Faculty expertise** | Need for specialized training |
| **Practical exposure** | Limited industry collaboration |
| **Technology adoption** | Uneven implementation |

Table 2

Educational Problems Arising from These Limitations

| Limitation | Impact on Students |
|---|---|
| **Curriculum gaps** | Weak financial analysis |
| **Limited practice** | Poor decision-making confidence |
| **Resource limitations** | Reduced skill development |

## III. FINANCIAL DECISION-MAKING SKILLS OF UNIVERSITY STUDENTS

**A. Financial Decision-Making Problems**

Decision-making skill concerning finances have been of greater importance among university students as university students operate within the environment which has features of financial services digital transactions, social media influence, and increase in the financial choices of opportunities and that a successful financial decision maker takes time to manage their money, analyze choice, weigh risks and make informed decisions that will lead to the enhancement of their overall financial health (Lim & Weissmann, 2023).

Budgeting is one of the prevalent difficulties faced by university students as university students strive to meet their university fees, their expenditures, the expenses of transportation, and other related financial issues. Studies dealing with financial behaviour have found that effective budgeting practice play a role in promoting healthy financial habits and averting financial problems (Patel & Nayak, 2024), as such poor budgeting practices results in stress and poor financial condition.

Spending behaviour is another of the prevalent difficulties that is being faced by university students as social media is often inundated with marketing related materials from companies, brand promotions of items through social media influencers and product advertisements that directly target consumer behaviour thus this practice can make university students spend more impulsively as social media has a significant influence on students' spending behavior and consumers' perception of products and services (Rodriguez et al., 2024). It does thus influence consumer perceptions on products and spending on them.

Awareness of investments has been one of the challenges that students are likely to experience as there has been a rapid increase in available information about how to investment online. Social media has also started acting as a medium of exchanging investment related data and advices, affecting consumer perception regarding the advantages and dangers associated with investing (Pandey & Guillemette, 2024). The lack of sufficient investment knowledge is likely to cause students to fall into a situation of poor financial decisions as they gain poor investment insight from unreliable resources.

Credit management also plays a vital role in financial difficulties. Students have lack of knowledge when it comes to credit and debts as well as financial obligations and lack of investment management. Having a thorough understanding of the financial matters and loan and credit obligations of individual would result in sound judgment when taking out credit.

Financial planning, also being a critical part in the students' finances as well has the need of financial planning among university students, as Financial planning may be defined as the act of managing individual's finances with the goal of achieving future objectives such as those related to income, expenditures, savings and investment. The effect of financial planning behaviour contributes positively toward the increase of students' financial satisfaction, well-being and security (Ferah & Sumer, 2023). However students may not have experience in designing financial planning.

**B. Factors Affecting Financial Decision-Making**

**Individual Factors**

Among the determinants of financial decision making quality is Financial Literacy that stands out as being one of the most influential factors; people with strong financial literacy skills are more prone to make well-reasoned decisions. Studies performed in Jordan confirm that Financial Literacy have positive impacts on Financial Inclusion and financial well-being of young people (Aqel et al., 2024), and likewise, for university students in Jordan financial literacy enhance the effectiveness of Financial Participation and Financial Decision Making (Al-Smadi, 2024).

Another important variable affecting students' financial behavior is the motivation to gain financial knowledge, which lead students to seek further information and make further attempts at understanding and applying finance related knowledge into practice, also this variable has something to do with Self Efficacy. Self-efficacy is another variable that may influence financial decision making because of its impact on an individual's confidence in their capabilities to perform an activity, in this case financial decisions. (Hinduja et al., 2024)

Self control is also an important variable as good decisions regarding financial matters requires delayed gratification, where students tend to sacrifice immediate gratification for more desirable future consequences. Self-control plays a vital role when students make decision related to saving, spending and managing budget.

**Educational Factors**

Education also impacts how students' decision making related to finances are performed; Marketing Knowledge affects students by helping them better understand consumer behavior, Financial communication, and the market effects impacting decision making of consumer products and services.(Jamil et al., 2022), Financial Education courses also are part of the education factor as it affect the level of financial literacy and students financial behavior (Nkwantabisa & Owusu-Acheampong, 2024).

Digital literacy is a new factor because nowadays individuals access financial information online. This has made Digital Literacy more important to assess financial information on online resources, digital finance knowledge and utilization of digital financial tools.

**Social Factors**

Social influences is another major factor influencing students' behavior toward finances, with Peer influence in which the decisions of fellow students might influence choices on spending, saving and investments as most students at university are regularly exposed to each other through their social circles and the interaction within it, Family Background will also influence attitudes towards finances due to family upbringing, values and financial experiences.

The influence of social media becomes more relevant in our day. Studies found that social media impact significantly students' financial literacy, spending behaviors, investment decision making, and financial products attitude. (Shvaher et al., 2021). So students who view financial information on their social media can be affected in both positive and negative manner due to the quality of information given on those sources.

**Economic Factors**

Students' Financial Decision making is also impacted by students' level of income because income level is a primary indicator that could determine whether students have adequate funds available for saving, spending, and investing; also the Students' employment status has some influence on Financial Decision Making by provide students with financial resource. The current economic situations in Jordan also have an impact of how students' finances are dealt with by The Jordanian National Strategy for Financial Inclusion, Promoting digital payments and Financial Literacy. (Central Bank of Jordan, 2024). In addition, Financial Technology and digital financial services add on the importance of having high level of financial literacy and strong financial decision making skills (Al-Afeef et al., 2024).

**C. Challenges in Developing Financial Decision-Making Skills**

Although access to financial information is now relatively easy, there are still various obstacles hindering the development of skills in financial decision making among university students:

The overload of information is one issue. Information about personal finance is widely available on many online sites and platforms such as social media, web apps and online communities. Having vast amount of information may pose a difficulty to search and determine relevant and credible source of information.

Misinformation on social media is also another issue. The accessibility of financial knowledge on social media can result in spread of misinformation about financial management and investment. Studies focusing on the impact of social media usage on financial decision making pointed out on issues like reliability of investment advices and recommendations from online platforms (Singh & Chakraborty, 2024).

The lack of structure financial training is a key concern to many students. The amount of financial education programs has been constantly on the rise; nevertheless, there is still a relatively limited scope in developing practical skills in managing money for young people via formal programs (Wyss et al., 2022).

Limited practical experiences in finance is also a constraint in enhancing financial decision making skills. Financial decision-making skills are honed by experiencing them in real life. Many students only obtain limited practical experience in managing their own budget, making investments, financial planning or in credit management before their participation in workforce.

| **Research Direction** | **Focus** |
|---|---|
| **Financial literacy** | Knowledge development |

| | |
|---|---|
| **Digital marketing education** | Skill enhancement |
| **Social influence** | Behavioral effects |
| **Financial behavior** | Spending and saving patterns |

**Table 3: Summary of Research Directions on Financial Decision-Making Skills**

## IV. IMPACT OF SOCIAL MEDIA MARKETING EDUCATION ON FINANCIAL DECISION-MAKING

### A. Educational Objectives

Financial decision making skills through social media marketing education. Financial literacy education not only strengthens the marketer knowledge and skill sets but it can also influence the students financial decision making ability by developing their understanding on digital markets, consumer behaviour, financial information, and business performance. In the higher learning context, social media marketing education influences several educational goals closely linked to financial competence. One of the goal that could be achieved is the improvement of financial literacy. Financial literacy is the ability of individuals to comprehend financial concepts and the ability of individuals to apply financial knowledge to decision making. Higher level of financial literacy has been found to be related to greater financial well-being, inclusion and decision outcomes (Aqel et al., 2024). A rich stream of financial information, educational content and investment discussions is available in social media platforms that, if used in the education process, could enhance financial knowledge (Shvaher et al., 2021). Social media have been seen as a key channel to improve digital financial literacy among youth (Baranidharan et al., 2023). The second educational goal is the reinforcement of analytical decision making. In social media marketing education students are exposed to the process of analysis on consumer behaviour, marketing performance analysis, interpretation of digital data, and evaluation of campaigns. The analysis process helps in stimulating critical decision making and evidence based practice. This skill is very crucial for financial planning and investment decisions (Lim & Weissmann, 2023). Thirdly, it is the improvement of budgeting skills. Personal budgeting skills are related to resource management. By doing budgeting, students gain insights on managing their financial resources and assessing financial consequences of their choices and preferences. Financial planning skills might be fostered in budgeting assignments and exercises as students would learn to assess potential resource allocations and expected outcomes of these activities. These activities can contribute to enhance the students’ financial decisions and confidence in budgeting. The fourth goal is to develop investment awareness. Social media is a potential channel to source for financial information and investment related content among students (Pandey & Guillemette, 2024). Social media usage has been shown to play a key role in the development of investment decisions and financial attitude (Singh & Chakraborty, 2024). Social media marketing education would provide students with understanding on how the digital information sources influence investment decisions, enabling students to develop critical approaches towards the received investment advice. Fifth, the goal is to foster financially responsible behaviour. Following the Theory of Planned Behavior (Ajzen, 2020), education might strengthen intentions and behaviors as it has the potential to increase perceived knowledge and attitude and Perceived behavioral control. Financial knowledge, decision making confidence, would contribute to financial responsible behaviors like saving, budgeting, and long-term planning (She et al., 2024).

### B. Educational Mechanisms and Learning Strategies

**Social Media Analytics**

Social media marketing education may yield positive effects on financial decision making ability depending on the employed learning strategies in higher learning institutions. Various mechanisms can contribute in improving the students' financial decision making skills. Social Media Analytics This mechanism is one of the most important ones in current digital marketing education. Social media analytics refers to the activities of collecting, managing, interpreting and analyzing digital data retrieved from the social media platforms, thus to develop critical and informed financial decisions. The interpretation of data, a core analytical skill, can facilitate many financial decisions in which the individuals have to consider the data before making a choice. By doing the social media analytics such as analyzing engagement data, consumer behavior, campaign performance data, students acquire experience in analyzing numeric data and drawing useful inferences from them. Also, consumer trend analysis helps in students' financial decision making as social media marketing education involves exposing students to the real time, changing consumer behavior, spending patterns, and market conditions and hence to some economic phenomena that would affect the financial situation of both personal and organisation level (Jamil et al., 2022).

**Marketing Simulations**

Marketing Simulations Marketing simulations can be used in the context of social media marketing education as controlled learning environments. A commonly used marketing simulation in this context would involve a budgeting aspect which students need to allocate resources among different marketing activities taking into account possible outcomes. Budgeting is quite similar to personal finance budgeting whereby students learn to prioritize the task and choice of available resources taking into account future spending needs and financial limitations. Campaigns simulation enhances students' financial planning by developing their financial performance management skills whereby they learn how marketing expenditure leads to profits and the impact of financial resource in affecting outcomes.

**Practical Projects**

Practical Projects This mechanism is vital for social media marketing education as practical activities have a great importance in enabling learning. Previous studies suggest that the social media based collaborative learning enhances knowledge sharing, learning effectiveness and skill acquisition among students (Ahmad et al., 2022) and facilitates knowledge sharing (Sivakumar et al., 2023). Digital business planning is a very valuable activity for students, which involves planning of innovative business idea considering its financial viability and profitability, thus students learn to critically assess costs, potential revenues and business opportunity. Social media campaign project allows students to plan and implement the marketing plan on social media, monitor the plan and evaluate the effectiveness of the marketing activities by taking into account the related costs and benefits.

**Financial Integration**

Financial Integration This mechanism involves the explicit integration of financial concepts in marketing education so that students understand financial implications arising from marketing decisions. Examples of this mechanism would be the activity of comparing the return with cost incurred by activities (Cost-benefit analysis) that promotes prudent decision making. Evaluating return on investment (ROI) provides students with the knowledge that they should assess opportunities on how much return generated from investment, thus strengthening financial planning skill.

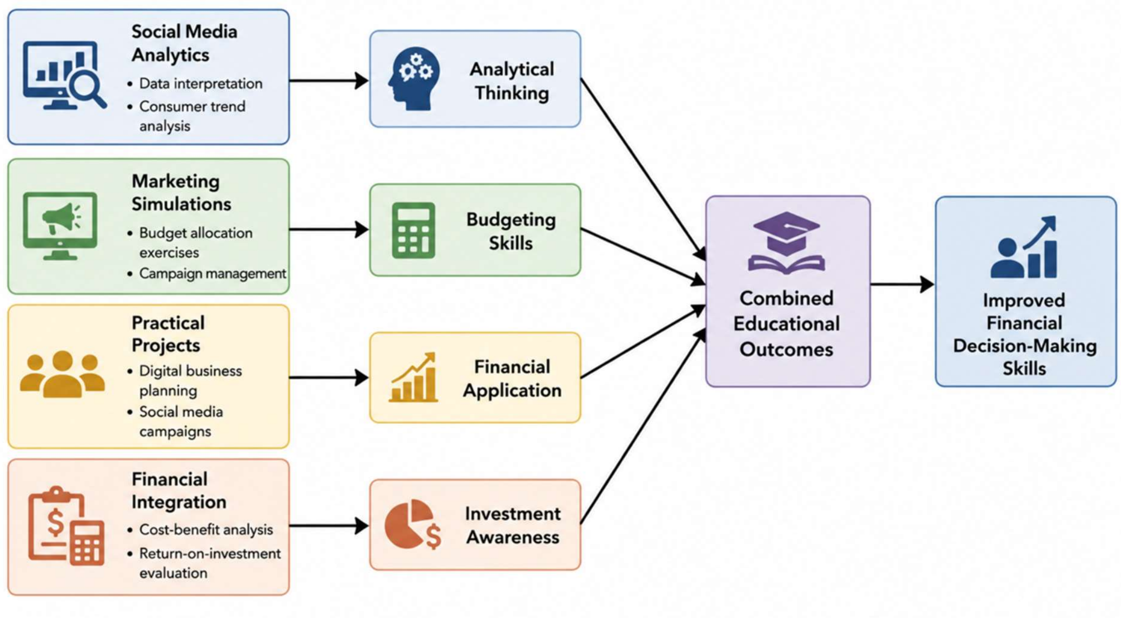


**Figure 2: Educational Strategies Supporting Financial Decision-Making Skills**

**C. Educational Assessment and Evaluation**

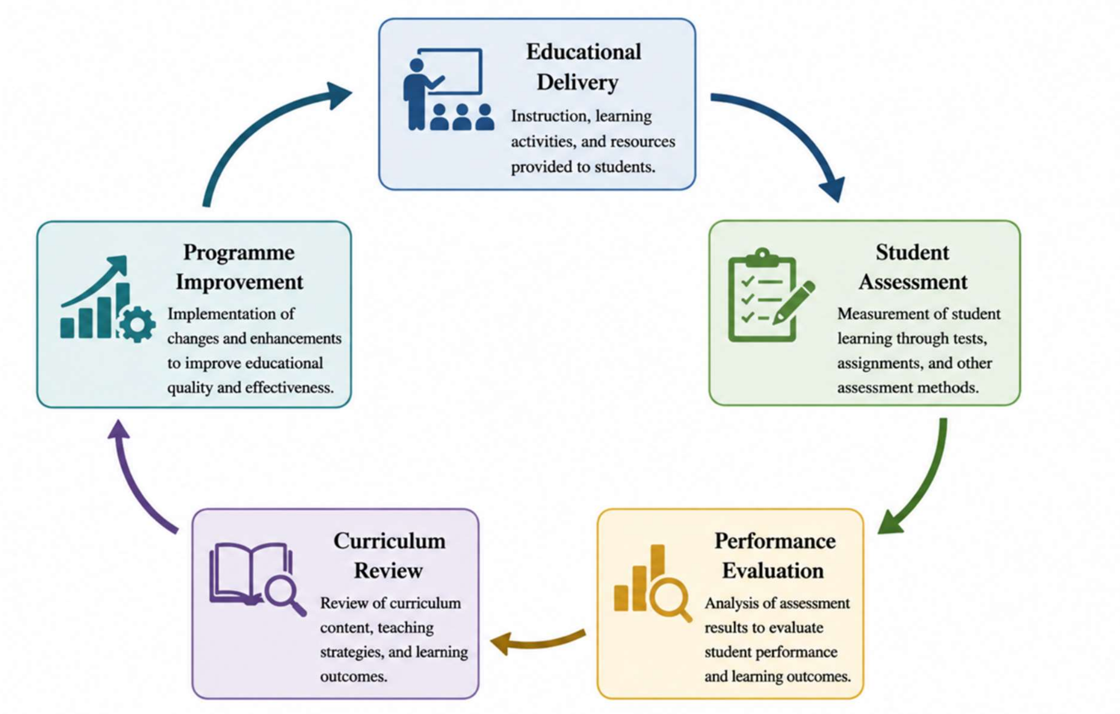


**Figure 3: Educational Assessment Lifecycle**

## V. ANALYTICAL RESULTS AND CONCEPTUAL FRAMEWORK

### A. Financial Decision-Making Metrics

In order to investigate the effect of social media marketing education on financial decision-making skills, a multidimensional measurement framework is proposed. The students' financial decision-making skills should be measured in multiple dimensions, as found in the financial literacy and financial behavior literature.

First, students' financial knowledge, which is the extent to which students have financial knowledge (Nkwantabisa & Owusu-Acheampong, 2024). Second, students' budgeting skills (students' ability to manage monetary resources). Third, students' saving behavior (a characteristic behavior towards a more careful behavior). Fourth, students' investment awareness, which is the degree of students' awareness about investment and relevant risks. Fifth, students' risk assessment (a degree of students' assessment about the degree of risks involved in financial decisions). Sixth, students' financial planning, which is the degree of students' ability to set financial goals and plan financial future. The last dimension is the students' decision confidence, which indicates students' ability and the self-efficacy of making financial decisions and research has shown that self-efficacy has been widely implicated as a critical determinant of decisions and subsequent behavior (Liu et al., 2025).

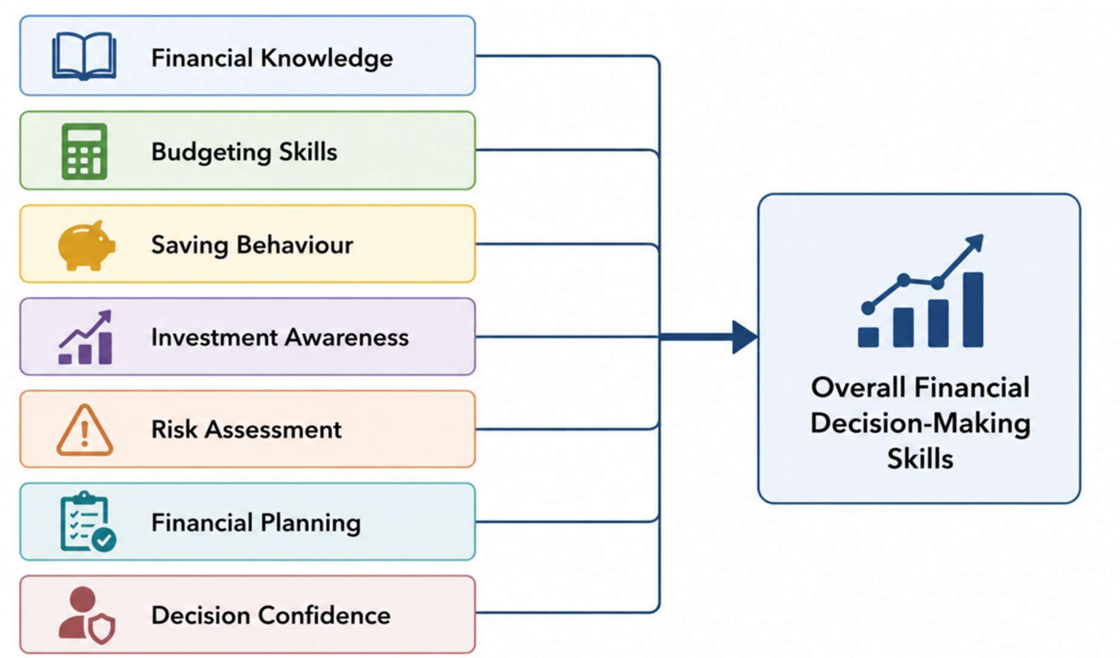


**Figure 4: Financial Decision-Making Metrics Framework**

### B. Influencing Factors Framework

**Educational Factors**

Some factors may affect students' financial decision-making skills at the university level:

Educational factors include curriculum design, teaching expertise and practical learning opportunities. Quality education would enhance the ability to learn and acquire knowledge.

**Technological Factors**

Technology-related factors include social media, online learning and online educational tools. Digital technology helps to promote information dissemination, enhance involvement in education and develop financial literacy (Baranidharan et al., 2023).

**Student Factors**

Student-related factors include motivation, financial and digital literacy. Student motivation, self-confidence and a sense of self-efficacy encourage them to utilize educational knowledge better (Hinduja et al., 2024).

**Institutional Factors**

Institutional-related factors include university support, partnerships between institutions and businesses.Partnershipsbetween university and businesses can make learning more practical and make it more consistent with actual needs.

**Environmental Factors**

Environment-related factors include the general economic condition in Jordan and the influence of society. The university student's attitude and behaviors are often shaped by parents, peers, and social media groups (Rodriguez et al., 2024).

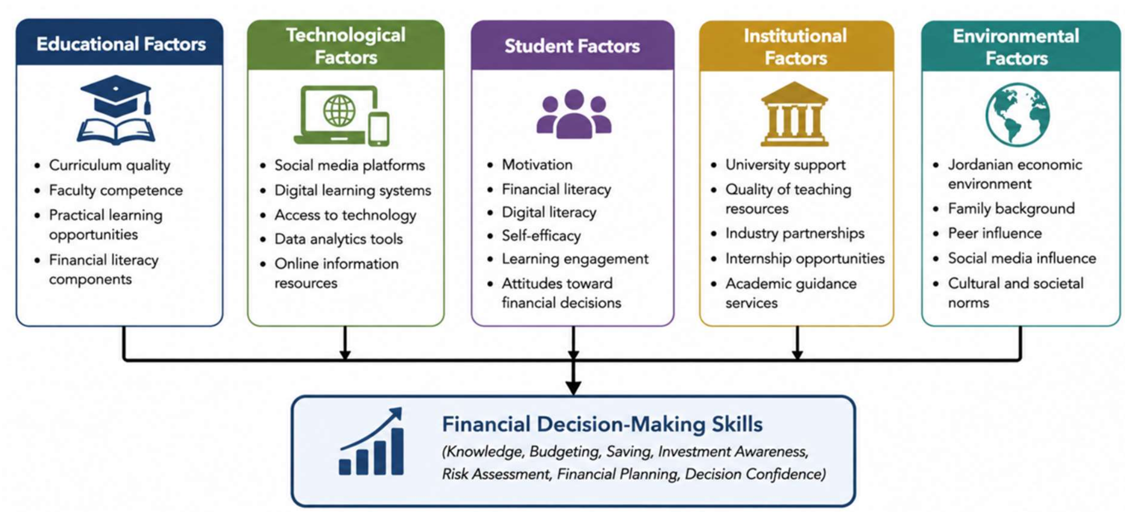


**Figure 5: Influencing Factors of Financial Decision-Making Skills in Jordanian Universities**

**C. Proposed Framework**

The Multiple-Layer Educational Impact Framework (MLEIF) has been developed to illustrate the impact of financial decision-making ability among university students in Jordan through social media marketing education.

The framework consists of nine interconnected layers:

- Layer 1: Educational Content
- Layer 2: Digital Learning Environment
- Layer 3: Social Media Marketing Knowledge
- Layer 4: Practical Marketing Experience
- Layer 5: Financial Literacy Development
- Layer 6: Financial Decision-Making Skills
- Layer 7: Student Behavioural Outcomes
- Layer 8: Institutional Support
- Layer 9: Socioeconomic Context of Jordan

The framework sort of pulls together knowledge from social cognitive theory, like learning through observation, building knowledge, and self-efficacy growth (Hoang et al., 2021), and also blends in theory of planned behavior to look at knowledge and attitude, which then shapes behavioral outcomes (Patel & Nayak, 2024)


**Figure 6: Multiple-Layer Educational Impact Framework (MLEIF)**

## VI. CONCLUSION

### A. Summary of Findings

This finding confirms that education in social media marketing could improve university students' financial decision-making capability. Education in social media marketing improves students' financial literacy, financial knowledge, financial analytical ability, budgetary management skills, financial investment skills and financial management habits. In addition, the practical and experimental teaching approaches develop financial proficiency and capability, as students can use their knowledge to practice. Besides, the result indicates that the university in Jordan could effectively improve students' financial behaviour through the revised curriculum, which incorporates financial literacy and digital marketing education.

### B. Theoretical Contributions

This paper contributes to the previous research literature by bridging social media marketing education, financial literacy, and financial decision-making competence. Applying Social Cognitive Theory and Theory of Planned Behavior, this paper attempts to extend previous literature regarding both education and financial behavior. It also generates a conceptual framework about how educational experiences affect financial decision-making competence within a Jordanian context.

### C. Practical Recommendations

It is essential that topics associated with financial literacy must be integrated within social media marketing and digital marketing courses at Jordanian universities. Jordanian universities must continue to increase the amount of industry-based projects students are exposed to and encounter, for financial and marketing-related tasks. Jordanian educational institutions must strengthen digital marketing labs and practices. Educational institutions in Jordan must not stand idle but rather, proactively foster positive financial management habits and enhance the promotion of financial awareness programs.

### D. Future Research Directions

Future research should be a cross-university comparison among the universities in Jordan to find if there is any difference among these universities in terms of educational performance. A longitudinal study will be needed to demonstrate the change in financial decision-making skills over time. Moreover, the comparison between the universities in Jordan will be possible to be compared across Middle East countries to see how the teaching of social media marketing affects the financial decision-making in different learning and economical environment.

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