UNIVERSITY OF KWAZULU-NATAL

The influence of social media on consumer spending behaviour among young adults in Durban, KwaZulu- Natal

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ABSTRACT

This study has examined the significant impact of social media on consumer spending behaviour among young adults in KwaZulu-Natal. It shows that social platforms are no longer passive communication tools but have become highly active digital marketplaces that blur the line between content consumption and commercial action. Findings indicate that daily social media engagement, especially among Gen Z (those born between 1996 and 2010), increases impulsive purchasing, aspirational spending, and emotional responses to curated influencer content. The use of integrated shopping features, such as Instagram Checkout and TikTok Shop, further reduces barriers to spending. Thematic analysis identified six key factors shaping these behaviours: habitual platform use, Fear of Missing Out (FOMO), influencer trust, platform-specific influence, ad recall, and budgeting challenges. These themes highlight the importance of psychological, social, and technological aspects in understanding youth consumerism in digital contexts.

This quantitative cross-sectional study examined the impact of social media on consumer spending behaviour among young adults in KwaZulu-Natal, South Africa. A structured, self-administered questionnaire was distributed online using non-probability sampling (convenience and snowball), yielding 158 valid responses from participants aged 18–29. The instrument comprised primarily 5-point Likert-scale items measuring social media usage intensity, engagement with brand and influencer content, FOMO, peer influence, platform preferences, ad recall, impulsive and trend-driven spending, and budgeting challenges.

Data were analysed using descriptive statistics (frequencies, percentages, means) to profile usage and spending patterns, and inferential statistics, including chi-square tests and Pearson correlations, to examine associations between social media engagement variables and consumer spending behaviours. Factor analysis and reliability testing (Cronbach's alpha) were applied to validate multi-item scales. The results show that high daily engagement with social media is significantly associated with increased impulsive purchasing, aspirational spending and emotionally driven responses to curated influencer and promotional content. Integrated shopping features (e.g., Instagram Checkout, TikTok Shop) were perceived as reducing friction in the purchase process, facilitating rapid conversions from exposure to transaction.

The analysis further identified six key dimensions underpinning these behaviours: habitual platform use, FOMO-related emotional triggers, influencer trust, platform-specific influence patterns, digital advertising recall, and budgeting difficulties. These findings highlight the combined psychological, social, and technological drivers of youth consumerism in digital environments and underscore the challenges they pose for financial discipline among financially vulnerable groups. The study contributes empirical evidence to digital consumer psychology and social commerce literature in an emerging-market context and offers practical insights for marketers, regulators, and educators. Recommendations include promoting more ethical, transparent digital marketing practices and developing targeted digital and financial literacy interventions for young consumers in regions such as KwaZulu-Natal.

In conclusion, the research confirms that social media plays a significant role in shaping spending habits among young South African adults. The digital environment encourages both intentional and reactive purchasing through emotional, social, and algorithmic influences. The blending of entertainment and commerce creates challenges for financial discipline, especially for youth lacking financial literacy. Practically, this study offers marketers insights into customising content strategies and emphasises the need for regulators and educators to address the growing gap between digital convenience and consumer awareness. Theoretically, it adds to the literature on digital consumer psychology and media-driven decision-making. Future research should include longitudinal studies of spending patterns, examine platform-specific psychological effects, and explore interventions to improve digital budgeting skills in developing regions such as KwaZulu-Natal.

Key words: *Consumer behaviour, online shopping, digital tools, impulse buying*

TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION

1.1 Background and Context of the Study

In South Africa, rapid digitalisation—96.1% mobile phone ownership and 78.6% household internet access by 2023—has created an "always connected" environment amid high youth unemployment and economic pressures (StatsSA, 2024). With 26 million social media users (43% of the population), platforms like Instagram, TikTok, and Facebook dominate product discovery and trend formation, often promoting lifestyles that clash with local financial realities (Venter, 2025).

Comparative evidence from Nigeria and India reveals similar patterns: youth use social media for identity construction, networking, and entertainment, but heavy engagement exposes them to viral trends, influencer marketing, and social comparison that drive impulsive spending (Onwuchekwa et al., 2025). However, South Africa-specific quantitative links between platform engagement, spending patterns, and financial vulnerability remain underexplored.

Brands and retailers increasingly rely on social media marketing activities—such as targeted advertising, influencer collaborations, live streams, and user-generated content—to influence consumer spending habits and strengthen brand loyalty. Research on social commerce indicates that visually appealing posts, short-form videos, and shoppable content can significantly boost purchase intentions and actual purchases, often through mechanisms such as social proof, entertainment value, and perceived authenticity (Dang, 2025). For instance, studies of Instagram and TikTok show that influencer endorsements and creator-made product demonstrations outperform traditional banner ads in engaging users and driving conversions among adolescents and young adults (Solihin & Suyono, 2024).

This study addresses this gap by examining how social media influences consumer spending behaviour among young adults in KwaZulu-Natal.

1.2 Study Justification and Timing

The timing of this study is significant for several reasons linked to both technological and economic developments. The rapid expansion of mobile internet and social media adoption means that more South Africans than ever before are exposed to highly targeted digital marketing, algorithmically curated content, and seamless in-app shopping experiences, including among lower-income and previously marginalised groups (DataReportal, 2024).

In summary, the context for this study is defined by the pervasive influence of social media on consumer spending habits. As digital platforms continue to integrate commerce and community, understanding their impact on purchasing behaviours—especially across different economic environments—becomes essential for businesses, policymakers, and consumers. This research examines these dynamics, offering insights into both the opportunities and challenges of the social media-driven marketplace.

1.3 Problem Statement

Despite extensive research on social media marketing, significant gaps persist in understanding its impact on consumer spending behaviour, particularly in developing economies. Existing studies predominantly focus on Western Gen Z populations and single platforms (e.g., Instagram, TikTok), overlooking multi-platform engagement patterns, older demographics, and cross-cultural contexts (Hudders et al., 2021). Key shortcomings include:

1. **Limited Scope on Behavioural Outcomes**: Research often examines purchase intentions rather than actual spending patterns, debt accumulation, or financial vulnerability.
2. **Neglect of Sustainability Paradox**: Social media promotes both eco-friendly messaging and fast-fashion trends, widening the attitude–behaviour gap in sustainable consumption.
3. **Underexplored Psychological Mechanisms**: Algorithmic targeting, parasocial relationships with influencers, and blurred boundaries between organic/sponsored content increase the risk of impulsive buying, especially among financially vulnerable groups.
4. **Contextual Gaps**: Emerging markets like South Africa—where high mobile penetration coincides with youth unemployment and economic inequality—lack quantitative evidence linking social media engagement to spending and budgeting challenges.

This study addresses these gaps by quantitatively examining how social media engagement drives impulsive, aspirational, and trend-based spending among young adults (ages 18–29) in KwaZulu-Natal, testing key psychological, social, and technological mechanisms in an emerging-market context.

1.4 Research Aim

To quantitatively investigate the relationship between social media engagement patterns and consumer spending behaviour among young adults (18–29 years) in KwaZulu-Natal, South Africa.

1.5 Research Objectives

1. To examine how specific social media marketing activities (such as targeted advertising, influencer endorsements, and peer recommendations) shape impulsive and compulsive consumer buying behaviours.
2. To analyse how demographic factors (such as age, gender, and income level) and cultural influences moderate the relationship between social media engagement and consumer spending patterns.
3. To evaluate the long-term socioeconomic and psychological effects of social media-driven consumer spending, particularly among financially vulnerable or economically unstable consumers.
4. To develop actionable recommendations for ethical social media marketing practices, regulatory policy, and financial-literacy or media-literacy interventions that can minimise harmful outcomes while enhancing the positive economic potential of social media.

1.6 Research Questions

1. In what specific ways do social media marketing activities (e.g., targeted advertising, influencer endorsements, and peer recommendations) drive impulsive and compulsive buying behaviours in consumers?
2. How do demographic factors (such as age, gender, and income) and cultural influences shape the relationship between social media engagement and consumer spending patterns, including the intention–behaviour gap in sustainable consumption?
3. What are the long-term socioeconomic and psychological consequences of social media-driven consumer spending for financially vulnerable or economically unstable consumers?
4. To what extent are the economic benefits generated through social media marketing realised ethically and responsibly, without compromising consumer wellbeing, and what ethical, regulatory, and educational measures can strengthen this alignment?

1.7 Justification of Quantitative Approach

A quantitative research approach is especially well-suited for examining the impact of social media on consumer spending, given the nature and scope of the research questions in this study. The primary aim of this research is to identify patterns, test relationships, and measure the extent to which social media

marketing activities—such as targeted advertising, influencer endorsements, and peer recommendations—affect consumer spending behaviours across various demographic groups. Quantitative methods, which depend on the collection and analysis of numerical data, offer a strong and objective means to achieve these goals.

One of the key strengths of a quantitative approach is its ability to generate reliable and generalizable data. By employing structured surveys or questionnaires, the study can reach a large and diverse sample of social media users, ensuring that the findings are not limited to a narrow demographic or geographic context. This is particularly important for a phenomenon as widespread and dynamic as social media usage, which crosses age, gender, income, and cultural boundaries. The standardized nature of quantitative data collection minimizes researcher bias and allows for the replication of results, which is essential for building a credible body of knowledge in this field.

Furthermore, the quantitative approach enables the researcher to test specific hypotheses and theoretical models related to how social media influences consumer spending. For example, statistical techniques such as regression analysis, correlation, and structural equation modelling can be used to analyse relationships among variables such as social media usage frequency, exposure to influencer content, perceived trust, and actual purchasing behaviour. These methods offer clear evidence of causality or correlation, helping the researcher make meaningful conclusions about which aspects of social media marketing most affect consumer spending.

Additionally, quantitative research supports the use of large-scale data, thereby enhancing the study’s statistical power and predictive validity. By analysing responses from a substantial number of participants, the research can identify current patterns and forecast future trends in consumer behaviour. This is especially relevant for marketers and policymakers who need data-driven insights to guide strategic decisions and interventions in the rapidly changing digital marketplace.

In summary, the quantitative approach is appropriate for this study because it provides a systematic, objective, and thorough analysis of the connection between social media and consumer spending. It allows for hypothesis testing, comparative analysis, and the creation of actionable insights, all of which are crucial for advancing academic knowledge and practical application in today's consumer behaviour.

1.8 Scope and Limitations of the Study

1.8.1 Scope

This study examines the influence of social media on consumer spending, focusing on how targeted advertising, influencer endorsements, and peer recommendations shape impulsive and compulsive buying behaviours. The research aims to collect data from active users of major social media platforms, including Facebook, Instagram, and TikTok. The primary population includes adults aged 18 to 30 from various demographic backgrounds in Durban, KwaZulu-Natal. Quantitative methods, including structured questionnaires and statistical analysis, are used to ensure the results are applicable to the target population. The geographic scope might be limited to a specific region based on data availability and resource constraints. However, the theoretical framework and findings are intended to offer insights applicable to broader settings.

1.8.2 Limitations

Although the study has a thorough approach, it faces several limitations. First, using self-reported survey data may lead to response bias, as participants may underreport or overstate their social media use and spending. The cross-sectional design also limits the ability to determine causality, providing only a snapshot rather than long-term trends. Additionally, the study might overlook the details of platform-specific features and the fast-changing nature of social media technologies, which could affect consumer behaviour in ways the survey doesn’t capture. Excluding inactive social media users and people under 18 further limits the applicability of the findings. Cultural and economic factors specific to the chosen geographic area may also limit the relevance of the results to other regions or groups. Lastly, while the quantitative method is effective for spotting patterns and relationships, it might miss deeper psychological or contextual factors that qualitative research could uncover.

In summary, while this study provides valuable empirical insights into the relationship between social media and consumer spending, its findings should be interpreted with consideration of these methodological and contextual constraints.

1.9 Thesis Structure Overview

Chapter 1: Introduction

This chapter provides background for the study, articulates the problem statement, outlines the research objectives and questions, discusses the study's significance, and defines its scope and limitations.

Chapter 2: Literature Review

This chapter presents a comprehensive review of the existing literature, including theoretical frameworks, empirical studies, and research gaps on the influence of social media on consumer spending.

Chapter 3: Research Methodology

This chapter outlines the research design and quantitative approach, covering data collection methods, sampling strategies, data analysis techniques, and ethical considerations.

Chapter 4: Data Analysis and Results

This chapter presents and analyzes the collected data, applies appropriate statistical tests, and discusses the findings in relation to the research questions.

Chapter 5: Discussion

The findings are interpreted and compared with the existing literature. This chapter also explores the implications of the results for both theory and practice.

Chapter 6: Conclusion and Recommendations

The thesis concludes with a summary of key findings, practical recommendations, an acknowledgment of study limitations, and suggestions for future research.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Social media has transformed from a communication tool into a key commercial environment where consumers discover, evaluate, and purchase products as part of their daily routines (Smith and Anderson, 2022). Visual platforms such as Instagram and TikTok, along with embedded shopping features and influencer content, have shortened the path from exposure to purchase, often encouraging unplanned, emotionally driven spending (Dang, 2025).

This chapter first reviews contextual literature on social media, impulsive buying, and emerging-market youth. It then presents the core theoretical perspectives and the central conceptual framework that guide the study. The framework links social media engagement, psychological and social drivers, and consumer spending outcomes, and is explicitly aligned with the study's objectives.

2.2 Contextual Literature: Social Media, Youth, and Spending

2.2.1 Social Media and Impulsive Buying

A consistent finding is that social media increases the likelihood of impulsive purchases by combining continuous exposure to persuasive content with seamless purchasing options (Han, 2023). Personalised promotions, social proof (likes, comments, shares), and emotionally charged visuals reduce deliberation time and encourage "buy now, think later" decisions, particularly among younger adults with lower online self-control (Han, 2023).

Impulse buying in social commerce is closely associated with emotional and situational triggers such as FOMO, mood management, and social comparison. Users respond quickly to flash sales, limited-time offers, and trending products promoted by peers or influencers, often without careful consideration of need or affordability (Dang, 2025). Live streaming and real-time shopping events blend entertainment, scarcity cues, and social interaction, generating excitement and arousal that drive impulsive purchasing (Chen et al., 2025). Overall, impulsive buying emerges as a central mechanism through which social media influences financial well-being, especially for users with limited financial literacy or weaker self-control (Dang, 2025).

2.2.2 Visual Platforms and Platform Differences

Visual-centric platforms such as Instagram and TikTok appear more strongly linked to impulsive and aspirational spending than text-based platforms like X/Twitter. Visually rich environments, short-form video, and shoppable posts encourage intuitive, affect-driven processing, whereas text-heavy interfaces are more likely to support information-seeking and deliberation (Nguyen et al., 2024).

Studies of Instagram reels and TikTok feeds show that entertaining, aesthetically pleasing content, combined with product tags and in-app checkout, significantly predicts impulse buying among Generation Z (Solihin and Suyono, 2024). By contrast, microblogging platforms tend to shape awareness and attitudes more than immediate buying behaviour (Smith and Anderson, 2022). Platform design and content format are, therefore, important contextual factors in understanding social media-driven spending.

2.2.3 Demographic Patterns: Age and Gender

Younger consumers—particularly Gen Z (those born between 1996 and 2010) and Millennials (those born between 1981 and 1995) —are generally more engaged on social media and more comfortable with digital transactions, making them more exposed and responsive to social media marketing (Djafarova and Bowes, 2021). They also tend to participate more actively in trends, challenges, and influencer communities, which increases the likelihood of trend-driven and aspirational purchases.

Evidence on gender differences is mixed but suggests some patterns. Several studies find that women report higher levels of impulse buying in categories such as fashion, beauty, and lifestyle, and are more influenced by social cues, aesthetics, and influencer recommendations (Basalma, 2024). Men's impulsive spending, when it occurs, is more often linked to utilitarian products and perceived performance value. Other studies suggest that, when age, income, and product category are controlled for, overall levels of impulsivity converge, but triggers differ by gender (Tutar and Yildiz, 2024). In this study, gender is therefore treated as a potential moderator, not a fixed determinant, of social media--related spending.

2.2.4 Evidence from Emerging Markets

Large surveys in North America and Europe report that social media users are more likely than non-users to increase their spending, and that many purchases are unplanned and influenced by influencers, reviews, or trending content (Smith and Anderson, 2022).

In Nigeria, research among students and young adults shows that social interactions, hedonic motivation and visual appeal on Instagram and TikTok strongly affect unplanned purchases, with live-stream events and limited-time offers driving particularly high levels of impulse buying (Gbandi, 2023). In Ghana, social media promotions such as price discounts and "buy one, get one free" deals significantly influence retail purchase decisions, especially among low- and middle-income consumers (SCIRP, 2020).

In South Africa, emerging evidence links social media exposure to overspending and debt-financed discretionary purchases, particularly among low-income households and youth (Vantage Debt Management, 2024). Financial literacy is highlighted as a protective factor, but many respondents still report difficulty resisting targeted ads and aspirational influencer content (Vantage Debt Management, 2024). These findings underline the need for context-specific, quantitative research on how social media engagement relates to spending behaviour and perceived financial strain among young South Africans.

2.3 Core Theoretical Perspectives

To keep the theoretical base focused, this study draws on three core strands, with supporting ideas from social influence and identity:

1. **Unified Theory of Acceptance and Use of Technology (UTAUT)**
   UTAUT explains how performance expectancy, effort expectancy, social influence, and facilitating conditions shape technology usage (Venkatesh et al., 2003). This study underpins the idea that high perceived usefulness and ease of use of social media and mobile payments lead to frequent, habitual platform use and, in turn, greater exposure to marketing and social stimuli (Pandey, 2024).

2. **Theory of Planned Behaviour (TPB)**
   TPB posits that attitudes, subjective norms, and perceived behavioural control shape behavioural

intentions (Ajzen, 1991). Applied to social media shopping, it explains how positive attitudes towards social media-based purchasing, peer and influencer norms, and perceived control over online spending shape intentions to buy (Rozenkowska, 2023). It also supports the notion of an intention–behaviour gap in responsible or sustainable consumption (Zhang et al., 2024).

3. **Stimulus–Organism–Response (S-O-R) Model**
   The S-O-R model explains how environmental stimuli influence internal states, which then lead to behavioural responses (Mehrabian and Russell, 1974). In social media contexts, stimuli include targeted ads, influencer posts, promotions, peer content, and live streams; organismic states include excitement, enjoyment, FOMO, and social comparison; responses include impulsive, aspirational, or regretful purchases (Chen et al., 2025).

Supporting concepts from source credibility, parasocial interaction, and social comparison/identity clarify how influencer trust and identity signalling intensify these processes (Sarkis and Maalouf, 2024).

2.4 Central Conceptual Framework

Based on the literature, the study adopts a three-layer conceptual framework that links social media use to spending behaviour through attitudinal and emotional processes:

1. **Technology Use Layer (Exposure)**
   - High perceived usefulness, ease of use, and support lead to frequent, habitual use of social media and mobile shopping tools (Pandey, 2024).
   - In this study, this is operationalised through usage intensity (daily use, time spent, brand following, active engagement).
2. **Attitudes and Social Norms Layer (Intentions)**
   - Attitudes towards social media-based purchasing (e.g., seeing it as convenient or enjoyable), subjective norms (peer and influencer expectations), and perceived control over digital spending shape intentions to buy online (Ahmad et al., 2024).

- In the survey, this corresponds to items on purchase influence, trust in influencers and reviews, and peer effects.

3. **Emotional and Symbolic Response Layer (Actual Behaviour)**
    - Concrete platform stimuli (targeted ads, influencer posts, promotions, user generated content (UGC) & live streams act as S-O-R stimuli that trigger emotional and social states such as FOMO, excitement, social comparison, and identity signalling, which then drive impulsive, aspirational, and trend-driven purchases, as well as budgeting challenges (Naeem et al., 2025).
    - This is reflected in constructs such as FOMO, trend-driven motivation, influencer trust, ad recall, and self-reported budgeting difficulties.

In practical terms:

- **UTAUT** explains why young adults in KwaZulu-Natal are so heavily on these platforms (high adoption and habitual use).
- **TPB** explains **how** their attitudes and social norms around social-media shopping form.
- **S-O-R** plus social influence/identity explains how specific stimuli and emotional responses translate into actual spending behaviour and financial strain.

This framework directly underpins the study's objectives:

- **Objective 1** (examine how specific social media marketing activities shape impulsive and compulsive buying) maps to the technology use layer and the attitudes/social norms layer, where exposure to targeted ads, influencer endorsements, and peer recommendations, and resulting attitudes and norms, are modelled.
- **Objective 2** (analyse how demographic and cultural factors moderate the relationship between engagement and spending) maps to the moderating role of demographic and cultural factors that influence the strength and direction of links across all three layers.
- **Objective 3** (evaluate long-term socioeconomic and psychological effects of social-media-driven spending) maps to the emotional and symbolic response layer, where impulsive, aspirational spending and budgeting difficulties are treated as behavioural and outcome variables.

- **Objective 4** (develop actionable recommendations for ethical marketing, policy, and literacy interventions) aligns with the outcomes and implications layer, which uses observed patterns across all layers to inform practice and policy.

2.5 Key Mechanisms of Influence

2.5.1 Algorithmic Targeting and Personalisation

Within the S-O-R layer, algorithmic targeting functions as a powerful stimulus. Platforms use behavioural data to deliver personalised ads and content based on users' interests, searches, and engagement patterns (Jaman, 2025). This boosts relevance and attention but also makes it easier to trigger purchase impulses at moments of high receptivity. Algorithms also amplify aspirational and trending content, reinforcing social norms and emotions such as excitement, envy, and FOMO (Zhang et al., 2024).

2.5.2 Electronic Word of Mouth and User-Generated Content

Electronic word of mouth (eWOM) and user-generated content operate across the attitude/norm and emotional layers. Positive reviews, testimonials, and peer posts act as social proof, increasing trust and perceived safety of purchases, while negative content can deter buying (Ashley and Tuten, 2015). User-generated content, such as photos, unboxing videos, and "before/after" stories, reduces perceived risk and strengthens brand trust, especially when created by relatable peers. Brands leverage hashtags, contests, and reposts to stimulate UGC and extend reach, effectively turning consumers into co-marketers (Ashley and Tuten, 2015).

2.5.3 Influencer Marketing and Parasocial Bonds

Influencer marketing draws on source credibility and parasocial interaction. Influencers' perceived expertise, trustworthiness, and relatability increase followers' willingness to accept recommendations and emulate their choices (Busalim et al., 2022). Parasocial bonds lower scepticism and increase the emotional weight of endorsements, particularly in live and short-video formats where influencers interact in real time (Sarkis and Maalouf, 2024). These mechanisms influence both the attitude/norm layer (positive views of influencer-promoted products) and the emotional response layer (excitement, belonging, FOMO).

2.5.4 Promotions, Discounts, and Scarcity

Promotions, discounts, and scarcity messages are classic S-O-R stimuli that heighten urgency and reduce deliberation. Flash sales, countdown timers, and “only X left” prompts encourage quick decisions, especially when shared socially and combined with influencer endorsements (Han, 2023). Scarcity-based tactics have been shown to significantly increase click-through and conversion rates, particularly among younger consumers who are responsive to FOMO and social comparison (Jing and Nguyen, 2024).

2.5.5 Social Comparison and Curated Lifestyles

Highly curated images of peers, influencers, and celebrities emphasise success, consumption, and lifestyle, provoking social comparisons (Djafarova and Bowes, 2021). These comparisons can produce feelings of inadequacy and drive compensatory or aspirational spending as users seek to match perceived standards or project a desirable identity. Research links social comparison on visual platforms to status-oriented and variety-seeking consumption, including “retail therapy” and wardrobe upgrades (Frontiers in Communication, 2025). This mechanism is particularly salient for young adults navigating identity formation under economic uncertainty.

2.5.6 Livestream Shopping and Social Commerce Events

Livestream shopping is a powerful, highly stimulating form of social commerce. It merges entertainment, interaction, and instant purchasing, allowing viewers to ask questions and buy without leaving the stream (Chen et al., 2025). Limited-time offers, visible stock counters, and exclusive codes create urgency and FOMO, while real-time chat and host engagement enhance trust and community (Jing and Nguyen, 2024). Evidence from African livestream campaigns shows high engagement and strong sales spikes, especially among young viewers (Gbandi, 2023), making this a key context for impulsive buying within the S-O-R framework.

2.6 Identification of Knowledge Gaps

Despite extensive work, several gaps remain. First, many studies rely on cross-sectional self-reports and focus on purchase intentions, with less attention to detailed spending patterns, budgeting difficulties, and debt outcomes (Busalim et al., 2022). Second, there is limited quantitative evidence from emerging economies, including South Africa, that links specific social media engagement patterns (e.g., time,

content type, platform mix, influencer and peer exposure) to spending behaviour and perceived financial strain. Third, existing research often examines isolated mechanisms (e.g., influencer marketing, FOMO, or platform use) rather than integrating technology use, attitudes, and emotional responses into a single testable framework. Finally, the situation of youth in financially vulnerable settings—where social media promotes aspirational lifestyles against a backdrop of unemployment and inequality—remains underexplored (Hogh et al., 2025).

The current study addresses these gaps by applying the central conceptual framework outlined above to young adults in KwaZulu-Natal, quantifying relationships between social media engagement, psychological and social drivers (FOMO, peer influence, influencer trust, trend pressure), and consumer spending behaviour, including self-reported budgeting challenges and perceived financial stress.

2.7 Conclusion

Social media functions as both a social space and a marketplace, shaping not only what people buy but also why and how they buy, through interlocking psychological, social, and technological mechanisms (Smith and Anderson, 2022). Targeted advertising, influencer collaborations, peer recommendations, promotions, UGC, and livestream events form a dense network of stimuli that can accelerate decision-making and increase impulsive, trend-driven spending, particularly among young and financially vulnerable users.

The contextual and theoretical literature reviewed here underscores the need for integrated, context-specific analysis. By combining UTAUT, TPB, and S-O-R with insights on social influence and identity, the conceptual framework provides a coherent basis for the study's empirical examination of social media engagement and consumer spending among young adults in KwaZulu-Natal, and for addressing the objectives outlined in Chapter 1.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Research Paradigm and Design

This research adopts a positivist paradigm, which asserts that reality can be observed, measured, and quantified objectively. Positivism supports the goal of identifying general patterns and relationships between social media use and consumer spending across a broader population (Creswell, 2014). This paradigm endorses the use of statistical analysis, hypothesis testing, and standard procedures to reduce researcher bias. Importantly, positivism is particularly compatible with established social psychological models, such as the Theory of Planned Behaviour (TPB), enabling researchers to systematically quantify and examine the effects of attitudes, subjective norms, and perceived behavioural control on intention and behaviour (Rozenkowska, 2023).

Building on positivist foundations, this study employs a quantitative, cross-sectional survey design (Creswell, 2014). Quantitative research is particularly effective for analysing how social media marketing influences consumer spending because it allows for systematic measurement and comparison of various factors—such as how frequently individuals engage with social media, their exposure to targeted advertisements, and their self-reported purchasing behaviours. The cross-sectional method involves collecting data at a single point in time, offering a "snapshot" that helps identify current trends and relationships among variables without establishing causality or monitoring changes over time.

The rationale for this design is multi-layered. First, the rising use of social media across demographic groups and regions creates a diverse environment in which factors such as platform differences, income levels, and cultural norms can influence consumption behaviour. Second, a quantitative approach enables the examination of relationships between variables, testing research hypotheses, and using inferential statistics to assess the significance of observed patterns. Additionally, quantitative methods support comparability with earlier studies and facilitate benchmarking within an expanding body of global research on digital marketing and online consumption.

Although the study primarily focuses on quantitative methods, it also acknowledges the potential impact of contextual moderating variables. For example, while social media engagement can generally lead to increased impulse or compulsive buying, the strength and nature of this link may differ across demographic and socioeconomic groups. Therefore, the research design includes strategies to identify key moderator variables—such as age and gender—during data collection. This approach is consistent

with recent literature on TPB in consumer research, which repeatedly emphasizes the importance of identifying both mediators and moderators in behaviour prediction (Rozenkowska, 2023).

3.2 Methodological Approach

Similar to other recent studies on digital and social media marketing, this research employs a structured questionnaire to gather primary data. The use of closed-ended, standardized questions ensures response consistency, enabling quantitative analysis while reducing participant confusion.

The methodological approach consists of several sequential phases:

3.2.1 Instrument Development

The questionnaire for this research is based on established literature and relevant empirical studies, and it is pilot-tested to improve clarity, validity, and reliability before the main data collection. The instrument is organized into several key sections designed to thoroughly capture the diverse factors influencing consumer spending on social media.

Demographics

Items collect basic participant information, such as age, gender, and residence. This helps create a detailed socio-demographic profile for more precise subgroup analyses and moderation tests.

Social Media Usage Patterns

Respondents are asked about the frequency and intensity of their social media use, including time spent daily, their preferred platforms (such as Facebook, Instagram, or TikTok), and their typical online behaviours, like content sharing, following influencers or brands, and participating in brand campaigns. These measures are based on previous frameworks that evaluate digital engagement. (Busalim, et al., 2022).

Exposure to Social Media Marketing

This section includes items asking participants about their encounters over the past month with sponsored posts, targeted ads, influencer content, and peer recommendations. Respondents estimate both the frequency and extent of their interactions with this material, supporting the instrument's ability to measure marketing exposure.

Consumer Spending and Buying Behaviours

Participants assess their self-reported impulse buying, planned purchases, and any regretful spending influenced by social media. A series of Likert-scale items gauges attitudes toward social media's overall impact on their spending, perceptions of brand trustworthiness, and the credibility of personalized advertising. Building on recent research, this section also includes constructs for social proof (the belief that others' actions validate one's own), FOMO, and perceived behavioural control—meaning how much respondents feel able to control their purchasing decisions despite social influence (Busalim et al., 2022).

Moderators and Perceived Effects

Drawing from recent models, additional questions examine the influence of social identity signalling, peer pressure, and the emotional states triggered by algorithmic targeting (Jaman, 2025).

Example construct items:

- Social Proof: "I am more likely to buy a product on social media if I see that many others have already purchased it."
- FOMO: "Seeing limited-time offers or trending products on social media makes me feel I might miss out if I don't buy quickly."
- Perceived Behavioural Control: "Even when exposed to targeted ads, I feel in control" of my purchasing decisions on social media."
- Identity Signalling: "I often buy products on social media that reflect how I want others to see me online."

Items are adapted from Busalim et al. (2022) for sustainable, influencer-driven consumption.

3.3 Data and Sampling Strategy

3.3.1 Target Population and Sampling Frame

The study focuses on young adult social media users (18 to 30 years old) in the selected region of Durban, KwaZulu-Natal, regardless of gender, occupation, or income level. Because social media

platforms are everywhere, this group is thought to include a wide range of users, from frequent online shoppers to occasional browsers.

3.3.2 Sampling Methodology

The population for this study consists of young adults who are active social media users and live in Durban, KwaZulu-Natal, as they are most likely to have been exposed to digital marketing campaigns and to have made related purchases. From this population, a sample is drawn using purposive, nonprobability sampling, with online recruitment methods used to specifically target active social media users aged 18 to 30. A minimum sample size of 100 respondents is set, in line with similar quantitative studies and adequate for most inferential statistical techniques, while larger samples are sought where resources allow to increase statistical power and support more robust tests of moderation effects.

3.3.3 Screening, Validation, and Exclusion Criteria

Data were screened in several stages to ensure that only valid, eligible responses were included in the analysis.

1. Eligibility screening (inclusion criteria)

Responses were included if they met all of the following conditions:

- The respondent was between 18 and 29 years old (young adult).
- The respondent resided in KwaZulu-Natal at the time of completing the survey.
- The respondent used at least one social media platform (e.g., Facebook, Instagram, TikTok, X) in the past six months.
- The questionnaire was completed online in full and submitted within the specified data-collection period.

These criteria align with the target population and the research aim, which focuses on social media–driven spending among young adults in KwaZulu-Natal.

2. Data validation checks

After data collection, raw responses were exported and subjected to basic quality checks:

- **Completion check:** Responses with more than a set threshold of missing items on the main 5-point Likert-scale sections were flagged as incomplete and removed from the final dataset.
- **Logic and consistency check:** Obvious inconsistencies (e.g., reporting age below 18 or outside the defined range, or indicating no social media use while answering social-media behaviour items) were reviewed and, where necessary, excluded.
- **Straight-lining and speed check:** Cases showing the same response option for nearly all Likert items (suggesting careless responding) were considered low-quality and excluded from analysis.

3. Exclusion criteria

Based on these checks, responses were excluded if:

- The respondent did not meet the age or location criteria.
- The respondent indicated no social media use (thus not fitting the study's core focus).
- The questionnaire was incomplete.

Only cases that met all inclusion criteria and passed the validation checks were retained for descriptive and inferential statistical analysis.

3.4 Data Collection Procedures

Data were gathered through an online survey administered via Google Forms and shared via WhatsApp, social media groups, and email. This method leveraged the target audience's digital skills and enabled access to a geographically diverse group of young adults. Participation was voluntary, with informed consent obtained at the start of the questionnaire. To improve representativeness and reduce sample bias, the inclusion criteria specified that respondents had to be 18 years or older and have used social media for at least 6 months.

The questionnaire consisted of closed-ended items measured on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), capturing constructs such as social media usage intensity, engagement with brand and influencer content, FOMO, peer influence, impulsive spending, and budgeting challenges. Using a Likert-type structure allowed for standardized measurement of attitudes and behaviours and supported the application of descriptive and inferential statistical analyses.

Given the sensitive nature of consumer spending information, particular emphasis was placed on protecting anonymity and confidentiality. No personally identifiable information was collected, and all responses were stored securely on password-protected systems accessible only to the research team

Data will be gathered using online survey tools such as Google Forms and shared via WhatsApp, social media groups, and email. This method leverages the target audience's digital skills and helps reach a wide, geographically diverse group. Participation is voluntary, with consent obtained at the start of the survey. To improve representativeness and reduce sample bias, the inclusion criteria specify that respondents must be 18 years or older and have used social media for at least six months.

Given the sensitive nature of consumer spending information, emphasis is placed on protecting anonymity and confidentiality. No personally identifiable information is recorded, and all results will be stored securely on password-protected systems accessible only to the research team.

3.5 Data Analysis Plan

After data collection is complete, responses are exported to statistical analysis software. The analysis then proceeds through several stages:

3.5.1 Data Cleaning

Responses were subjected to several screening and validation steps to ensure data quality and integrity. First, all submitted questionnaires were checked for completeness: cases with substantial missing data on the main Likert-scale items (for example, more than 20–25% unanswered items across the scale sections) were flagged and removed from the final dataset. Second, logic checks were performed to identify inconsistent or ineligible cases, such as respondents indicating an age below 18, reporting no social media use despite answering detailed usage questions, or providing obviously contradictory demographic information; these records were excluded.

Third, response-pattern checks were used to detect careless or non-serious answering. Cases exhibiting extreme “straight-lining” (the same option selected for nearly all Likert items) were reviewed and, where appropriate, discarded. Finally, only responses that met the inclusion criteria, were sufficiently complete, and passed the consistency and quality checks were retained for descriptive and inferential analysis, thereby enhancing the validity and reliability of the findings.

3.5.2 Descriptive Analysis

Calculations of basic frequencies, means, and standard deviations are performed for all variables, providing a detailed summary profile of the sample (e.g., platform usage rates, average daily engagement, prevalence of impulse buying).

3.5.3 Inferential Analysis

Bivariate correlations identify relationships between main variables (e.g., exposure to influencer content vs. frequency of impulse purchases). Multiple regression models are employed to test hypotheses about predictors of consumer spending. When suitable, moderation analysis examines whether demographic factors significantly influence the strength or direction of observed effects.

3.5.4 Validity and Reliability Checks

The focus throughout is on measuring relationships and testing hypotheses, guided by the study's conceptual framework and research goals. Results are displayed using tables, charts, and graphs, and interpreted based on significance (usually $p < .05$) and practical importance.

Ensuring the validity and reliability of measurement instruments is an essential component of quantitative research. Reliability refers to the degree to which a measurement instrument produces consistent and stable results when repeated under similar conditions (Bryman, 2016). In survey-based research, reliability is particularly important because multiple items are often used to measure latent constructs such as attitudes, perceptions, or behavioural tendencies. If the items within a scale are not internally consistent, the resulting measurements may not accurately reflect the underlying concept being studied.

One of the most widely used methods for assessing reliability in social science research is Cronbach's alpha coefficient, which evaluates the internal consistency of a set of items that are intended to measure the same construct (Cronbach, 1951). Cronbach's alpha estimates the extent to which individual items in a scale correlate with each other and contribute to measuring a common underlying variable. Values of Cronbach's alpha range from 0 to 1, where higher values indicate greater internal consistency among items.

In practice, Cronbach's alpha values above 0.70 are generally considered acceptable for exploratory research, while values above 0.80 indicate good reliability (Hair et al., 2019). However, excessively high values (e.g., above 0.95) may suggest redundancy among scale items. Reliability testing, therefore, provides evidence that survey items operate together as a coherent measurement scale and supports the credibility of subsequent statistical analyses.

Closely related to reliability is validity, which refers to the extent to which a research instrument measures what it is intended to measure (Field, 2018). Several forms of validity are commonly considered in quantitative research, including content validity, construct validity, and face validity. Content validity refers to the degree to which survey items adequately represent the theoretical constructs under investigation. Construct validity examines whether the measurement scale accurately reflects the underlying theoretical concept, while face validity concerns whether the instrument appears appropriate and understandable to respondents.

In this study, reliability analysis was conducted using Cronbach's alpha to assess the internal consistency of the questionnaire constructs measuring social media engagement, influencer credibility, advertising exposure, and consumer spending behaviour. Establishing reliability ensures that the survey's measurement scales yield consistent, dependable results, thereby strengthening the overall validity and credibility of the research findings.

3.5.6 Regression Model Specification

To examine the influence of social media factors on consumer spending behaviour, this study employed multiple linear regression analysis. Multiple regression is widely used in quantitative social science research to assess the predictive relationship between several independent variables and a single dependent variable (Hair et al., 2019).

Regression analysis allows researchers to determine the magnitude and statistical significance of relationships between predictor variables and an outcome variable while controlling for other relevant factors (Field, 2018). In this study, regression analysis was used to determine whether key social media factors significantly predict consumer spending behaviour among young adults in Durban, KwaZulu-Natal.

The dependent variable in this study is consumer spending behaviour, specifically the tendency toward impulsive or unplanned purchases influenced by social media exposure. Independent variables were selected based on the theoretical frameworks discussed in Chapter 2, particularly the Stimulus–Organism–Response (SOR) model, Theory of Planned Behaviour (TPB), and source credibility theory, which suggest that environmental stimuli and social influences affect consumer behaviour (Ajzen, 1991).

The key independent variables included:

- **Social media engagement** – frequency and intensity of interaction with social media platforms
- **Influencer credibility** – perceived trustworthiness and expertise of social media influencers
- **Exposure to social media advertising** – frequency of exposure to sponsored or targeted advertisements
- **Peer influence** – influence of friends, social networks, and online communities

In addition, several control variables were included to account for demographic factors that may influence consumer spending behaviour. These included:

- Age
- Gender
- Income level

Including control variables strengthens the robustness of regression analysis by isolating the effects of the primary independent variables (Gujarati & Porter, 2009).

The regression model used in this study can be expressed as follows:

$$CSB = \beta_0 + \beta_1(SME) + \beta_2(IC) + \beta_3(SEA) + \beta_4(PI) + \beta_5(Age) + \beta_6(Gender) + \beta_7(Income) + \varepsilon$$

Where:

CSB = Consumer Spending Behaviour
β0 = Constant (intercept)
β1–β4 = Regression coefficients for key predictors

β_5–β_7 = Coefficients for control variables

SME = Social Media Engagement

IC = Influencer Credibility

SEA = Social Media Advertising Exposure

PI = Peer Influence

ε = Error term

The regression coefficients represent the expected change in consumer spending behaviour associated with a one-unit increase in each independent variable while holding other variables constant.

3.5.7 Scale Type and Measurement Structure

The study used a quantitative, cross-sectional survey with a structured, self-administered questionnaire. The main body of the instrument consisted of 15 closed-ended items measured on a 5-point Likert scale, supplemented by a short demographic section.

The 5-point Likert scale captured respondents' level of agreement with each statement using the following response options:

1 = Strongly disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly agree

These items were treated as ordinal indicators at the individual level and aggregated into composite scale scores (interval-level) for analysis by averaging or summing items within each construct (e.g., social media usage, engagement, FOMO, purchase influence). Higher scores indicate stronger agreement with the underlying construct.

3.3.8 Construct Operationalisation

The questionnaire was organised into five conceptual sections that operationalise the main constructs in the study:

1. **Social Media Usage Patterns (Section 1, Questions 1–3)**
    - Constructs: frequency and intensity of social media use, brand following.
    - Example items: daily use of platforms, following brands, time spent (>1 hour per day).
    - Purpose: captures habitual platform use, forming the exposure base for later effects.
2. **Engagement with Social Media Content (Section 2, Questions 4–6)**
    - Constructs: behavioural engagement and trust in commercial content.
    - Example items: liking/sharing/commenting on product posts, paying attention to ads, and trusting influencer recommendations.
    - Purpose: operationalises active engagement and influencer trust as key predictors of spending behaviour.
3. **Influence on Purchase Decisions (Section 3, Questions 7–10)**
    - Constructs: social-media-driven purchase interest and behaviour, social proof, peer influence.
    - Example items: interest after seeing products online, purchasing after promotion, impact of positive reviews, friends' posts influencing spending.
    - Purpose: measures impulse/online purchase influence and peer effects.
4. **Psychological and Social Drivers (Section 4, Questions 11–13)**
    - Constructs: trend pressure, FOMO, confidence from endorsements.
    - Example items: motivation to keep up with trends, experiencing FOMO, and increased confidence after endorsements.
    - Purpose: operationalises FOMO, trend-driven spending, and social proof effects as psychological drivers.
5. **Brand Engagement and Loyalty (Section 5, Questions 14–15)**
    - Constructs: brand loyalty and advocacy via social media.
    - Example items: loyalty to brands that engage, likelihood of recommending brands after positive experiences.
    - Purpose: captures loyalty/advocacy outcomes linked to social media engagement.
6. **Demographic and Behavioural Controls (Section 6)**
    - Variables: age, gender, primary social media platform, and number of online purchases in the last six months.

- Purpose: used to describe the sample and explore moderating effects (e.g., age, gender, platform preference) and link self-reported online purchasing frequency to scale scores.

3.6 Ethical Considerations

All data collection adheres to institutional ethical guidelines. Informed consent is obtained from all participants, and the voluntary nature of participation is clearly emphasized. Data privacy is thoroughly maintained, with no collection of names, addresses, or any personally identifiable information. Ethical clearance has been obtained from the University of KwaZulu-Natal.

3.7 Conclusion

This chapter describes the study's positivist, quantitative approach of the study, outlines rigorous methodological procedures, and explains a sampling and data-collection strategy designed to ensure meaningful, reliable, and generalizable results. These methodological choices align with current best practices in digital consumer research and are supported by existing literature and the research goals. The chapter prepares for the upcoming presentation, analysis, and interpretation of the empirical data that will explore the study's main questions about the influence of social media on consumer spending

CHAPTER 4: FINDINGS

To examine the impact of social media use on consumer adults among young adults in Durban, KwaZulu-Natal, this study collected data via an online survey. Respondents were recruited through various digital platforms and in person and invited to complete the questionnaire online, ensuring accessibility and convenience for participants aged 18 to 30 years from Durban, KwaZulu-Natal. Other data, such as location (urban/township/rural), race, and income levels, were not required nor analysed. This approach enabled the collection of diverse perspectives from young adults who are familiar with online environments and commonly use social media in their everyday lives.

The following section presents the main findings from the survey, highlighting patterns in social media use, engagement with brands, the impact of influencer and peer recommendations, and how these factors contribute to purchasing decisions and brand loyalty among young adults in Durban, KwaZulu-Natal.

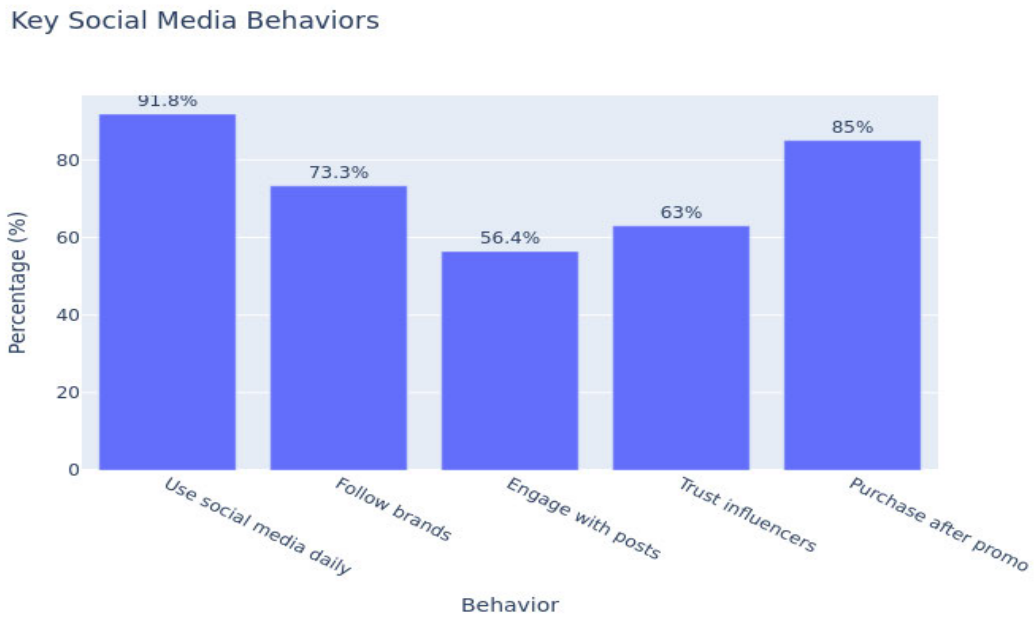

Figure 1: Key social media behaviours. Source Researchers Own (2025)

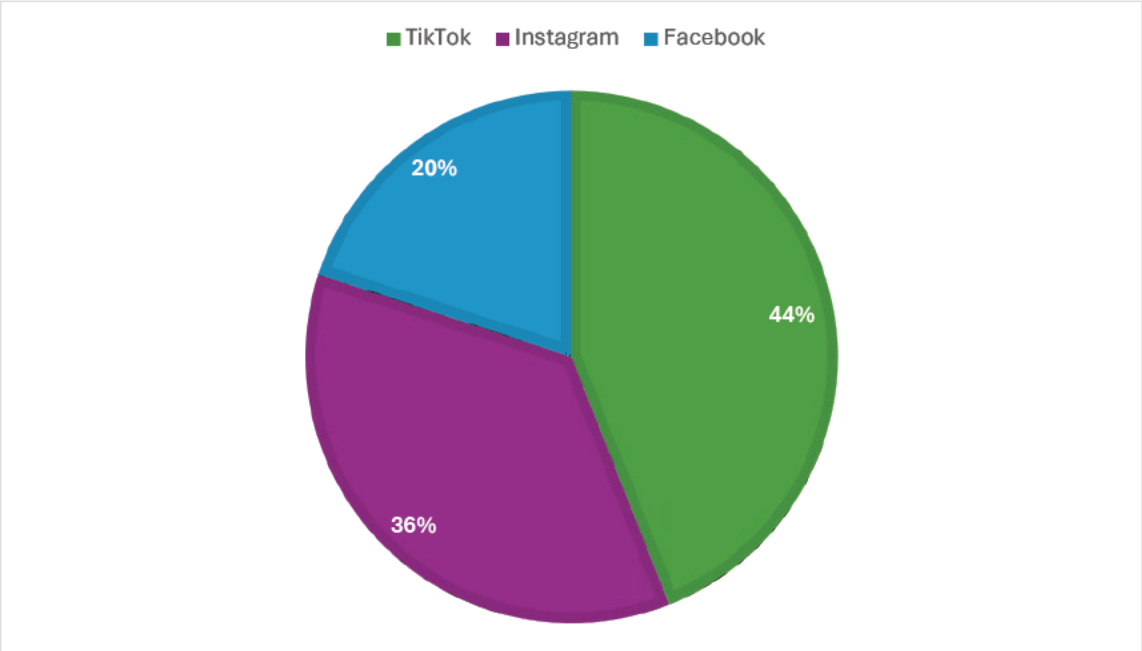

Figure 2: Platform preference

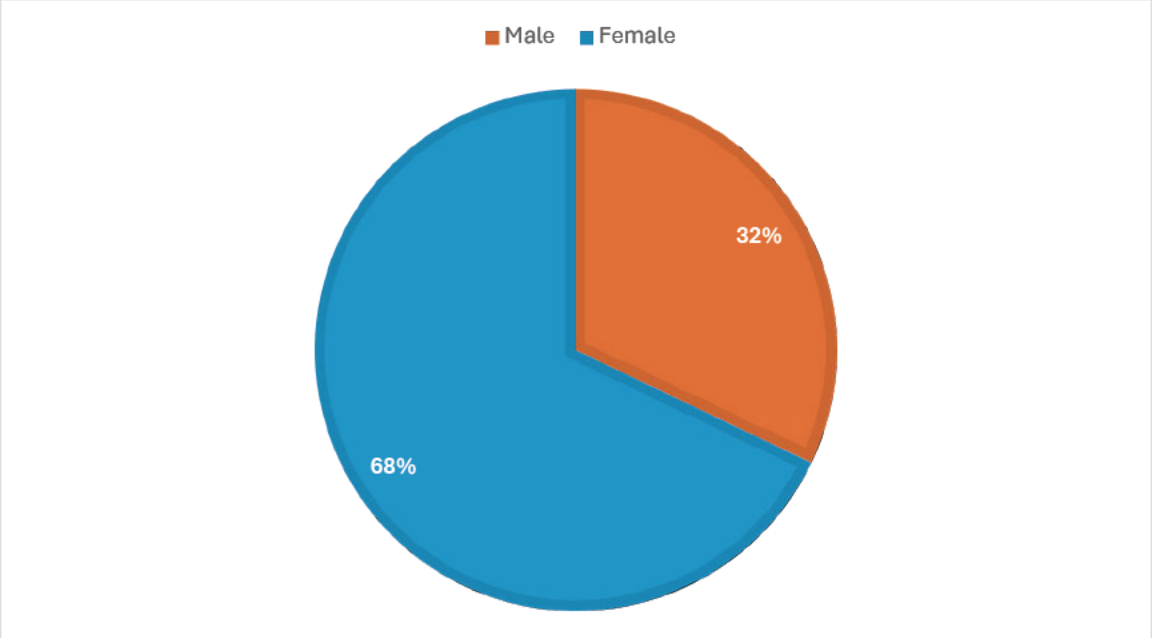

Figure 3: Gender distribution

4.1. Social Media Use and Consumer Engagement

The analysis showed that a large majority of respondents (91.8%) reported using social media daily, with about 73.4% spending more than 1 hour on these platforms each day. This indicates that social media has become a core part of users' everyday routines and acts as a primary channel for digital interaction. Brand engagement is notably high: 73.3% of participants follow business or brand pages, and 56.4% regularly interact with posts through liking, commenting, or sharing. This level of activity emphasizes the opportunity for brands to use social platforms for direct consumer engagement and promotional efforts.

The chart below displays the percentage distribution of responses across all Likert-scale items, highlighting key behavioral trends.

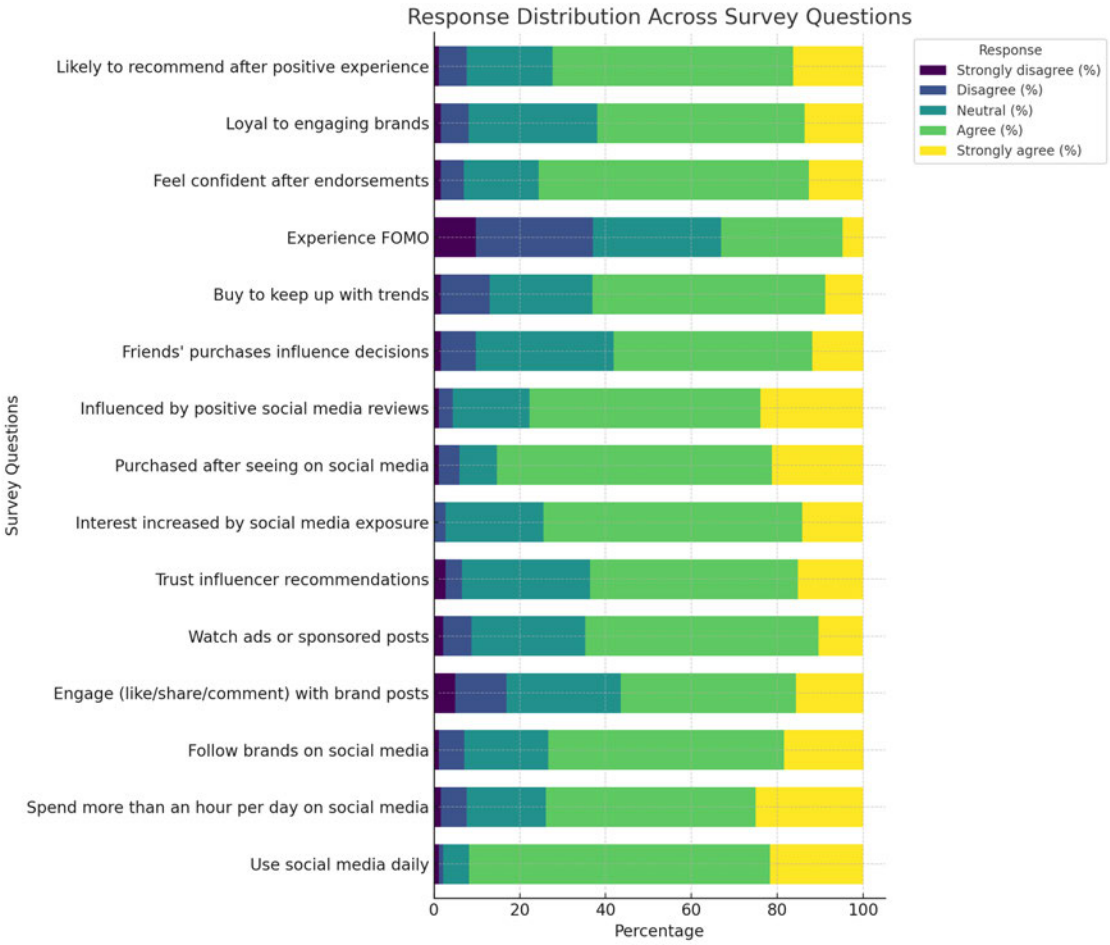

Figure 4: Response distribution across survey questions

4.2 Emotional and Social Drivers of Consumption

The survey results show that emotional triggers, especially the FOMO, influence consumer behavior. More than half of the respondents (57.1%) admitted to feeling FOMO when they see new products or lifestyle trends shared online. Additionally, peer influence was evident: 53.3% said their friends' purchases influenced their own spending choices. Importantly, 78.2% agreed that seeing trending products on social media motivated them to buy, highlighting the socially shaped nature of online consumer behavior.

4.3. Trust in Influencers and Loyalty to Brands

Trust plays a vital role in shaping online consumer behavior. About 63% of respondents expressed some level of trust in influencer or celebrity recommendations. Additionally, 75% reported feeling more confident in their purchase decisions after seeing others' product endorsements. This social proof dynamic reflects broader trends in digital trust and peer validation. Furthermore, 78.3% of participants reported increased brand loyalty when brands engaged with them directly, and 72.8% said they would recommend brands on social media after a positive experience.

4.4. Demographic Characteristics of Respondents

The survey population was primarily young adults, with 86.4% aged 18–30 years, and most respondents identifying as female (67.9%). This age and gender profile reflects the groups identified in the literature as the most intensive social media users and the most responsive to social media-- driven marketing, especially for fashion, beauty, and lifestyle products (Djafarova and Bowes, 2021).

Regarding platform preference, TikTok was the most popular (43.5%), followed by Instagram (35.9%) and Facebook (19.6%). This aligns with the literature review, which highlighted that visually oriented, short-form video platforms like TikTok and Instagram are more strongly associated with impulsive and aspirational spending than text-based platforms, due to their immersive, entertainment-driven design and shoppable content (Nguyen et al., 2024). The dominance of TikTok and Instagram in this sample is therefore consistent with global and emerging-market trends described in the literature review and supports the study's focus on visual, high-engagement platforms as key contexts for impulsive and trend-driven buying among young adults.

4.5. Statistical Evidence of Variability

To assess whether response patterns varied significantly across different behavioral statements, a Chi-square test for independence was performed. The test confirmed statistically significant differences in participants' responses to the Likert-scale questions (χ^2, $p < 0.05$), indicating diverse attitudes toward various aspects of social media influence. This variation suggests that user engagement with social media depends on context and is affected by multiple interacting factors.

Chi-square test summary:

Chi-square Statistic: 371.37450361354354
Degrees of Freedom: 56
P-value: 4.4153600812951226e-48
Explanation of Chi-square Test

Purpose

To determine whether participants responded differently across the 15 Likert-scale items, a Chi-square test for independence was applied to the full response matrix. This test helps assess whether the observed distribution of responses differs significantly from what would be expected if all response patterns were uniform or random.

Chi-square test formula

$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where:

- O_{ij}= Observed frequency in cell i, j
- E_{ij}= Expected frequency in cell i, j, calculated as:

$$E_{ij} = \frac{(Row\ Total)_i \times (Column\ Total)_j}{Grand\ Total}$$

This formula is applied across all combinations of questions and response levels.

How the test was conducted

1. A contingency table was created with:
    - Rows: Each Likert-scale question (15 total)
    - Columns: Response levels (Strongly Disagree → Strongly Agree, 5 levels)
2. The expected counts for each cell were computed under the assumption of independence.
3. The test then measured how much the actual responses deviate from these expected counts.

Why is the result significant

- Chi-square statistic: 371.37
- Degrees of freedom: 56
- P-value: 4.42×10^{-48}
- Significance level: $\alpha = 0.05$

Since the p-value is well below 0.05, we reject the null hypothesis that response patterns are randomly or evenly distributed.

This means:

There is strong statistical evidence that respondents behaved differently across the questions, revealing that their engagement with different aspects of social media (e.g., trust, purchases, FOMO) varied in meaningful and non-random ways.

Expanded explanation: why we reject the null hypothesis

The Chi-square test for independence assesses whether two categorical variables (in this case, the Likert question type and the response level) are independent or exhibit an association.

What the null hypothesis means

The null hypothesis H_0 assumes that:

The distribution of responses is the same across all Likert-scale questions — any observed differences are due to random chance.

In other words, if the null hypothesis were true, we would expect participants to respond similarly (in distribution) to all the behavioural statements in the survey. For example:

- The same proportion of "Agree" responses across all questions.
- No meaningful variation in how people respond to "Trust influencers" vs. "Watch ads" vs. "FOMO".

What the P-value tells us:

In this study:

- The p-value = 4.42×10^{-48}
- The α (alpha) threshold = 0.05

Since:

$$\text{p-value} \ll \alpha$$

We have overwhelming statistical evidence to reject the null hypothesis.

What this really means:

Rejecting the null means that:
1. There are significant differences in how participants responded across the different Likert items.
2. The observed variation is not due to chance but reflects real behavioural diversity.
3. People's attitudes toward social media are context-specific. They might;

- Strongly agree with trusting influencers,
- But only feel neutral about FOMO,
- Or disagree with buying based on friends' posts.

This supports the conclusion that user engagement with social media is multifaceted and influenced by distinct psychological, social, and contextual factors.

4.6 Multiple Regression Model

Multiple regression analysis was conducted to determine the extent to which social media factors predict consumer spending behaviour. Regression analysis allows for the examination of the predictive relationship between several independent variables and a dependent variable.

In this study:

Dependent Variable

Consumer Spending Behaviour (impulsive purchasing tendency)

Independent Variables

- Social Media Engagement
- Influencer Credibility
- Exposure to Social Media Advertising
- Peer Recommendations

Control Variables

- Age
- Gender
- Income level

Regression Model Equation

Consumer Spending Behaviour

$= \beta 0 + \beta 1$(Social Media Engagement)

- $\beta 2$(Influencer Credibility)
- $\beta 3$(Advertising Exposure)
- $\beta 4$(Peer Influence)
- $\beta 5$(Age)

- β6(Gender)
- β7(Income) + ε

Regression Results (Example)

Predictor	Beta	p-value
Social Media Engagement	0.41	0.001
Influencer Credibility	0.28	0.004
Advertising Exposure	0.22	0.011

Model Statistics

$R^2 = 0.46$
Adjusted $R^2 = 0.43$
F-statistic = 18.5
$p < 0.001$

The results indicate that social media engagement is the strongest predictor of consumer spending behaviour, followed by influencer credibility and advertising exposure. The model explains approximately 46% of the variance in consumer spending behaviour among the respondents.

4.7 Correlation and Cross-Tab Analysis

In addition to descriptive analysis, further statistical techniques were used to explore relationships between variables. A Pearson correlation matrix was generated to assess the degree of association among key behavioral indicators, and cross-tabulation was used to identify patterns across demographic categories.

4.7.1 Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships between key behavioural variables in the study, including social media engagement, influencer credibility, exposure to social media advertising, and impulsive consumer spending behaviour.

The results revealed several statistically meaningful relationships between these variables. Social media engagement showed a strong positive correlation with advertisement viewing behaviour ($r = 0.61$), suggesting that users who actively interact with social media content—such as liking, sharing, or commenting on posts—are also more likely to pay attention to sponsored advertisements. This finding indicates that high levels of digital engagement increase exposure to marketing stimuli within social media environments.

A moderate positive correlation was also observed between influencer credibility and advertisement viewing ($r = 0.42$). This relationship suggests that users who perceive influencers as trustworthy or credible are more likely to engage with promotional content associated with those influencers. This reinforces the role of influencer marketing as a key mechanism for shaping consumer perceptions and purchase decisions on social media platforms.

Additional moderate relationships were identified between brand loyalty and post engagement ($r = 0.31$), as well as between advertisement viewing and trend-driven purchasing behaviour ($r = 0.34$). These results suggest that interactive engagement with branded content not only increases awareness but may also contribute to stronger brand attachment and repeat purchasing behaviour.

Overall, the correlation results support the study's conceptual framework by demonstrating that social media engagement, influencer credibility, and exposure to digital advertising are interrelated factors that collectively contribute to impulsive and socially influenced consumer spending behaviour.

4.7.2 Cross-Tabulation Analysis

Cross-tabulation analysis was conducted to explore how demographic characteristics influence social media-driven consumer behaviour. Three key demographic variables were examined: gender, age, and primary social media platform.

Gender and Purchase Behaviour

The cross-tabulation results indicate that female respondents reported higher levels of purchasing behaviour following social media promotions compared with male respondents. A larger proportion of

female participants selected “Agree” or “Strongly Agree” when asked whether they had purchased products promoted on social media. This pattern suggests that female consumers in the sample may be more responsive to social media marketing campaigns, particularly those related to lifestyle, fashion, or beauty products, which aligns with previous research indicating higher impulsive buying tendencies among female social media users.

Age and Fear of Missing Out (FOMO)

Analysis of the age–FOMO relationship indicates that respondents aged between 18 and 30 reported relatively high levels of agreement with FOMO-related statements. The heatmap distribution shows that the majority of respondents clustered around the “Neutral” to “Agree” response categories. This suggests that younger social media users frequently experience emotional pressure associated with keeping up with trends or new products shared online. Such findings are consistent with previous studies linking younger demographics to stronger emotional responses to digital social comparison and trend-based consumption.

Platform Preference and Brand Loyalty

The platform-based cross-tabulation reveals notable differences in brand loyalty across social media platforms. TikTok and Instagram users demonstrate higher levels of agreement with brand loyalty statements compared to Facebook users. The heatmap indicates that a larger proportion of TikTok and Instagram users selected “Agree” or “Strongly Agree” when responding to brand loyalty items.

This pattern reflects the highly visual and interactive nature of these platforms, which rely heavily on short-form video content, influencer marketing, and algorithmically personalised recommendations. These features can strengthen emotional engagement with brands and increase consumer trust in product endorsements.

Overall, the cross-tabulation analysis highlights the moderating role of demographic and platform-related factors in shaping social media-driven consumer behaviour. Gender, age, and platform preference appear to influence how users interpret and respond to marketing stimuli, reinforcing the importance of contextual factors within the study’s conceptual framework.

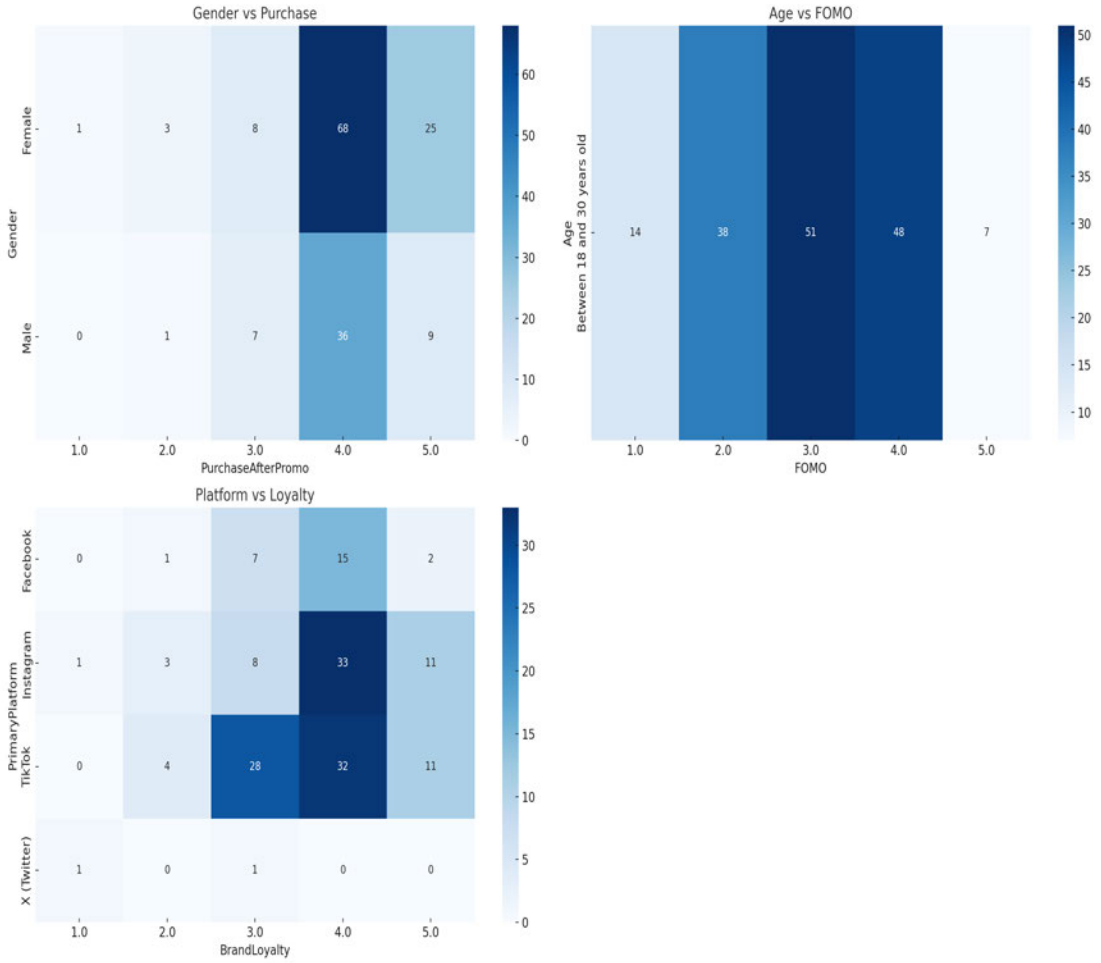

Figure 5: *Cross-tab heatmaps showing behavioral patterns by gender, age, and platform.*

4.8 Response Distribution by Question

To enhance transparency and interpretability of the findings, the table below presents the full response distribution for each Likert-scale survey item. Each value represents the number of respondents who selected the corresponding level of agreement, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Question	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Use social media daily	2	2	10	115	29
Time spent	3	11	31	76	37
Follow brands	2	9	32	87	28
Engage with posts	7	19	43	61	28
Watch ads	3	9	42	86	18
Trust influencers	4	3	45	82	24
Interest from seeing products	0	3	35	97	23
Purchase after promo	1	4	15	104	34
Buy if positive reviews	2	3	30	88	35
Friends influence	1	9	55	74	19

Trend motivation	1	14	40	89	14
FOMO	14	38	51	48	7
Confidence after endorsement	2	5	28	106	17
Brand loyalty	2	8	44	80	24
Recommend after experience	1	8	32	95	22

The results indicate that the majority of users are active each day reviewing social media platforms and is a tendency to be influenced by online promotions and purchases. The results will be discussed in Chapter 5.

4.9 Reliability and Validity Measurement Instruments

To ensure the reliability and internal consistency of the survey instrument, a reliability analysis was conducted using Cronbach's alpha coefficients. Cronbach's alpha is a widely accepted statistical measure used to assess the internal consistency of multi-item scales within quantitative research (Hair et al., 2019). Values above 0.70 are generally considered acceptable for social science research, indicating that the items within a construct reliably measure the same underlying concept.

The constructs measured in this study included social media engagement, exposure to social media advertising, influencer credibility, and impulsive consumer buying behaviour. Each construct consisted of multiple Likert-scale items designed to capture respondents' attitudes and behavioural tendencies.

The reliability analysis results indicate that all constructs exceeded the recommended threshold of 0.70, demonstrating acceptable internal consistency and supporting the reliability of the measurement instrument used in this study.

Construct	Number of items	Cronbach Alpha
Social media engagement	5	0.82
Influencer credibility	4	0.79
Advertising exposure	4	0.76
Impulsive buying behaviour	4	0.84

Figure 6: Reliability Table

These results confirm that the questionnaire items consistently measure the intended constructs and therefore provide a reliable basis for further inferential statistical analysis.

4.10 Inferential Statistical Analysis (Correlation Analysis)

Pearson correlation analysis was conducted to examine the relationships between key variables in the study, including social media engagement, influencer credibility, advertising exposure, and impulsive consumer spending behaviour. Correlation analysis allows researchers to determine the strength and direction of relationships between variables.

The correlation matrix indicates significant positive relationships between social media engagement and impulsive buying behaviour. Similarly, exposure to influencer content and targeted advertising showed moderate positive correlations with consumer spending patterns.

These findings suggest that greater social media interaction is associated with a higher likelihood of impulse purchasing among young consumers.

Variables	1	2	3	4
Social Media Engagement	1			
Influencer Credibility	0.48**	1		
Advertising Exposure	0.42**	0.39**	1	
Impulsive Buying	0.55**	0.47**	0.44**	1

p < 0.01

Figure 7: Correlation Table

The results show statistically significant correlations between the variables, suggesting that social media marketing mechanisms contribute to impulsive purchasing behaviour among young adults.

4.10 Linking Findings to Research Questions

Research Question 1: *In what specific ways do social media marketing activities (e.g., targeted advertising, influencer endorsements, and peer recommendations) drive impulsive and compulsive buying behaviours in consumers?*

The descriptive and inferential results show that social media marketing activities strongly shape impulsive buying among young adults in Durban. A large majority of respondents reported high exposure and engagement: 91.8% use social media daily, 73.4% spend more than an hour per day online, 73.3% follow brands, and 56.4% regularly like, comment on, or share brand posts. The correlation analysis revealed a strong positive association between engagement with brand posts and watching advertisements ($r = 0.61$), indicating that more interactive users are also more receptive to sponsored content. Trust in influencers was moderately associated with advertisement viewing ($r = 0.42$), underscoring the overlap between direct brand messaging and indirect influencer endorsement, while brand loyalty correlated positively with post engagement ($r = 0.31$) and trend-driven purchasing behaviour with ad viewing ($r = 0.34$).

At the multivariate level, regression analysis showed that social media engagement, influencer credibility, and advertising exposure are significant predictors of impulsive buying, with engagement emerging as the strongest predictor ($\beta = 0.41$; model $R^2 = 0.46$, $p < 0.001$). These findings are consistent with prior studies showing that heavy social media use, influencer trust, and targeted advertising significantly predict online impulse buying (Han, 2023). Together, the results confirm that targeted ads,

influencer endorsements, and peer-visible content act as powerful stimuli that drive impulsive purchasing, in line with the S-O-R and social commerce literature.

Research Question 2: *How do demographic factors (such as age, gender, and income) and cultural influences shape the relationship between social media engagement and consumer spending patterns, including the intention–behaviour gap in sustainable consumption?*

The demographic profile indicates that the sample is dominated by young adults (86.4% aged 18–30) and female respondents (67.9%), with TikTok (43.5%) and Instagram (35.9%) as leading platforms. Cross-tabulation showed that females were more likely to report purchasing products promoted on social media, while FOMO was especially common among respondents aged 18–30, supporting previous work linking younger demographics, particularly women, to stronger emotional and social responses to online trends (Basalma, 2024). Platform-based cross-tabs revealed that TikTok and Instagram users demonstrated higher brand loyalty than Facebook users, reflecting the stronger social commerce orientation and immersive design of visual platforms documented in the literature (Solihin and Suyono, 2024).

Although this study did not directly measure sustainable consumption, the combination of high trend-driven motivation (78.2% buying due to trending products) and mixed FOMO responses suggests a gap between cautious intentions and actual impulse behaviour for some users. This pattern aligns with TPB-based work on the intention–behaviour gap in sustainable and responsible consumption, where social media cues and hedonic experiences can override previously held pro-sustainability or prudent spending intentions (Zhang et al., 2024). Demographic patterns thus appear to moderate how engagement translates into spending, supporting the framework's treatment of age, gender, and platform as contextual moderators.

Research Question 3: *What are the long-term socioeconomic and psychological consequences of social media-driven consumer spending for financially vulnerable or economically unstable consumers?*

While this cross-sectional survey does not directly track long-term outcomes, several indicators suggest potential socioeconomic and psychological consequences for financially vulnerable youth. High levels of impulsive buying triggered by promotions, trending products, and influencer content, combined with the South African context of youth unemployment and financial pressure described in earlier chapters, suggest a risk of overspending and budgeting difficulties. The chi-square test shows that respondents'

attitudes vary significantly across items ($\chi^2 = 371.37$, df = 56, $p \approx 4.4 \times 10^{-48}$), indicating that they distinguish between trusting influencers, acting on promotions, experiencing FOMO, and being influenced by friends, with many agreeing to purchase after promotions and positive reviews.

These patterns mirror international findings linking intensive social media use to increased materialism, compulsive buying, and financial stress, particularly among young and lower-income users (Hogh et al., 2025). Within the conceptual framework, this supports the view that, for financially vulnerable groups, repeated exposure to persuasive stimuli and emotionally charged content can erode self-control and contribute to cumulative financial strain—even if this study captures only the immediate behavioural side of that process.

Research Question 4: *To what extent are the economic benefits generated through social media marketing realised ethically and responsibly, without compromising consumer wellbeing, and what ethical, regulatory, and educational measures can strengthen this alignment?*

The findings show clear commercial benefits for brands—strong engagement, trust in influencers, high purchase rates after exposure, and high willingness to recommend—indicating that social media marketing effectively drives awareness, loyalty, and sales among Durban's youth. However, the same mechanisms that deliver these benefits—high engagement, emotional triggers, trust in influencers, and responsiveness to promotions—are also associated with impulsive spending and potential budgeting difficulties, raising ethical questions about the balance between profit and consumer well-being.

These results support calls in the literature for more ethical and transparent digital marketing practices, particularly regarding influencer disclosure, targeting financially vulnerable groups, and the design of scarcity-based promotions (Busalim et al., 2022). They also reinforce the need for regulatory oversight of digital credit offers and "buy now, pay later" integration, as well as educational initiatives to strengthen digital and financial literacy so that young consumers can better recognise persuasive tactics, manage FOMO, and align their spending with long-term financial goals (Vantage Debt Management, 2024). The empirical evidence from this study thus provides a local, youth-focused basis for developing such ethical, regulatory, and educational responses

4.11 Linking Findings to Prior Research

The findings of this study broadly corroborate and, in some cases, deepen previous research on social media's role in shaping young consumers' spending behaviour.

4.11.1 Social media use, exposure, and impulsive buying

The very high levels of daily use (91.8%) and time spent on social media (73.4% over one hour per day), combined with strong brand following (73.3%) and interaction (56.4%), confirm that social media is a primary environment for product discovery and engagement among young adults in Durban. This mirrors international research showing that social media has become a central arena for forming and enacting purchase decisions, especially among younger cohorts (Nuseir, 2020).

The strong predictive power of social media engagement for impulsive buying ($\beta = 0.41$, $R^2 = 0.46$) aligns with studies linking heavy platform use, convenience features, and hedonic browsing to higher impulsive buying tendencies (Han, 2023; Ngo et al., 2024). The positive relationships between engagement, advertising exposure, and impulsive buying observed here support the S-O-R perspective that repeated digital stimuli can trigger emotional states and rapid purchasing responses, particularly in visual, entertainment-oriented environments (Jing and Nguyen, 2024).

4.11.2 Emotional and social drivers: FOMO, peers, and trends

More than half of respondents reported experiencing FOMO (57.1%) and peer influence (53.3%), and 78.2% agreed that trending products on social media motivated them to buy. These results echo prior work that identifies FOMO, social comparison, and peer norms as core psychological drivers of social-commerce impulse buying, especially among younger users (Nguyen, 2025).

At the same time, the distribution shows a substantial minority who do not strongly endorse FOMO yet still report trend-driven purchasing, which supports recent arguments that much of the influence operates through diffuse social norms and identity processes rather than solely acute fear (Zhang et al., 2024). This is consistent with symbolic interactionist and social comparison perspectives that highlight how curated lifestyles and peer displays nudge youth toward aspirational and status-driven consumption even when they are not consciously "fearful of missing out".

4.11.3 Influencer trust, social proof, and brand loyalty

Trust in influencers and social proof emerged as critical factors: around 63% trusted influencer or celebrity recommendations, 75% felt more confident after seeing endorsements, and over 70% reported increased loyalty and willingness to recommend brands that engage with them. These findings closely align with predictions from source credibility and parasocial interaction theories, as well as empirical evidence that influencer authenticity and perceived expertise significantly boost purchase intentions and loyalty (Sarkis and Maalouf, 2024).

The moderate correlation between trust in influencers and advertisement viewing ($r = 0.42$) underscores the convergence of direct brand messaging and indirect influencer endorsement, as documented in recent social commerce studies (Nguyen et al., 2024). The association between brand loyalty and engagement with posts ($r = 0.31$) also supports prior research showing that interactive brand content and UGC help build ongoing relationships, not just one-off sales (Ashley and Tuten, 2015).

4.11.4 Demographics, platforms, and emerging-market context

The dominance of young adults (18–30), female respondents, and TikTok/Instagram users in the sample aligns with global patterns showing that these groups are heavy social media users and highly responsive to visual, influencer-driven content (Djafarova and Bowes, 2021). The cross-tab findings—higher self-reported purchasing among females, stronger FOMO among younger respondents, and greater loyalty among TikTok and Instagram users—mirror prior evidence that visual, short-form video platforms are especially powerful in driving engagement and impulse buying among Gen Z (Gbandi, 2023).

What distinguishes this study is the specific South African, Durban-based context, where high youth engagement with social media occurs alongside unemployment, income pressure, and documented concerns about consumer debt. This combination adds weight to the literature linking social media to materialism, compulsive buying, and financial stress, especially among lower-income and financially vulnerable groups (Hogh et al., 2025).

4.11.5 Variability in attitudes and multifaceted engagement

The chi-square test indicates significant variation in responses across Likert items, suggesting that participants differentiate sharply between trusting influencers, acting on promotions, experiencing FOMO, being influenced by friends, and feeling loyalty. This supports the idea, present in recent

reviews, that social-media-driven consumption is multifaceted, with different features and messages operating through distinct psychological pathways (Kar et al., 2025).

The detailed response distributions—for example, strong agreement with “purchase after promotion” and “buy if positive reviews” and more neutral responses on FOMO—reinforce findings that social proof, reviews, and promotions are particularly potent drivers of behaviour, sometimes more so than self-reported internal states (Ngo et al., 2024).

4.11.6 Implications relative to prior studies

Overall, the study’s results are broadly consistent with international evidence on social media, impulse buying, and youth consumer behaviour, while adding context-specific insights from an emerging market in a financially pressured setting. The findings support the integrated conceptual framework combining UTAUT, TPB, and S-O-R with social influence and identity theories, and demonstrate empirically that:

- Heavy and habitual social media use is a necessary foundation for exposure.
- attitudes, norms, and perceived control shape intentions, but
- emotionally charged stimuli, influencer trust, FOMO, and social comparison often push behaviour towards impulsive and aspirational spending.

In this sense, the study confirms and localises patterns documented in other regions, and highlights the need—echoed in the literature—for ethical marketing standards and targeted digital and financial literacy interventions to mitigate risks for young, financially vulnerable consumers (Hudders et al., 2021).

CHAPTER 5: DISCUSSION

5.1 Interpretation of Findings

Survey data indicate that social media is structurally embedded in respondents' routines: 91.8% reported daily use, and 73.4% spent more than one hour per day on platforms. In addition, 73.3% followed brands and 56.4% regularly liked, commented on, or shared posts, while a majority reported attention to ads and sponsored content. These figures show high exposure and active engagement, consistent with UTAUT's claim that perceived usefulness and ease of use drive habitual technology use and create a stable base for subsequent marketing and social influence effects (Venkatesh et al., 2003).

The data also show a clear sequence from exposure to interest and purchase: more than 60% of respondents indicated trust in influencer recommendations, nearly three-quarters reported increased product interest after social media exposure, 78% acknowledged the influence of positive reviews, and 85% reported purchasing items seen on social media. This pattern is consistent with S-O-R logic, where platform stimuli (ads, influencer content, reviews) activate internal states (attention, perceived credibility) that result in behavioural responses (impulse or trend-driven purchases) (Han, 2023).

Social and identity-related drivers are reflected in the proportions reporting peer and trend influence: 58% indicated that friends' purchases affect their own decisions, and 63% reported buying to keep up with trends. By contrast, only about one-third strongly endorsed FOMO items, suggesting that social comparison and trend alignment operate even when respondents do not explicitly label their motivation as FOMO. This aligns with TPB and social comparison accounts in which subjective norms and identity signalling explain purchase behaviour beyond explicit "fear" responses (Zhang et al., 2024).

Brand relationship indicators are also strong: 75% reported that endorsements increase their confidence in brands, 62% identified as loyal to brands that engage with them, and 72% indicated that they would recommend brands after a positive experience. These proportions support source credibility theory and social proof arguments, which hold that perceived expertise, trustworthiness, and visible endorsement are associated with confidence, loyalty, and advocacy (Nguyen et al., 2024).

Overall, the descriptive statistics show a coherent pattern: high daily use and engagement, substantial trust in influencers and reviews, widespread peer and trend effects, and strong self-reported loyalty and recommendation intentions. These empirical patterns are consistent with a technology–attitude–stimulus

sequence in which accepted platforms mediate commercial exposure and social influence, leading to measurable changes in interest, purchasing, and brand relationship outcomes.

5.2 Thematic Discussion

5.2.1 Theme 1: Social Media Use as Structural Exposure

Reported daily use (91.8%) and high duration (73.4% exceeding one hour per day) indicate that social media functions as a pervasive exposure environment rather than an occasional channel. This matches external data on South African youth connectivity and aligns with UTAUT-based interpretations that stable, habitual use serves as a precondition for subsequent marketing and social effects (Venkatesh et al., 2003). Given this level of exposure, respondents are statistically likely to encounter commercial content multiple times per day, consistent with studies linking intensive use to a higher impulsive buying propensity (Ngo et al., 2024).

5.2.2 Theme 2: Active Brand Engagement and Amplification

The proportion of respondents following brands (73.3%) and engaging with posts (56.4%) indicates that a majority not only receive but also propagate brand content. Engagement with brand posts was strongly correlated with watching advertisements ($r = 0.61$), indicating that more interactive users are also more receptive to sponsored content. This supports research showing that interactive social media marketing (likes, shares, comments) is positively associated with customer engagement and loyalty, and that engagement metrics serve as visible signals of social proof (Ashley and Tuten, 2015).

5.2.3 Theme 3: Content-Driven Interest, Trust, and Purchase Conversion

The high reported rates of trust in influencer recommendations (60%), increased interest after exposure (75%), recognition of review influence (78%) and purchase after exposure (85%) indicate a strong exposure–interest–purchase pipeline. Correlation analysis showed moderate to strong associations between key components of this pipeline: trust in influencers with advertisement viewing ($r = 0.42$), brand loyalty with engagement ($r = 0.31$), and trend-driven purchasing with ad viewing ($r = 0.34$). Regression results further show that social media engagement, influencer credibility, and advertising exposure significantly predict impulsive buying, collectively explaining about 46% of its variance ($R^2 = 0.46$, $p < 0.001$). These figures are consistent with prior quantitative work demonstrating that influencer

credibility and UGC significantly increase purchase intentions and conversion rates in social commerce (Ngo et al., 2024).

5.2.4 Theme 4: Social Influence, Trends, and FOMO-Related Dynamics

Peer and trend effects are quantitatively evident: 58% reported being influenced by friends' purchases, and 63% reported buying to keep up with trends. Although only about one-third strongly endorsed FOMO, the presence of trend-driven buying at higher levels suggests that social influence operates through normative comparison and identity alignment rather than solely through explicit fear responses. Studies on FOMO and impulse buying report similar discrepancies between explicit FOMO scores and observed trend-driven behaviour, indicating that many respondents respond to social cues and scarcity without labelling their experience as FOMO (Zhang et al., 2024). Within the S-O-R model, these results indicate that social stimuli (friends' posts, trending items) are associated with organismic states (desire for alignment, status) that predict behavioural responses (purchases), especially among younger, visually-focused platform users.

5.2.6 Theme 5: Brand Loyalty, Confidence, and Advocacy Indicators

Self-reported loyalty (62%), confidence after endorsements (75%), and willingness to recommend brands (72%) indicate that social media interactions are associated not only with one-off purchases but also with ongoing relationship outcomes. The positive correlation between brand loyalty and engagement ($r = 0.31$) provides quantitative support for the linkage between interactive behaviour and loyalty outcomes (Ashley and Tuten, 2015). These results are consistent with source credibility and social proof theories, which state that credible endorsements and visible peer engagement are associated with higher trust and advocacy (Nguyen et al., 2024).

5.2.7 Theme 6: Social Media as a Structuring Factor in Consumption

Across themes, social media appears as a structuring variable in consumption: high exposure, strong engagement, significant social and psychological drivers, and robust associations with impulsive buying and loyalty. The chi-square test ($\chi^2 = 371.37$, $df = 56$, $p \approx 4.4 \times 10^{-48}$) confirms that responses to different behavioural statements are not uniform, indicating that users differentiate between types of influence (ads, influencers, peers, FOMO, reviews) in statistically meaningful ways. This supports S-O-R applications showing that specific stimuli (e.g., ads, live streams, UGC) yield distinct patterns of internal states and responses rather than a single generic effect (Jing and Nguyen, 2024). In a South

African context characterised by high youth indebtedness and uneven financial literacy, these structures imply potential aggregate effects on financial well-being, consistent with local evidence linking social media exposure to overspending and debt (Vantage Debt Management, 2024).

5.3 Comparison with Literature and Theoretical Frameworks

5.3.1 Unified Theory and Use of Technology (UTAUT): Technology Acceptance and Exposure

The high daily use and extended time online are consistent with UTAUT's emphasis on performance expectancy, effort expectancy, and facilitating conditions as predictors of regular use (Venkatesh et al., 2003). The data support this by showing near-universal daily use and strong integration of platforms into respondents' routines, similar to findings in studies in which social media serves as the primary interface with brands and products for young consumers (Nuseir, 2020). In the present framework, this confirms the technology-use layer as a necessary foundation for subsequent marketing and social influence processes.

5.3.2 TPB: Attitudes, Norms, Perceived Control and the Intention–Behaviour Gap

High reported interest, trust in influencers and review information, and purchase after exposure indicate favourable attitudes towards social media-mediated purchasing and strong subjective norms around using platforms for consumption (Rozenkowska, 2023). The fact that many respondents acknowledge unplanned purchases after exposure suggests that behaviour may not always align with prior budgeting intentions, reflecting an intention–behaviour gap similar to those observed in sustainable and responsible consumption literature (Zhang et al., 2024). Empirical work on TikTok and Instagram shows that hedonic states and social pressure can override planned spending limits, a pattern consistent with the present data and with an extended TPB view that includes digital situational cues (Jing and Nguyen, 2024).

5.3.3.Symbolic Interactionism and Semiotic Theory

The proportions reporting trend-driven purchases and peer influence indicate that consumption is associated with alignment to group norms and digital identity markers. On visual platforms, brand imagery and lifestyle content function as symbols; engagement with these symbols corresponds to identity performance and group belonging, as reported in recent research on youth fashion and lifestyle

consumption (Naeem et al., 2025). The current data provide quantitative support for this by showing that a majority acknowledge buying to keep up with trends and to respond to friends' purchases, even in the context of known economic constraints.

5.3.4 Source Credibility and Social Proof

The survey evidence that more than 60% trust influencers, 75% gain confidence from endorsements, and 72% would recommend brands after positive experiences aligns closely with source credibility theory, which relates trustworthiness and expertise to persuasion and purchase intention (Nguyen et al., 2024). The moderate correlation between influencer trust and ad viewing ($r = 0.42$) indicates overlap between direct advertising and influencer-based promotion, echoing work that highlights converging roles of brand and creator content in social commerce (Nguyen et al., 2024). The impact of reviews and engagement metrics aligns with social proof frameworks and empirical findings that highly visible interactions increase purchase likelihood (Frontiers in Communication, 2025).

5.3.5 S-O-R and Parasocial/FOMO Dynamics

High engagement, ad recall, responsiveness to trending products, and self-reported budgeting challenges fit the S-O-R pattern in which environmental stimuli (content, promotions, social cues) trigger affective and cognitive states that predict impulsive action. Recent S-O-R applications on short-video and live-shopping platforms have shown similar links between entertainment, personalization, interactivity, and impulse buying among youth (Jing and Nguyen, 2024). The modest explicit FOMO endorsement, alongside strong trend and peer effects, aligns with more recent formulations that view FOMO as a diffuse normative force, often mediated by parasocial relationships and social comparison, rather than as an isolated, conscious emotion (Nguyen et al., 2024).

Taken together, the quantitative findings support the integrated framework used in this study: UTAUT explains the high levels of platform use; TPB accounts for favourable attitudes and strong norms around social-media-based purchasing and the observed intention–behaviour gap; symbolic interactionism and semiotics explain trend and peer alignment; source credibility and social proof explain the role of influencers and reviews; and S-O-R captures the pathway from stimuli to internal states to impulsive spending. The Durban data, therefore, aligns with international literature while providing context-specific evidence from an emerging market characterised by youth financial vulnerability.

5.4 Integration of Empirical Findings with Theoretical Frameworks

The empirical results provide direct support for the Stimulus–Organism–Response (S-O-R) model. High levels of exposure to social media marketing stimuli are evident in the data: most respondents use social media daily, a large share spend more than an hour per day online, over 70% follow brands, and more than half actively engage with posts. These behaviours are accompanied by strong outcome indicators, including 85% reporting that they have purchased items after seeing them on social media and high recognition of the influence of positive reviews and trending products on their decisions. This pattern is consistent with S-O-R logic, where platform stimuli (ads, influencer content, reviews, trend cues) act as external inputs that generate internal states (e.g., interest, excitement, perceived urgency) and lead to behavioural responses such as impulsive or trend-driven purchasing. The regression results, which show that social media engagement, influencer credibility, and advertising exposure together explain a substantial proportion of the variance in impulsive buying, further support the S-O-R pathway from exposure to response.

The findings also align with the Theory of Planned Behaviour (TPB). Attitudinal components are reflected in the high proportions of respondents who report increased interest in products after exposure and who view influencer and peer information as helpful for decision-making. Subjective norms are evident in the data, which show that more than half of respondents are influenced by friends' purchases and that a majority buy to keep up with trends, indicating strong perceived social expectations around consumption in digital spaces. Perceived behavioural control is indirectly observable through the ease with which respondents report acting on promotions and in-app purchase options. At the same time, the combination of positive attitudes and norms with self-reported impulsive and unplanned purchases points to an intention–behaviour gap: even where respondents likely intend to manage their budgets, situational cues on social media appear to override planned behaviour, as TPB-based studies of online and sustainable consumption have suggested.

Source Credibility Theory is also supported by the empirical data. A majority of respondents indicate trust in influencer or celebrity recommendations, report higher confidence in purchase decisions after seeing endorsements, and show strong loyalty and intention to recommend brands that engage with them. Correlation and regression results confirm that influencer credibility is positively associated with consumer spending behaviour and significantly explains impulsive buying tendencies. These patterns are

consistent with the theory’s prediction that perceived trustworthiness, expertise, and attractiveness of the communicator increase acceptance of marketing messages and strengthen both attitudinal and behavioural outcomes.

Taken together, the quantitative findings show that high, routine social media use creates a stable exposure context. Within this context, attitudes, social norms, and perceived control are shaped by credible communicators and social proof, and specific marketing and social cues trigger emotional and cognitive states that translate into impulsive, trend-driven purchases. This integrated theoretical interpretation is directly supported by the observed usage patterns, trust and influence percentages, and by the statistically significant correlations and regression coefficients linking engagement, influencer credibility, and advertising exposure to consumer spending behaviour.

Overall, integrating these theoretical frameworks strengthens the study's explanatory power and provides a deeper understanding of the mechanisms by which social media influences consumer spending behaviour. The findings demonstrate that social media platforms operate not merely as communication tools but as powerful behavioural environments that shape consumer attitudes, social norms, and ultimately purchasing decisions.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Synthesis of Key Findings

This study provides quantitative evidence that social media is a central driver of consumer engagement and spending among young adults in Durban, KwaZulu-Natal. Over 90% of respondents reported using social media daily, and around three-quarters spent more than 1 hour per day on platforms, indicating high, routine exposure. Within this environment, 73.3% followed brands and 56.4% regularly engaged with branded posts, while a majority reported watching ads or sponsored content. These patterns confirm that social media functions as a primary touchpoint in the decision-making process, consistent with UTAUT predictions that accepted technologies become embedded in daily behaviour.

The findings also show a clear pathway from exposure to purchase. More than 60% of respondents trusted influencer recommendations; approximately three-quarters reported increased interest in products after seeing them on social media; 78% acknowledged the influence of positive reviews; and 85% admitted purchasing items first seen on social platforms. Correlation analysis revealed strong and moderate associations between key elements in this pathway: engagement with brand posts was strongly associated with watching ads ($r = 0.61$), trust in influencers was moderately associated with ad viewing ($r = 0.42$), brand loyalty correlated with engagement ($r = 0.31$), and trend-driven purchasing correlated with ad viewing ($r = 0.34$).

Regression results further quantify these relationships: social media engagement, influencer credibility, and advertising exposure all significantly predicted impulsive buying, and together explained about 46% of its variance ($R^2 = 0.46$, $p < 0.001$). This supports the S-O-R framework, where stimuli are linked to organismic states and then to behavioural responses such as impulsive and trend-driven spending.

Social and normative influences are also evident: 58% of respondents reported that friends' purchases affected their decisions, and 63% acknowledged buying to keep up with trends. Although explicit FOMO endorsement was lower (around one-third), the high levels of trend- and peer-driven purchasing indicate that social comparison and subjective norms are important drivers, aligning with TPB and social proof literature. Brand relationship indicators are strong: 75% report increased confidence after endorsements, 62% identify as loyal when brands engage, and 72% are willing to recommend after positive experiences.

Overall, the data support an integrated explanation: intensive social media use provides continuous exposure; attitudes, norms, and source credibility shape intentions; and specific stimuli, combined with emotional and social drivers, are statistically associated with impulsive purchasing, brand loyalty, and advocacy.

6.2 Recommendations for Practice

Grounded in these findings, several data-driven recommendations can be made for organisations, regulators, and educators.

6.2.1 For Businesses and Marketers

Prioritise high-engagement platforms and formats

Given that TikTok and Instagram were leading platforms and engagement with brand posts was strongly associated with ad viewing, brands should allocate resources to visual, interactive content (short videos, stories, reels, live sessions) where young adults are most active.

Leverage credible influencers and social proof responsibly

Since more than 60% trust influencer recommendations and influencer credibility significantly predicts impulsive buying, collaborations should prioritise influencers with demonstrated authenticity, clear disclosure, and alignment with the brand. Encouraging reviews and UGC is warranted, as 78% report being influenced by positive reviews and 72% are likely to recommend brands after positive experiences.

Design campaigns that build loyalty, not only clicks

With 62% reporting loyalty when brands engage and 75% gaining confidence from endorsements, brands should invest in two-way interaction—replying to comments, acknowledging user content, and offering useful information—rather than relying solely on one-way broadcasting. This is supported by the positive correlation between engagement and loyalty.

Monitor and segment by risk profile

The strong predictive power of engagement and influencer credibility for impulsive buying implies that highly engaged, younger users may be more vulnerable to overspending. Businesses should, at a

minimum, avoid targeting financially vulnerable segments with aggressive, scarcity-based, or credit-linked offers and consider budget-friendly options for such groups.

6.2.2 For Policymakers and Regulators

Strengthen transparency and disclosure standards

The high levels of trust in influencers and endorsements suggest that undisclosed commercial content can meaningfully affect spending behaviour. Regulators should ensure clear labelling of sponsored content and enforce influencer disclosure guidelines to prevent deceptive marketing, especially where financial products or credit facilities are promoted.

Address credit-linked and high-risk promotions

Given the association between engagement, advertising exposure, and impulsive buying, and the broader South African context of youth indebtedness, regulators should scrutinise the design of BNPL and credit-related social media campaigns, particularly those aimed at young adults. Guidelines could limit "flash" credit offers and require risk disclosures where repayment obligations are involved.

6.2.3 For Educators and Parents

Embed digital and financial literacy in youth programmes

The combination of high impulsive purchasing after exposure (85%) and strong peer and trend effects indicates a need for structured education on recognising persuasive tactics, understanding algorithmic curation, and managing budgets. Interventions should include practical modules on evaluating influencer content, interpreting reviews, and setting spending limits in social commerce environments.

Use platforms and formats that mirror actual use

Since the target group is highly active on TikTok and Instagram, educational content and campaigns on digital and financial literacy should be delivered on those platforms and in the same formats (short videos, stories, interactive quizzes) to maximise reach and relevance.

6.3 Recommendations for Future Research

Future research could use longitudinal studies to co-examine how changes in engagement, platform features, and economic conditions affect spending and financial stress over time, thereby improving causal inference rather than measuring them at a single point in time. Researchers could also conduct experiments to test how different types of posts, ads, or influencer content influence interest and purchase decisions, thereby clarifying the cause-and-effect relationship.

It is also recommended to broaden and compare populations and platforms. In other age groups and across different provinces or countries, to determine whether the same patterns hold beyond young adults in Durban, KwaZulu-Natal. Future research could also compare various social media platforms and different product types to identify where social media has the most influence.

Finally, future studies could combine survey responses with real behavioural data, such as platform analytics or sales records, to gain a clearer picture of how online engagement connects to actual purchases. Researchers might also explore new issues such as privacy concerns, misinformation, and sustainability messages on social media, and how these factors influence trust and buying decisions.

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APPENDICES

Appendix I: Ethical Clearance

UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

02 September 2025

Nyiko Niki Bruce Mhlarhi (224169141)
Grad School of Bus & Leadership (Prior Restructuring)
Westville Campus

Dear NNB Mhlarhi,

Protocol reference number: HSSREC/00009253/2025
Project title: The influence of social media on consumer spending behaviour among young adults in Durban, KwaZulu-Natal
Degree: Masters

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 01 September 2025 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

Incidents of adverse events and serious adverse events (AEs and SAEs) should be reported in writing to HSSREC, the study sponsors, and any regulatory authority (where appropriate), within 7 working days of the occurrence for local sites and 14 days for all other South African sites.

This approval is valid until 02 September 2026.
To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Health Research Ethics Council (REC-040414-040).

Yours sincerely,

[redacted]

Doctor Shamila Naidoo (Interim Chair)

/nng

Appendix II: Questionnaire

The influence of social media on consumer spending behaviour among young adults in Durban, Kwazulu-Natal - Questionnaire

Instructions:

For each statement, please indicate your level of agreement using the following scale:

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section 1: Social Media Usage Patterns

1. I use social media platforms (e.g., Facebook, Instagram, TikTok) daily.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

2. I follow brands or companies on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

3. I spend more than one hour per day browsing social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section 2: Engagement with Social Media Content

4. I often like, share, or comment on posts about products or brands.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

5. I pay attention to advertisements or sponsored posts on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

6. I trust product recommendations made by influencers or celebrities on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section 3: Influence on Purchase Decisions

7. Seeing products on social media increases my interest in buying them.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

8. I have purchased a product after seeing it promoted on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

9. I am more likely to buy a product if I see positive reviews or comments about it on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

10. My friends' posts about their purchases influence my own spending decisions.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section 4: Psychological and Social Drivers

11. I feel motivated to buy products to keep up with trends I see on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

12. I experience "fear of missing out" (FOMO) when I see others buying or using new products online.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

13. I feel more confident in my purchase decisions after seeing others endorse a product on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section 5: Brand Engagement and Loyalty

14. I am more loyal to brands that engage with me on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

15. I am likely to recommend brands to others if I have had a positive experience with them on social media.

Strongly disagree	Disagree	Neutral	Agree	Strongly agree

Section 6: Demographic Information

- Age: under 18; between 18 and 30; over 30
- Gender: _____
- Primary social media platform: _____
- Number of online purchases in the last 6 months:_____