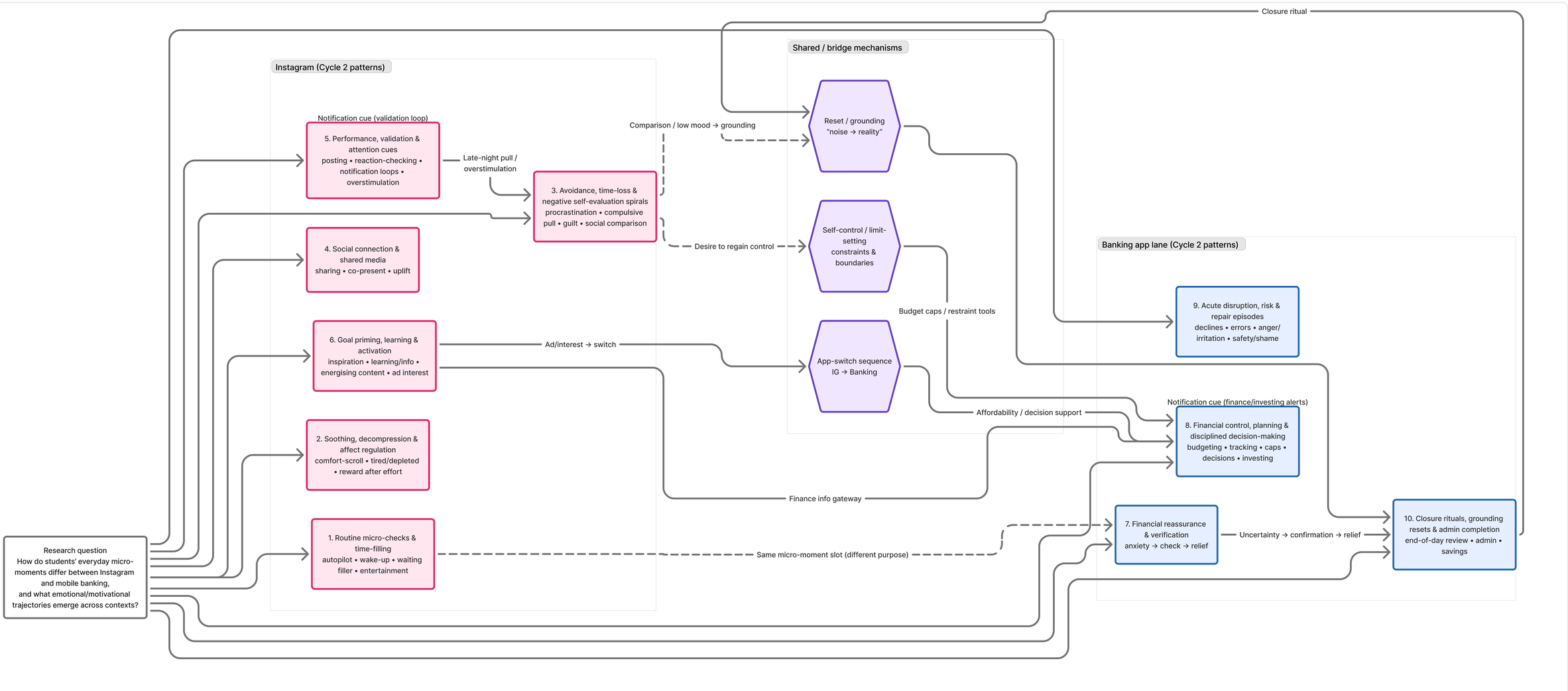
Research question
How do students' everyday micro-moments differ between Instagram and mobile banking, and what emotional/motivational trajectories emerge across contexts?
Instagram (Cycle 2 patterns)
Notification cue (validation loop)
5. Performance, validation & attention cues
posting • reaction-checking • notification loops • overstimulation
Late-night pull / overstimulation
3. Avoidance, time-loss & negative self-evaluation spirals
procrastination • compulsive pull • guilt • social comparison
4. Social connection & shared media
sharing • co-present • uplift
6. Goal priming, learning & activation
inspiration • learning/info • energising content • ad interest
2. Soothing, decompression & affect regulation
comfort-scroll • tired/depleted • reward after effort
1. Routine micro-checks & time-filling
autopilot • wake-up • waiting filler • entertainment
Shared / bridge mechanisms
Comparison / low mood → grounding
Reset / grounding
"noise → reality"
Desire to regain control
Self-control / limit-setting
constraints & boundaries
Ad/interest → switch
App-switch sequence
IG → Banking
Budget caps / restraint tools
Finance info gateway
Same micro-moment slot (different purpose)
Closure ritual
Banking app lane (Cycle 2 patterns)
9. Acute disruption, risk & repair episodes
declines • errors • anger/irritation • safety/shame
Notification cue (finance/investing alerts)
8. Financial control, planning & disciplined decision-making
budgeting • tracking • caps • decisions • investing
Affordability / decision support
7. Financial reassurance & verification
anxiety → check → relief
Uncertainty → confirmation → relief
10. Closure rituals, grounding resets & admin completion
end-of-day review • admin • savings