



Faculty of Business and Economics  
Bachelor of Business Administration

## **Feeds to Finances: Understanding Student App Practices**

An Ethnographic Study of Instagram and Mobile Banking Use among University Students

Maisha Dotse  
r0980216

Franck Elokani  
r1062254

William Holmes  
r1021985

Joe Houaiss  
r0936213

Bora Ramazanbeyoglu  
r1016549

**Group 35**

**Academic Year**

2025-2026

**Campus**

KU Leuven, Brussels

**Course**

Research Methods 2 - Fall Group Project

**Professor Alea Fairchild**

## **Abstract**

University students' daily lives are increasingly structured by smartphones and apps that serve both social-emotional and practical functions. While Instagram use has been extensively examined in relation to identity, mood, and social comparison, and mobile banking research has focused on adoption factors such as usefulness and trust, less is known about how these platforms are experienced side by side within everyday routines. This study explores how undergraduate students engage with Instagram and their mobile banking applications across emotional responses, situational contexts, and underlying motivations. Using a qualitative, ethnographically informed design, five business undergraduates documented app interactions over two weeks using structured logbooks, followed by semi-structured interviews. Logbook data were analysed through open coding and subsequent pattern coding to produce a consolidated codebook, which was then applied deductively to interview transcripts. iOS Screen Time data were collected for contextual triangulation. Findings emphasise three interconnected themes: Instagram use was frequent and embedded in micro-moments (e.g., commuting, waiting, bedtime), often initiated habitually and used for mood regulation or social connection, but frequently followed by mixed or negative self-evaluation when use extended. Banking use was more bounded and event-linked, oriented to verification, transfers, and decision support, with emotions more tightly coupled to financial uncertainty and relief, and sharper negative affect in disruptive or socially exposed moments. Cross-app sequencing indicated movement between platforms to manage comfort and control. Limitations include the small, self-selected sample, single-context setting, a two-week window, and potential reactivity despite mitigation efforts.

# Table of Contents

<b>1</b>	<b>Introduction</b>	<b>1</b>
1.1	Study Objective & Research Questions	1
1.2	Research Expectations	2
1.3	Practical Application	2
<b>2</b>	<b>Theoretical Background</b>	<b>3</b>
2.1	Consumer Behaviour: Motivations and Digital Media	3
2.2	Behavioural Economics: Habit, Reward, and Risk	3
2.3	Instagram: Emotional Responses, Context, and Motivations	4
2.4	Mobile Banking Apps: Trust, Responsibility, and Use Behaviour	4
2.5	Synthesis: A Dual-Platform Digital Ecology	5
<b>3</b>	<b>Methodology</b>	<b>5</b>
3.1	Purpose of the Study	5
3.2	Data Collection	6
3.3	Data Analysis	6
3.4	Limitations	7
<b>4</b>	<b>Results</b>	<b>8</b>
4.1	Introduction to the Results	8
4.2	Theme 1: When and Where Use Happens: Contrasting Rhythms	9
4.3	Theme 2: Emotional Trajectories and Mood Regulation	10
4.4	Theme 3: Aspirations, Motivations, and Self-Regulation	13
4.5	Linking the Three Themes	16
4.6	Summary of Findings	17
<b>5</b>	<b>Discussion and Conclusions</b>	<b>18</b>
5.1	Addressing the Gap in Research	18
5.2	Summary of Results	19
5.3	Significance of the Results	19
5.4	Future Avenues of Research	20
	<b>References</b>	<b>22</b>
<b>A</b>	<b>Online Repository</b>	<b>23</b>

# 1 Introduction

Digital technology has embedded itself into the lives of university students, and nowhere is this more prevalent than in the areas of communication, decision-making, and the regulation of both emotional and practical matters. Within the last decade, the smartphone and associated apps have spread throughout the student population, and these have affected all areas of their lives, from social interaction to financial management and attention direction. Two different applications lie at the heart of this digital revolution: social apps that affect student interaction and self-expression and mobile banking apps that manage their finances.

Although the purpose of each app is distinct, it plays a critical role in organising the manner in which the students behave, respond emotionally, and interact with the world around them. Among the social media applications used by these students, the role of Instagram cannot be ignored due to the way it engages users in an immersive manner, with graphics and visuals, all the time. Students use this platform to connect with others, access entertainment, create an identity about who they are, and interact with content which sometimes entertains them and at other times encourages them to be better due to the comparative, and therefore competitive aspects of social media platforms. Mobile banking applications increasingly function as students' primary financial organiser, supporting both routine transactions and broader expense management.

## 1.1 Study Objective & Research Questions

The aim of this work is to investigate how university students use Instagram and their mobile banking app with attention to three aspects of use: emotional experience, contextual situations, and motivations. Instead of focusing on engagement practices involving these two applications separately, the research carried out seeks to consider how these applications co-exist in daily routines, emotional experiences, and behaviours associated with self-regulation (e.g. time/attention span, financial literacy and aspiration).

The use of social media by young adults has received much attention from researchers, such as self-presentation, mood management, and social comparison. Similarly, a great deal of work has been done regarding the acceptance and trust levels established using technology in the management of digital banking. However, little work has examined how these technologies jointly shape students' lives.

This proposed study shall therefore be informed by the following research question: *In what ways does engagement with Instagram and mobile banking apps among university students influence their daily habits, and what similarities and differences emerge in their use of both?*

To answer this main question, the following sub-questions regarding the three analytical dimensions will be addressed:

1. How do the situational contexts and rhythms of use differ between Instagram and mobile banking?

2. What distinct emotional trajectories are triggered by each platform before, during, and after use?
3. How do the underlying motivations for opening each app compare in terms of self-regulation and decision-making?

By focusing on both apps within a single qualitative design, this study contributes to a more integrated understanding of how digital habits form and unfold in university settings.

## **1.2 Research Expectations**

Drawing on theoretical perspectives from consumer behaviour and behavioural economics, this study starts from the expectation that Instagram and mobile banking apps evoke distinct emotional trajectories and motivations, reflecting their differing affordances and purposes.

Instagram, with its emphasis on social visibility, algorithmic reward structures, and visual comparison, is expected to elicit more varied and ambivalent emotional responses, ranging from enjoyment and connection to guilt and anxiety. Its usage is anticipated to be frequent, habitual, and embedded in short transitional moments throughout the day. Conversely, mobile banking apps are expected to evoke narrower but more intense emotions, largely centred on responsibility, financial control, and occasional stress. Their usage is anticipated to be episodic, task-driven, and closely tied to specific financial needs or time-based cues such as rent payments or shared expenses. These differences in emotional trajectory, frequency of use, and underlying motivation form the basis for the comparative analysis within this study.

## **1.3 Practical Application**

Understanding how students engage with these two categories of apps has practical implications for supporting digital well-being, financial literacy, and self-regulation in higher education contexts. Instagram use, while valuable for maintaining social relationships, can also contribute to distraction, comparison, and reduced academic focus. By identifying the emotional triggers and habitual patterns associated with Instagram, educators and student support services can better design interventions that promote healthy social media use.

Similarly, insight into mobile banking behaviours can inform efforts to strengthen financial competence among students. If students' financial anxiety, avoidance behaviours, or reliance on the app for reassurance reflect deeper challenges in financial literacy, universities and financial institutions may develop targeted resources to support budgeting skills, responsible spending, and long-term planning. More broadly, integrating an understanding of both platforms offers a more complete picture of how digital tools shape students' everyday decisions and emotional landscapes. As digital habits increasingly influence academic performance, well-being, and financial stability. Research of this kind is essential for helping institutions respond to the realities of student life in a technologically saturated world.

## **2 Theoretical Background**

As mentioned, understanding how university students engage with Instagram and mobile banking apps requires drawing on theories from consumer behaviour and behavioural economics, as well as recent empirical research on digital media use among young adults. This section reviews the key concepts and findings that inform the study's focus on emotional responses, motivations, and contextual patterns of use.

### **2.1 Consumer Behaviour: Motivations and Digital Media**

Consumer behaviour research gives basic reasons why digital platforms are adopted and continually used by people. The Uses and Gratifications (U&G) Theory is a central theory which argues that people choose media to satisfy specific psychological and social needs. According to Huang and Su (2018), young adults primarily use Instagram for social interactions, entertainment, self-presentation, and distraction. These motives are a reflection of Instagram's dual role as a medium for identity expression via carefully chosen visual content and as a means for preserving social ties.

In contrast, mobile banking behaviours are better explained by models such as the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT2), which emphasise perceived usefulness, ease of use, and trust as the prime drivers of adoption. Studies targeting students have found out that convenience, especially the ability to check or transfer their money balance instantly, and confidence in a banking app's security strongly predict usage intentions and continued engagement (Apriani et al., 2023). These findings reflect a basic difference in consumer motivations across the two domains: Instagram use is primarily hedonic and socially driven, whereas mobile banking engagement is utilitarian and task-oriented.

### **2.2 Behavioural Economics: Habit, Reward, and Risk**

Behavioural economics highlight how digital habits are created. In fact, Instagram's algorithm, notifications, and social interactions results in irregular bursts of satisfaction that encourage frequent checking by its users. This corresponds with economic behavioural reinforcement models, which state that actions associated with rewards quickly become automatic, especially when triggered by stress or boredom (Dietrich, 2025).

Alternatively, mobile banking apps offer more thoughtful activities. Students typically open these apps in response to a chore or when in financial need rather than out of habit. Here, behavioural economics concepts such as loss aversion and risk perception are crucial: students are more likely to use mobile banking when they believe that the risk of fraud or errors are low and strong security measures are employed (Gyaissey, 2023). Furthermore, while Instagram fulfils immediate emotional or social needs, mobile banking services promote future-oriented behaviour such as budgeting and expense tracking.

A theoretical foundation for comparing the emotional and motivational patterns across platforms is provided by this contrast between present based hedonistic behaviours (Instagram) and future oriented behaviours (banking).

### **2.3 Instagram: Emotional Responses, Context, and Motivations**

Research conducted on Instagram and the wellbeing of young adults illustrates the emotionally contradictory nature of the application. While Instagram encourages enjoyment and social relationships, it has also been associated with pressure and unhealthy comparative behaviours.

According to Sattarpanahi et al. (2024), young women exposed to glorified images on Instagram are more likely to compare themselves to each other based on their appearance, which affects their confidence. Qualitative research reveals similar findings, Moreton and Greenfield (2022) discovered that while university students view Instagram as helpful for cultivating relationships, they also recognise its role in anxiety and pressure to project an idealised identity.

Instagram is also an important part of students' daily lives, who use it to take 'micro breaks'. A study based on sample experiences and diaries show that young adults often use Instagram when they are stressed about their studies, bored or switching between tasks (University of Washington Information School, n.d.). These factors, which also support habitual use, may explain the difference between the perceived and actual time spent on the platform.

Instagram plays both an expressive and regulatory role in terms of motivation. Students use it to keep up with their peers, entertain themselves, and control their emotions. However, its effectiveness in controlling mood is debatable. According to some research, Instagram can temporarily improve mood, but it can also have a negative impact when exposed to unrealistic or superficial content that may intensify feelings of inferiority (Stefana et al., 2022). The emotional volatility of this platform may explain why students describe the app as a 'love/hate' relationship.

### **2.4 Mobile Banking Apps: Trust, Responsibility, and Use Behaviour**

Mobile banking use among university students is strongly shaped by evaluations of trust, usefulness, and security. Martins et al. (2014) show that trust is a key predictor of digital banking adoption, and in some contexts may be more influential than ease of use. Students must feel confident that their financial data are protected and that transactions are reliable and accurate.

Research also highlights a role for hedonic motivation in mobile banking. Although banking apps are primarily utilitarian, Rahmiati et al. (2022) find that enjoyable or aesthetically pleasing interface experiences can positively influence intention to use mobile banking and contribute to habit formation. This suggests that emotional experience, while secondary, can still shape financial engagement.

Emotionally, interactions with banking apps tend to be narrower but more intense than those with Instagram. Students often report anxiety before checking balances and relief afterwards, particularly around high-expense periods (e.g., rent payments). Financial visibility (knowing where one stands) has been linked to greater perceived control and financial self-efficacy among emerging adults (Jorgensen et al., 2017). This trajectory contrasts with the more continuous and diffuse emotions often associated with Instagram use.

## **2.5 Synthesis: A Dual-Platform Digital Ecology**

This research reveals that both applications Instagram and mobile banking applications are integrated in student's daily routine, knowing that both apps serve users in different psychological and behaviour ways. Instagram mainly meets consumer's social and emotional needs, often encouraging people to compare themselves to others and will distract them from their main purpose. While mobile banking apps are used for practical financial tasks, triggering more focused emotions like reassurance and anxiety.

In practice, those platforms also converge. The aspirational content we're exposed to on Instagram through advertising or influencers can affect our spending desires and financial awareness daily, sometimes leading people to immediately access their banking apps. On the other hand, anxiety created by financial uncertainty gives rise to students seeking distraction on Instagram as a coping mechanism. These interactions between platforms points to a "dual digital ecology" user's emotions, motivations and situations often carry over from one app to another.

In conclusion, the literature emphasises how crucial it is to compare these two platforms side by side. Apps with various functions, emotional reactions, and usage patterns make it easier to understand how students interact with and handle their digital routines.

# **3 Methodology**

## **3.1 Purpose of the Study**

The purpose of this study was to explore how university students engage with two distinct types of digital platforms: a social media application (Instagram) and their personal mobile banking application. Rather than treating app use as a purely functional activity, the study examined how these platforms are embedded within students' everyday lives. The analysis focused on three analytical dimensions of use: emotional responses, contextual situations of use, and underlying motivations. These dimensions were selected to enable a structured comparison of how each platform shapes, and is shaped by, students' daily habits, routines, and decision-making processes.



### **3.2 Data Collection**

The study adopted a qualitative, ethnographically informed research design. A small-scale purposive–convenience sample was used. The participant group consisted of five undergraduate business students, one of whom identified as female and four as male. Inclusion criteria required participants to (a) own a smartphone, (b) use both Instagram and a mobile banking app at least several times per week, and (c) be willing to document their app use over a two-week period.

Data collection combined experience-based self-reporting with retrospective reflection. First, participants completed a structured digital logbook hosted on Google Forms. Participants were instructed to submit a short entry immediately after each notable interaction with either Instagram or their mobile banking app. Each logbook entry recorded: (1) which app was used, (2) the physical and situational context of use, (3) perceived emotional state before, during, and after use, (4) the immediate motivation, goal, or trigger for opening the app, and (5) brief reflective comments on the perceived impact of the interaction. Participants received a single daily reminder message to encourage regular completion while limiting excessive reactivity.

Following the two-week logbook period, each participant took part in multiple semi-structured interviews. Interviews were conducted (where possible) face-to-face in a quiet setting and audio-recorded with informed consent. The interview questions were designed to build directly on the logbook data: participants were invited to elaborate on specific logged moments, reflect on broader patterns in their app use, and compare their experiences of Instagram and mobile banking in relation to productivity, emotional well-being, social connection, and self-regulation.

In addition to self-reported qualitative data, an extra behavioural indicator was collected for triangulation: daily screen-time statistics. All participants used iPhones, enabling data collection via Apple’s built-in iOS Screen Time feature. To reduce reactivity, participants were restricted from viewing these statistics during the study period through a researcher-set passcode, and weekly screen-time summaries were disabled. These behavioural indicators were recorded at the end of the two weeks and were used solely to contextualise and cross-check qualitative findings rather than as standalone measures.

All participants signed an informed consent form prior to participation. The consent form outlined the research aims, procedures, voluntary nature of participation, right to withdraw, and measures for anonymisation and secure data storage. Pseudonyms were assigned to all participants, and any directly identifying information was removed from the dataset prior to analysis.

### **3.3 Data Analysis**

Data analysis followed a qualitative, interpretive approach aimed at identifying patterned relationships between emotional responses, contextual situations, and motivations across Instagram and mobile banking use. All logbook entries and interview transcripts were transcribed verbatim and imported into

MAXQDA for analysis. The analytical process proceeded in multiple stages.

**Cycle 1: Initial coding of logbook entries.** In the first coding cycle, logbook entries were subjected to initial (open) coding. Coding was guided by three sensitising analytical dimensions derived from the research question: *emotion*, *context*, and *motivation*. Within these dimensions, codes were generated inductively through close, line-by-line engagement with the data. Multiple codes could be applied to a single entry where appropriate. Analytic memos were written throughout this stage to document emerging observations, ambiguities, and potential relationships between codes.

**Cycle 2: Pattern coding and framework consolidation.** In the second coding cycle, pattern coding was used to organise and consolidate the initial codes generated from the logbook data. Related codes were clustered into broader analytical categories, such as different forms of productive versus non-productive use, emotionally regulating versus stimulating interactions, and deliberate versus habitual engagement. During this stage, overlapping codes were merged, definitions were refined, and inclusion and exclusion criteria were clarified. The outcome of this process was a stabilised final codebook representing a coherent analytical framework grounded in the logbook data.

**Interview coding using the consolidated framework.** Once the final logbook-derived codebook had been established, interview transcripts were coded deductively using this framework. Interviews were not open-coded inductively from scratch; instead, the established codebook was applied to ensure analytic continuity between moment-level logbook entries and participants' retrospective accounts. Multiple interviews were conducted with each participant. To maintain consistency and reduce analytic duplication given the high degree of overlap within each participant's interview set, full coding was conducted on the *first* interview only, treating it as the most immediate and least rehearsed articulation of their app use; subsequent interviews were reviewed for consistency and used to support interpretation where relevant. Interview excerpts that did not clearly align with existing codes were documented through analytic memos and incorporated into interpretation rather than used to expand the code system.

**Cross-case analysis and triangulation.** Following coding, intra-case analysis examined how each participant's app use unfolded across time, emotional states, and contexts by linking logbook trajectories with interview reflections. Cross-case analysis then focused on identifying recurring similarities and contrasts between participants and between app types. Finally, qualitative findings were coordinated with the behavioural indicators (screen-time data patterns). These indicators were used as contextual reference points to assess convergence or divergence with participants' accounts, thereby enhancing the credibility and trustworthiness of the analysis.

### 3.4 Limitations

Despite efforts to design a rigorous methodology, several limitations must be acknowledged. The small, self-selected sample and focus on a single institutional context limit the generalisability of the findings; the results should therefore be interpreted as exploratory rather than representative. The two-week

data collection period may not capture longer-term fluctuations in app use associated with exam cycles, holidays, or personal circumstances. Although measures were taken to reduce the Hawthorne Effect, participants remained aware of being studied and may have subtly altered their behaviour. Finally, as with all qualitative research, the analysis is shaped by researchers' interpretive judgments, despite the use of systematic coding procedures, memoing, and limited double-coding. These limitations do not undermine the value of the findings but define the scope within which conclusions can be drawn.

## **4 Results**

### **4.1 Introduction to the Results**

This chapter presents the findings of the study on how university students engage with Instagram and their mobile banking applications, analysed through the three dimensions specified in the final codebook: Emotion, Context, and Motivation. The dataset combines two complementary sources: logbook entries recorded across the two-week study period and follow-up semi-structured interviews in which participants reflected on their app use. Where relevant, behavioural indicators from iOS Screen Time are used to contextualise participants' accounts and to identify points of convergence or mismatch between perceived and recorded behaviour.

Across these sources, the analysis generated three overarching themes that cut across both apps and the three analytical dimensions. First, the findings indicate that Instagram and mobile banking are embedded in notably different time-based cues and situational niches: Instagram frequently appears as an ambient, low-threshold activity woven into micro-moments and downtime, whereas banking is more often approached as bounded, task-oriented use anchored to specific financial events. Second, the results highlight contrasting emotional trajectories associated with each app. Instagram is commonly used for mood management and social connection, but can also culminate in mixed or negative post-use evaluations (e.g., Ambivalent (mixed), Guilty (time/procrastination)), while banking more consistently concentrates emotions around financial uncertainty and resolution (e.g., Money anxiety shifting to Re-assured/relieved), with occasional sharper affect linked to disruptions (e.g., Problem-solving/payment issue, Shame/embarrassment). Third, the findings show that engagement with both apps is closely tied to students' aspirations, motivations, and self-regulation. Instagram use is often shaped by social connection and light entertainment (e.g., Social connection / sharing, Entertainment/distraction) as well as episodic aspiration and consumption cues (e.g., Inspiration/goal priming, Ad-triggered interest/action), whereas banking is more strongly oriented to planning and constraint (e.g., Budget planning/tracking, Self-control / limit-setting, Savings action).

The sections that follow present these three themes in detail. Each theme integrates logbook behaviour patterns and interview reflections, using short embedded quotes as evidential anchors, and makes the Instagram-versus-banking comparison explicit throughout. Rather than treating the apps as separate domains, the analysis also attends to cross-app sequences (e.g., App-switch sequence, Reset/grounding) to

show how students moved between platforms to manage time, mood, and practical decisions in everyday life.

## **4.2 Theme 1: When and Where Use Happens: Contrasting Rhythms**

### **Instagram as “in-the-moment” filler across micro-contexts**

Across participants, Instagram use clustered into short, low-threshold openings embedded in everyday “gaps” and transitions, aligning with Commute/transit, Queue/waiting, In-between class break, and Lecture setting contexts. Participants often described opening Instagram without a strong task goal, consistent with Habitual check (autopilot) and Kill time / waiting filler motivations. For example, Participant 1 described morning use as almost reflexive: “Autopilot scrolling, just letting my brain wake up.” This interview reflection aligns with logbook patterns where Instagram repeatedly appeared during “between places” moments (walking to campus, public transport, or waiting in queues), typically framed as light checking of Stories or Reels rather than a targeted action.

This situational spread was also visible in “parallel activity” contexts such as home downtime, where Instagram functioned as an ambient accompaniment rather than a discrete task. Participant 2 captured this low-demand rhythm when describing evening use: “Pretty relaxed overall, felt like a chilled evening.” Logbook patterns similarly showed Instagram being used while watching TV, resting at home, or taking casual breaks, with actions described as “scroll feed,” “view Stories,” or “watch Reels,” indicating repeated micro-sessions that were easy to start and easy to extend.

### **Banking as event-linked and purpose-specific checking**

In contrast, mobile banking use was consistently framed as deliberate and anchored to specific triggers or decisions, aligning with Verify payment/transaction, Reassurance check (finance), Transfer/split payment task, and Decision support (purchase/plan) motivations. Participants explicitly articulated a “reason” for opening the app, often tied to affordability, payments, or planning. Participant 1 summarised this purposeful stance clearly: “Focused, quick check,” while describing a rent-related moment. This matches logbook patterns where banking sessions were repeatedly attached to concrete events: verifying whether rent was pending, checking a subscription charge, sending a split payment, or confirming weekend spending “damage.”

This event-linking also shaped where banking happened. Banking use more often appeared in settings associated with attention and privacy (e.g., Study space, End-of-day reset/check, or at home), whereas Instagram use was frequently reported in public, mobile, or socially fluid contexts. Participant 4’s “Serious, scanning numbers” description of banking use aligns with logbook patterns where banking interactions were reported as short, bounded sessions focused on balances, categories, and upcoming payments. These sessions were often immediately followed by a sense of closure.

### **Daily “bookends”: morning initiation and end-of-day shutdown**

A further contrast concerned how each app fitted into daily “bookends.” Instagram commonly appeared in Morning routine and Night-time bed scroll, supporting either Wake-up scroll or Mood regulation / comfort-scroll. With two participants capturing this morning transition as “Still half asleep... Autopilot scrolling,” indicating Instagram’s role as a low-effort entry into the day. Logbook patterns echoed this by repeatedly placing Instagram in kitchens, beds, or while getting ready. These moments were often paired with Groggy/half-asleep or Neutral/flat emotional states.

Banking, by contrast, was more prominent in End-of-day reset/check, where it functioned as a structured “wrap-up.” Participants described end-of-day checking as “Grounding, like switching from noise to reality,” directly indicating Reset/grounding motivation. Logbook patterns supported this by showing repeated evening reviews of transactions, weekly categories, and upcoming bills. These checks were often linked to decisions such as meal-prepping, setting a “cheap day,” or reducing discretionary spending.

### **App-switching sequences as situational bridges**

Some participants described explicit switching between apps in sequences that connected social/emotional space with financial/organising space, aligning with App-switch sequence context and Reset/grounding motivation. Participant 1’s phrasing, “trying to reset my head,” occurred in a banking session described as following Instagram use. The logbook pattern reinforces this bridge. Instagram appeared as a comfort or avoidance activity (often under Stress/overwhelmed or Guilty (time/procrastination)), followed by banking to restore structure and reduce uncertainty.

Importantly, these switches did not suggest that the apps were interchangeable. Rather, they occupied distinct situational niches. Instagram was repeatedly used to fill time, soften transitions, or support social connection, while banking was repeatedly used to confirm, decide, or organise. The consistent contrast in participants’ own framing, “brain-off” versus “numbers-focus,” suggests two different rhythms. One is oriented to frictionless entry, and the other is oriented to bounded completion. Each was reproduced across the logbook contexts and echoed in interview reflections.

## **4.3 Theme 2: Emotional Trajectories and Mood Regulation**

### **Instagram’s shifting affect: from light uplift to self-judgment**

Emotional responses to Instagram were notably variable across and within participants, with frequent movement between low-intensity uplift and negative self-evaluation, consistent with Ambivalent (mixed) as a recurring pattern. Participants often described Instagram as briefly soothing or entertaining, particularly when used as a break from studying or commuting fatigue. They also described guilt or irritation when use exceeded intention. Participant 3 expressed this tension clearly: “Mixed feelings: helpful

but also distracting.” This aligns with logbook patterns where Instagram was repeatedly opened under Tired/exhausted, Bored/restless, or Stress/overwhelmed, delivering short-term relief (e.g., “calmer,” “refreshed”) but sometimes ending with Guilty (time/procrastination) or Self-critical/annoyed at self when time slipped.

A similar trajectory appeared in Participant 2’s descriptions of bed-based scrolling, where engagement could feel “addicting” and end in disappointment. Participant 2’s “Addicting ... Disappointment” framing reflects a shift from initial low-stakes engagement toward a negative post-use appraisal. Logbook patterns support this by showing repeated Night-time bed scroll sessions in which Reels or feed browsing extended longer than intended, followed by reflections implying loss of control or fatigue (“ready to sleep,” “probably scrolled longer than I should have”). This is consistent with Compulsive pull and, at times, bordering toward Doomscrolling spiral in longer sessions.

### **Comfort, distraction, and “turning down the volume”**

Many Instagram sessions were described as a response to overload or the desire to disengage, aligning strongly with Mood regulation / comfort-scroll and Entertainment/distraction motivations. Participant 1’s “Zoned out, nice background noise” illustrates how Instagram could function as a sensory buffer during Commute/transit when tired. Logbook patterns show repeated use in transit after lectures or long days, with emotional states such as Tired/exhausted and outcomes described as “calmer,” “commute felt shorter,” or “ready to sleep.” These patterns suggest a consistent comfort function.

However, comfort was not uniformly restorative. Participant 5 described a prolonged session as: “I deadass watched reels for 2 hours... I felt really bad,” indicating a negative emotional aftermath consistent with Doomscrolling spiral and Guilty (time/procrastination). The logbook pattern reinforces that when Instagram comfort-scroll occurred in already depleted states (e.g., Stress/overwhelmed, Tired/exhausted), it sometimes shifted into a longer spiral that intensified regret rather than resolving it. This was especially likely in bed or during unstructured time at home.

### **Banking emotions: narrower range, sharper stakes**

Compared to Instagram’s fluctuating affect, emotional responses to banking were more tightly linked to concrete financial uncertainty and its resolution. They commonly moved from Money anxiety or Curious/cautious into Reassured/relieved or Proud/sensible. Participant 2’s income-related check illustrates this clear shift: “Slightly anxious... Relieved once I saw it paid.” This is supported by logbook patterns where banking checks were repeatedly prompted by pending transfers, subscription charges, or upcoming bills/payments. Participants described immediate relief once uncertainty was resolved (“one less thing in my head,” “okay, sorted”).

Banking also produced emotion when financial constraints became visible. Participant 1 described end-of-day review as “Relieved but also annoyed at myself for some small purchases,” reflecting Ambivalent

(mixed) and Self-critical/annoyed at self in a finance-specific form. Logbook patterns show similar moments where review of categories (e.g., “food spend”) triggered mild self-critique and subsequent constraint decisions (cook instead of ordering, skip takeaway). This demonstrates an affective sequence tied to Track/organise finances and Self-control / limit-setting motivations.

### **Social exposure and acute disruption in banking moments**

A distinct emotional pattern emerged around banking when financial issues were socially exposed or operationally disrupted, consistent with Shame/embarrassment and Problem-solving/payment issue. Participant 3 described a declined payment moment as: “A little bit ashamed,” directly tying emotion to public visibility. The logbook pattern shows this as a qualitatively different banking episode. Unlike routine checks, it is triggered by a malfunction, accompanied by anxiety, and followed by behavioural constraint (“didn’t go out that day”). This indicates a sharper emotional consequence than typical balance checks.

In addition, safety concerns appeared in at least one finance-linked moment, consistent with Fear/safety anxiety in a cash-setting context. Participant 5 reported: “I was afraid that someone would try to rob me... relieved that no one tried.” Logbook patterns suggest that while rare, banking-related actions can become emotionally charged when coupled with environmental threat or vulnerability. This contrasts with Instagram’s more typical emotional triggers, such as boredom, fatigue, or comparison.

### **Cross-app emotional differences: relief-seeking versus reality-checking**

Cross-app movement often reflected attempts to manage emotion. Instagram use followed banking stress as a distraction, and banking followed Instagram drift as a “reality check.” Participant 1 described using banking after Instagram as “Grounding, like switching from noise to reality,” explicitly positioning the banking app as an emotional stabiliser through structure. Logbook patterns support this with repeated sequences where Instagram appears during procrastination or overstimulation (e.g., late-night “comfort-scroll”). These episodes are followed by a brief banking check that restores perceived control and leads to concrete next-step decisions (set a cap, meal prep, cancel subscription).

Conversely, Instagram sometimes followed stressful or uncertain banking moments as a return to low-stakes engagement. Participant 4 illustrated this pattern indirectly by noting stress about spending followed by Instagram use framed as socially light (“message from my friend”). This suggests movement from constraint awareness to social comfort. Logbook patterns reinforce that when banking produced unease (worry about overspending), participants often sought easier affective environments. These were found in DMs, Stories, or entertaining Reels, consistent with Mood regulation / comfort-scroll and Social connection / sharing motivations.

Overall, the emotional trajectories suggest that Instagram and banking both participate in mood management but through different mechanisms. Instagram offers quick affective modulation with variable

outcomes, while banking offers structured uncertainty reduction (relief, control, or constraint). More intense negative emotion can occur when problems become public or urgent.

#### **4.4 Theme 3: Aspirations, Motivations, and Self-Regulation**

##### **Instagram motivations: social connection, distraction, and identity upkeep**

Instagram motivations clustered around social belonging and low-effort entertainment, with repeated evidence for Social connection / sharing, Entertainment/distraction, and Habitual check (autopilot). Participant 1's description of social night use, "Laughing, sharing Stories," illustrates Instagram's bonding role. Logbook patterns support this through recurring co-present sessions (lunch with friends, hanging out, sharing Reels) where participants described showing content to each other, replying to DMs, or posting quick updates. These moments often coincided with Socially uplifted emotional outcomes ("happy, connected," "good mood"), suggesting Instagram's utility as a lightweight social maintenance tool.

Instagram also served as a "reward" after effort or a break within effort, consistent with Reward after effort and sometimes Procrastination/avoidance. Participant 3 framed a study-linked session as: "relieved because I finished a chapter," followed by Instagram use, suggesting a treat-like function. Logbook patterns show similar breaks during study or after workouts, where Reels and Stories were used to decompress, sometimes increasing energy ("oddly more energised"). This aligns with Stimulation/energy boost or Inspiration/goal priming in specific contexts like gym sessions.

##### **Aspirational content and consumption cues: ads, influencers, and goal priming**

A second Instagram motivation cluster involved aspiration and consumption cues, sometimes via ads and sometimes via creator content. This mapped to Ad-triggered interest/action and Influencer-driven purchase intent, as well as Inspiration/goal priming. Participant 5 described: "it made me put it on my amazon cart," following influencer-related content, which indicates direct behavioural impact from Instagram content. Logbook patterns reinforce that ads and influencer posts were noticed unevenly. Sometimes they were described as "background noise." Sometimes they were described as "annoying." Occasionally, they prompted action (screenshots sent to friends, brand lookups, items added to cart).

Aspirational motivation also appeared in non-purchase form, such as future planning or self-improvement. Participant 5 reported content that was "hopeful" and motivated plans for a hiking trip, aligning with Hopeful (motivated) and Inspiration/goal priming. Logbook patterns show repeated instances where Instagram content influenced intentions. Examples include updating workout plans after seeing fitness content, looking up travel ideas, or feeling "ambitious" after watching interviews. These patterns suggest that Instagram sometimes operated as a "possibility space" that primes future-oriented thinking, even when concrete action remained limited.



### **Banking motivations: decision support, responsibility, and future orientation**

Banking motivations were strongly organised around completing concrete tasks and maintaining control, aligning with Verify payment/transaction, Transfer/split payment task, Budget planning/tracking, Track/organise finances, and Self-control / limit-setting. Participant 4's "Reassured that I'm not about to go broke this week" indicates that banking use served immediate uncertainty reduction. Logbook patterns reinforce that banking sessions were repeatedly attached to specific decisions (can I afford lunch, should we book plans, do I need to skip takeaway). Sessions often concluded in a clear behavioural outcome (choose cheaper option, set a cap, move a small amount to savings).

Banking also supported planning and competence-building, sometimes framed positively as organisation or maturity. Participant 1 noted feeling "grown-up" after completing a split payment, illustrating how task completion can carry identity significance consistent with Proud/sensible. Logbook patterns show similar "competence" moments: confirming funds for rent, categorising spending, or moving money into savings (Savings action) at the end of a study period. These moments were often paired with language of control ("sorted," "resetting the board").

### **Self-regulation strategies: limits, caps, and app-switch "discipline"**

Participants described multiple self-regulation strategies, but these strategies differed across apps. For Instagram, self-regulation often centred on managing time and attentional pull (e.g., recognising spirals, feeling guilty, or intending to stop), consistent with Compulsive pull and Guilty (time/procrastination). Participant 1's comment, "Happy I kept it short," illustrates intentional containment of use, while logbook patterns show repeated self-monitoring reflections after late scrolling ("probably too much tonight," "annoyed I lost time"). This suggests awareness of time drift even when it recurred.

For banking, self-regulation more often took the form of spending constraints and practical boundaries, aligning with Self-control / limit-setting and Budget planning/tracking. Participant 1 explicitly described setting a "cheap day" after checking categories, and logbook patterns reinforce that banking checks often triggered constraint decisions. These included skipping takeaway, cooking instead of ordering, choosing cheaper social options, or cancelling unused subscriptions. In these cases, banking served as the mechanism that converted abstract intention into a concrete rule ("cap," "cheap day," "meal prep"). This made self-regulation operational.

App-switching also functioned as a self-regulation tactic. Participant 1's "Grounding... switching from noise to reality" illustrates the use of banking to interrupt Instagram-driven avoidance, consistent with Reset/grounding and App-switch sequence. Logbook patterns support this across multiple instances where Instagram appeared during procrastination or overstimulation, followed by a brief, structured banking check that restored control and directed next actions. This pattern suggests that self-regulation was not only "within app" (limits on Instagram, caps in banking) but also "between apps," where one app was used to counterbalance the psychological effects of the other.

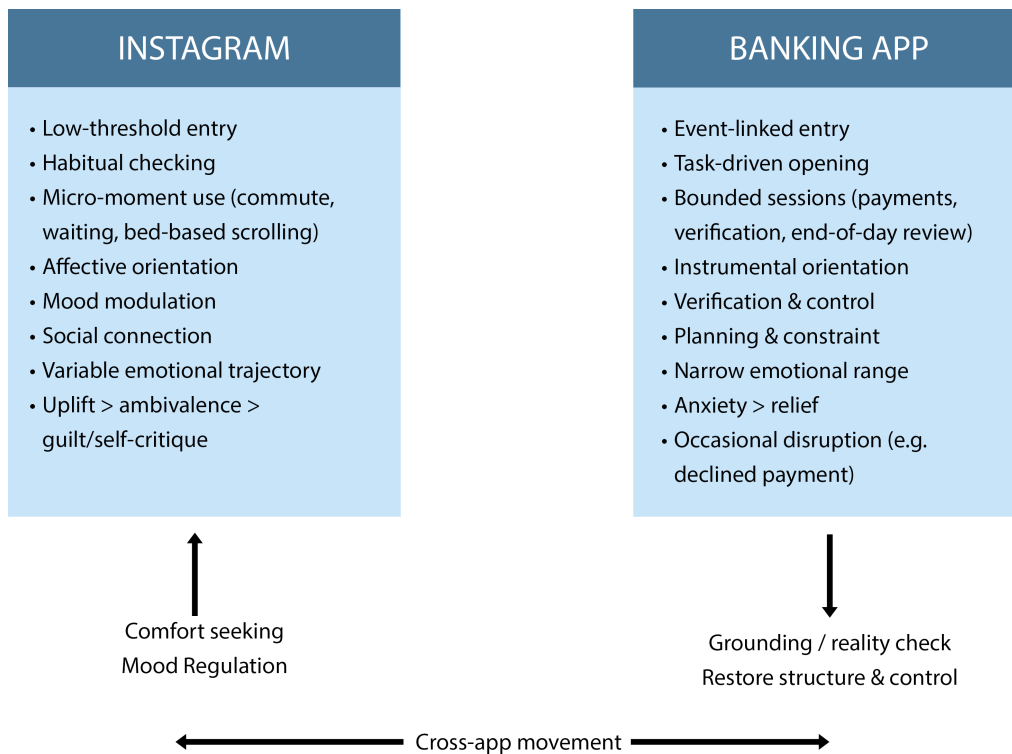
### **When regulation fails: spirals, avoidance, and emotional spillover**

Finally, participants also described moments where regulation did not hold. Instagram's low entry-cost sometimes produced extended sessions framed as spirals, with negative aftermath. Participant 5's "I felt really bad for not doing anything for 2 hours" captures a breakdown in self-regulation consistent with Doomscrolling spiral. Logbook patterns show these longer sessions were especially likely in unstructured contexts (home, bed, late morning) and in depleted emotional states. This indicates that regulation vulnerability may be situational rather than constant.

Banking avoidance appeared more subtly, often as postponement until an end-of-day moment, but when used it tended to produce closure. Participant 1 described banking checks as restoring readiness ("more settled and ready to focus"), suggesting that even when approached with Money anxiety, banking use frequently ended with Reassured/relieved or Proud/sensible if tasks could be completed. However, when banking revealed problems (declines, unexpected charges), the emotional cost could spill into broader behaviour (withdrawing from plans), as seen in Participant 3's "ashamed" episode. This indicates that constraint and exposure can produce wider self-regulation consequences beyond the app itself.

Taken together, motivations and aspirations differed in their dominant direction. Instagram commonly supported social connection, distraction, and aspirational priming (with uneven outcomes), while banking commonly supported decision-making, responsibility, and constraint-setting (with clearer closure but sharper stakes when disrupted). Across both, self-regulation emerged as an ongoing negotiation shaped by context (commutes, bed, study spaces), emotional state (fatigue, anxiety, overstimulation), and the perceived role each app played in restoring comfort or control.

Taken together, the three themes point to a structured but interconnected pattern of app engagement. Figure 1 provides a schematic synthesis of the distinct temporal, emotional, and motivational logics associated with Instagram and mobile banking, as well as the cross-app movement through which participants managed comfort and control in everyday contexts.



**Figure 1:** Conceptual representation of Instagram and mobile banking as interrelated components of an everyday regulatory ecology. The diagram illustrates distinct temporal rhythms, emotional trajectories, and motivational orientations associated with each application, as well as cross-app movement described by participants as a strategy for managing mood, attention, and practical responsibility.

#### 4.5 Linking the Three Themes

As summarised schematically in Figure 1, the three themes describe a connected pattern in how Instagram and mobile banking are embedded in students' everyday regulation of time, attention, mood, and decision-making. Theme 1 establishes the structural backdrop: Instagram appears as a low-friction companion to transitional contexts (e.g., Commute/transit, Queue/waiting, Night-time bed scroll) and is frequently initiated through Habitual check (autopilot), Kill time / waiting filler, or Mood regulation / comfort-scroll. In contrast, banking use is more tightly bound to discrete triggers and tasks (e.g., Verify payment/transaction, Transfer/split payment task, Decision support (purchase/plan)), and is often situated in contexts that support focus and closure (e.g., Study space, End-of-day reset/check). Participants' accounts align with this rhythm difference: Instagram is framed as easy-to-enter and easy-to-extend, while banking is framed as purpose-led and bounded.

These distinct rhythms then help explain the emotional trajectories mapped in Theme 2. Instagram's "gap-filling" and "wind-down" placement means it is often entered in low-energy or strained states such as Groggy/half-asleep, Tired/exhausted, or Stress/overwhelmed, which contributes to its frequent affective variability (Ambivalent (mixed)). Logbook patterns and interview reflections both suggest that Instagram can move from mild relief or Socially uplifted moments through sharing and co-use into Guilty (time/procrastination), Self-critical/annoyed at self, or occasional escalation consistent with Compulsive

pull and Doomscrolling spiral. This is particularly visible in unstructured home/bed contexts. Banking, by contrast, shows a narrower but sharper emotional sequence: Money anxiety or Curious/cautious commonly precedes checking, with Reassured/relieved often following once uncertainty is resolved. However, acute disruptions (e.g., Problem-solving/payment issue) can generate stronger negative affect, including Shame/embarrassment when financial issues become socially exposed.

Finally, Theme 3 shows how these rhythms and emotional sequences translate into different motivational and self-regulatory functions. Instagram is repeatedly used to maintain social connection and light engagement (Social connection / sharing, Entertainment/distraction, Reward after effort) and sometimes to prime aspirations (Inspiration/goal priming, Hopeful (motivated)). This includes instances where content prompts consumption-oriented interest (Ad-triggered interest/action, Influencer-driven purchase intent). Banking, meanwhile, is consistently used to convert uncertainty into action and constraint (Budget planning/tracking, Track/organise finances, Self-control / limit-setting, Savings action), often culminating in concrete decisions (e.g., choosing cheaper options, setting a cap, cancelling subscriptions). Importantly, cross-app movement links these themes into a single behavioural ecology. Participants sometimes use banking as a corrective “reality check” after Instagram drift (App-switch sequence, Reset/grounding), while Instagram can function as a low-stakes comfort space after finance-related tension (Mood regulation / comfort-scroll, Social connection / sharing). Across interview reflections and logbook patterns, these links suggest that students do not experience “social” and “financial” app use as fully separate domains. Rather, they move between them to manage attention, mood, and practical constraints in everyday life.

## **4.6 Summary of Findings**

Overall, the findings indicate that Instagram and mobile banking occupy distinct but interrelated roles in students’ daily routines. Instagram is characterised by frequent, context-flexible engagement that fits naturally into micro-moments and low-demand settings (e.g., commuting, waiting, bed-based wind-down), commonly initiated through Habitual check (autopilot), Kill time / waiting filler, and Mood regulation / comfort-scroll. Banking is characterised by comparatively bounded, event-linked engagement, typically initiated through task- or decision-oriented motivations such as Verify payment/transaction, Reassurance check (finance), Transfer/split payment task, and Decision support (purchase/plan), and often used in contexts supporting focus and closure (e.g., End-of-day reset/check, Study space).

Emotionally, Instagram shows a more variable trajectory: it can support brief uplift (including Socially uplifted moments through sharing and co-use), but it also frequently produces mixed or negative post-use evaluation (Ambivalent (mixed), Guilty (time/procrastination), Self-critical/annoyed at self). This is particularly likely when use extends beyond intention or occurs under fatigue/overload (Tired/exhausted, Stress/overwhelmed). Banking emotions are more tightly coupled to financial uncertainty and resolution: sessions commonly begin with Money anxiety or Curious/cautious and end in Reassured/relieved or Proud/sensible when users confirm payments, review spending, or apply constraints. Rare but salient

disruptions (e.g., declined payments) can produce sharper negative affect (e.g., Shame/embarrassment) with broader behavioural consequences.

Motivationally and behaviourally, Instagram most consistently functions as a tool for social maintenance, entertainment, and occasional aspiration/goal priming (Social connection / sharing, Entertainment/distraction, Inspiration/goal priming), with periodic pathways into consumption cues (Ad-triggered interest/action, Influencer-driven purchase intent). Banking most consistently functions as a tool for decision-making, organisation, and self-regulation (Budget planning/tracking, Track/organise finances, Self-control / limit-setting, Savings action), translating awareness into concrete constraints and planning actions. Across both datasets, a recurring integrative pattern is cross-app sequencing: when Instagram engagement becomes unstructured or emotionally “noisy,” some participants switch into banking to restore structure (Reset/grounding, App-switch sequence). Conversely, when banking interactions evoke tension, Instagram can be used to return to low-stakes comfort or connection (Mood regulation / comfort-scroll, Social connection / sharing). These combined patterns describe how students navigate everyday tensions between ease and intention, comfort and control, and aspiration and constraint across their digital lives.

## **5 Discussion and Conclusions**

### **5.1 Addressing the Gap in Research**

This study was designed to examine, in tandem, two categories of applications that are usually investigated in separate research streams: Instagram as a social media platform and students’ personal mobile banking apps as tools for everyday financial management. Rather than isolating either, the project treated both as co-present features of students’ routines and asked how engagement with each relates to emotional responses, situational contexts, and motivations. In doing so, the study responds to the limited empirical work that considers how multiple, functionally distinct apps are experienced and used side by side in university life.

A central contribution of this dual-platform approach is that it makes visible not only differences between “hedonic” and “utilitarian” app engagement, but also how those differences are organised through daily rhythms and occasional app-to-app movement. The findings indicate that Instagram and mobile banking are embedded in contrasting time-based and situational niches, and that they are associated with different kinds of emotional regulation and self-regulation. At the same time, participants’ accounts show that these platforms can form part of a connected behavioural ecology: students sometimes move between them to manage attention, mood, and practical constraints. This comparative framing therefore adds nuance to existing platform-specific discussions by showing how students’ digital practices are coordinated across apps in everyday life.

## 5.2 Summary of Results

Three core insights emerge from the results. First, Instagram and mobile banking are patterned by distinct rhythms and contexts of use. Instagram use repeatedly appears as a low-threshold activity fitted into micro-moments and downtime (e.g., commuting, waiting, between classes, and bed-based wind-down), often initiated with minimal task intent and easily extended. In contrast, banking interactions are typically bounded and event-linked, prompted by concrete triggers such as verifying payments, transferring or splitting money, checking affordability, or reviewing recent spending. These differences were also reflected in the settings participants associated with each app: Instagram was frequently used in mobile or socially fluid contexts, whereas banking was more often used in situations that supported focus and closure (including end-of-day checks).

Second, the emotional trajectories associated with each app differ in both range and structure. Instagram is linked to more variable affect: it can provide brief uplift, distraction, or social connection, yet it also commonly ends with mixed or negative evaluations, particularly when use exceeds intention or occurs under fatigue or overwhelm. Banking emotions are more tightly coupled to financial uncertainty and its resolution, often moving from money-related anxiety or cautious curiosity toward reassurance or relief once information is confirmed. However, banking can also produce sharper negative affect in specific circumstances, especially when a problem becomes socially exposed (e.g., a declined payment) or when the interaction is framed as disruptive.

Third, motivations and self-regulation take distinct forms across platforms. Instagram use is primarily motivated by social maintenance and entertainment, with additional episodes of aspiration or goal priming and occasional pathways into consumption cues (including moments where ads or creator content prompt interest or action). Banking use, by contrast, is consistently oriented to decision support, organisation, and constraint-setting—translating awareness into concrete rules or actions (e.g., caps, “cheap days,” subscription cancellation, or savings moves). Importantly, the study also identifies cross-app sequences: participants sometimes used banking as a corrective “reality check” after unstructured Instagram use, while Instagram could function as a low-stakes comfort space following finance-related tension. Together, these patterns show that students’ everyday digital regulation involves both within-app strategies and between-app movement.

## 5.3 Significance of the Results

These findings matter because they clarify how students negotiate everyday tensions between ease and intention, comfort and control, and aspiration and constraint through ordinary app use. By demonstrating that Instagram and mobile banking are not merely separate tools but differently structured experiences that can be coordinated within the same day, the study supports a more integrated account of digital life in higher education. In particular, the results suggest that mood management and self-regulation are not confined to “well-being” apps or deliberate interventions; they can be enacted through routine switching

between platforms that offer different kinds of emotional modulation and closure.

The practical implications are correspondingly cross-app. For student support and digital well-being initiatives, the results indicate value in addressing how low-friction, micro-moment scrolling can drift into longer sessions with guilt or self-critique, especially in fatigued or unstructured contexts. Interventions might therefore focus on helping students recognise the situational conditions under which Instagram use tends to extend beyond intention, and on promoting more deliberate break structures that still allow for social connection without automatic extension. For financial literacy and student budgeting support, the results show that banking apps can function as tools for reassurance, planning, and constraint-setting, while also becoming emotionally charged when problems arise or when spending reviews provoke self-critique. Support efforts could therefore emphasise practical routines that leverage end-of-day checks for planning and boundary-setting, while also acknowledging that finance-related emotion is part of the experience rather than a side issue.

## **5.4 Future Avenues of Research**

Given the exploratory design, future research can build on these insights by widening scope and deepening measurement. A larger and more diverse sample—across institutions, living situations, and financial circumstances—would help establish how robust these rhythms, emotional trajectories, and cross-app sequences are, and whether they vary systematically across student groups. Extending the study beyond a two-week window would also allow examination of how patterns shift over longer cycles (for example, across busier academic periods), while retaining the moment-level sensitivity that the logbook approach provides.

Methodologically, future work could strengthen triangulation by pairing qualitative logbooks and interviews with more granular behavioural traces, while maintaining appropriate ethical safeguards and participant control. In this study, screen-time indicators were used to contextualise accounts; future studies could examine how different forms of behavioural data converge with, or complicate, self-reported motivations and emotions across time. Finally, intervention-oriented research could test lightweight supports suggested by the findings, such as reflective prompts at moments associated with extension or spirals, or tools that help students connect aspiration cues to concrete planning and constraint-setting without amplifying shame or anxiety. Evaluating such approaches would advance understanding of how digital environments might better support students' everyday regulation of attention, mood, and financial decision-making.

Moving beyond platform-specific analyses, this study conceptualises Instagram and mobile banking as interrelated components of an everyday regulatory ecology. Students' engagement with these applications is organised around distinct temporal and emotional logics; Instagram functioning as an effective, low-threshold space for social connection and mood modulation, and mobile banking as a bounded, task-oriented site of verification and control. Crucially, participants' accounts indicate that movement between these platforms is itself consequential: cross-app switching operates as a situated strategy through

which students manage uncertainty, restore structure, and negotiate competing demands between comfort and responsibility. By adopting a dual-platform perspective, this study advances existing accounts of digital media use by demonstrating how self-regulation is enacted through coordinated, moment-to-moment practices across apps, rather than within single platforms alone.



## References

- Apriani, R. G., Respati, D. K., & Handarini, D. (2023). The effect of perceived convenience, perceived benefits, and trust on intention to use mobile banking. *JOURNAL OF HUMANITIES, SOCIAL SCIENCES AND BUSINESS*, 3(1), 94–111. <https://doi.org/10.55047/jhssb.v3i1.829>
- Directory, S. (2025, April). Habitual behavior patterns. <https://lifestyle.sustainability-directory.com/term/habitual-behavior-patterns/#:~:text=Think%20about%20the%20%E2%80%9Chabit%20loop,rewards%20that%20fuel%20these%20cycles>
- Gyaisey, A. P. (2023). *The effect of mobile payment technology fraud perception on customer intention to continuously use the service: A study moderated by generation x, y, and z from a developing economy* [Doctoral dissertation, University of Ghana].
- Huang, Y.-T., & Su, S.-F. (2018). Motives for instagram use and topics of interest among young adults. *Future Internet*, 10(8). <https://doi.org/10.3390/fi10080077>
- Jorgensen, B., Rappleyea, D., Schweichler, J., Fang, X., & Moran, M. (2017). The financial behavior of emerging adults: A family financial socialization approach. *Journal of Family and Economic Issues*, 38. <https://doi.org/10.1007/s10834-015-9481-0>
- Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management*, 34(1), 1–13. <https://doi.org/https://doi.org/10.1016/j.ijinfomgt.2013.06.002>
- Moreton, L., & Greenfield, S. (2022). University students' views on the impact of instagram on mental wellbeing: A qualitative study. *BMC Psychology*, 10(1), 45. <https://doi.org/10.1186/s40359-022-00743-6>
- Rahmiati, R., Susanto, P., Hasan, A., & Pujani, V. (2022). Understanding use behavior in mobile banking: An extended of utaut perspective. *AFEBI Management and Business Review*, 7(1), 39. <https://doi.org/10.47312/ambr.v7i01.555>
- Sattarpanahi, E., kiani, L., Hesami, S., Salehi, N., & Kavousighafi, M. (2024). Body image and social media: A qualitative investigation of the influence of instagram on young women's self-perception and body satisfaction. *Psychology of Woman Journal*, 5(2), 25–32. <https://doi.org/10.61838/kman.pwj.5.2.5>
- Stefana, A., Dakanalis, A., Mura, M., Colmegna, F., & Clerici, M. (2022). Instagram use and mental well-being: The mediating role of social comparison. *The Journal of nervous and mental disease*, 210(12), 960–965. <https://doi.org/10.1097/NMD.0000000000001577>
- University of Washington Information School. (n.d.). *Boredom drives teens' instagram use, research finds* [n.d.]. UW iSchool. <https://ischool.uw.edu/news/2024/07/boredom-drives-teens-instagram-use-research-finds>

## A Online Repository

Please see below a link to a website containing all materials, raw and processed data, and supplementary documents used in this study. This repository includes every artefact produced during the research process.

**Link:** <https://researchmethods35.com>

Should you encounter any issues in viewing/downloading the material from this website, please do hesitate to contact William Holmes through email, [william.holmes@student.kuleuven.be](mailto:william.holmes@student.kuleuven.be)