Feeds to Finances: Understanding Student App Practices

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

Maisha Dotse   Franck Elokan   William Holmes   Joe Houaiss

Bora Ramazanbeyoglu

Group 35

Abstract

This study explores how university students engage with two contrasting yet widely used digital platforms, Instagram and mobile banking applications, and examines how each shapes emotional responses, contextual patterns of use, and underlying motivations. While prior research has extensively analysed social media behaviour and, separately, the adoption of digital banking technologies, little is known about how these platforms coexist in students' everyday routines or how their differing affordances influence habitual behaviour. Drawing on theories from consumer behaviour and behavioural economics, the study investigates the ways hedonic, socially driven engagement on Instagram contrasts with the goal-oriented, utilitarian nature of mobile banking use.

Using a qualitative, ethnographically informed design, data were collected from five university students over a two-week period through daily logbook entries and follow-up semi-structured interviews. Additional behavioural indicators (screen-time data and first-app-opened patterns) were used for triangulation. The analysis employed a two-cycle coding process in MAXQDA, combining inductive open coding with pattern coding to generate themes within and across cases.

Three interrelated themes emerged. First, Instagram functioned as an ambient, habitual backdrop to daily life, accessed in frequent micro-moments and often associated with entertainment, distraction, and social connection. Second, mobile banking occupied more deliberate and situational niches, eliciting narrower emotional responses centred on financial control, anxiety, and relief. Third, motivations across both platforms reflected broader aspirations and self-regulation practices, with cross-app dynamics evident when emotional experiences in one domain influenced behaviour in the other.

The findings highlight the importance of considering multiple digital platforms together when examining student behaviour. By showing how emotional regulation, decision-making, and self-management play out across both social and financial apps, the study contributes to a more integrated understanding of digital life in higher education and offers insights relevant to digital well-being and financial literacy initiatives.

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Glossary

Hawthorne Effect The effect (usually positive or beneficial) of being under study upon the persons being studied; their knowledge of the study often influences their behaviour. (Porta, 2016). 8

Acronyms

TAM Technology Acceptance Model. 4

U&G Usage & Gratification. 4

UTAUT2 Unified Theory of Acceptance and Use of Technology. 4

1   Introduction

Digital technologies have become deeply embedded in the daily routines of university students, shaping how they communicate, make decisions, and regulate both emotional and practical aspects of everyday life. Over the past decade, smartphones and mobile applications have reached a point of near-ubiquity among young adults, influencing not only social relationships but also personal organisation, financial behaviour, and patterns of attention. Two types of platforms are especially central to this digital environment: social media applications, which mediate social connection and identity expression, and mobile banking applications, which facilitate routine financial management. Despite their distinct functions, both categories of apps play a pivotal role in structuring students' habits, emotional responses, and interactions with the world around them.

Among social media platforms, Instagram stands out for its immersive, image-based design and its strong presence in student life. It is frequently used for maintaining social ties, consuming entertainment, expressing identity, and navigating aspirational or comparative content. At the same time, mobile banking apps have become the primary interface through which students monitor spending, transfer money, and manage financial responsibilities. Together, these apps represent two contrasting yet interwoven dimensions of student behaviour: the social-emotional domain and the financial-practical domain. Understanding how students move between these platforms, and how each one shapes their moment-to-moment behaviours, provides valuable insight into the broader ecology of digital life in higher education.

1.1   Study Objective

The objective of this study is to explore how university students engage with Instagram and their mobile banking applications across three dimensions of behaviour: emotional responses, contextual situations of use, and underlying motivations. Rather than treating these platforms in isolation, the study examines how they coexist within everyday routines, how students experience each app emotionally, and how their usage reflects broader patterns of self-regulation, aspiration, and decision-making.

This research seeks to address a gap in existing scholarship. Social media use among young adults has been widely studied, particularly with respect to issues such as self-presentation, mood regulation, and social comparison. Likewise, a substantial body of work investigates technology acceptance and trust in digital banking. However, few studies have considered how these platforms operate side by side in students' lives, or how the emotional and behavioural dynamics of one may influence or contrast with the other. By focusing on both apps within a single qualitative research design, this study contributes to a more integrated understanding of how digital habits form and unfold in university settings.

1.2   Hypothesis

Drawing on theoretical perspectives from consumer behaviour and behavioural economics, this study begins from the expectation that Instagram and mobile banking apps evoke distinct emotional and motivational patterns, reflecting their differing affordances and purposes. Instagram, with its emphasis on social visibility, algorithmic reward structures, and visual comparison, is hypothesised to elicit more varied and ambivalent emotional responses—ranging from enjoyment and connection to guilt and anxiety. Its usage is expected to be frequent, habitual, and embedded in short transitional moments throughout the day.

Conversely, mobile banking apps are hypothesised to evoke narrower but more intense emotions, largely centred on responsibility, financial control, and occasional stress. Their usage is expected to be episodic, task-driven, and closely tied to specific financial needs or temporal 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 self-management, 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 fuller 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 995 Words

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 offers foundational explanations for why individuals adopt and repeatedly engage with digital platforms. A central framework is the Usage & Gratification (U&G) theory, which posits that users select media to satisfy specific psychological and social needs. For Instagram in particular, work by Huang and Su (2018) shows that young adults engage with the app primarily for social interaction, entertainment, self-presentation, and diversion. These motives reflect Instagram's dual function as a platform for maintaining social ties and as a space for identity expression through curated visual content.

In contrast, mobile banking behaviours are better explained through 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 key determinants of adoption. Studies focusing on students consistently find that convenience, especially the ability to check balances or transfer money instantly, and confidence in the security of a banking app strongly predict usage intention and continued engagement (Martins et al., 2014; Rahmiati et al., 2022). These findings highlight a fundamental 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 provides further insight into how digital habits form and persist. Instagram's design makes use of intermittent, variable rewards: algorithmic feeds, notifications, and social feedback deliver unpredictable bursts of gratification, reinforcing habitual checking behaviour. This mechanism aligns with reinforcement models in behavioural economics, which suggest that behaviours linked to variable rewards rapidly become automatic, especially when triggered by cues such as boredom or stress (Liu et al., 2019; Montag et al., 2021).

Mobile banking apps, conversely, foster behaviour that is more deliberate and goal-directed. Students typically open these apps in response to a financial need or task rather than out of habit. Behavioural economics concepts such as *loss aversion* and *risk perception* are central here: students are more likely to adopt and regularly use mobile banking when they perceive strong security protections and minimal risk of fraud or errors (Abikari, Pravitasari, et al., 2023). In addition, mobile banking encourages future-oriented behaviour—monitoring spending, budgeting—whereas Instagram gratifies immediate emotional or social needs.

This contrast between present-biased hedonic behaviours (Instagram) and future-oriented utilitarian behaviours (banking) provides a theoretical basis for comparing the emotional and motivational patterns

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across platforms.

2.3 Instagram: Emotional Responses, Context, and Motivations

Empirical research on Instagram and young adult well-being highlights the app's emotionally ambivalent nature. While Instagram fosters connection and enjoyment, it is also associated with experiences of comparison, pressure, and negative affect. Fardouly et al. (2017) demonstrate that exposure to idealised images on Instagram intensifies appearance-based social comparison among young women, leading to reduced body satisfaction. Similar themes emerge in qualitative work: Moreton and Greenfield (2022) found that university students perceive Instagram as beneficial for maintaining relationships but simultaneously recognise its contribution to anxiety, self-comparison, and pressure to present an idealised identity.

Instagram is also embedded in students' daily routines as a "micro-break" activity. Experience-sampling and diary studies, such as those by Marengo et al. (2020) and Beyens et al. (2020), show that young adults frequently turn to Instagram during transitions between tasks, moments of boredom, or periods of academic stress. These repeated contextual triggers contribute to habitual engagement and help explain the gap often observed between perceived and actual time spent on the platform.

In terms of motivation, Instagram serves both expressive and regulatory functions: students use it to stay informed about peers, to entertain themselves, and to manage mood states. However, its efficacy for mood regulation is inconsistent. Some studies suggest that while Instagram can temporarily lift mood, it also increases negative affect when exposure to idealised content heightens feelings of inadequacy (Verduyn et al., 2020). This emotional volatility is central to understanding why students may both enjoy and resent their use of the platform.

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

Mobile banking usage among university students is significantly shaped by cognitive evaluations of trust, usefulness, and security. Martins et al. (2014) show that trust is one of the strongest predictors of mobile banking adoption, surpassing even ease of use in some contexts. Students must feel confident that their financial data are protected, and that transactions are reliable and error-free.

Research also highlights the importance of hedonic motivation in mobile banking. Although the primary function of banking apps is utilitarian, Rahmiati et al. (2022) find that enjoyable or aesthetically pleasing interface experiences positively influence students' intention to use banking apps and contribute to developing usage habits. This suggests that emotional experience, while secondary, still plays a role in shaping financial behaviour.

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, especially around pe-

riods with large expenses (e.g., rent payments). Financial visibility (knowing exactly where one stands), has been linked to a greater sense of control and financial self-efficacy in young adults (Xiao et al., 2015). This emotional trajectory contrasts sharply with the more continuous and diffuse emotions associated with Instagram use.

2.5 Synthesis: A Dual-Platform Digital Ecology

The reviewed literature suggests that Instagram and mobile banking apps occupy distinct psychological and behavioural domains, yet they coexist within students' everyday routines. Instagram fufills social and emotional needs while often generating comparison and distraction. Mobile banking satisfies utilitarian needs for financial management while eliciting focused emotions such as anxiety or reassurance.

The two platforms also intersect. Exposure to aspirational (whether from influencers or advertisement) lifestyle content on Instagram can influence spending desires or prompt financial reflection, sometimes leading to immediate banking app use. Conversely, anxiety induced by financial uncertainty may drive students to seek distraction on Instagram. These cross-app dynamics reflect a "dual digital ecology" in which emotional states, context of use, and motivational forces circulate between platforms.

Overall, the literature examined underscores the value of comparing these two apps side by side. Their contrasting motives, emotional outcomes, and habitual patterns provide a strong conceptual foundation for examining how students experience, navigate, and regulate their daily digital behaviours.

3 Methodology 938 Words

3.1 Purpose of the Study

The purpose of this study was to explore how university students engage with two types of digital platforms: a social media app (Instagram) and their personal mobile banking app. The analysis focused on three dimensions of use: emotional responses, contextual situations of use, and underlying motivations. These dimensions were chosen to enable a structured comparison of how each platform shapes, and is shaped by, students' everyday practices.

The study adopted a qualitative, ethnographically informed research design. The central research question guiding the project was: *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?* This question informed all subsequent decisions regarding sampling, data collection procedures, and analytical strategies.

3.2 Data Collection

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

Data was collected using two complementary qualitative instruments. First, participants completed a digital logbook hosted on Google Forms (Appendix **??**). They were instructed to fill in a short entry immediately after any engagement with either app. Each logbook entry captured: (1) which app was used, (2) the situation and location of use, (3) perceived emotional state before and after use, (4) immediate motivation, goal or purpose, and (5) brief reflections on the impact of the interaction. Participants received one daily reminder message to encourage regular completion.

Second, after the two-week logging period, each participant took part in a semi-structured interview guided by a question tree (Appendix **??**). Interviews were conducted face-to-face in a quiet room, and were audio-recorded with consent. The interview guide invited participants to elaborate on specific logbook entries, reflect on broader patterns of use, and compare their experiences across Instagram and mobile banking in relation to aspirations, productivity, and emotional well-being.

In addition to self-reported data, two behavioural indicators were collected for triangulation: daily screen-time statistics and the first app opened when the phone was woken from sleep. Participants enabled the native screen-time tracking tools on their devices; in this study, all participants owned iPhones, so data was collected using Apple's built-in iOS Screen Time and Pick-up features. Furthermore, the researcher set a passcode to prevent them from viewing or modifying these statistics during the study. Weekly screen-time summaries were disabled to further limit reactivity. These metrics were recorded at the end of the two weeks and used solely to contextualise and cross-check the qualitative accounts.

All participants signed an informed consent form before the start of the study. The form (Appendix **??**) 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.

3.3 Data Analysis

The analysis followed a qualitative, interpretive approach designed to identify patterns in behaviour, emotional responses, and contextual influences across both apps. All logbook entries and interview recordings were transcribed verbatim and imported into MAXQDA for analysis. A two-cycle coding procedure was employed.

In the first cycle, an initial coding frame was developed that combined deductive and inductive elements. Deductively, three top-level categories reflected the study's analytical dimensions: emotion, context, and

motivation. Within these, open coding was used to generate more fine-grained, data-driven codes that captured app-specific behaviours, social configurations, perceived risks, and reflections on self-control. Coding was initially conducted by two members of the research group, who wrote analytic memos to document emerging ideas and potential relationships between codes.

In the second cycle, pattern coding was used to cluster related codes into broader categories and candidate themes, such as different forms of "productive" versus "mindless" use, or contrasts between security-oriented interactions with the banking app and socially oriented interactions with Instagram. To strengthen dependability, a further three researchers coded a subset of the material using the provisional codebook. Discrepancies were discussed until a consensus was reached, this led to minor refinements of code definitions and the consolidation of overlapping categories.

Subsequently, intra-case and cross-case analyses were conducted. Within each participant, logbook and interview data were examined together to trace trajectories of use and shifts in emotion or motivation across time and context. Cross-case comparison then focused on similarities and differences between participants and between apps, with particular attention to recurring emotional states, consistent motivations, and contextual patterns (e.g., location, time of day, presence of others). Finally, qualitative findings were coordinated with the screen-time and first-app-opened indicators. These behavioural metrics were used to check for convergence or divergence between participants' narratives and their recorded usage patterns, thereby enhancing the credibility and trustworthiness of the analysis.

3.4   Limitations

Despite efforts to design a rigorous methodology, several limitations remain. The small, self-selected sample and reliance on a single institutional context limit the generalisability of the findings and may introduce self-selection bias; the results should therefore be interpreted as exploratory rather than representative. The two-week data collection window may not capture longer-term fluctuations in app use related to exam periods, holidays, or personal circumstances. Although the Hawthorne Effect was mitigated by restricting access to screen-time statistics, participants were nevertheless aware of being studied and may have subtly adapted their behaviour. Finally, as with most qualitative research, the analysis is shaped by researchers interpretations, despite the use of systematic coding, memoing, and limited double-coding. These limitations do not undermine the value of the findings but limit the scope within which conclusions can be drawn.

4   Results 3,014 Words

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 outlined in the methodology:

emotional responses, contextual situations of use, and underlying motivations. The data consist of two main sources: the logbook entries completed over the two-week period and the follow-up semi-structured interviews, supplemented by behavioural indicators drawn from iOS Screen Time (daily usage and first-app-opened data).

The analysis yielded three overarching themes that cut across both apps and the three analytical dimensions. First, the findings show that Instagram and mobile banking occupy markedly different *temporal rhythms and situational niches* in students' everyday lives: Instagram is experienced as an ambient, ever-present backdrop, whereas banking is approached as a task-oriented activity. Second, the results highlight contrasting *emotional trajectories* associated with each app: Instagram is used both to regulate mood and as a source of comparison and distraction, while banking is more closely tied to anxiety, responsibility, and relief. Third, the study reveals that students' engagement with both apps is closely intertwined with their *aspirations and forms of self-regulation*, from social visibility and curation of identity on Instagram to financial control and future planning in the banking app.

The following sections present these three themes in detail. Each theme is structured by first outlining the patterns emerging from the logbook entries, then deepening the analysis through interview material, and finally drawing on the screen-time indicators to contextualise or, where relevant, challenge participants' self-perceptions. Throughout, the focus remains on how similarities and differences between the two apps illuminate the broader ways in which digital platforms shape students' everyday habits.

4.2 Theme 1: Distinct Temporal Rhythms and Situational Niches

Instagram as an ambient background activity

Across participants, Instagram appeared as a near-continuous addition to daily life. Logbook entries frequently situated Instagram use in short, interstitial moments: while waiting for public transport, during short breaks between lectures, in bed before sleeping, or in brief "micro-breaks" during study sessions. Participants described these sessions as something they slipped into almost automatically: scrolling through the feed, cycling between Stories and Reels, or briefly checking notifications.

The interviews confirmed this pattern. Several participants noted that Instagram was rarely opened with a specific task in mind. Rather, it was described as an activity that "fills gaps" or "fills silence," especially in moments of boredom or low stimulation. Even when participants were engaged in other activities, such as, watching a series, cooking, or studying, Instagram was often used in parallel, contributing to a sense of perpetual partial attention. This was especially pronounced in the evenings, when students reported a tendency to "wind down" by scrolling for extended periods while ostensibly doing something else.

The behavioural data from iOS Screen Time supported this sense of background presence. For most participants, Instagram appeared in the top three apps by daily usage minutes on the majority of days

during the two-week period. Usage was typically spread in multiple short sessions throughout the day, rather than concentrated in one or two long blocks. Four the of five participants underestimated the total time spent on Instagram when reflecting during interviews, expressing surprise when confronted with an approximate summary of their screen-time statistics. This discrepancy between perceived and actual use is addressed further in the later sections.

Mobile banking as a deliberate, event-linked activity

In contrast, the mobile banking app was rarely described as ambient or background. Logbook entries associated banking with specific events or tasks, such as paying rent, transferring money to friends after shared expenses, checking whether a recent payment had gone through, or verifying available funds before making a purchase. These entries were less frequent but more clearly anchored in particular financial situations.

Interviews elaborated that opening the banking app was almost always intentional. Participants tended to have a clear reason ("to see if I can afford this," "to pay a bill," or "to check whether my pocket money had arrived") before unlocking their phones. Several students explicitly contrasted this with Instagram, which they felt they sometimes opened "without thinking." Banking, by contrast, was described as an app they "would not open for no reason".

The screen-time data supported this characterisation of use. Banking appeared far less frequently in the list of most-used apps by daily minutes, but when it did, it typically corresponded to particular financial moments (eg. buying lunch, going out on Friday and Saturday evening). Sessions were shorter and more concentrated than with Instagram, often limited to a few minutes needed to complete a particular task.

Situational contrasts and overlaps

Situationally, Instagram use spanned all locations recorded in the logbooks, with varied but substantial mentions of; at home, in public transport, on campus, in cafés, and occasionally while walking. Banking, by contrast, was most often used at home or in "safe" spaces such as the library or student rooms, and more rarely in public spaces. Several participants indicated that they preferred to check their finances in a setting where they could "focus" and not be distracted, citing both concerns about privacy (e.g., not wanting others to see their balance) and the desire to take financial decisions seriously.

Nonetheless, there were overlaps. Some participants described moments when checking their bank app led directly to Instagram use or vice versa. For instance, after seeing an advertisement or influencer product on Instagram, a participant might briefly check their balance to assess whether a purchase was feasible. Conversely, after a stressful interaction with the banking app (e.g., realising low funds), students sometimes reported turning to Instagram for "distraction" or mood regulation. These cross-app flows begin to foreshadow the emotional dynamics explored in Theme 2.

Overall, Theme 1 shows that Instagram and mobile banking occupy distinct temporal and situational niches in students' lives. Instagram is woven into the everyday fabric of micro-moments and multitasking contexts, while the banking app is reserved for focused, event-linked interactions. This basic difference in rhythm underlies many of the emotional and motivational contrasts discussed in the following themes.

4.3 Theme 2: Emotional Trajectories and Mood Regulation

Instagram as both uplift and emotional drain

Logbook data frequently linked Instagram use to efforts to manage or escape particular emotional states. Participants reported turning to Instagram when feeling bored, tired, or mentally overloaded, framing it as a quick form of entertainment or a way to "switch off" between tasks. In several entries, participants wrote that a short scroll left them feeling "more relaxed" or "in a better mood," especially when they encountered humorous content, updates from close friends, or aesthetically pleasing posts.

However, this emotional uplift was not consistent. A sizeable number of entries related Instagram to feelings of guilt, procrastination, or comparison. Participants noted moments when a short intended break turned into an extended scrolling session, after which they felt "unproductive" or "annoyed" with themselves. Posts featuring peers' achievements, travel, or lifestyle content sometimes triggered feelings of inadequacy or pressure. The same platform that offered relief thus also produced what some participants described as "low-key stress" or a sense of "wasting time."

In interviews, students articulated this ambivalence in more detail. Several described Instagram as "addictive" or "dangerously easy," acknowledging a pattern of opening the app automatically during study sessions and then losing track of time. At the same time, they emphasised its positive emotional functions: staying connected to friends abroad, seeing light-hearted content after a long day, or getting creative inspiration. This duality led some to speak about needing to "control" Instagram or "set boundaries," although most admitted they struggled to consistently apply such intentions.

The screen-time data again highlighted gaps between intention and practice. Even participants who claimed to use Instagram "only a little" or "mainly in the evening" showed multiple daily sessions spread across waking hours. For some, the data made visible a cycle in which periods of reported stress or high workload were accompanied by increased Instagram use, suggesting that the app functioned both as a coping mechanism and a potential source of further distraction.

Banking app: anxiety, control, and relief

Emotional responses to the banking app were more narrowly focused but often intense. Logbook entries described feelings of anxiety or nervousness before opening the app, especially when participants suspected their balance might be low or when multiple expenses had recently occurred. This was particularly salient around rent payment dates or after social events involving shared costs. Some entries

explicitly mentioned "dreading" opening the app and postponing it for several days.

At the same time, successful interactions with the banking app, such as confirming that there were enough funds to cover upcoming expenses, or receiving scholarships or parental transfers, were associated with relief and reassurance. Several entries framed the app as a tool that "helps me feel on top of things" or "gives me peace of mind" once a bill had been paid.

Interview data revealed that participants tended to treat the banking app as a "serious" space, linked to adult responsibilities and long-term consequences. Unlike Instagram, where negative feelings were more diffuse and often tied to social comparison, banking-related emotions were tightly bound to concrete issues: debt, rent, upcoming trips, or the fear of going into overdraft. Some students described a desire to check their balance more often, but admitted that they sometimes avoided the app precisely because they anticipated negative feelings.

Where participants reported using budgeting or categorisation features (e.g., expenditure overviews), the emotional tone was more positive. These tools were perceived as helping to regain control and supporting a sense of financial competence. However, not all participants were aware of or actively using these features, and there was variation in how much time they spent exploring the app beyond basic balance checks and transfers.

Cross-app emotional dynamics

An important pattern emerging from both logbooks and interviews is the way emotional experiences on one app sometimes prompted use of the other. For instance, after an anxiety-provoking glimpse of a low balance, some participants reported seeking comfort or distraction on Instagram, scrolling through content that had nothing to do with finances. Conversely, seeing aspirational lifestyle content on Instagram sometimes triggered worry about money, prompting a quick check of the banking app or plans to "spend less."

In some cases, participants explicitly linked Instagram-induced comparison to financial concerns: travel posts or branded content sparked desires that clashed with their knowledge of limited funds. This interplay between emotional and financial spheres suggests that, for students, social media and banking are not separate domains but part of a wider emotional economy in which feelings of aspiration, scarcity, and self-worth circulate.

Taken together, Theme 2 illustrates that both apps are deeply entangled in students' emotional regulation, but in different ways. Instagram oscillates between being a mood booster and a source of guilt or comparison, while banking is more unambiguously associated with anxiety and relief tied to economic realities. These emotional trajectories, in turn, shape how and why students choose to engage with each app, leading into the motivational patterns captured in Theme 3.

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

Instagram: connection, curation, and aspiration

Motivationally, Instagram use among participants was driven by a mixture of connection, entertainment, and self-presentation. Logbook entries frequently noted motivations such as "keeping up with friends," "seeing what people are doing," or "taking a break and laughing." Several participants described certain types of content, such as memes, short videos, or close-friends stories, as reasons they regularly returned to the app.

Interviews revealed more complex layers. For some students, Instagram provided a way of maintaining weak ties, especially with friends or family in other countries. Checking Stories or posts was framed as a low-effort way of "staying in touch" without needing to engage in direct messaging. Others used the platform as a space for self-expression, sharing photos or Stories that contributed to what they saw as their "online identity." Even those who rarely posted admitted to thinking about how they might appear to others based on likes, comments, and follower counts.

At the same time, participants were aware of the aspirational and curated nature of Instagram. Several spoke about the pressure to show "only good moments" or "the best version" of themselves, and a few described conscious decisions to limit posting or to maintain a "close friends" list to control who saw more personal content. Motivations were therefore not simply about consumption, but also about managing visibility and impression management, even among a relatively small network.

Some logbook entries and interview segments indicated a tension between these aspirations and a desire for authenticity or digital minimalism. Participants reported unfollowing accounts that made them feel bad, muting certain profiles, or trying to reduce time spent on Reels. These acts of self-regulation were motivated by a wish to maintain emotional well-being and avoid feeling overwhelmed, but again, the screen-time data suggested that such intentions were not always fully realised.

Banking app: responsibility, planning, and constraint

In the case of the mobile banking app, motivations clustered around financial responsibility and planning. Logbooks commonly recorded reasons such as "checking if I can afford X," "paying rent," "splitting a bill," or "monitoring how much I spent this week." Interviews expanded on this by framing the app as a key tool in "learning to manage my own money" now that participants were living away from their parental home or handling part-time work income.

Several students described the banking app as a means of asserting independence. Being able to pay for things themselves, transfer money to friends, or track savings was tied to feelings of maturity and competence. For some, regularly checking their balance was a way of staying aligned with longer-term goals, such as saving for travel or avoiding overdraft fees. In this sense, the app supported a future-

oriented mindset.

However, the app also functioned as a reminder of constraint. Participants spoke about "having to say no" to social events or purchases after seeing their balance, or feeling that the app "kills the vibe" when it reveals that spontaneous spending is not feasible. Unlike Instagram, which often fuels desires, the banking app acts as an external boundary that disciplines these desires. This disciplinary function was at times experienced positively (as "keeping me in check") and at times negatively (as "annoying" or "restrictive").

Those who used budgeting features or transaction overviews tended to describe a more reflective relationship with the app. Seeing spending categories helped them connect everyday choices (e.g., frequent coffees, food delivery) to a broader financial picture. Yet, similar to Instagram, there was a gap between recognition and consistent behaviour change: participants acknowledged the value of budgeting but did not always act on the insights it provided.

Self-regulation across platforms

A final aspect of Theme 3 concerns self-regulation strategies that spanned both apps. Some participants reported using the banking app deliberately to "bring themselves back to reality" after being tempted by Instagram content, such as online shops or travel inspiration. In other cases, the reverse occurred: after a stressful interaction with the banking app, students sought relief on Instagram, promising themselves they would return to budgeting "later."

Participants also experimented with various control strategies: setting app limits, moving Instagram to a less accessible part of the home screen, turning off certain notifications, or designating "no phone" periods during study time. Similar strategies were less common for the banking app, which was seen as less "dangerous" in terms of time-wasting, but some students mentioned disabling marketing notifications from their bank.

Overall, motivations and aspirations around Instagram revolved around social connection, entertainment, and identity curation, while those around the banking app centred on financial responsibility, independence, and constraint. The interplay between these motivations reveals how students navigate tensions between desire and limitation, visibility and control, in their digital lives.

4.5   Linking the Three Themes

Taken together, the three themes offer a layered picture of how Instagram and mobile banking apps are embedded in university students' everyday practices. The distinct temporal rhythms identified in Theme 1 provide the structural backdrop: Instagram fills interstitial moments and coexists with multitasking, while the banking app appears in more focused, event-linked contexts. These different rhythms shape and are shaped by the emotional patterns described in Theme 2. Instagram's presence in idle or

tired moments makes it a natural tool for mood regulation, but also for procrastination and comparison. Banking's episodic, high-stakes use amplifies its association with anxiety and relief.

Theme 3 shows how these rhythms and emotions intertwine with motivations and aspirations. Instagram encourages connection and self-presentation, aligning with social aspirations and the desire for visibility, but also exposes students to norms and ideals that can be difficult to live up to. The banking app, by contrast, is aligned with aspirations of financial independence and competence, while simultaneously reminding users of their economic limits. Both apps, therefore, play complementary roles in how students negotiate their sense of self and future: one opens horizons of possibility, the other enforces boundaries.

Crucially, the themes do not describe completely separate spheres. Cross-app flows (e.g., moving from Instagram to banking after seeing a tempting purchase, or from banking to Instagram after financial stress) show that the two platforms form part of a broader ecology of digital practices. Within this ecology, emotional regulation, decision-making, and self-regulation operate across app boundaries. Students use the affordances of both platforms to manage their moods, relationships, and resources, even if the resulting patterns are not always fully intentional or aligned with their stated goals.

4.6 Summary of Findings

The results of this study indicate that, for the participating students, Instagram and mobile banking apps occupy distinct yet interrelated roles in everyday life. Instagram functions as an always-available, low-threshold space for distraction, connection, and self-presentation, accessed in short bursts throughout the day and strongly tied to both mood regulation and social comparison. The mobile banking app, conversely, is engaged with less frequently but more intentionally, in connection with specific financial tasks and concerns about responsibility, independence, and constraint.

Emotionally, Instagram is characterised by ambivalence: it is experienced as both enjoyable and draining, both relaxing and guilt-inducing. The banking app is more narrowly associated with anxiety, control, and relief. Motivationally, Instagram is anchored in social and identity-related aspirations, while the banking app is linked to financial planning and boundary-setting. Screen-time indicators reveal gaps between perceived and actual use, especially for Instagram, suggesting that participants may not always fully recognise the extent of their engagement.

Overall, the study shows that the two apps are not simply tools for separate domains (social versus financial), but interdependent components of students' everyday management of time, mood, and future aspirations. The following chapter discusses these findings in relation to existing research and reflects on their implications for understanding digital life among university students.

5 Discussion and Conclusions _{790 Words}

5.1 Addressing the Gap in Research

This study set out to address a gap in existing research by examining side by side two types of everyday apps that are often studied separately: a social media platform (Instagram) and a mobile banking application. Whereas previous work has tended to focus either on social media's impact on well-being and self-presentation or on digital banking and financial behaviour, this project approached them as coexisting elements of students' daily digital environments. By analysing emotions, contexts, and motivations across both apps, the study contributes a comparative perspective on how different digital platforms jointly shape everyday habits.

The findings show that it is analytically productive to consider entertainment-oriented and utility-oriented apps together. Instagram and the banking app are not simply used for different tasks; they cultivate different temporal structures, emotional experiences, and forms of aspiration, yet these are intertwined in practice. In this way, the study responds to calls in the broader literature to move beyond platform-specific analyses and examine how multiple apps interact in people's lives.

5.2 Summary of Results

The results highlight three main insights. First, there is a clear differentiation in temporal rhythms and situational niches: Instagram is woven into micro-moments and multitasking contexts, while the banking app is reserved for focused, event-linked interactions. Second, the two apps evoke contrasting emotional trajectories. Instagram oscillates between providing entertainment and connection and generating guilt or comparison, whereas the banking app elicits anxiety and relief in relation to concrete financial realities. Third, motivations around Instagram centre on social connection, identity curation, and aspiration, while motivations around the banking app focus on responsibility, planning, and constraint.

Importantly, these differences do not imply strict separation. Participants often moved between the apps in response to emotional triggers, for example, using Instagram to soothe anxiety after checking their balance, or opening the banking app after being confronted with aspirational content. Self-regulation efforts spanned both platforms, from trying to limit Instagram scrolling to using banking features to monitor spending. This interdependence suggests that everyday digital practices can only be fully understood when multiple apps are considered together.

5.3 Significance of the Results

The study's findings have several implications. Thematically, they suggest that students' experiences of social media cannot be disentangled from their financial realities and vice versa. Aspirational im-

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agery on Instagram interacts with the constraints visible in the banking app, producing cycles of desire, comparison, and self-discipline. This dynamic may help explain why some students experience heightened pressure around lifestyle and consumption, even when they are relatively aware of their financial limitations.

For designers and educators, the results point to the value of supporting more deliberate forms of engagement. On the social media side, this could involve interface features that make time spent on the app more transparent or that nudge users toward content from close ties rather than endless algorithmic recommendations. On the banking side, integrating clearer, more accessible budgeting tools and visualisations may help transform anxiety-provoking balance checks into opportunities for reflective planning.

For digital well-being and financial literacy initiatives, the findings emphasise that interventions should account for the broader app ecosystem rather than treating social media use or financial management in isolation. Helping students recognise the cross-app loops between aspiration, spending, and emotional regulation could foster more coherent strategies for managing both their attention and their finances.

5.4 Future Avenues of Research

Given the small, exploratory nature of this study, future research could extend and refine these insights in several ways. A larger and more diverse sample, across different universities and socio-economic backgrounds, would allow for examination of how patterns of app use vary with income, cultural context, or living arrangements. Longitudinal designs could track how the relationship between Instagram use, financial behaviour, and aspirations evolves over an academic year, particularly around exam periods or major life transitions.

Methodologically, mixed-method approaches that combine qualitative logbooks and interviews with more fine-grained digital trace data (e.g., app usage logs, transaction histories) could provide a richer understanding of how reported experiences align with behaviour over time. Comparative work involving other platforms (e.g., TikTok, messaging apps, or investment apps) would further illuminate how different digital tools jointly structure students' sense of self and future.

Finally, future studies could experiment with interventions, such as providing participants with visualisations of their cross-app usage or integrating reflective prompts into either Instagram or banking interfaces. Evaluating how such interventions influence emotional responses, spending decisions, and study habits would offer valuable insight into how digital environments might be redesigned to better support students' well-being and long-term goals.

In conclusion, this study demonstrates that university students' engagements with Instagram and mobile banking apps are deeply intertwined, shaping and reflecting their emotional states, contexts of use, and aspirations. By examining these platforms together, the research highlights the complex ways in which digital technologies participate in the ongoing negotiation between desire and constraint that characterises student life.

Total Word Count = 6,460 Words

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A   Online Repository

Please see below a link to a Google Drive folder 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: *View Google Drive*

The drive contains the following files and folders, listed in the order below:

1. **Study Protocol, Instruments, and Forms**

    A. Participant Information Sheet & Sample Consent Form

    B. Signed Consent Forms for All Participants (anonymised)

    C. Full Logbook Question Set (Google Form export)

    D. Semi-Structured Interview Guide / Question Tree

2. **Interview Data**

    A. Full Transcripts of All Semi-Structured Interviews (anonymised)

    B. Audio Recordings of Interviews (with metadata removed)

    C. Interviewer Notes and Observational Comments

3. **Logbook, Screen-Time, and Behavioural Data**

    A. Processed Spreadsheet Containing All Logbook Entries (all identifying information removed)

    B. Unprocessed Screen-Time and First-Pickup Data (cleaned to remove information outside the scope of this study)

    C. Representative Screenshots of Screen-Time Pages (anonymised)

    D. Documentation of the Data Cleaning & Anonymisation Procedure

4. **Coding and Analysis Materials**

    A. Primary Codebook and Final Code Map

    B. Secondary Codebook created independently by alternate researchers

    C. Initial Codebook (pre-discussion version)

    D. Codebook Revision Log (rationale for all adjustments)

    E. Exported MAXQDA Code Reports (all code applications)

    F. Analytic Memos used during First- and Second-Cycle Coding

    G. Cross-Coder Agreement Materials:

       G.1. Subset of data used for independent coding

       G.2. Independent coder sheets

       G.3. Discrepancy notes and resolution documentation

5. **Figures, Graphs, and Visual Outputs**

    A. Copies of all graphs and figures used in this paper

    B. Raw data used to generate each graph

    C. Processing steps (calculations, formulas, or scripts where applicable)