

119

# STUDENT CONSUMER PATTERNS IN THE SOCIAL MEDIA ERA: OBSERVATIONAL STUDY IN THE POST-PANDEMIC ECONOMIC CONTEXT

# Edi Susanto<sup>1</sup>, Syafrinadina<sup>2</sup>

<sup>1,2</sup>Management Study Program, Faculty of Economics and Business, Universtias Islam Indragiri, Indonesia \*email:edisusanto@gmail.com

#### Article Info

#### Article history:

Received 05 04, 2024 Revision 05 29, 2024 Received 05 29, 2024

# Keywords:

Consumptive Patterns Student Social media Symbolic Consumption Financial Literacy

#### Abstract

This study aims to describe student consumption patterns formed through interactions with social media amidst post-pandemic economic uncertainty. Using a qualitative approach and non-participatory observation and documentation methods, this study explores symbolic, impulsive, and emotional consumption tendencies that emerge in students' daily lives. Observations indicate that students are actively exposed to social media content such as haul. unboxing, and product review, which shapes perceptions of needs and encourages purchases that are not always based on real needs. Furthermore, digital social pressures reinforce consumer impulses to follow trends and build self-image in the digital space. The lack of financial records and consumption reflection indicates low financial awareness. Therefore, a contextual and adaptive consumer literacy approach to the dynamics of the younger generation's digital lifestyle is needed. This research contributes to a critical understanding of college students' consumer behavior and the importance of financial education relevant to their social realities.

120

# 1. INTRODUCTION Background Problem

In recent years, changes in the digital landscape have significantly impacted the lifestyles and consumption patterns of the younger generation, particularly college students. The emergence and massive penetration of social media have not only transformed the way individuals communicate, but also the way they perceive their needs and spend their money. Social media platforms like Instagram, TikTok, and Shopee Live now serve as digital showcases, showcasing ideal lifestyles, the latest consumption trends, and even product promotions in engaging and entertaining formats. For college students, who are in the process of discovering their identities and experiencing high social mobility in the digital world, this has become a powerful influence in shaping consumer behavior.

This phenomenon is reinforced by data from We Are Social & Hootsuite (2024), which noted that Indonesian internet users spend an average of 3 hours and 18 minutes per day on social media, with the 18–24 age group being the most active user group. This means that students are indirectly exposed to hundreds to thousands of visual content pieces every day, including content containing calls to purchase, try, or follow certain consumption trends. As a result, social media is no longer simply a medium for entertainment but has become a primary channel for shaping consumption values.

On the other hand, a report by the Central Statistics Agency (BPS, 2023) shows that 40.5% of student spending in major cities is allocated to non-essential needs such as fashion, skincare, trendy food, and digital subscriptions. While some of these needs are lifestyle-related, students often prioritize them over basic needs like savings, education, or health. A survey by the Katadata Insight Center (2022) even showed that 72% of students admitted to having made impulsive purchases influenced by promotional content on social media.

Research by Wulandari et al. (2024) shows that digital-based small businesses in villages are also starting to experience increased transactions due to promotional exposure from social media. This suggests that the impact of social media on consumer behavior is cross-segment. Furthermore, Faried et al. (2022) in their research found that digital marketing has a strong influence on purchasing decisions, even when financial resources are limited. In the context of college students, this condition is exacerbated by low financial literacy, as reported by Purnamasari et al. (2024), who stated that young people tend to be weak in planning and separating consumption from long-term needs.

This reality becomes even more complex when linked to the post-COVID-19 economic situation. Although the pandemic has formally ended, its economic impacts are still being felt, particularly in the form of parental income uncertainty, rising living costs, and increasingly fierce job competition. In such a situation, students should ideally strengthen their control over their personal finances. However, in reality, emotional and impulsive consumption triggered by social media has become a channel for stress relief or a way to comply with digital social pressures (social comparison). This indicates an imbalance between financial capabilities and lifestyle, which has the potential to lead to personal financial problems in the future (Hilgert & Hogarth, 2003).

Several previous studies have tended to discuss student consumer behavior through a quantitative approach, focusing on the relationship between variables such as frequency of social media use, income, and expenditure. However, few studies have attempted to capture in-depth insights into how students define their needs, shape consumption priorities, and respond to digital impulses in their daily lives. In this context, a qualitative approach through observation is crucial for uncovering the social and psychological dynamics behind consumption decisions (Afkar et al., 2025).

Therefore, this study was conducted using a qualitative approach and non-participatory observation methods to observe students' daily consumer behavior, particularly that shaped by interactions with social media. The main focus of this study is to describe students' consumption patterns, the types of goods or services most frequently purchased due to the influence of social media, and how they balance real needs and consumer impulses. It is hoped that the results of this study will provide initial insight into the importance of consumer literacy in the digital era, while also serving as a foundation for more contextual personal finance education efforts for students.

# Jurnal Manajemen Keuangan (MANKEU) Vol. 2, No. 2, Juni 2024, hlm. 119~126

ISSN 2988-246X

121

#### **Problem Formulation**

Based on the background that has been described, the problems in this research are formulated as follows:

- a. How are students' consumption patterns formed as a result of exposure to social media content in their daily lives?
- b. What types of needs or products are most often consumed impulsively by students due to the influence of social media?
- c. How do students respond to the imbalance between their personal financial condition and the consumerist impulses that arise from social media?

# **Research Purposes**

The purpose of this research is to:

- a. Describes the consumer patterns of students formed from interactions with social media in everyday life.
- b. Identifying the types of goods or services that are most frequently consumed impulsively due to the influence of social media.
- c. Analyzing how students manage the balance between real needs and digital consumption pressures in the context of post-pandemic economic uncertainty.

# 2. LITERATURE REVIEW

# **Student Consumptive Behavior**

Consumptive behavior can be defined as the tendency to purchase goods or services not based on functional needs, but rather on emotional impulses, social status, or the desire to follow trends (Tasmara, 2021). College students, as a productive age group seeking identity, tend to have a high consumerist tendency, especially when exposed to digital lifestyles and popular culture. Amanda et al. (2023) showed that college students tend to experience impulsive consumption due to social pressure and the need to maintain a presence in the virtual world.

# The Influence of Social Media on Consumption Patterns

Social media is one of the most dominant external factors influencing student consumption behavior today. Platforms like TikTok, Instagram, and Shopee Live present visual content that emphasizes lifestyle, trends, and massive product promotions. Ahmad Nabil et al. (2024) stated that the more intense a student's social media use, the greater their consumer tendencies. This finding is further supported by Faisal's (2024) findings, which noted that students who spend more than 3 hours per day on social media are more prone to impulse buying.

Febrianti et al. (2024) explain that TikTok has a particular power in shaping consumer perceptions because its algorithm targets individuals with persuasive and entertaining content. Furthermore, Tajuddien & Praditya (2022) added that social media now not only functions as a communication tool, but has become a commercial channel that influences consumer psychology, including students.

#### **Digital Lifestyle and FOMO Trends**

The concept of Fear of Missing Out (FOMO) is becoming increasingly relevant in discussions of student consumption. In the context of social media, students often feel left behind if they don't follow certain trends, whether in fashion, food, or everyday lifestyle. Khotimah et al. (2024) explain that affiliate marketing strategies on TikTok effectively leverage FOMO, encouraging students to purchase items without even considering rationale.

Amanda et al. (2023) stated that students who are more digitally active also experience higher social pressure to maintain their image, so that consumption is not only for necessity but also as a means of self-representation.

# **Student Financial Literacy**

Journal homepage: http://ingreat.id



# Jurnal Manajemen Keuangan (MANKEU) Vol. 2, No. 2, Juni 2024, hlm. 119~126

ISSN 2988-246X

122

Although social media encourages consumption, ideally, students should have financial literacy to manage their personal finances. Unfortunately, several studies show that students' financial understanding remains low. Wulandari et al. (2024) stated that financial literacy is not necessarily enough to inhibit consumer behavior, as emotional and social pressures remain powerful.

However, Siagian et al. (2024) stated that financial literacy remains a protective factor in dealing with the temptations of digital consumption. Students with an understanding of financial management tend to be more cautious in making financial decisions, despite daily exposure to promotional content.

# **Research Synthesis and Positioning**

Previous studies have shown that social media significantly influences college students' consumer behavior, and that a digital lifestyle reinforces consumption impulses. However, most studies use quantitative approaches with scales and questionnaires. Very little research focuses on direct observation of consumption patterns within the context of college students' daily lives.

In this context, research using a qualitative observational approach is crucial for more in-depth descriptions of how students form consumption decisions through their interactions with social media. This research is expected to contribute to explaining the socio-psychological aspects of consumer behavior that are not covered by quantitative approaches.

#### 3. RESEARCH METHODS

# **Research Approaches and Types**

This study uses a qualitative, exploratory, descriptive approach to understand and describe the phenomenon of student consumer behavior within the context of digital socio-culture. This approach was chosen because it explores subjective meanings and social dynamics that cannot be explained solely through numbers or relationships between variables (Denzin & Lincoln, 2011). Qualitative research also allows researchers to understand the process of consumer behavior formation in the daily lives of students exposed to social media, particularly in the context of economic uncertainty post-pandemic.

#### Location and Time of Research

The research was conducted within a university campus environment (both online and offline), focusing on observations of their digital activities on popular social media platforms (Instagram, TikTok, Shopee Live) and daily interactions in public places (the cafeteria, hangout areas, shops around campus). The study was conducted over two months, from April to May 2025, to allow researchers sufficient time to observe recurring consumption trends and identify consistent behavioral patterns.

### **Research Focus**

The main focus of this research is on student consumption patterns influenced by social media, with particular attention to:

- a. Types of goods or services that are frequently consumed due to the influence of digital content (fashion, viral food, skincare, digital subscriptions).
- b. Forms of social media exposure (advertising, influencers, live shopping, friend recommendations) that drive consumption.
- c. Motivation and rationalization of consumption, both real and emotional needs.
- d. Balance between consumer needs and desires in personal financial management.

## **Subjects and Objects of Research**

- a. The research subjects were active students aged 18–24 years who were active users of social media with a minimum usage duration of 2 hours per day.
- b. The object of research is consumption behavior that emerges in response to social media content, both in the form of purchasing decisions, tendencies to follow trends, and daily shopping priorities.

Journal homepage: http://ingreat.id



# Jurnal Manajemen Keuangan (MANKEU)

Vol. 2, No. 2, Juni 2024, hlm. 119~126 ISSN 2988-246X

Subject selection was carried out purposively, based on the general characteristics of students who are exposed to social media and exhibit consumer behavior in their daily lives.

# **Data Collection Techniques**

Data was collected using three main methods:

# **Non-Participatory Observation**

Researchers observed without directly participating in the subjects' interactions, both offline on campus and online through public social media accounts. Observations focused on how students interacted with promotional content, responded to digital trends, and expressed their consumption on social media. Researchers noted trends such as hashtag use, purchase captions, participation in online shopping trends, and responses to influencers.

#### b. Documentation

Collecting visual and narrative evidence from social media, such as screenshots of promotional content, student testimonials, or recordings of open consumption activities. This documentation also includes digital promotional materials deemed to influence consumption decisions.

# **Field Notes**

Researchers compiled daily observation logs containing descriptions of activities, expressions, consumption patterns, and informal narratives reflecting the subjects' perceptions of consumption and social media.

# **Data Analysis Techniques**

Data were analyzed using the Miles, Huberman, and Saldaña (2014) model which includes:

#### **Data Reduction**

Filtering and selection of observation data that is relevant to consumption patterns due to social media.

## **Data Presentation**

Data is organized in narrative form, thematic tables, or simple visualizations that facilitate the extraction of meaning, such as the most frequently purchased categories of goods, the most influential platforms, and purchasing motivations.

# **Conclusion Drawing and Verification**

Researchers draw conclusions based on emerging patterns, by re-verifying the validity of the findings through triangulation and informal confirmation.

# **Data Validity**

To ensure the validity and reliability of the findings, researchers used the following techniques:

- Triangulation Technique, namely combining observation, documentation, and field notes to enrich and strengthen the findings.
- Member Check (informal), namely ethical and voluntary clarification to the subject regarding the researcher's b. interpretation of observation data.
- Audit Trail, namely recording observation procedures, instruments used, and the context of data collection so that the research process can be tracked and reviewed if necessary.

# 4. RESULTS AND DISCUSSION

# **Social Media Exposure and Consumption Pattern Formation**

Observations show that students are actively and repeatedly exposed to various social media content related to a consumer lifestyle. Content such as "daily vlogs," "unboxings," "Shopee hauls," and "try-ons" have become part of their daily routines when accessing TikTok, Instagram, and Shopee Live. Exposure to this content is not only for entertainment but also implicitly serves as a form of product promotion that shapes students' perceptions and expectations of life's necessities.

Journal homepage: http://ingreat.id

123



124

Student consumption patterns are shaped through digital lifestyle visualizations presented with aesthetic and relatable narratives. Documentation reveals that students tend to imitate the consumption styles of influencers or Instagram celebrities they follow, from clothing and food to personal care routines. In many cases, purchases are made not out of genuine need, but rather out of a desire to "look trendy" or "keep up with the times" among their digital community peers. This demonstrates a close relationship between self-identity representation and social media-based consumption.

# **Tendencies of Impulsive and Hedonic Consumption**

Observations also found that purchasing decisions are often impulsive and emotional. For example, students buy skincare products because they see instant glowing results from TikTok reviews, or order viral drinks because they're "popular on friends' Instagram stories." In some cases, purchases are made close to high-stakes academic pressures, such as after exams or when feeling stressed. This means that consumption serves as an emotional escape, rather than a rational economic decision.

This phenomenon aligns with Hirschman & Holbrook's (1982) theory of emotional consumption, which emphasizes consumption as a form of mood enhancement or self-image. This finding is further supported by research by the Katadata Insight Center (2022), which found that over 70% of college students have made impulsive purchases due to the influence of social media content.

This trend suggests that students experience a dissonance between their personal financial capabilities and external consumption incentives. Observations have shown that students even express satisfaction when they can keep up with trends, even if it means sacrificing part of their monthly budget for non-essential expenses. This indicates that a consumerist lifestyle has become a social norm among digital students.

# **Lack of Financial Awareness and Consumption Evaluation**

Although students have access to financial literacy information through campus and the internet, their practices do not demonstrate adequate financial control. There was no evidence that students routinely record expenses or create monthly budgets. Documented group conversations revealed that when financial discussions occurred, the majority responded with humor or normalized lack of money as part of the "student lifestyle."

These findings indicate a serious financial blind spot. Students don't prioritize financial reflection and tend to view consumption as a form of self-actualization, rather than as an economic activity requiring management. This risks creating future personal financial problems, such as dependence on online loans or a credit-based lifestyle.

Studies by Widodo & Mukhlis (2022) and Hilgert & Hogarth (2003) emphasize the importance of financial literacy in developing healthy economic behavior. However, in the context of today's college students, this literacy has not yet become part of their daily routine, primarily due to the lack of direct encouragement from their digital environment.

# The Influence of Digital Peer Pressure

One of the most striking aspects of the observations was the presence of digital social pressures pushing students to follow certain consumption patterns. This pressure is not explicit, but rather implied through social dynamics on social media. For example, students feel the need to own certain shoes, bags, or clothing styles because "everyone else has them" or "that's what's trending on TikTok Explore." Consumption decisions are not just about the items purchased, but also how those items are displayed on social media, particularly in the context of stories, feeds, or reels.

This phenomenon aligns with the concept of social comparison theory (Festinger, 1954), in which individuals evaluate themselves by comparing themselves to others perceived as equals. In the digital context, this comparison is intensified because it is constantly displayed through visual content. This explains why college students experience social anxiety when they cannot keep up with their peers' digital consumption styles.

**Critical Discussion: The Need for Contextual Consumption Literacy** 



46X 125

Findings from non-participatory observation indicate that current student consumption patterns are no longer based solely on functional needs, but have shifted to symbolic consumption. This means that students don't purchase goods for their immediate benefits, but rather for the symbolic value attached to them—such as social status, self-identity, and affiliation with digital trends. In this context, consumption becomes a medium for self-representation in digital social spaces, particularly on social media platforms like TikTok and Instagram.

This shift in consumption orientation is heavily influenced by the existence of social media, which now plays a key role in shaping perceptions of the "ideal life." Visual content such as haul video, influencer lifestyle, until micro-vlogging Daily routines indirectly create new social standards that students internalize as something they must follow. Consequently, students are encouraged to adopt certain lifestyles, even if they don't align with their financial capabilities.

This imbalance between monthly income or funds and lifestyle expenses is an indicator of weak financial control, rooted in a lack of consumer literacy. Unlike conventional financial literacy, which emphasizes technical skills such as budgeting and saving, the current context demands a consumer literacy that is more adaptive to digital realities—namely, the ability torealizing the influence of algorithms, criticize hidden commercial messages, And managing emotions in the face of digital social pressure.

Theoretically, this phenomenon is in line with the conceptconsumer socialization(Ward, 1974) and social comparison theory(Festinger, 1954), where individuals—in this case, students—learn to become consumers through the influence of their social environment. In the digital era, this environment is massively expanded by social media, making the process of consumer socialization increasingly intensive and uncontrolled. In fact, many students are unaware that their consumption decisions are shaped not by personal needs, but by expectations and norms established in cyberspace.

This situation shows that financial literacy interventions among students can no longer rely on classical approaches. contextual consumption literacy—an educational approach that integrates economic, social, and psychological dimensions. The goal is not only to equip students with financial management skills but also to develop reflective awareness in dealing with digital influences, prioritize based on long-term values, and develop autonomy in making consumption decisions.

This research opens the door to understanding that student consumer behavior is the result of a complex interaction between psychological needs, digital social pressures, and weak resistance to media lifestyle constructions. Therefore, universities, governments, and educational communities need to design consumer literacy curricula that are not only informative but also transformative—capable of equipping students with critical awareness and social skills to manage consumption wisely in a hyper-visual and hyper-commercial digital era.

### 5. CONCLUSION

Based on the results of non-participatory observation and documentation of student consumption behavior in the context of social media, it can be concluded that students are experiencing a transformation in consumption patterns from those previously based on functional needs to symbolic consumption. Consumption is no longer simply to fulfill needs, but has become a medium for shaping identity and self-existence in the digital realm. Social media plays a key role in shaping consumption expectations through exposure to content such as haul, review, And lifestyle influencer.

Students' consumption tendencies are also driven by emotional impulses and digital social pressures, leading to impulsive consumer behavior that often doesn't align with their actual financial situation. The lack of financial record-keeping, budgeting, and consumption evaluation indicates that conventional financial literacy is insufficient to equip students to face the challenges of digital consumption.

These findings underscore the importance of a new approach to financial education, namely contextual consumption literacy, which focuses not only on the technical aspects of money management, but also on the social and psychological aspects that shape students' consumption decisions in the digital age.

#### 6. SUGGESTION

Based on the findings and conclusions of this study, several suggestions that can be given are as follows:

Journal homepage: http://ingreat.id



126 126

- a. For universities, it is necessary to integrate contextual consumption literacy curriculum into student development programs, particularly those that link social media dynamics and individual economic decisions.
- b. Students need to develop critical awareness of the influence of social media on shaping consumption behavior. Habits such as recording expenses, reflecting on needs versus wants, and setting priorities are the first steps toward wise consumption.
- c. For the government and educational institutions, it is necessary to develop financial and digital literacy programs that are adaptive to the lifestyles of the younger generation, especially with a participatory, interactive approach that is relevant to students' daily lives in the digital space.

#### **BIBLIOGRAPHY**

- [1] Afkar, T., Haryanto, A., & Putri, R. (2025). *Financial Management of Household MSMEs in Rural Areas: A Study in Gedangan, Sidoarjo.* Journal of Economics and Community Empowerment, 7(1), 55–68.
- [2] Central Bureau of Statistics. (2023). Student Expenditure Based on Type of NeedJakarta: Statistics Indonesia. https://www.bps.go.id
- [3] Faried, F. S., Sundari, R., & Atin, T. K. (2022). *Introduction to Digital Marketing as a Marketing Strategy for MSMEs in Kuncen Village*. Sidoluhur Community Service Journal, 2(2), 237–241.
- [4] Hilgert, M.A., & Hogarth, J.M. (2003). *Household Financial Management: The Connection Between Knowledge and Behavior.* Federal Reserve Bulletin, 89(7), 309–322.
- [5] Katadata Insight Center. (2022). Student Consumption Survey and Social Media Influence. Jakarta: Katadata.co.id.
- [6] Purnamasari, E. D., Anggraini, L. D., & Asharie, A. (2024). Digital Financial Education and Training as an Effort to Develop Agriculture and MSMEs in Kemang Village. Journal of Independent Community Service, 8(3), 228–234.
- [7] We Are Social & Hootsuite. (2024). *Digital 2024: Indonesia*. https://datareportal.com/reports/digital-2024-indonesia
- [8] Wulandari, E. C., Prawesti, Y., & Phoa, V. (2024). Development of Digital Economy-Based Marketing Strategy at MSME Kiosks in Kembangkuning Village, Boyolali Regency. PKM DEDICATION, 5(2), 201–210.