

Influencer Marketing and Its Psychological Impact on Youth: A Study on Buying Behavior and Self-Perception



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Abstract

This paper aims to examine how influencer marketing affects influencer based decision making behavior in Nepal by analyzing key factors such as influencer engagement, self-perception, financial behavior, and trust in influencer authenticity. It also explores how psychological processes like para-social interaction and wishful identification shape buying decisions and self-image. A descriptive and causal research design was employed. Data were collected through structured questionnaires from 216 digitally active youth in Nepal. The study used SPSS for correlation, regression, and mediation analysis. The results reveal that self-perception, financial behavior, and influencer engagement significantly influence decision-making behavior. Trust, while not directly significant, affects behavior indirectly through self-perception. Self-perception emerged as the strongest predictor. Influencer marketing does not operate merely as a promotional tool but plays a substantial role in shaping youth identity, financial habits, and emotional response. Its impact is both behavioral and psychological. The findings offer practical insights for educators, marketers, and policymakers. Promoting media literacy, responsible influencer practices, and early financial education can mitigate negative outcomes. A holistic approach is essential. This study offers a context-specific framework for understanding influencer marketing's influence on youth in a developing digital economy. It highlights the indirect mechanisms through which influence is exerted.

Keywords – Buying behavior, Consumer behavior, Influencer marketing, Self-perception, Psychological impact

Paper – Research Paper

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1. Introduction

In the digital era, influencer marketing has emerged as a dominant force in shaping consumer behavior, particularly among youth. Unlike traditional advertising, influencer marketing thrives on authenticity, emotional appeal, and relatability (Khan, 2023). Social media influencers promote products and lifestyles through platforms like Instagram, TikTok, and YouTube by embedding endorsements within personal stories and daily content (Abidin, 2016; Lou & Yuan, 2019). This form of marketing resonates strongly with youth, who are among the most active and engaged users of these platforms. Youth are at a critical developmental stage where identity, values, and self-concept are still forming. Their high exposure to curated, idealized content often leads to strong psychological responses. Influencers, by appearing accessible and relatable, blur the line between entertainment, friendship, and advertisement. This dynamic fosters parasocial relationships, where young audiences form one-sided emotional bonds with influencers (Horton & Wohl, 1956). These relationships increase trust and admiration, making youth more receptive to the messages influencers share, including product recommendations.

Emerging evidence suggests that youth perceive influencers as more trustworthy than traditional celebrities or advertisements, which increases their susceptibility to persuasion (Djafarova & Rushworth, 2017). As a result, influencer content can drive behaviors such as impulse buying, brand loyalty, and lifestyle imitation. However, the constant exposure to idealized beauty, luxury, and success portrayed by influencers can also lead to upward social comparisons, negatively affecting self-esteem and body image (Festinger, 1954; Tiggemann & Slater, 2014). These psychological impacts are subtle yet deeply influential in shaping youth self-awareness, identity and emotional intelligence for their well-being (Adhikari et al., 2025; Chaudhary et al., 2024).

This study draws on several established theories to explore these issues more deeply. The Elaboration Likelihood Model explains that young people often process influencer messages through the peripheral route, relying on emotional cues like attractiveness and likability rather than critically analyzing the product (Petty & Cacioppo, 1986). The Social Comparison Theory shows how repeated comparisons with idealized influencer content can lower self-esteem and create unrealistic expectations (Festinger, 1954; Tiggemann & Slater, 2014). The Self-Perception Theory suggests that when youth repeatedly buy influencer-promoted products, they start to see themselves as the kind of person who aligns with that identity (Bem, 1972). Finally, Self-Congruence Theory argues that consumers are more likely to adopt brands and lifestyles that they feel match their actual or ideal self-image (Chaudhary et al., 2025; Sirgy, 1982; Koay et al., 2021). By applying these theoretical perspectives, this research aims to uncover how influencer marketing shapes both the external behavior (buying decisions) and the internal psychology (self-perception and identity) of Nepali youth (Abidin, 2016; Djafarova & Rushworth, 2017). Ultimately, this study hopes to contribute to a better understanding of the dual role of influencer marketing as both a marketing tool and a psychological force, highlighting the need for responsible marketing strategies and improved digital literacy among young consumers in Nepal (Kandel et al., 2025).

While much of the global research has focused on the behavioral outcomes of influencer marketing, such as brand engagement and purchase intention (Pokhrel et al., 2024), the internal psychological effects, especially in the context of developing countries like Nepal, remain underexplored. In Nepal, where digital literacy is growing but critical awareness is still emerging, youth may be vulnerable to the persuasive techniques employed by influencers in making good financial or any other kind of decision (Giri & Adhikari, 2023). They are weak in making rational decision rather they are influenced by social media and peer groups. Despite the rising number of Nepali influencers and growing social media usage, academic inquiry into how this phenomenon affects youth psychology and decision-making is still limited.

This study addresses this gap by examining both the external behavioral and internal psychological effects of influencer marketing on Nepali youth. Drawing on theoretical frameworks such as the Elaboration Likelihood Model (Petty & Cacioppo, 1986), Social Comparison Theory (Festinger, 1954), Self-Congruence Theory, and Self-Perception Theory (Bem, 1972), the research provides a multidimensional understanding of how influencer content influences young consumers. It explores how youth engagement with influencers shapes their buying decisions, emotional responses, and evolving self-image in the context of Nepal's digital transformation. However, despite the growth of influencer culture in Nepal, there is still limited empirical research on how influencer marketing affects young people's buying behavior and psychological well-being in the local context (Singh et al., 2024). This gap is concerning because it overlooks how repeated exposure to influencer content may shape youth's self-image and spending habits over time (Sokolova & Kefi, 2020).

2. Literature Review and Development of Hypotheses

Theoretical Foundation

This study draws on a multidisciplinary theoretical framework to examine the behavioral and psychological effects of influencer marketing on youth. Central to the analysis is the Elaboration Likelihood Model (ELM) by Petty and Cacioppo (1986), which posits that persuasive communication operates via two routes: central (logic-based) and peripheral (emotion-based). In the context of social media, young users are more likely to rely on peripheral cues such as influencer attractiveness or authenticity rather than critically evaluating the product itself (Azmat et al., 2024). This suggests that influencer marketing appeals more to emotion than cognition.

Complementing this is Parasocial Interaction Theory (Horton & Wohl, 1956), which explains how audiences form one-sided emotional connections with influencers. These parasocial bonds can lead to elevated trust, perceived intimacy, and behavioral imitation. Social Comparison Theory (Festinger, 1954) further deepens the analysis by showing that youth often engage in upward comparisons with influencers' idealized lives, potentially leading to decreased self-esteem and increased consumption to align with perceived standards (Tiggemann & Slater, 2014). Self-Perception Theory (Bem, 1972) and Self-Congruence Theory (Sirgy, 1982) offer insight into internalization processes. The former suggests that repeated behaviors such as purchasing influencer-endorsed products shape one's self-concept, while the latter argues that individuals are more persuaded by influencers whose image aligns with their actual or ideal self (Koay et al., 2021). Collectively, these frameworks explain both the external (behavioral) and internal (psychological) mechanisms by which influencer marketing operates.

Variables Used and the Relationship between Them

Social Media and Influencer Engagement

Youth who frequently engage with influencer content—through liking, commenting, or sharing tend to develop stronger trust in influencers and are more receptive to their promotional messages (Lou & Yuan, 2019; Abidin, 2016). High levels of emotional connection and online interaction enhance the influencer's persuasive power, reinforcing consumer behavior through routine exposure (De Veirman et al., 2017). Based on these statements, it is hypothesized that;

H1: *Social media and influencer engagement significantly influence influencer-based decision-making behavior.*

Self-Perception and Psychological Impact

Repeated exposure to idealized imagery, luxury lifestyles, and curated aesthetics promoted by influencers contribute to psychological effects such as body dissatisfaction and diminished self-worth. These internal consequences are known to influence consumption patterns, as individuals seek to reconcile identity gaps through purchases that reflect influencer-endorsed ideals (Chae, 2018; Tiggemann & Zaccardo, 2015; Perloff, 2014). Based on these statements, it is hypothesized that;

H2: *Self-perception and psychological impact significantly influence influencer-based decision-making behavior.*

Financial Behavior and Spending Habits

Youth financial behavior, including impulsivity and budgeting discipline, plays a critical role in their responsiveness to influencer marketing. Prior research suggests that individuals with lower financial self-control are more susceptible to influencer-promoted content, leading to impulsive purchases and poor financial decisions (Giri & Adhikari, 2023; Islam et al., 2020; Ladhari et al., 2020). Based on these statements, it is hypothesized that;

H3: *Financial behavior and spending habits significantly influence influencer-based decision-making behavior.*

Trust in Influencers as mediator

Trust is a central mediator in influencer effectiveness. Audiences that perceive influencers as authentic and credible are more likely to follow their product recommendations (Djafarova & Rushworth, 2017; Sokolova & Kefi, 2020). In developing markets where advertising standards are still evolving, this trust becomes even more influential in shaping consumer behavior. Based on these statements, it is hypothesized,

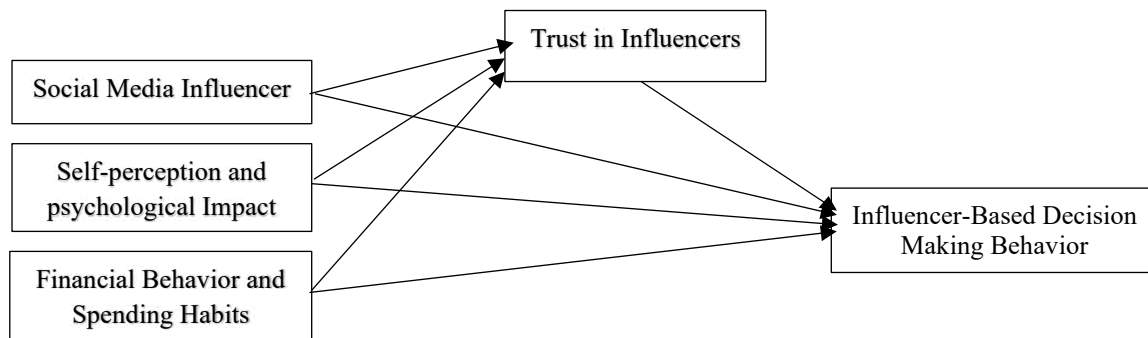
H4: *Trust in influencers mediates the relationship between independent variables and influencer-based decision-making behavior.*

Conceptual Framework

The hypotheses are integrated into a conceptual framework that captures both external influences (engagement and financial attitudes) and internal mechanisms (self-perception and trust). This model builds on digital marketing theory and media psychology, highlighting the interplay of psychological and behavioral factors that mediate the influencer-youth relationship in Nepal.

Figure 1

Conceptual Framework



Note. Adapted Scale by authors

3. Research Methods

Research Design

This study employed a quantitative descriptive and causal research design to investigate the psychological and behavioral impact of influencer marketing among youth, using established theoretical foundations such as the Elaboration Likelihood Model and Social Comparison Theory (Petty & Cacioppo, 1986; Festinger, 1954). This approach is consistent with prior studies in consumer psychology and digital media behavior (Lou & Yuan, 2019; Chae, 2018).

Population and Sampling

The target population comprised Nepali youths living in the Kathmandu Valley, aged between 18 and 30 years who were actively using social media platforms such as Instagram, TikTok, and YouTube. The sampling method employed was convenience sampling, supplemented by snowball sampling to enhance accessibility across the valley. Given the absence of a formal registry of social media users, this method enabled efficient access to digitally active respondents, consistent with past studies in developing countries’ contexts (Hair et al., 2016; Naderifar et al., 2017). A total of 216 valid responses were collected. This sample size exceeds the minimum threshold recommended for multivariate analysis (minimum of 5–10 respondents per item), thus ensuring adequate statistical power (Hair et al., 2016).

Data Collection Procedure

Data were gathered through a structured online questionnaire disseminated via social media platforms including Facebook, Instagram, and TikTok. The survey remained active from April to May 2025, allowing sufficient time to achieve the targeted response count. Participation was voluntary and anonymous, and respondents were briefed about the academic purpose of the study. Ethical research protocols were followed, including informed consent and data confidentiality (Sekaran & Bougie, 2016).

Measurement Instruments

All variables were operationalized using previously validated scales adapted to the Nepali cultural context. Responses were recorded using a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree), a standard measurement technique in behavioral research (Dawes, 2008; Likert, 1932). Social media and Influencer Engagement was measured using 5 items adapted from Lou & Yuan (2019), capturing frequency, emotional involvement, and perceived closeness to influencers. Self-Perception and Psychological Impact was assessed through 6 items adopted from Chae (2018) and Tiggemann & Zaccardo (2015), focusing on body image, self-esteem, and identity disturbance. Financial Behavior and Spending Habits included 5 items measuring impulsivity and financial self-regulation (Islam et al., 2020; Ladhari et al., 2020). Trust in Influencers was evaluated through 5 items, 2 were deleted and 3 were adopted reflecting perceived authenticity and honesty (Djafarova & Rushworth, 2017). Influencer-Based Decision-Making Behavior served as the dependent

variable and was measured using 5 items where 1 was deleted and 4 were adapted from Sokolova & Kefi (2020), addressing behavioral outcomes such as purchase intention and brand adoption. A pilot test with 30 participants was conducted to ensure cultural clarity, linguistic appropriateness, and internal consistency. Minor modifications were made based on feedback. All constructs demonstrated acceptable reliability (Cronbach’s alpha > 0.70), aligning with the guidelines of Nunnally & Bernstein (1994).

Table 1
Reliability test

Constructs	Cronbach’s Alpha	Adapted From	Items	Items Removed
Social media and Influencer Engagement	.790	Lou & Yuan (2019)	5	-
Self-Perception and Psychological Impact	.731	Chae (2018); Tiggemann & Zaccardo (2015)	6	-
Financial Behavior and Spending Habits	.699	Islam et al. (2020); Ladhari et al. (2020)	5	-
Trust and Authenticity of Influencers	.642	Djafarova & Rushworth (2017)	3	2
Social Media Influence vs Decision-Making	.747	Sokolova & Kefi (2020)	4	1

Data Analysis Techniques

Data were cleaned and analyzed using IBM SPSS Version 31. Descriptive statistics summarized demographic characteristics and key variable distributions. Reliability analysis was conducted using Cronbach’s alpha to ensure internal consistency. Pearson’s correlation tested associations among variables, while multiple linear regression examined the predictive influence of the independent variables on influencer-based decision-making behavior. This analytic strategy was chosen to align with studies on digital consumer psychology and to test hypotheses grounded in established theoretical models (Sokolova & Kefi, 2020; Azmat et al., 2024).

4. Results

Table 2
Demographic profile of the respondents

Variable	Category	Frequency (n)	Percentage (%)
Age Group	Below 18	29	13.4
	18–20	44	20.4
	20–23	108	50.0
	Above 24	35	16.2
Gender	Male	103	47.7
	Female	112	51.9
Education Level	School	3	1.4
	High School	56	25.9
	Undergraduate	135	62.5
	Postgraduate	22	10.2
Frequency of Social Media Use	Rarely (Once a week or less)	5	2.3
	Occasionally (Few times/week)	6	2.8
	Frequently (Daily)	112	51.9
	Very Frequently (Several/day)	93	43.1

This section presents the demographic profile of the respondents. The demographic data shows that most respondents belong to the 20–23 age group (50%), indicating that the sample is largely made up of young adults. This is followed by participants aged 18–20 (20.4%) and above 24 (16.2%), while a smaller portion is below 18 (13.4%). Overall, the sample is heavily concentrated in the youth category. In terms of gender, the distribution is quite balanced, with 51.9% female and 47.7% male respondents. This suggests that the study represents both genders fairly equally, with a slightly higher participation of females. Looking at education level, the majority of respondents are undergraduate students (62.5%), followed by those in high school (25.9%). A smaller group has completed postgraduate education (10.2%), while very few respondents are at the school level (1.4%). This indicates that the sample is largely composed of individuals pursuing higher education. Regarding social media usage, most participants are highly active. 51.9% use social media daily, and a significant 43.1% use it several times a day. Only a very small percentage use it occasionally or rarely (around 5% combined). This clearly shows that the respondents are frequent users of social media.

Table 3
Descriptive Statistics

Variable	M	SD	Min	Max
Social media and Influencer Engagement	15.91	3.49	5	25
Self-Perception and Psychological Impact	18.78	3.92	6	30
Financial Behavior and Spending	13.81	3.55	5	25
Trust in Influencer Authenticity	17.17	2.72	8	25
Influencer Decision-Making Behavior	10.92	2.96	4	20

The table 3 presents the descriptive statistics for the key variables measured in this study. The social media and Influencer Engagement variable had a mean score of 15.91 (SD = 3.49), with values ranging from 5 to 25, indicating moderate engagement levels among respondents. Self-Perception and Psychological Impact showed the highest mean of 18.78 (SD = 3.92), suggesting a strong influence of social media on how respondents view themselves. Financial Behavior and Spending had a mean of 13.81 (SD = 3.55), reflecting moderate impulsive or influenced spending behavior. Trust in Influencer Authenticity had a mean of 17.17 (SD = 2.72), indicating relatively high trust levels in influencers' content. Lastly, the dependent variable, Influencer Decision-Making Behavior, showed a mean of 10.92 (SD = 2.96), suggesting a moderate influence of social media and influencers on participants' purchase decisions. These descriptive statistics help provide a foundational understanding of participant responses before further statistical analysis.

Table 4
Correlation Analysis

Variables	Engagement	Self-Perception	Financial Attitude	Trust in Authenticity	Influence on Decision
Engagement	—				
Self-Perception	.491**	—			
Financial Attitude	.423**	.405**	—		
Trust in Authenticity	.505**	.370**	.318**	—	
Influence on Decision	.543**	.574**	.484**	.336**	—

The table 4 presents Pearson correlation matrix which revealed significant positive correlations among all key variables. Engagement with influencers was moderately associated with trust in authenticity ($r = .505, p < .01$)

and influence on decisions ($r = .543, p < .01$). The strongest correlation was found between self-perception and influence on decision-making ($r = .574, p < .01$), suggesting that influencer-induced self-perception changes play a major role in youth buying behavior. Additionally, financial attitudes also showed a moderate link to influence ($r = .484, p < .01$), indicating a tendency toward impulsive or emotionally driven spending.

Table 5
Regression Analysis

Predictor	B	SE B	β (Beta)	t	p
(Constant)	-0.282	1.057	—	-0.267	.790
Engagement Score	0.237	0.055	.280	4.284	.000**
Self-Perception Score	0.262	0.046	.348	5.711	.000**
Financial Attitude Score	0.188	0.049	.226	3.883	.000**
Trust in Influencer Authenticity	-0.006	0.065	-.006	-0.094	.926

Mediation Analysis

Table 6
Mediation Analysis

Predictor Variable	Total Effect	Direct Effect	Indirect Effect	95% Confidence Interval	t-Statistic	Mediation Type
Social Media and Influencer Engagement	0.543	0.237	0.306	[0.219, 0.393]	4.28	Partial
Financial Behavior and Spending Habits	0.484	0.188	0.296	[0.204, 0.377]	3.88	Partial
Trust in Influencer Authenticity	0.336	-0.006 (ns)	0.342	[0.265, 0.410]	-0.09	Full

5. Discussion

The paper found that self-perception and psychological impact is the most influential factor driving influencer-based decision-making behavior among youth. This finding aligns with several studies (e.g., Abidin, 2016; Moyer-Gusé, 2008; Tiggemann & Slater, 2014), which suggest that influencer content significantly shapes identity, appearance standards, and emotional well-being. The high mean score ($M = 18.78, SD = 3.92$) and strong positive correlation with decision-making behavior ($r = 0.574, p < 0.01$) indicate that youth with altered self-perception are more likely to engage in influencer-driven purchasing. This supports the argument of Social Comparison Theory (Festinger, 1954), which posits that individuals compare themselves to others in forming their self-worth and behavioral responses.

In addition, the paper found that social media and influencer engagement has a significant positive influence on influencer-based decision-making behavior. This result is consistent with prior research (e.g., Lou & Yuan, 2019; Horton & Wohl, 1956), which emphasizes that emotional bonds with influencers which often developed through frequent interactions strengthen persuasive outcomes. The mean engagement score was 15.91 ($SD = 3.49$), with a statistically significant regression coefficient ($\beta = 0.280, t = 4.28, p < 0.001$). These results support the Parasocial Interaction Theory, which explains how perceived relationships with media figures can drive audience attitudes and behaviors. Furthermore, the paper found that financial behavior and spending habits also significantly influence decision-making behavior. This is supported by several studies (e.g., Giri & Adhikari, 2023; Islam et al., 2020; Ladhari et al., 2020), which suggest that lower financial discipline and higher impulsivity lead to a greater likelihood of making influencer-driven purchases. The mean value for financial

behavior was 13.81 (SD = 3.55), and regression results confirmed its significance ($\beta = 0.226$, $t = 3.88$, $p < 0.001$). This suggests that financial impulsiveness plays a crucial role in youth susceptibility to social media influence.

However, the paper found that trust in influencer authenticity does not have a significant direct effect on decision-making behavior, despite a relatively high mean ($M = 17.17$, $SD = 2.72$). The regression result was non-significant ($\beta = -0.006$, $p = 0.926$), which implies that trust alone does not lead to immediate behavioral action. This supports the finding of full mediation through self-perception, where the influence of trust is channeled psychologically rather than directly. The result is aligned with Self-Perception Theory (Bem, 1972), which explains how individuals infer attitudes through internal states shaped by external engagement.

The overall model was statistically significant ($R^2 = 0.464$, $F = 38.23$, $p < 0.001$), indicating that the combination of psychological and behavioral variables accounts for a substantial portion of variance in influencer-driven decisions. Among all variables, self-perception emerged as the strongest predictor, followed by engagement and financial behavior, suggesting a layered psychological mechanism behind consumer influence. The findings underscore the importance of designing media literacy and financial awareness programs that address the emotional and psychological underpinnings of influencer marketing. Stakeholders such as educators, digital marketers, and policymakers should consider interventions that strengthen youth self-awareness, regulate social comparison exposure, and promote responsible spending. These approaches are particularly critical in emerging economies, where youth are increasingly active in digital environments but may lack structured guidance in managing online influence.

6. Conclusion

In conclusion, this study provides important evidence that influencer marketing has notable psychological and behavioral impacts on youth, particularly in shaping buying behavior, self-perception, impulse spending, and social comparison. The results demonstrate that emotional connections with influencers, as described by the concept of parasocial interaction, significantly influence how young people perceive themselves and make financial decisions.

Consistent with prior studies, the findings confirm that influencers' perceived authenticity and relatability strengthen their impact on youth identity and aspirations. While impulsive spending and materialistic attitudes were moderately high, the lower-than-expected influence on actual purchase decisions suggests that some youth audiences may be developing greater awareness and resistance to overt-driven marketing tactics.

Furthermore, the study highlights that social comparison remains a critical factor affecting self-esteem among youth who consume influencer content. This supports the view that influencer marketing operates not only as a commercial strategy but also as a psychological mechanism with long-term implications for young people's well-being and identity formation. Overall, these insights emphasize the need for increased media literacy and critical thinking among youths to help them navigate the persuasive nature of influencer content more mindfully. Future research should examine how factors such as age, gender, digital literacy, and cultural context moderate these effects, and whether targeted educational interventions can reduce the potential negative impacts of influencer marketing. By deepening our understanding of how influencer marketing shapes youth behavior and psychology, this study lays the groundwork for developing practical strategies and policies to protect and empower young audiences in an increasingly digital world.

7. Implications

The findings of this study underscore the critical need for comprehensive media literacy initiatives aimed at helping youth navigate the psychological and behavioral impacts of influencer marketing. Implementing targeted workshops and awareness campaigns focused on self-perception, social comparison, and impulsive spending can significantly enhance young individuals' ability to critically engage with influencer content. Such educational programs not only provide essential knowledge but also foster emotional resilience and healthier digital consumption patterns particularly among vulnerable youth who may lack access to formal digital literacy resources. Schools, colleges, and community organizations, even those operating with limited budgets, can incorporate these programs into existing youth development frameworks to address growing concerns around online influence, while simultaneously enhancing self-confidence and informed decision-making among youth.

From a marketing perspective, it is imperative for brands and influencers to adopt ethically responsible strategies that emphasize transparency, authenticity, and psychological safety. Since trust in influencers indirectly influences consumer behavior through self-perception, prioritizing relatable and realistic content over idealized imagery can help promote more sustainable engagement. Additionally, marketers should consider the financial vulnerabilities of young audiences particularly those prone to impulsive spending and tailor their messages to support mindful purchasing habits rather than materialistic aspirations. Doing so can contribute to healthier consumer-brand relationships and reduce the potential for exploitative influence.

From a policy and platform design standpoint, there is a pressing need to address the broader implications of social media algorithms and content curation. Platforms that amplify hyper-edited, unrealistic representations may contribute to distorted self-image and harmful social comparisons. Social media developers should explore the integration of wellness tools, content diversity features, and moderation controls to help users manage their exposure to potentially harmful content. Moreover, regulatory bodies and government institutions can collaborate to implement clear guidelines for influencer disclosures, particularly in regard to financial and lifestyle promotions targeted at youth.

Furthermore, integrating digital literacy into formal education systems at both school and college levels can lay a strong foundation for future generations, equipping them with the cognitive and emotional skills necessary to navigate influencer-driven media environments. Research has shown that early interventions in media education can lead to more critical thinking, reduced susceptibility to persuasion, and healthier financial habits among youth.

Thus, a multifaceted approach that combines educational efforts, ethical marketing, technological innovation, and regulatory action is essential to reduce the psychological risks associated with influencer marketing. By addressing both the emotional and behavioral dimensions of youth engagement with social media, stakeholders can foster a more self-aware, financially responsible, and emotionally resilient generation of digital consumers.

8. Limitations and Directions for Future Research

This study has several limitations that should be acknowledged. Firstly, the research focused exclusively on youth aged 15 to 30, which limits the generalizability of the findings to other age groups or the wider population. Additionally, since the data was self-reported, there is a possibility that social desirability bias or personal bias may have influenced the accuracy of responses. The use of convenience sampling and a cross-sectional research design further restricts the ability to generalize the results and prevents the establishment of causal or long-term relationships between variables. Finally, as data collection was conducted entirely online, youth from rural areas or low-income backgrounds with limited internet access may have been underrepresented, which could affect the representativeness of the sample.

Conflict of Interest

The authors declare there is no conflict of interest in the preparation and publication of this study.

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Appendix

Constructs	Items	Statements
Social media and Influencer Engagement	A1	I frequently follow and engage with social media influencers.
	A2	Social media influencers have a strong impact on my daily choices and interests.
	A3	I prefer recommendations from influencers over traditional advertisements.
	A4	Influencers shape my perception of what is trendy and desirable.

Constructs	Items	Statements
Self-Perception & Psychological Impact	A5	The content shared by influencers feels more relatable than celebrity endorsements.
	B1	Seeing influencer lifestyles makes me compare my own life to theirs.
	B2	Influencer marketing creates unrealistic expectations about beauty, success, and lifestyle.
	B3	I feel more self-conscious about my appearance after seeing influencer content.
	B4	Social media influencers make me feel motivated and inspired to improve my lifestyle.
	B5	The constant exposure to influencers affects my self-esteem.
Financial Behavior and Spending Habits	B6	I feel anxious or left out when I cannot afford products that influencers promote.
	C1	I have spent more money on products influenced by social media than I originally planned.
	C2	I sometimes regret making purchases made due to influencer recommendations.
	C3	I have used financial credit (loans, pay-later options) to buy influencer-promoted products.
	C4	Influencer promotions encourage me to spend money on luxury or high-end brands.
Trust & Authenticity of Influencers	C5	I believe influencer marketing targets young people to create unnecessary spending habits.
	D1	I trust influencers more when they share personal experiences with a product.
	D2	I can tell when an influencer is being paid to promote a product.
	D3	I believe most influencers genuinely use and love the products they promote.
	D4	I think some influencers exaggerate product benefits for financial gain.
Social Media Influence vs. Decision-Making	D5	I prefer influencers who openly disclose sponsored partnerships.
	E1	I rely on social media influences on fashion, beauty, or lifestyle choices.
	E2	I feel my personal preferences are influenced by what influencers promote.
	E3	I try to keep up with influence-endorsed trends to fit in with my peer group.
	E4	I feel that influencer marketing is shaping my future lifestyle choices.