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INSTAGRAM USE, MATERIALISM, AND LIFE SATISFACTION: EXPLORING THE MEDIATING ROLE OF SOCIAL COMPARISON AND CONSUMER ENGAGEMENT BEHAVIOR

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Abstract

This study examines how Instagram usage relates to materialism and life satisfaction among young Pakistani users, addressing a gap in the literature. Drawing on cultivation theory, the research posits that prolonged exposure to idealized media content can shape users' perceptions and values, motivating an investigation of social comparison and consumer engagement as intervening factors. It uses a quantitative cross-sectional survey design with Pakistani young adults (roughly 18–35 years old). The total sample of study comprised 387 respondents, including 49.6% boys and 50.4% girls, indicating an almost equal representation for both boys and girls. A structured online questionnaire assessed demographics, Instagram use intensity, consumer engagement behavior, social comparison tendency, materialism (using established scales), and life satisfaction. Statistical testing includes multiple regression, bootstrapped mediation (Hayes PROCESS), and moderation analyses. Contrary to hypotheses, the results show that Instagram use intensity is not significantly associated with materialism, and consumer engagement behavior has no significant direct effect on materialism. Social comparison does not mediate the link between Instagram use and materialism, and consumer engagement does not moderate this relationship. In addition, materialism is not significantly related to life satisfaction in this sample. These null findings suggest that, in this context, the assumed cultivation effects of Instagram on material values and well-being may be limited. Overall, the results present a nuanced view: Instagram's influence on consumer values and life satisfaction appears complex and contingent on factors beyond mere usage intensity.

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INTRODUCTION

Digital media (social media) is very much implanted in daily life and has swapped the way people communicate, get information, and express information.

According to Digital 2025, Pakistan has 116 million active internet users, representing 45.7% of the population. The report also indicates that, Pakistan had 66.9 million active social media users as of January 2025, which accounted for 26.4% of the nation's total population (Kemp, 2025). According to Kemp (2025), who uses data from Meta Platforms Inc.'s advertising tools, Instagram had approximately 18.8 million users in Pakistan at the beginning of 2025. Furthermore, data of Meta's planning gadget suggests that potential of Instagram advertising outreach in Pakistan will increase by 1.8% between January 2024 and January 2025.

Overall, long-term social media use follows current trends. Media consumption, already observed by George Gerbner in television viewing, has increased considerably. Questions arise regarding the development of repetitive and explicit content. Although some research has already been conducted on the mental, social and cultural impact of social media use, distinct social media platforms warrant more inquiry.

Preliminary studies (Ho & Ito, 2019; Otto & Thies, 2024) suggest that Regular use of Instagram increases materialistic values and has a negative impact on life satisfaction compared to other social media platforms, particularly with regard to social comparison and interaction with other users. Therefore, this study will examine how Instagram use and shopping-related interaction predict materialism and life satisfaction among urban Pakistani youth. In developing countries like Pakistan, the gap between luxury and its actual accessibility exacerbates psychological distress. Exposure to unattainable consumer ideals can lead consumers to internalize materialistic behaviors and feel dissatisfied with their lives (Rafiq et al., 2025). At the same time, Instagram's algorithm favors content based on interaction (likes, shares and comments), which initiates a cycle of social comparison and validation by users (Bishqemi & Crowley, 2022).

Materialism, or the idea that acquiring material goods is essential to happiness and success, is one value system that has drawn a lot of attention in studies on the effects of media. Richins and Dawson (1992) conceive of materialism as claimed of three separate aspects: i) achievement orientation (acquisition centrality), ii) achievement as a means of pleasure (acquisition as the pursuit of happiness), and iii) achievement determined by possessions (possession defined success).

Life satisfaction is a basic aspect of subjective wellbeing that shows the general assessment one makes of one's own life, founded on significant personal values and standards (Diener et al., 1985). Life satisfaction is more solid and grounded in larger perceptions than ephemeral emotional states like happiness or mood. It has been extensively employed as a psychological measure of life satisfaction and mental health. Life satisfaction is considered as a major outcome variable in this study since it reflects not only transient responses to media but also more profound and long-lasting impacts on users' sense of wellbeing.

Digital social networks (social media) are strong tools for social comparison. Studies suggest that online environments vary considerably from conventional interactions in the way they formulate comparisons, particularly by reason of consumers can selectively and deliberately presentation of the plus points or socially sensible facts of life. (Chou & Edge, 2012; Ellison et al., 2012; Gonzales & Hancock, 2011; Nadkarni & Hofmann, 2012; Rosenberg & Egbert, 2011). This glamorization self-presentation has reinforced the possibility of upwards social comparison, where people compare themselves to others. Others are considered superior in a

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particular area, such as looks, way of living or achievements (Chou & Edge, 2012). Far from traditional interactions (offline interactions), in which users tend to be more arbitrary, diverse, and contextual, the online media presents a distorted and selective view of other people's lives, often emphasizing success, glamour and consumerism. Frequent exposure to comparisons with superiors is linked negatively with psychological outcomes, as well as grown dispirited indicators (Feinstein et al., 2013), reduced wellbeing (Kross et al., 2021) and decreased self-esteem (Kalpidou et al., 2011).

At the time of social media, consumer interaction is a relational, interactive, and socially integrated process. Through social media, consumers actively play a part in shaping brand perception by receiving, giving, and spreading opinions within their networks. Social factors, such as trust, reliability, and mutual influence, play a crucial role in driving interaction. Therefore, user's interaction in digital media landscape shows the technological capabilities, integration of social connectivity, and two-way communication cultures (Chu & Kim, 2011).

In contemporary society the meteoric rise of social media has transformed information consumption, identity expression and all other communication methods. Instagram has become one of the most influential visual social networks, with millions of users worldwide, including in Pakistan. Recent statistics show that there are over 66 million active social media users in Pakistan, including approximately 18.8 million Instagram users in 2025 (Kemp, 2025). This increase in digital engagement has raised worries about the behavioral and psychological effects of lengthening exposure to carefully selected online content. First and foremost, Instagram fosters idealized personal images, visually appealing lifestyles, influencer marketing, and luxury consumption. This type of content often inspires social comparison, in which individuals compare themselves to the apparently superior lifestyles of others. Extending experience to these ideal images can cause the personalization of materialistic behavior, where success and pleasure are linked to the getting of materialistic products (Chou & Edge, 2012). Previous studies show that excessive Instagram use can lead to decreased life satisfaction and a perception of lifestyle disparities due to material values and unrealistic comparisons.

In sped of emerging troubles about the mental outcomes of social media, little empiric studies have investigated how do Instagram use and buying linked reactions come up with to the materialistic values and satisfaction of life in young Pakistanis? Moreover, current body of literature on social comparison and effects on life satisfaction have mostly focused on western context, creating a meaningful gap in research on how self-appraisal and user presentation on Instagram influence users in underdeveloped societies. This research work focuses to investigate how Instagram use, user engagement, materialism, life satisfaction and social comparison are interdependent with each other among urban Pakistani youth. The purpose is to know in better way how media's digital landscape effect users' life style and social and psychological well-being in the online age of media.

The core objective of current research is to find out the behavioral and psychological impacts of use of Instagram in youth, particularly regarding materialistic values and satisfaction of life. As online interactive media more effecting perceptions of success, lifestyles, and utilization practices. It is important to know how use of these platforms (Instagram) influence users' actions and social and psychological well-being. This study also investigates how customer commitments, buying attitude, and Instagram usage habits provide the creation of material values. Additionally, this study finds out the moderate connection of social comparison in how vulnerability to Instagram use can influence users' materialistic values and their overall life

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satisfaction. The following specific objectives are constructed to do the research work:

Objectives of the Study

To quantify the relationship between Instagram use and materialism among young adults.
To examine how Instagram purchase behavior and consumer engagement influence materialism.
To analyze how social comparison mediates the relation between Instagram use and materialism.
To explore how these factors affect life satisfaction collectively.

Research Questions

RQ1. Does Instagram use predict materialistic values among users?
RQ2. Does social comparison mediate the relationship between Instagram use and materialism?
RQ3. How does consumer interaction on Instagram influence their purchasing decisions and the value they attribute to materialism?
RQ4. What is the relationship between materialism and life satisfaction?

Hypotheses

H1. Use of Instagram is significantly predicting materialism.
H2. Consumer Engagement has a significant positive effect on Materialism
H3. Social comparison mediates the relationship between Instagram use and materialism.
H4. Consumers' engagement behavior is linked between Instagram use and materialism.
H5. Materialism has a negative impact on life satisfaction.

Literature Review and Theoretical Framework

Digital Influencer Culture and the Attention Economy

Business content, stated as posting of products or services with the intent of sales or promotion, is constantly and subtly blended into users' feeds, often distributed by famous influencers (Hogsnes et al., 2024). Social media influencers are people who use social media to promote products or services online. They develop their network of contacts and social capital, often with the goal of monetizing it for those who wish to benefit from their impact (Fowler & Thomas, 2023). To gain visibility in these algorithm-driven surroundings, creators must export the workings of each platform that determines their reach and image. Basic of influencer marketing is the principle that these people can influence the trust and behaviors of their followers, as long as they manage to catch and maintain their observation (Hearn, 2010; Hearn & Schoenhof, 2015). Platforms of online media (social media) encourage this attentiveness logic centric by providing response by stats of engagement like comments, reactions and subscriber count, which straightly impact on observability of platform consumer (Hearn, 2010). Social participation thus serves as an indicator of impact and an instrument for correcting social structures. The accumulation of status and social capital is part of what is known as the "attention economy" (Marwick, 2015).

The central role of interaction in this environment inspires creators to utilize fact-centric approach to shape their personal brand, content strategies, and marketing products to generate greater engagement (Carah, 2017). Thanks to its immense audience and the constant advertisement of content, stars and influences, its considerable capacity on social networking sites guarantees the omnipresence and frequency of capitalist messages.

Instagram and Perceptions of Wealth or Affluence

Online digital media (social media) has suit essential place for persona-presenting. The establishment of identity, which influences body image and self-awareness has been documented by numerous studies, is a significant phenomenon (Fardouly et al., 2015; Stronge et

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al., 2015; Tiggemann & Slater, 2014). Out of all social media platforms, Instagram stands out for its emphasis on visual content instead of text-based content, making it particularly appealing. Visual content influences how users perceive themselves and others (Kim & Chock, 2015; Marengo et al., 2018; E. P. Meier & Gray, 2014). In addition to their function of self-representation, social networks also function as an online market where concept of expiration of consumer culture is developed. Consumer worth is closely linked to the feeds shared by users of Instagram, who often post photos of food, fashion, luxury products, personal affair and ambitious way of life (Hu et al., 2014), transform the social media usage into a carefully staged representation of wealth consumption.

Instagram reinforces the image of wealth and glamour through luxurious images. Celebrities' pages and accounts like "Rich Kids of Instagram" reinforce this phenomenon by encouraging romanticized versions of the lavish lifestyle. Other than elites, common users often post content of idealized conditions, showcasing only their most stylish and materialistic win moments (Sykes & Zimmerman, 2014). This optical content attention, integrated with Instagram's algorithm that supports images with high engagement rates, can create the false impression that luxury and utilization are more widespread than they are. According to theory of cultivation, continual exhibitions to this portrayal can foster a perception of social well-being on the part of consumers. Just as high TV viewers have been shown to exaggerate the ubiquity of rich goods and a prosperous lifestyle, regular Instagram users may think that such lifestyles are the norm. Given Instagram's visual design and its cultural focus on carefully curated, consumer-oriented content, a positive relationship between the two (Instagram use and perceptions of social well-being) is to be expected.

Social Media and Materialism

Materialism, or the idea that acquiring material goods is essential to happiness and success, is one value system that has drawn a lot of attention in studies on the effects of media. Richins and Dawson (1992) conceive of materialism as claimed of three separate aspects: i) achievement orientation (acquisition centrality), ii) achievement as a means of pleasure (acquisition as the pursuit of happiness), and iii) achievement determined by possessions (possession defined success).

Several studies have examined how high exhibitions of TV programs may be related to high materialism. Churchill and Moshes (1979) established an ordinary but meaningful link among time spent watching TV and the optimism that material things result in pleasure, particularly between those who look on TV ads as real. Ward and Walkman (1971) also found that youth who watched TV more valued wealth and ownership more as counts of social and personal development. Studies have established links between entertainment content consumption and material values in various cultural contexts, including Australia, China (Sirgy et al., 1998), and Sweden (Reimer & Rosengren, 1990). Although there are remarkable deviations, e.g., O'Gunn and Shrum (1997) state notable association between materialism and television exposure in specific populations, urging that the development of materialism may turn on the type of content, the characteristics of the audience, or context of culture.

More recent research focuses on the effects of social media cultivation, especially on Instagram, whose format differs significantly from that of television, and it uses. Side by side to other social networking sites platforms like "X" or Facebook, Instagram is hugely personalized, visual and often motivational. These characteristics could make it a particularly powerful tool for promoting a materialistic worldview. A study on adults in Korea revealed that materialistic values are

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positively correlated with Instagram use (Hwang & Jeong, 2020). Using cultivation theory, Ho et al. (2019) establish that paying out time on social media and customer-driven participation on these networks are having relationship with materialism among young. Most importantly, these consequences go on significantly even after adjusting for demographic characteristics and other media usage. Ho et al. (2019) reinforced this idea by attributing it to consumers' increased awareness of their peers' spending and consumption habits. This symbolic media landscape affects how person explains his/her social reality. In a cyber investigation, researchers also discovered that Instagram users showed huge material attitude as compared to other social media platforms' users (Otto & Thies, 2024).

Social Media and Life Satisfaction

Many researches have come with the idea that materialism is inversely correlated with life satisfaction. People who pay greater attention to obtaining material products experience low overall wellbeing (Burroughs & Rindfleisch, 2002; Christopher et al., 2009; Froh et al., 2011; Richins & Dawson, 1992). This association is documentary established in the context of television. Yang and Oliver (2010), for example, set up that people who watched a lot of television had a higher level of materialism, overestimated the wealth of others, and perceived greater socioeconomic disparities, resulting in lower life satisfaction. Likewise, Yang, Ramasubramanian and Oliver (2008) suggest that viewers of American reality TV shows in India and South Korea expressed greater dissatisfaction with their lives and social conditions and had a distorted view of wealth and success.

Kaiser (2002) hypothesized that materialistic values may influence the relation between exposure with media and happiness of life and argued that the media commonly encourage external ideals such as money, charm, and status at the cost of inherent values such as self-development and society. When these extrinsic goals become intrinsic, life satisfaction often decreases. While this mechanism has been mostly studied in TV context, it is unknown whether similar pathways also apply on social media i.e. Instagram. Recent research shows that users often interpret carefully crafted persona or others' best moments through the lens of up-way social contrast and discontent. This has negative impacts for psychological health and life wellbeing (Appel et al., 2020).

Consumer Engagement Behavior

As more businesspeople use social media as an essential component of their promotional strategy, in-depth research into the factors that influence consumer arrangement in electronic words of mouth via social media is warranted. Given the social and collective attributes of social networks (MySpace, Friendster and Facebook) this study examines how factors related to social relationships influence the spread of electronic words of mouth (eWOM) through online social networking websites. More explicitly, a theoretical framework has created and tested that points out homophily, bond strength, belief, normalizing and descriptive interpersonal influence as important preliminaries of electronic word-of-mouth behavior on social networks. The results show that the overall consumer behavior in electronic word-of-mouth is positively correlated with strength of ties, trust, and normative and informational influence, while a negative correlation was observed homophily. According to a study product-centric electronic word-of-mouth on social media is a special circumstance with significant community repercussions. It examines the suggestions for experts, researchers and policymakers in the field of social media regulation (Chu & Kim, 2011). At the time of social media, consumer interaction is a relational, interactive, and socially integrated process. Through social media, consumers actively play a part in shaping brand perception

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by receiving, giving, and spreading opinions within their networks. Social factors, such as trust, reliability, and mutual influence, play a crucial role in driving interaction. Therefore, user's interaction in digital media landscape shows the technological capabilities, integration of social connectivity, and two-way communication cultures (Chu & Kim, 2011).

Rahman eta al. (2022) social media creators have positively impact on customer interactions, particularly in terms of consumption and creation. circumstantial attributes have had a negative impact on this engagement, especially regarding contributions. Video content shows higher engagement rate followed by video with human pictures and without human pictures. Thair findings also suggest consumers respond positively to the informational content that is created in form of text. According to a study by Kantara et al. (2019) on the characteristics influencing user interaction on Bereal.id's Instagram account, face to face attraction, communal expertise, and community engagement have a significant impact on this interaction. In contrast, personalization has little influence.

Cultivation Theory

Theory of cultivation in mass media initially developed by George Gerbner and team in the 1960s, aimed to study how television consumption influences public perception of reality, particularly with regard to social violence. Contrasting with prior theories of media effects, which focused on the specific short-term effects of a particular message (e.g., changes in attitude or behavior immediately following media exposure), cultivation theory inspect the long-term effects of continued exposure to a system of symbolic content. Gerbner highlighted that TV is not just mean of entertainment, but also a fundamental vehicle for fantasy in today's society, shaping norms, values, dominant relationships, roles and worldviews (Morgan et al., 2009). According to cultivation theory, replicated and continuous exposure to TV content contributed a significant role in the shaping of common beliefs and assumptions. This process can lead to what Gerbner describes as " mainstreaming ": the convergence of perspectives within diverse social groups (Gerbner et al., 1980). An important distinction within cultural theory is that between first-order effects, which relate to the perception of actual prevalence (e.g., how frequently crimes or acts of violence occur), and second-order effects, which reflect more abstract personal beliefs and values (e.g., materialism, fear, trust) (Van Mierlo & Van den Bulck, 2004). The central premise of this theory is that frequent television viewers will associate their worldview with the images broadcast on television more closely than less frequent television viewers, even after adjusting for demographic variables such as age, sex, education level, and income (Shanahan & Morgan, 1999).

Although cultivation theory emerged in context of TV as the primary mass medium for storytelling, researchers have applied it to other mass media, together with print media (Arendt, 2010), online video games(Gabriel Chong et al., 2012) and now days social media. These applications acknowledge that every media capable of spreading storytelling can benefit from the fundamental mechanism of cultivation, which entails the gradual changing of perceptions through repeated exposure to symbolic information. However, there are new theoretical issues that need to be considered before extending cultivation theory to social media.

Application of Cultivation Theory to Instagram

Dissimilar television (TV), which in Gerbner's time give a selected choices of programs with huge complementing messages, the existing time of social media, especially sites like Instagram, is individualized through algorithms and content is splinter. On Instagram, often you see the evening news with a photo of the next-door pet,

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accompanying how online society integrates different shapes of interpretation. Instagram's algorithm compiles individual feeds, allowing choosy viewing based on previous behavior, interest, and networking on social media sites (Cunningham & Craig, 2019). In the umbrella of cultivation theory that consumers of media are constantly exposed to the same symbolic surroundings is called into question by this grant. As far as the knowledge of author, there is no structured and quantitative analysis of content of all Instagram content, regardless of the period considered in the platform's history. Likewise, no mapping of the classification or emblematic messages that predominate in Instagram users' feeds has been conducted. The deficit of this fundamental fact makes researchers have difficulty determining this. whether the dominant symbolism is truly symbolic. Certain design can promote the exchange of reliance and morals, since theory of cultivation posits that continual experience to such patterns shape the observers' worldview. By analyzing consumerism and the reported frequent exposure to inspirational content, this research examines regardless of if these "cultivation" effects persist regardless of the medium used. The study shows the call for coming research to structural map the environment and content of Instagram feeds for a better application of grounded theory.

According to some academics, dominant symbolic patterns may still appear in these customized settings, particularly if the platform's algorithms persistently favor kinds of information (such as influencer marketing, wealthy lifestyles, and beauty standards). As algorithms become more and more important in digital life, so do concern about their power. Algorithms are explained as code (computer programs) that sort data and generate results (Gillespie, 2014) today, many other factors determine what consumers see and exploit through internet. When users buy, feed the internet, watch videos, and interaction through online media, they mark digital traces that algorithmic procedure to make recommendation. These recommendations repeatedly depend on the basic categorization process. Such as, classification can be interpreted algorithmically as an indicator of the user's gender, which then determines the product / service or content eventually presented to them (Cheney-Lippold, 2011). These algorithms are not neutral in their classification.

Conceptual Relationships

This theoretical framework is based on cultural theory, which posits that prolonged exposure to media content can influence consumers' perceptions and values. On Instagram, users are regularly exposed to the carefully orchestrated lifestyles, luxury brands, and material possessions of their peers. Cultural theory suggests that such exposure can foster a mindset where material possessions are highly valued. In other words: the intensive use of Instagram "cultivates" materialistic values among young people. There is empirical evidence that Otto and Theis (2024) establish that social media users who use Instagram more than other social media apps reveal significantly more materialism than users of other platforms. Similarly, Tuominen et al. (2023) found that following content creator (social media stars) on Instagram was positively associated with materialism among youth. These results show the relationship between Instagram use and materialism.

The model also incorporates social comparison as a mediating factor between Instagram use and materialism. Instagram's pictorial type of content encourages social comparison; Instagram consumers frequently compare his/her lifestyle to the gorgeous images of others. According to social comparison theory, such likeness can influence self-image and values. Upward social comparisons due to Instagram use can increase jealousy and the desire for possessions, which in turn leads to more materialistic behavior. Therefore, intensive use of Instagram can lead to

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social comparison (independent variable → mediator), which in turn leads to greater materialism (mediator → dependent variable). Cultural theory complements the idea that media not only provide content but also transmit the principles of (often material) success, and the constant comparisons on Instagram reinforce a materialistic worldview. This mediated trajectory will be explored in PROCESS.

Furthermore, consumer behavior toward brands on Instagram can directly influence materialism. When young people regularly like, comment on, share, or create content about brands and products (the COBRA dimension), they become more involved in consumer society. According to the literature on marketing engagement, engaged consumers think more about brands (Hollebeek et al., 2014, cited in Abdulrahman et al., 2022), which can reinforce material values. Therefore, we establish a direct link between consumer engagement and materialism.

Methods

This study uses a quantitative research approach. Quantitative methods allow for the objective measurement of key variables (Instagram usage, social comparison, consumer involvement, materialism, life satisfaction) and enable the statistical testing of the proposed hypotheses. A cross-sectional study was conducted, collecting data at a specific point in time from a sample of urban Pakistani youth. This type of study is appropriate because it allows for understanding the relationships between variables within the target population without the need for intervention or manipulation. Furthermore, this method is quick and inexpensive for studying the relationships between various concepts in a large sample.

This study is based on the positivist approach, which presupposes that social phenomena are objectively measurable and that the researcher can remain impartial and objective. Positivism fits with goal of hypotheses testing about cause-and-effect relationships using numbers and statistical tests (for example, the relationship between Instagram and materialism). In the framework positivist, theory leads to data, hypotheses testing, hypotheses formulation and then evidence-based tested through measurements and statistical analysis. Quantitative methods are exceptionally suitable in this regard, as they allow hypotheses to testing in relationship studies using structured tools of measurement and statistical models.

The target group for this research consists of university students, Government College University Faisalabad students are chosen for sample. University students are considered a suitable target group, as they symbolize one of the most active portions of social media users and are especially disclosed to digital content linked lifestyle, utilization, influence, and social comparison. In addition, youths in universities are more likely to use Instagram for social engagement, seeking information, entertainment, and activities related to consumers. The research will focus on university students between the ages of 18 and 35. This age group coincides with the measuring definition of youth used in much social research and reveals the demographic group that makes up the most of Instagram users. Further, individuals in this age group are at a critical phase of persona building during which formation of ID, relative deprivation, consumer related behavior, and life satisfaction are highly affected by digital media exposure.

The study carried a simple random sampling technique.

Inclusion criteria: Subject must be Pakistani citizens aged 18-35 years old, enrolled in Government College University Faisalabad (GCUF), and they use Instagram frequently (on average, at least one hour per week). They must be able to read and write in Urdu or English and agree to complete the questionnaire. Emission standard: people under 18 or over 35, people who do not use Instagram, people who are not

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enrolled in GCUF, or people who do not wish to give their consent.

The total sample of study comprised 387 respondents, including 49.6% boys and 50.4% girls, indicating an almost equal representation for both boys and girls.

Data is collected using a self-assessment structured questionnaire. This questionnaire is based on validated scales from existing literature and is adapted to the cultural context. It is divided into six sections:

Instagram Usage Patterns (B): In section-B data collected will allow us to track the frequency and intensity of Instagram use (e.g., number of hours per day, number of connections, number of posts, main type of content). Whenever possible, an established measurement method will be used, such as the Instagram Intensity Scale (adapted from (Ellison et al., 2007) or the usage measurement of She et al. (2024).

Consumer Engagement Behavior (C): Consumer interaction with Instagram content is made possible by the COBRAS framework (Muntinga et al., 2011). It distinguishes three dimensions of behavioral involvement: consumption (passive actions such as watching and just scrolling), contribution (modest actions such as commenting or clicking reactions) and creation (active actions such as reposting/sharing or content creation). The measurement elements in this section have been taken from the study by Shevinsky et al. (2016) and Abdulrahman et al. (2022), which measures social media activities of brands. For example, include phrases like "I usually 'like' or comment on product posts" or "I usually share product content on Instagram."

Social Comparison (D): Social comparison tendency is measured by using a variant of the Iowa-Netherlands Comparison Orientation Measurement-Scale (INCOM) (Gibbons & Buunk, 1999). This section of questionnaire measures the tendency to comparison oneself to others. Example items: "I often compare my social performance to that of others" and "I am always very careful when comparing myself to others."

Materialism (E): Material values are measured using the Material Value Scale (MVS) of Richins and Dawson (1992). This scale views materialism as a set of three dimensions: success, centrality, and happiness (for example: "I value people who have luxury clothes, cars and homes). The articles are adapted to the cultural context, preserving their content (for example, by referencing popular Pakistani brands or common consumer products). An example of this is the statement: "I admire people who drive luxury cars," which could be used if luxury cars were a common status symbol among young Pakistanis.

Life Satisfaction (F): In this section-F life satisfaction is assessed using the Satisfaction with Life Scale (SWLS) 5 items by Diener et al. (1985). This is a comprehensive measure of subjective well-being, which includes statements such as "My life is approaching my ideal in many ways." The SWLS scale is widely used and has cultural validation.

All items (parts C-F) are evaluated on a 5-point Likert scale: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. The questionnaire underwent a pilot test to ensure its clarity. The order of the sections was designed to minimize bias: first, demographic questions (neutral), followed by questions about Instagram use (objective), and finally, questions about attitudes (behavior, social comparison, materialism, life satisfaction). It is estimated that completing the questionnaire will take between 15 and 20 minutes.

Before the actual data collection, a pilot study is conducted. Between 30 and 50 people (from the same target group) are invited to complete a preliminary questionnaire. This pilot study has several objectives: to check the clarity and relevance of the questions, to estimate response time, and to verify the reliability of the scales. After collecting the preliminary data, the item statistics (means, variances) and their internal

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consistency (Cronbach's alpha) are analyzed. Items with low reliability or imprecise wording are revised or eliminated. During the pilot study, participants were also asked to report any technical issues or questions. This iterative process helps improve the tool. After adjustments are made, the reliability of each component is reassessed. Proceed to collect all data only when each measure demonstrates acceptable reliability ($\alpha \geq 0.70$). The pilot study will also allow for testing the online survey platform (if applicable) and its administration logistics.

After data cleaning, descriptive statistics are calculated for all variables: frequencies and percentages for discrete variables and means and standard deviations for continuous variables (intensity of Instagram use, social interaction, materiality, etc.). This gives a distribution overview of the sample and variables.

Multiple Regression Analysis: Regression models are used to test assumed directional relationships. For example, materialism will be compared with Instagram use, user interaction, and social comparison to identify predictors with a significant effect. Life satisfaction will be compared with materialism (and possibly with control variables). Each regression will verify standard assumptions (linearity, independence, homoscedasticity). Multicollinearity will be assessed using the vector impact factor (VIF).

To verify whether social comparison acts as a mediator in the effect of Instagram use on materialism (hypothesis 3), a mediation analysis was performed.

This analysis can be carried out using Andrew Hayes' Process macro (model 4) in SPSS. The indirect effect of Instagram use (independent variable) on materialism (dependent variable) through social comparison (mediator) will be estimated using bootstrap confidence intervals. A significant indirect effect (and a decrease in the direct effect when the mediator is included) would confirm the existence of mediation. Bolin (2014) recommends this approach for rigorous research.

Hypothesis 4 proposed that consumer engagement on Instagram would moderate the Instagram–materialism link (i.e., intensify or weaken it).

Table 1 Hypotheses, Variables, Statistical Tests, and Decision Rules

Hypothesis	Independent Variable(s)	Dependent Variable	Statistical Test	Decision Rule
H1	Instagram Use	Materialism	Multiple regression (or Pearson)	Reject if $p \geq .05$; support if $p < .05$ and $\beta > 0$
H2	Consumer Engagement Behavior	Materialism	Regression	Reject if $p \geq .05$; support if $p < .05$
H3	Instagram Use (mediation by SC)	Materialism	Mediation (PROCESS)	Mediation if indirect effect $p < .05$
H4	Instagram Use × Engagement	Materialism	Moderated regression (PROCESS)	Reject if $p \geq .05$; support if interaction $p < .05$

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Hypothesis	Independent Variable(s)	Dependent Variable	Statistical Test	Decision Rule
H5	Materialism	Life Satisfaction	Multiple regression (or Pearson)	Reject if $p \geq .05$; support if $p < .05$ (expect $\beta < 0$)

Results

Table 4.1 shows the distribution of study participants by age, gender and place of residence. The total sample of study comprised 387 respondents, including 49.6% boys and 50.4% girls, indicating an almost equal representation for both boys and girls. The results indicate that the mean age of the participants was 26.33 years. Among the boys who responded to the survey, the average age was 26.55 years. Men living in rural areas had a higher average age (M = 27.04) than those living in urban areas with 26.03 years average age. This suggests that male participants residing in urban surroundings were slightly younger than their rural fellows in university. Among the girls interviewed, the average age was 26.11 years. The average age of female respondents from rural areas (M = 26.13) and in urban areas (M = 26.08) was almost same, indicating a small age difference between the women's places of residence. After adjusting for place of residence, regardless of sex, the mean age (M = 26.58) of participants from rural areas (N = 203) was slightly higher than that of participants from urban areas (N = 184, M = 26.05). This trend shows that respondents from rural areas are, on average, slightly older than those from urban areas. Overall, the subjects under study were classified by a comparatively young population, with mean age of approximately 26 years, and very little age variance was observed between boys and girls, as well as between the different categories of residence. This composed demographic arrangement provides a relevant basis for comparison among differences between urban and rural areas, and gender, in later analyses.

Table 2 Sample Characteristics by Gender and Residential Area

Gender	Residential Area	N	Age Mean
Male	Rural	99	27.04
Male	Urban	93	26.03
Male	Total	192	26.55
Female	Rural	104	26.13
Female	Urban	91	26.08
Female	Total	195	26.11
Total	Rural	203	26.58
Total	Urban	184	26.05
Total	Total	387	26.33

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Table 3 Internal-Consistency Reliability of Study Measures

Scale	Cronbach's Alpha	N of Items
Consumer Engagement	.76	3
Social Comparison	.62	3
Materialism	.87	3
Life Satisfaction	.58	3

Table 4.6 displays the distribution of samples studied by gender, area of residence and intensity of Instagram use. The total sample comprised 387 respondents, out of which residences of rural and urban areas are 52.5% and 47.5% respectively. Among the ruler respondents, there were 99 males and 104 females. The boys from these areas were mainly heavy Instagram users (47 respondents), subsequently average users (46 respondents), while only 6 respondents were considered occasional users. In the same way, among the women living in rural areas, 50 out of 96 (respondents were found moderate Instagram users, 48 were categorized as heavy users of Instagram, and only 6 were occasional users. Comprehensively, participants from rural areas were mainly absorbed in the moderate (96 respondents) and intensive (95 respondents) Instagram usage categories, with very few light users of Instagram (12 respondents). The urban sample consisted of 93 men and 91 women. Among the men, 48 were moderate users, 39 were heavy users, and 6 were occasional users. The distribution was similar among the women: 49 were moderate users, 38 were heavy users, and only 4 were occasional users. Overall, the urban participants were predominantly moderate Instagram users (97 respondents), followed by heavy users (77 respondents) and occasional users (10 respondents). In the total sample, moderate Instagram users constituted the largest group with half (49.9%) share of respondents, next by heavy users 44.4% (n = 172), while occasional users represented only 22 respondents (5.7%). In terms of gender, 94 and 99 respondents reported as using Instagram moderately among males and females respectively, share of heavily used Instagram group is equal in boys and girls with 86 number for each. Overall, the data in table 4.6 exhibits that the large part of respondents, nevertheless gender or residence location, were moderate to heavy Instagram users, with minimal Instagram use being unusual. Rural sample had a marginally greater share of heavy Instagram users than urban sample, with urban participants being more concentrated in the moderate-use group. These data indicate that Instagram is used widely and often among the research population, regardless of gender or residential environment.

Table 4 Gender × Intensity of Instagram Use × Residential Area

Residential Area / Gender	Light	Moderate	Heavy	Total
Rural / Male	6	46	47	99
Rural / Female	6	50	48	104
Rural / Total	12	96	95	203

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Residential Area / Gender	Light	Moderate	Heavy	Total
Urban / Male	6	48	39	93
Urban / Female	4	49	38	91
Urban / Total	10	97	77	184
Total / Male	12	94	86	192
Total / Female	10	99	86	195
Total	22	193	172	387

A simple linear regression analysis was performed to investigate the association and effect of Instagram usage intensity on materialism. The results in table 4.7 showed that the model of regression is not significant statistically, F = 2.127, p = 0.146, suggesting that the intensity of Instagram use did not have a significantly prediction value for materialism in this study. The model expressed just 0.5% of the variance in materialism variable (R^2 = 0.005), showing very low explicative power. Furthermore, the intensity of Instagram use showed a negative, but not significant, relationship with materialism (β = −.074, B = −.090, t = −1.458, p = .146). In the condition when null hypothesis is rejected "p < .05 and β > 0" but table 4.7 p value is 0.146 and β is -0.074 so condition is not matched we are failed to reject null hypothesis (H1o). Hence H1 is rejected and we can conclude that Instagram use does not significantly predict materialism among the respondents.

To test whether consumer engagement predicts (positively associated) materialism (H2) a simple linear regression test was applied. Results in table 4.8 suggests that overall model of regression not significant, values F (1, 385) = 0.119, p = 0.730, are indicating that there is practically no difference in materialism (R^2 = 0.000). Consumer engagement was not a significant predictor of materialism (β = −.018, B = −0.019, SE = 0.055, t = −0.345, p = .730). The condition for rejection of null hypothesis and acceptance for alternative is "p < .05 and β > 0" but in case of table 4.8 p value is 0.73 and β is -0.018 are not fulfilling condition of null hypothesis rejection. In conclusion null hypothesis (H2o) is retained. We can say consumer engagement has no significant positive effect on materialism

Table 5 Regression Results for H1 and H2

Predictor	B	SE	β	t	p	R^2	F
Instagram Use Intensity	-0.090	–	-0.074	-1.458	.146	.005	2.127
Consumer Engagement	-0.019	.055	-0.018	-0.345	.730	.000	.119

The first regression (path a) in table 4.9 analyzed whether Instagram uses significantly predicted social comparison. The model was not statistically significant, because p = .341, that is greater than threshold value of p 0.05, explaining only 0.2% of the variance in social comparison (R^2 = .002). Instagram use did not significantly predict social comparison (B = 0.062, SE = 0.065, p = .341, 95% CI [-0.066, 0.189]). Therefore, the proposed path-a from Instagram use to social comparison is not supported.

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The second (path b and c) as resulted in table 4.10 regression assessed whether Instagram use and social comparison predicted materialism. The overall model was statistically significant, F (2,384) = 3.112, p = .046, accounting for 1.6% of the variance in materialism (R^2 = .016). Instagram use was not a significant predictor of materialism (B = -0.084, SE = 0.062, p = .173). However, social comparison significantly predicted materialism (B = -0.098, SE = 0.048, p = .044). Specifically, higher levels of social comparison were associated with slightly lower levels of materialism.

Table 4.11 shows the immediate effect of Instagram use on materialism was not significant statistically (B = -0.084, p = 0.173). The effect mediation through social comparison having same results (not significant statistically), as the 95% confidence interval (bootstrap method) included zero (effect = -0.006, bootstrap standard error = 0.008, 95% CI [-0.024, 0.008]). According to Hayes (2022), mediation is confirmed only if the bootstrap confidence interval for the indirect effect does not include zero. Since this interval includes zero, social comparison does not play a significant mediating role in the relationship between Instagram use and materialism. So, it is concluded that H3 (social comparison mediates the relationship between Instagram use and materialism.) not supported.

Table 6 Mediation Analysis for H3

Path or Effect	B	SE / BootSE	t	p	95% CI / Bootstrap CI
Instagram Use → Social Comparison (a)	.062	.065	.954	.341	[-.066, .189]
Instagram Use → Materialism (c′)	-.084	.062	-1.364	.173	[-.205, .037]
Social Comparison → Materialism (b)	-.098	.048	-2.020	.044	[-.193, -.003]
Indirect Effect via Social Comparison	-.006	.008	–	–	[-.024, .008]

Note. Path a model: R^2 = .002, F(1, 385) = .910, p = .341. Paths b and c′ model: R^2 = .016, F(2, 384) = 3.112, p = .046.

In table 4.12 the moderation analysis disclosed that the interaction between Instagram use and consumer engagement was not statistically significant (β = 0.093, SE = 0.091, t = 1.014, p = .311). Furthermore, the interaction term contributed only 0.3% additional variance in materialism (ΔR^2 = .003), which was not significant. These results suggest that user engagement does not significantly influence the relationship between Instagram use and materialism. Therefore, hypothesis H4 was not confirmed.

Table 7 Moderation Analysis for H4

Relationship Tested	β	SE	t	p	ΔR^2	Decision
Instagram Use × Consumer Engagement → Materialism	.093	.091	1.014	.311	.003	Not Supported

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A simple linear regression was conducted to examine whether materialism predicts life satisfaction. The overall regression model was not statistically significant, $F(1, 385) = 0.824$, $p = .365$, indicating that materialism did not significantly explain variations in life satisfaction. The model accounted for only 0.2% of the variance in life satisfaction ($R^2 = .002$), suggesting a negligible explanatory power. The regression coefficient for materialism was positive but non-significant ($B = 0.042$, $\beta = .046$, $t = 0.908$, $p = .365$). This indicates that materialism was not a significant predictor of life satisfaction among the respondents. Specifically, a one-unit increase in materialism was associated with only a 0.042-unit increase in life satisfaction, but this relationship was not statistically reliable.

Table 8 Regression Analysis of Materialism and Life Satisfaction (N = 387)

Predictor	B	SE	β	t	p	R	R^2	F
Materialism	.042	.046	.046	.908	.365	.046	.002	.824

Note. The constant for life satisfaction was B = 2.889, SE = .144, t = 20.043, p < .001. Sig. F = .365.

Discussion

Contrary to H1, higher Instagram use intensity did not predict greater materialism in this sample ($\beta = -0.074$, $p = .146$; Table 4.7). In other words, time spent on Instagram or frequency of use was unrelated to endorsement of materialistic values. This null finding stands in stark contrast to some prior studies. For instance, Otto and Thies (2024) found that students who primarily used Instagram were significantly more materialistic than those who used other social media platforms. Likewise, Dávila and Casabayó (2025) reported that Instagram intensity predicted materialism indirectly through social comparison (upward envy) and identification with influencers.

Why, then, did our data differ? One explanation is that mere intensity of use may not capture the type of engagement on Instagram. Uses and Gratifications Theory suggests that users actively consume media to satisfy specific needs (e.g., socializing, entertainment, information). It is possible that participants in this study used Instagram for social or recreational gratifications rather than for consumer-related content. In other words, two individuals with equal use intensity might be exposed to very different content (friends' personal photos versus sponsored luxury posts), so "use intensity" alone does not determine materialistic orientation.

Hypothesis 2 predicted that consumer engagement (e.g., liking, sharing, commenting) on Instagram would positively predict materialism. This was also not supported: consumer engagement showed no significant effect on materialism ($\beta = -0.018$, $p = .730$). In fact, the tiny negative coefficient suggests a trend opposite to expectation, although far from significant (Table 4.8). This null finding is somewhat unexpected. We anticipated that highly engaged consumers, who interact frequently with brand and lifestyle content on Instagram, might adopt stronger materialistic attitudes, given their immersion in consumer culture.

One possible explanation is that the "consumer engagement" construct may not have captured consumption-related activity exclusively. If our measure included routine social interactions (e.g. chatting with friends, attending events through Instagram), such activities might actually dilute consumerism. In other words, a user could be very socially engaged on Instagram (using it to maintain friendships or study groups) without being particularly focused on material goods. Also, Pakistani youth might engage with

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community or family networks on Instagram as much as with brands. Without a consumption-specific engagement scale, this variable could reflect a mix of social and consumer activities.

The effect mediation through social comparison having same results (not significant statistically), as the 95% confidence interval (bootstrap method) included zero (effect = -0.006, bootstrap standard error = 0.008, 95% CI [-0.024, 0.008]). According to Hayes (2022), mediation is confirmed only if the bootstrap confidence interval for the indirect effect does not include zero. Since this interval includes zero, social comparison does not play a significant mediating role in the relationship between Instagram use and materialism. So, it is concluded that H3 (social comparison mediates the relationship between Instagram use and materialism.) not supported.

This finding runs counter to social comparison theory assumptions in the digital age. According to Festinger (1954), individuals evaluate themselves by comparing themselves with others. Instagram's curated images are a prime platform for upward social comparisons, which typically generate envy or aspirations (e.g., viewing luxury lifestyle posts). Many studies have found that upward comparison on social media increases materialistic goals. For example, Yi and colleagues (2023) reported that upward social comparison on SNS significantly predicted compulsive buying, and that materialism mediated that effect. Dávila and Casabayó (2024) likewise found Instagram intensity increased materialism via social comparison pathways. Why did our mediation model fail? One reason is that Instagram use did not significantly raise social comparison scores. Perhaps students in this sample were not frequently engaging in comparisons on Instagram, or their comparison orientation was already high and unaffected by additional usage. Alternatively, the social comparison measure (3-item scale, α = .62) may not have captured the nuanced upward envy process. The scale's low reliability suggests imprecision: participants' true comparison tendencies may not have been measured well, making it hard to detect mediation. Another consideration is cultural interpretation of "social comparison." In some collectivist cultures, individuals may regularly compare but frame it differently. If comparisons lead them to feel interconnected rather than envious, the effect on personal materialism could be absent or even reversed (see next section). It is also possible that Instagram comparisons in this context focus on non-material domains (e.g., family, friendship), reducing the linkage to material values. In theoretical terms, these results suggest caution in assuming universal mediation by social comparison. Social Comparison Theory may operate differently across contexts and mediums. Our data implies that Instagram use and materialism may not be meaningfully connected through simple comparison processes in all settings. It may be that other mediators (e.g., envy, self-esteem, aspiration) are more relevant for translating Instagram exposure into consumer values. The insignificant indirect path underscores that heavy Instagram use did not set off a cascade of comparison-driven envy leading to materialism in this sample.

In table 4.12 the moderation analysis disclosed that the interaction between Instagram use and consumer engagement was not statistically significant (β = 0.093, SE = 0.091, t = 1.014, p = .311).

Theoretically, this suggests that whoever is using Instagram does not alter the (null) effect of how much they use it. If Instagram use intensity alone does not raise materialism (as found above), it is unsurprising that its (non-) effect does not depend on engagement. However, we initially thought that more engaged users (those interacting with content, brands, influencers) might be more influenced by Instagram's imagery. The null moderation indicates otherwise.

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The regression coefficient for materialism was positive but non-significant (B = 0.042, β = .046, t = 0.908, p = .365). This indicates that materialism was not a significant predictor of life satisfaction among the respondents. Specifically, a one-unit increase in materialism was associated with only a 0.042-unit increase in life satisfaction, but this relationship was not statistically reliable.

However, more recent longitudinal research challenges simple causal interpretations. Jaspers et al. (2023) found that while more materialistic people generally reported lower life satisfaction, changes in materialism did not predict changes in satisfaction over time. In other words, stable differences (personality, circumstances) explain the correlation more than materialism per se causing unhappiness. Our cross-sectional result aligns with this emergent view: there was no significant link when materialism was the predictor. It is possible that other factors (e.g. socio-economic status, family support, religious orientation) confound the relationship. For example, two students might both score high on materialism, but if one comes from a wealthy background, they might still feel satisfied, while the other feels dissatisfied due to limited means – factors not captured here. Measurement issues also matter. Our life satisfaction scale had low reliability (α = .58), suggesting noisy measurement. This could mask any true effect. Furthermore, in the Pakistani cultural context, life satisfaction may be influenced by family, community, and spiritual well-being more than personal possession goals. Materialistic attitudes may coexist with contentment derived from other life domains. In sum, we found no evidence that materialistic values predicted life satisfaction in this sample. This suggests that the materialism–well-being link is not universal and may be contextdependent. It points to the possibility, as Jaspers et al. note, that materialism is more a symptom of underlying dispositions than a direct cause of lower satisfaction. From a consumer psychology perspective, it implies that high materialism among these students does not automatically translate into lower subjective happiness, at least as measured by global life satisfaction.

This study has several limitations, which should temper interpretation of the findings and inform future work. • Sampling Limitations: The sample comprised mostly university students from a limited geographic area in Pakistan. This limits generalizability. Students may not represent the broader population in age, education, or economic status. Additionally, cultural norms among Pakistanis (e.g. attitudes toward material wealth, social media use patterns) may differ substantially from other cultures. Thus, the null results might not hold in different settings (e.g. Western countries, urban vs. rural populations). The age range was also fairly narrow (young adults), so developmental differences (e.g., adolescents vs. older adults) were not explored.

Measurement Limitations:

Some scales had questionable reliability. The Social Comparison (α = .62) and Life Satisfaction (α = .58) measures fall below common acceptability thresholds, indicating potential measurement error. This weakens confidence in those findings. The Instagram Use Intensity scale, while used in prior studies, may not fully capture meaningful aspects of usage (e.g., it did not assess content type or device usage). Consumer engagement was measured with only a few items, possibly conflating general activity with marketing-specific engagement. Materialism was measured with a three-item scale (α = .87), which seems reliable, but it might not capture all dimensions of materialistic values. Limited operationalization of constructs (few items per scale) can attenuate observed associations and overlook nuances (e.g., different facets of materialism, such as acquisition centrality vs. happiness).

The effect sizes in this study were very small.

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Future work should refine the engagement construct.

Conclusion

This study explored a comprehensive model linking Instagram use intensity, consumer engagement, social comparison, materialism, and life satisfaction. The main findings are that most of the hypothesized relationships were not supported. Instagram use intensity did not significantly predict materialism. Consumer engagement also had no effect on materialism. Social comparison did not mediate the link between Instagram use and materialism. Unexpectedly, social comparison and materialism were modestly negatively related. Consumer engagement did not moderate the Instagram–materialism relationship. Finally, materialism did not predict life satisfaction. In essence, Hypotheses H1–H5 all failed to find statistical support in this sample.

The overall contribution of the study lies in revealing boundary conditions for theories of media influence and consumer psychology. The findings suggest that in this group of Pakistani students, Instagram usage and engagement – even if intense – do not straightforwardly drive higher materialism or lower life satisfaction. This contradicts many assumptions in social media research and materialism theory. The results underscore the role of cultural and contextual factors: what holds in Western samples may not apply universally. The study contributes theoretically by highlighting the need to integrate cultural perspectives into Social Comparison Theory, Uses and Gratifications Theory, Consumer Culture Theory, and Materialism Theory. For example, it suggests rethinking Social Comparison Theory in collectivist contexts and emphasizing user motivations in media effects models. Practically, the study signals that interventions to promote healthy consumer attitudes cannot rely solely on reducing Instagram use. Instead, they should foster critical consumption of media and strengthen intrinsic values. It reassures educators and parents that heavy Instagram use by itself may not predetermine increased materialism or unhappiness, though vigilance about how individuals interpret content remains important. In conclusion, this research presents a nuanced picture: Instagram's impact on consumer values and satisfaction is not automatic but contingent on who the user is and how they use the platform. These findings serve as a reminder that digital behaviors and consumer psychology are complex, warranting sophisticated, context-aware inquiry. This thesis has uncovered unexpected patterns and has paved the way for deeper investigations into the interplay of social media, culture, and material values.

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