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Social Media and Compulsive Buying Psychological Triggers in the Emerging Urban Market A Case Study of Bilaspur, Chhattisgarh India

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Abstract: Social media has indeed changed the way emerging consumers in urban markets in India discover products, evaluate them, and ultimately buy them. This paper attempts to examine the psychological triggers that may lead an individual to indulge in compulsive buying while interacting with social media in Bilaspur, a city witnessing rapid urbanization in the state of Chhattisgarh. Using the Stimulus Organism-Response (S-O-R) framework, dual-process theories of decision-making, and selfcontrol perspectives, we chart out that platform stimuli (influencer endorsements, targeted ads, limitedtime offers, algorithmic personalization, and social proof) activate internal states of fear of missing out (FOMO), social comparison, impulsivity, and instant gratification, which in turn drive compulsive buying intentions and behaviors. This paper suggests a mixed-method case study approach combining (i) qualitative interviews with Bilaspur residents between the ages of 18 and 45 and (ii) a structured survey based on validated scales (e.g. Compulsive Buving Scale, Bergen Social Media Addiction Scale, FOMO scale, and materialism measures). Anticipated findings suggest that social expectation of results considers social media intensity, vernacular content, and convenient payment methods (UPI, wallet cashbacks, or COD) that increase susceptibility factors, especially among young professionals, students, and gig workers with irregular or thrice times of self-regulation periods. Managerial and policy implications-a nudge for healthy digital consumption, choice architecture at a platform level, influencer disclosures, and consumer literacy, and limitations such as self-report biases and cross-sectional designwill be discussed.

Keywords: Compulsive Buying, Social Media, Psychological Triggers, Emerging Urban Market, Social Comparison

I. INTRODUCTION

India's consumer market is in transition from offline to online. Meanwhile, the direct beneficiaries of China's low-cost factories--cheap smartphones and the attendant telecommunications charges (around-Rs post-2016 Jio) --are themselves driving this evolution. It had not been considered normal to make an online purchase in one of India's eastern metropolitan areas until recently; now it is perhaps even stranger not to do so, or if that search merely ends up returning junk results. The "Digital Bharat" story shows that Tier-2 and Tier-3 cities -- as personified in Bilaspur -- have become the new growth nodes for electronic commerce.

1.1 Rise of Social Media in Bilaspur

Bilaspur, often called the "Cultural Capital of Chhattisgarh," It hosts a large number of students who come to learn, professional people seeking work and traders with business from surrounding districts. (The above sentence was provided by the user.) The number of active internet users in this city is estimated at well over 300,000. And by

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Instagram, Facebook, young people are rapidly increasing the population Online Kadian festival, product promotion of influencers, discounts on digital payments were turning social media into a "community" where one could trade on their phone at all times.

Young adults in Bilaspur professionals in education, healthcare, retail, and small IT sectors use social media both for entertainment and product discovery. The culture of "showcasing" one's lifestyle (clothes, gadgets, café visits) is growing, creating new forms of social comparison and aspirational consumption.

1.2 The Digital Consumer Era

In the last decade, India has witnessed a consumer revolution powered by affordable smartphones, cheaper internet plans, and the rapid adoption of digital payments. Today, social media is not just a space for communication but a marketplace where consumers discover products, compare prices, and buy with just a tap. Unlike traditional media, social media combines entertainment, community interaction, and shopping into one continuous experience, making consumption a part of daily routine rather than a planned activity.

1.3 Bilaspur's Urban Transformation

Bilaspur, known as the "Cultural Capital of Chhattisgarh," is at the centre of this change. The city is home to Guru Ghasidas University, several professional colleges, coaching centres, shopping complexes, and a growing IT and service sector. The city's youth and working professionals are highly active on platforms like Instagram, Facebook, and WhatsApp. This has created a new wave of consumerism where fashion, lifestyle products, gadgets, and food delivery are discovered and purchased online.

The culture of showcasing lifestyle choices on social media — posting selfies with new clothes, sharing restaurant visits, and unboxing videos — has become a form of social expression. This is transforming Bilaspur from a traditionally conservative spending market to one where aspirational consumption is on the rise.

1.4 Problem Statement

With growing internet access and digital commerce, Bilaspur's population is exposed to a continuous stream of advertising, influencer endorsements, and product recommendations. This leads to three major concerns

Psychological Pressure to Consume: Social media creates a constant comparison cycle where individuals feel the need to match the lifestyles of peers and influencers.

The ease of online payments and instant product availability encourage unplanned spending, often leading to regret.

Financial and Emotional Impact:

Students and young professionals with limited disposable income often overspend, leading to budget stress, debt, and feelings of guilt.

This situation indicates a growing risk of compulsive buying behaviour, where consumers shop not only for utility but also to seek validation, reduce stress, or avoid missing out on trends.

II. LITERATURE REVIEW

2.1 Social Media and Consumer Behaviour

Social media platforms are unique because they combine entertainment, peer communication, and commerce. Research (Kapoor et al., 2022) suggests that algorithm-driven personalization increases product relevance and the likelihood of purchase. Social media commerce is especially effective at triggering **impulse buys**, as it reduces friction between product discovery and checkout.

2.2 Social Media as a Catalyst

Social media platforms serve as constant stimuli for consumer decision-making:

Influencer Marketing: Influencers present products in an engaging, relatable manner, increasing trust and purchase intention.

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Personalized Ads: Algorithms recommend products based on browsing patterns, making ads highly relevant and harder to ignore.

User-Generated Content: Seeing friends or peers buying and showcasing products acts as social proof and creates pressure to participate.

2.3 Psychological Triggers in Online Environments

1. Social Comparison

Festinger's (1954) social comparison theory explains that individuals evaluate themselves based on comparisons with others. Social media intensifies upward comparison, leading to feelings of inadequacy and motivating compensatory purchases to match aspirational lifestyles.

2. FOMO (Fear of Missing Out)

Przybylski et al. (2013) defined FOMO as a pervasive anxiety of missing rewarding experiences that others are having. In digital commerce, FOMO is induced by limited-time offers, flash sales, and scarcity messages that create urgency.

3. Influencer Persuasion

Influencers play a hybrid role of friend and celebrity. Their product endorsements carry high trust, especially among young consumers who perceive them as relatable. Research by Djafarova and Rushworth (2017) shows influencer recommendations significantly increase purchase intentions.

4. Emotional Regulation

According to emotional regulation theory, individuals shop to alleviate stress or negative mood. Social media provides quick stimuli, and purchasing becomes a coping mechanism — often leading to guilt and repetitive cycles of spending.

5. Neuromarketing and Reward Pathways

Studies using fMRI show that buying activates the brain's reward pathways, releasing dopamine. Social media amplifies this by providing instant likes and validation, reinforcing the behaviour (Montag et al., 2021).

III. OBJECTIVES OF THE STUDY

- To examine the influence of social media on compulsive buying behaviour among urban consumers of Bilaspur.
- To identify the major psychological triggers (FOMO, peer pressure, instant gratification, influencer marketing) that encourage impulsive purchases.
- To understand the role of local culture, festivals, and regional language content in shaping online shopping decisions.
- To study the impact of digital marketing tools such as flash sales, push notifications, and personalized ads.

IV. BILASPUR CONTEXT – WHY IT MATTERS

Bilaspur offers a unique mix of traditional and modern lifestyles:

- Traditional Values: Families have historically been frugal, focusing on savings and planned expenditures.
- Modern Exposure: Social media has introduced new trends, global fashion, and lifestyle aspirations.
- **Rising Disposable Income:** Growth in education, trade, and service sectors has increased purchasing power, especially among the younger generation.
- **Digital Convenience:** Cashless payments, home delivery, and WhatsApp shopping groups have made online buying effortless.

This shift creates **tension between traditional saving culture and modern aspirational spending,** making Bilaspur a rich site for studying compulsive buying behaviour.









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Bilaspur-Specific Insights

1. Local Demographics and Urban Growth

Bilaspur is one of the fastest-growing Tier-2 cities in Chhattisgarh, with a rapidly increasing middle-class population. The city is a hub for education, healthcare, and small-scale industries. This mix has created a consumer base that is aspirational but still price-sensitive — a perfect target for online platforms offering deals and discounts.

2. Rise of E-Commerce and Digital Payment Culture

The adoption of **UPI payments** and affordable data plans (thanks to Jio and other telecom players) has revolutionized how Bilaspur shops. Small neighbourhood kirana stores have also started using QR codes and WhatsApp ordering systems, blending online and offline shopping experiences. This convenience fuels impulse buying behaviour.

3. Social Media Usage Trends

Platforms like Instagram, Facebook, and WhatsApp dominate digital life in Bilaspur. Local businesses actively promote flash sales and festive offers through status updates and reels. Youth engagement is particularly high during sales seasons like Diwali, Holi, and Independence Day, leading to spikes in compulsive buying.

4. Influence of Regional Language Content

Hindi and Chhattisgarhi language ads have a stronger emotional impact in Bilaspur compared to English ads. Local influencers who post in regional languages get higher engagement rates, making their product recommendations more persuasive and harder to resist.

5. Peer Pressure in Educational Hubs

Bilaspur is home to several colleges and coaching institutes, attracting students from surrounding districts. Peer comparisons — like owning the latest smartphone, branded clothes, or headphones — strongly influence purchase behaviour. This is amplified by social media posts showcasing "unboxing" and shopping hauls.

6. Festival and Seasonal Shopping Behaviour

In Bilaspur, festivals are not just religious events but also major shopping occasions. E-commerce platforms strategically launch their **Big Billion Days** or **Great Indian Festival Sales** during these times, creating a Fear of Missing Out (FOMO) effect among consumers.

7. Psychological Impact on Local Population

Young professionals and students report stress related to financial management due to Buy-Now-Pay-Later schemes. Many end up with multiple EMIs or credit card bills, leading to anxiety. This is becoming a growing mental health concern that Bilaspur's colleges and workplaces need to address.

8. Growth of Local Influencer Economy

Micro-influencers from Bilaspur are collaborating with national brands to promote products through reels and live sessions. Their relatability makes them powerful psychological triggers for impulsive purchases.

9. Changing Role of Women in Consumption

More women in Bilaspur are joining the workforce or starting small businesses, increasing their purchasing power. Online fashion, beauty products, and kitchen gadgets are witnessing high demand. This demographic is particularly targeted by social media ads.

10. Bilaspur as a Model for Other Tier-2 Cities

Bilaspur's growth trajectory mirrors that of other emerging urban markets in India. Studying its compulsive buying patterns can provide valuable insights for policymakers and marketers seeking to design ethical marketing strategies for similar cities.

V. DISCUSSION

5.1 Social and Emotional Impact

Compulsive buying can lead to financial stress, strained relationships, and emotional guilt. Young consumers may hide purchases from parents or experience anxiety over unpaid bills.

5.2 Changing Identity and Lifestyle

Social media-driven consumption is also about **identity creation.** Consumers in Bilaspur use brands to express modernity, status, and belongingness. Buying is no longer purely functional — it is symbolic.

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5.3 Broader Societal Implications

If left unchecked, compulsive buying can lead to debt cycles, reduce savings rates, and create a culture of overconsumption. However, it also drives local business growth and supports the digital economy — making it a double-edged sword.

VI. RECOMMENDATIONS

For Consumers:

- Practice mindful spending and track monthly budgets.
- Limit screen time and disable unnecessary sale notifications.
- Delay purchase decisions to reduce impulse buying.

For Educators:

- Include financial literacy and digital wellness workshops in colleges.
- Teach students how social media algorithms influence their decisions.

For Marketers:

- Focus on ethical advertising with transparent influencer partnerships.
- Encourage responsible consumption rather than manipulative scarcity tactics.

For Policymakers:

- Promote public awareness campaigns about compulsive buying and mental health.
- Introduce clear disclosure rules for paid influencer promotions.

VII. FUTURE RESEARCH DIRECTIONS

Conduct longitudinal studies to track compulsive buying patterns over time.

Explore neuromarketing techniques to measure brain responses to digital ads in Bilaspur.

Study the **impact of regional language content** on impulsive buying in Tier-2 cities.

Examine the correlation between compulsive buying and mental health issues like anxiety and depression.

Investigate policy implications and design consumer protection guidelines for digital marketing in emerging markets.

VIII. CONCLUSION

Compulsive buying behaviour in Bilaspur is influenced by a complex mix of social media exposure, psychological triggers, cultural factors, and financial innovations. While the city's growth story is a symbol of India's progress, it also highlights the urgent need for awareness and education to prevent financial distress. This case study offers insights that can inform interventions not only in Bilaspur but in other Tier-2 cities across India. By combining digital literacy, responsible marketing practices, and community engagement, it is possible to strike a balance between consumer freedom and financial well-being, it is important to balance digital adoption with financial literacy, emotional well-being, and responsible marketing practices. Social media has redefined the way Bilaspur's consumers interact with brands and products. While it has opened doors to convenience and variety, it has also created psychological triggers that push individuals toward compulsive buying.

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