The Strategy of Sosial Media Marketing in Influencing Consumer Financial Behavior: A Tiktok Case Study

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ABSTRACT: This study investigates the impact of TikTok-based social media marketing strategies on consumer financial behavior, focusing on spending, saving, and investment decisions. Utilizing a qualitative approach, the research gathered data through library research and literature review methods, analyzing sources such as academic journals, books, and reputable online platforms. The findings reveal that TikTok marketing tactics, including influencer endorsements, viral challenges, and educational content, have a notable influence on consumer financial behavior. These strategies effectively leverage emotional appeal, peer influence, and algorithmic content delivery, fostering impulsive spending, enhancing brand loyalty, and promoting financial literacy. Additionally, the role of micro-influencers and user-generated content significantly shapes consumer actions and perceptions. The study concludes that TikTok offers an effective platform for businesses to engage consumers and influence financial decisions, though it also highlights the need for careful management of ethical concerns and the risk of misinformation.

Keywords: Social Media Marketing, Consumer Financial Behavior, TikTok, Qualitative Research, Digital Strategy.

INTRODUCTION

In the digital era, social media has revolutionized the way businesses communicate with consumers, shifting from traditional marketing approaches to more interactive and personalized strategies (Mahoney & Tang, 2024). Among various platforms, TikTok has rapidly gained popularity and evolved into not only a space for entertainment but also a powerful marketing channel. With its short-form video content and algorithm-driven feed, TikTok enables brands to reach vast audiences and influence consumer behavior in real time (Bubnova, 2024). One critical aspect of this influence is its impact on consumer financial behavior, including spending patterns, saving habits, and financial decision-making processes (Abdallah et al., 2025).

While numerous studies have addressed the role of social media in consumer behavior, there remains a limited understanding of how TikTok, specifically, shapes financial behavior through strategic marketing content (Irmadiani, 2025; Ridko, 2024). Existing literature tends to focus

more broadly on social media marketing across platforms such as Instagram and Facebook, leaving a research gap in the analysis of TikTok's unique characteristics and their implications for financial choices among users. Moreover, much of the prior research emphasizes consumer behavior in general without exploring the psychological and behavioral mechanisms triggered by short-form video content that is tailored by TikTok's recommendation system (Jing & Nguyen, 2024; Nguyen et al., 2024).

This study addresses that gap by examining how TikTok's marketing strategies influence consumer financial behavior (Suhardi et al., 2024). The urgency of this research lies in the growing reliance of younger generations on social media for financial information and lifestyle cues, which may affect their long-term financial well-being (Sinnewe & Nicholson, 2023). The novelty of this study lies in its focus on TikTok as a case study, using a qualitative library research method to explore strategic patterns that have not been sufficiently analyzed in existing scholarship (Jung et al., 2024).

The main objective of this research is to identify and analyze the key strategies used in TikTok marketing that influence consumer financial behavior (Fitria et al., 2024). The findings are expected to contribute to a better understanding of digital consumerism and provide insights for marketers, financial educators, and policymakers in designing ethical and effective financial communication through social media platforms (Lipschultz, 2023).

METHOD

The method should be well elaborated enhancing the model, the analysis approach and the steps taken (Naeem et al., 2023). This section typically has the following sub-sections:Research type; Population and Sample/Informants; Research Location; Instrumentation or Tools; Data Collection Procedure; Data Analysis; Ethical Approval.

This research utilizes a qualitative approach through a literature review (library research) methodology. The choice of qualitative research is based on the need to explore and analyze existing literature surrounding the impact of TikTok-based marketing strategies on consumer financial behavior (Zhao & Wagner, 2024). The research aims to synthesize insights from multiple scholarly sources and offer a conceptual framework for understanding how social media platforms, particularly TikTok, shape financial behaviors:

a. Quantitative study: " Quantitative research focuses on numerical data and statistical analysis to explore relationships between variables. While quantitative methods are effective for measuring the scale of influence or impact, this study does not rely on numerical data or large-scale surveys. Hence, a quantitative approach is not applicable in this case."
b. Qualitative study: " The research is primarily qualitative, focusing on in-depth analysis and interpretation of existing literature. Qualitative studies emphasize understanding phenomena through thematic patterns and subjective interpretation rather than through numerical measurements. This approach allows for a detailed exploration of the strategies used on TikTok that influence consumer financial behavior, including marketing tactics, consumer psychology, and the digital environment created by TikTok's algorithm."

c. Mixed-methods study: " A mixed-methods study combines both quantitative and qualitative research approaches. Since this research does not include quantitative elements or the collection of primary data, it does not use mixed methods. The study is solely focused on qualitative data derived from literature."

d. Literature review: " The primary methodology of this research is library research (literature review). The literature review method was chosen to compile, analyze, and synthesize existing academic works that explore TikTok marketing strategies and their influence on consumer financial behavior. Through a systematic review of secondary data, the study identifies key themes, marketing techniques, and the behavioral outcomes that arise from TikTok-based social media marketing campaigns. This approach allows the researcher to provide a comprehensive and up-to-date synthesis of available knowledge, offering valuable insights into the subject matter without conducting primary data collection."

Since this study is based on secondary data, there is no physical population or sample in the traditional sense. Instead, the "population" refers to a body of existing literature on social media marketing, consumer behavior, and TikTok-related studies. The sample consists of approximately 40 selected academic sources, including peer-reviewed journal articles, books, and credible online publications published within the last 10 years. The selection was made using purposive sampling based on relevance, credibility, and thematic alignment with the research focus.

This study was conducted through desk research and did not involve any physical or field location. All data were obtained through online academic databases and university libraries.

The primary research instruments used were digital access to academic databases such as Google Scholar, ScienceDirect, SpringerLink, and Taylor & Francis. Reference management software (e.g., Zotero, Mendeley) was used to organize sources, while thematic analysis techniques were supported by qualitative coding tools such as NVivo (where applicable).

Data collection involved identifying, selecting, and reviewing relevant literature using predefined keywords: "TikTok marketing," "consumer financial behavior," "social media influence," and "digital marketing strategies." Articles were filtered based on inclusion criteria such as peer-reviewed status, publication date (2013–2024), English-language availability, and alignment with the research objectives.

Thematic analysis was employed to interpret the qualitative data from the literature. This involved coding key themes, categorizing marketing strategies, and identifying patterns of influence on consumer financial behavior. Data were analyzed inductively to allow insights to emerge from the reviewed literature without imposing predefined hypotheses.

As this study is based solely on publicly available secondary data and does not involve human participants or sensitive information, formal ethical approval was not required. However, all sources have been properly cited, and academic integrity was strictly maintained throughout the research process.

RESULT AND DISCUSSION

The analysis of the selected literature reveals several key themes related to the strategies employed on TikTok and their influence on consumer financial behavior. TikTok, as a social media platform, operates differently from other traditional platforms like Instagram or Facebook due to its algorithmic approach to content delivery and the use of short-form, high-impact video formats. These unique features are leveraged by brands, influencers, and marketers to engage audiences, promote products, and subtly influence consumer financial decisions.

One of the primary findings is the significant role of influencer marketing on TikTok. Influencers, ranging from mega-celebrities to micro-influencers, act as trusted sources of information for their followers, with many users viewing their content as authentic and relatable. This trust allows influencers to promote financial products or services, from personal finance tips to spending and saving habits, effectively nudging their audiences towards particular financial behaviors. TikTok's algorithm promotes videos that gain rapid engagement, increasing the reach of influencer-driven campaigns. These influencers are often seen promoting lifestyle choices that implicitly encourage certain financial behaviors, such as impulsive spending, prioritization of luxury goods, or, conversely, investment in educational resources like online courses or financial advice services.

Another notable marketing strategy is the use of viral challenges and hashtag campaigns. These tactics capitalize on the platform's viral nature and the active participation of its users in trending challenges. Companies often create challenges that are associated with financial themes, such as saving money, budgeting, or investing. The participatory nature of TikTok allows for a "peer effect" where users are encouraged to take part in these challenges, thereby reinforcing certain financial behaviors. The sense of belonging to a larger community, as well as the desire to gain social approval through likes and shares, can lead to increased consumer engagement in financial activities that might not have occurred otherwise. For instance, a TikTok challenge that encourages users to share their savings goals or budget tips can normalize and even gamify personal finance management.

TikTok's ability to tailor content based on user preferences and behaviors also plays a pivotal role in influencing consumer financial decisions (Ridko, 2024). The platform's algorithm, which tracks user interactions, time spent on videos, and engagement with specific content, is designed to personalize the feed, delivering highly relevant content to users (Sodiya et al., 2024). This means that users who show an interest in financial education, budgeting tips, or investment advice are more likely to see content aligned with these interests. Over time, this personalized exposure can influence decision-making, guiding users towards more informed or, in some cases, impulsive financial decisions (Tansuchat & Thaicharo, 2025). For example, a user who frequently engages with investment advice videos may be more likely to make an investment decision based on the information provided, even though it is presented in a short-form, entertainment-focused format.

Furthermore, educational content that blends entertainment with information has emerged as another popular strategy. Marketers on TikTok frequently create bite-sized, engaging videos that offer financial advice in a fun and accessible format. These videos often use humor, challenges,

or popular music tracks to break down complex financial concepts into digestible pieces of information. This form of "edutainment" has proven effective in engaging a younger demographic that might otherwise shy away from traditional financial literacy content. The ability to simplify financial topics such as budgeting, debt management, or investment strategies in a way that feels entertaining rather than didactic is a powerful tool for influencing financial behavior.

In analyzing these strategies, it becomes clear that TikTok's algorithm and content creation model support a shift in consumer behavior towards impulsive financial decisions, primarily due to the emotional appeal embedded in influencer marketing and viral content. The platform's design encourages instant gratification—whether through engaging with trendy content or through the emotional satisfaction of completing a viral challenge. This instant gratification often carries over into consumer financial decisions, such as impulsive purchases or the desire to invest in the latest trends or products endorsed by influencers (Chen-Leino, 2024).

While TikTok can foster positive financial behaviors, such as financial literacy and the promotion of saving habits, there are concerns about the platform's potential to encourage excessive spending (BAQUERO, 2024). The nature of TikTok's algorithm, which promotes content based on engagement, means that videos which generate immediate emotional responses (such as excitement or envy) are likely to be amplified. This can sometimes lead to financial decisions driven by emotions rather than thoughtful consideration, as consumers may feel the pressure to keep up with trends or influencers in their feed (Sharma, 2024) Repetitive Financial Ads on Social Media Shape Next-Gen Future Financial Experience: Why Financial Experts Should be Alert?. For example, luxury goods brands or "get-rich-quick" investment schemes may capitalize on TikTok's viral nature to reach audiences more vulnerable to these types of marketing messages.

Overall, the results indicate that TikTok's marketing strategies have a profound impact on consumer financial behavior, both positively and negatively (Rachmad et al., 2025). The platform's ability to reach a large, diverse audience and influence behavior through tailored content, influencer marketing, and viral campaigns is unmatched in the digital marketing space (Islam et al., 2025). However, the ethical implications of these strategies, particularly regarding consumer vulnerability and the potential for manipulation, should be carefully considered.

The following table summarizes the key TikTok marketing strategies identified in the literature and their associated influences on consumer financial behavior:

Table 1. Summary of TikTok Marketing Strategies and Their Influence on Consumer Financial Behavior

No	Marketing Strategy	Influence on Consumer Financial Behavior
1	Influencer Marketing	Builds trust, encourages impulsive spending, and promotes financial products or services.
2	Viral Challenges	Encourages financial participation and peer influence, often linked to spending or saving.
3	Personalized Content	Tailors financial advice and product recommendations, potentially increasing informed financial decisions.

4	Edutainment (Educational Content)	Makes financial literacy more accessible, promotes budgeting and saving habits, but may oversimplify complex financial topics.
5	Instant Gratification	Drives impulsive financial decisions, such as spontaneous purchases or investment in trending products.

Source: Author's own elaboration based on literature review.

In conclusion, TikTok's marketing strategies present both opportunities and challenges for influencing consumer financial behavior. Marketers and content creators must balance the need for engagement with the responsibility of providing accurate, ethical financial information (Gao et al., 2023). The platform's ability to reach a global audience quickly and effectively means that it has the potential to shape not only consumer spending habits but also long-term financial behaviors. However, the risk of impulsive, emotion-driven financial decisions must be carefully managed to avoid negative financial consequences for users (Willie et al., 2022).

Interpretation of Key Findings

The analysis of the selected literature on TikTok's marketing strategies reveals several critical insights into how social media marketing can influence consumer financial behavior. A prominent finding is the powerful role of influencer marketing on TikTok (Tram, 2022). Influencers, ranging from highly popular celebrities to micro-influencers with smaller but highly engaged followings, have a substantial impact on the financial decisions of their followers. The platform's viral nature and algorithm-driven content curation amplify the influence of these personalities, as they are able to subtly incorporate financial products, spending behaviors, or investment choices into their content. This type of marketing effectively creates emotional appeals, where viewers are encouraged to mimic the behavior of influencers they trust. This influence can drive impulsive financial decisions, such as unnecessary purchases or following a particular investment trend that seems popular within the TikTok community.

Moreover, TikTok's algorithmic personalization plays a significant role in shaping consumer financial behavior. The platform's ability to tailor content to individual user preferences increases the likelihood that users will be exposed to content relevant to their financial interests, such as savings tips, budgeting challenges, or product promotions. However, this personalization can have a dual effect. While it can promote financial literacy by directing users to educational content, it can also fuel impulsive spending behaviors, as users are frequently shown ads and videos that align with their immediate desires or emotions. This tailored content delivery fosters a deeper connection between the consumer and the marketing message, which can result in both positive financial behaviors, such as the adoption of saving habits, and negative behaviors, such as unplanned purchases based on emotional appeals.

Comparison with Previous Studies

Previous research on social media marketing primarily focuses on platforms like Facebook, Instagram, and Twitter, often highlighting the role of influencer marketing and viral campaigns in shaping consumer behavior. Studies by De Veirman et al. (2017) and Casaló et al. (2018) suggest that influencer marketing is an effective strategy in promoting consumer engagement and brand loyalty. However, TikTok's short-form video format and highly engaging content mechanism introduce new dynamics not fully explored in earlier research. Unlike Instagram, where influencers often post highly curated content, TikTok thrives on raw, authentic interactions that create a sense of relatability and immediacy, leading to stronger emotional bonds between influencers and their followers. This emotional connection, combined with TikTok's algorithm-driven virality, heightens the potential for influencers to affect financial decision-making, an aspect not as prominently discussed in earlier studies.

Moreover, while previous studies have acknowledged the impact of personalized content delivery on consumer behavior (see Tuten & Solomon, 2017), TikTok's approach to hyper-personalization—where content is finely tuned to an individual's preferences based on past interactions and engagement—offers an even more profound influence on decision-making. TikTok's ability to suggest content in real-time, based on users' evolving interests, is a distinctive feature that differentiates it from other platforms studied in past research, making it a particularly potent tool for marketers seeking to influence consumer financial behaviors. The findings from this study, therefore, contribute to the growing body of literature by offering new insights into how a unique platform like TikTok shapes financial decision-making (Ikonen, 2024).

Limitations and Cautions

While this study provides valuable insights into TikTok's role in shaping consumer financial behavior, there are several limitations that must be acknowledged. First, the research relied exclusively on secondary data from literature sources, meaning the findings are subject to the biases and limitations of the existing academic literature. Since TikTok's marketing strategies are continuously evolving, the literature reviewed may not fully reflect the most recent trends or the platform's dynamic algorithms (Kumara, 2022). Additionally, the study does not incorporate primary data collection, such as surveys or interviews with TikTok users, which could have provided more nuanced insights into consumer perceptions of TikTok marketing and its impact on their financial behaviors (Blanchard et al., 2022).

Another limitation is the focus on a singular platform—TikTok—without considering how cross-platform marketing strategies influence financial behavior. While TikTok is unique in its approach, it operates within the broader context of digital and social media marketing (Borderon et al., 2021). The influence of TikTok marketing may differ from that of platforms like Instagram or YouTube, particularly given the varying audience demographics and content formats. Future research could benefit from a comparative analysis across multiple social media platforms to determine whether TikTok's influence on consumer financial behavior is a unique phenomenon or part of a broader trend in digital marketing.

Recommendations for Future Research

Future research should seek to explore the causal relationships between TikTok marketing strategies and consumer financial behavior through primary data collection methods, such as surveys or interviews with active TikTok users. This would provide a clearer understanding of how users perceive influencer-driven content and the types of financial behaviors that are most susceptible to influence. Additionally, longitudinal studies could offer valuable insights into the long-term effects of TikTok's marketing strategies on consumers' financial habits, as opposed to the short-term, impulsive behaviors often observed in viral campaigns (Porzio & Scown, 2021).

Furthermore, comparative studies across multiple social media platforms would be beneficial. While this study focuses on TikTok, it is important to consider how other platforms, such as Instagram or YouTube, also shape consumer financial behavior through similar or divergent strategies. Such research could provide a more holistic view of social media's overall impact on consumer decision-making, helping marketers, financial educators, and policymakers craft more effective strategies for guiding responsible financial behavior in the digital age (Hancock et al., 2021). Finally, investigating the ethical implications of influencer marketing on TikTok, particularly regarding consumer vulnerability and potential financial risks, is crucial. Exploring the ethical responsibilities of influencers and marketers in promoting financial products or behaviors could help develop more transparent and consumer-friendly marketing practices.

CONCLUSION

This study has explored the strategies of social media marketing on TikTok and their influence on consumer financial behavior. The findings indicate that TikTok's marketing mechanisms—particularly influencer marketing, viral challenges, personalized content, and educational entertainment—play a significant role in shaping both positive and negative financial behaviors. Influencers and content creators have the power to sway consumer decisions through emotional appeals, while the platform's algorithmic personalization fosters targeted engagement that can encourage impulsive spending or promote financial literacy. However, the study also underscores the ethical implications of these strategies, particularly regarding the potential for manipulative tactics and the need for transparent marketing practices. Given TikTok's continued growth and the increasing influence of social media on consumer behavior, this research contributes valuable insights to the field of digital marketing and consumer finance, suggesting that further investigation into the long-term effects of these strategies is necessary.

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