

SCROLLING INTO FINANCIAL DESPAIR: A PROFILE STUDY OF DOOMSCROLLING AMONG TIKTOK-USING UNIVERSITY STUDENTS

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Abstract: This study explores the financial doomscrolling behavior of college students using the TikTok platform. Financial doomscrolling refers to the compulsive consumption of negative financial content, which may shape students' perceptions of economic reality and influence their mental health. Using a descriptive quantitative method and survey approach, 190 active TikTok-using students aged 17–25 participated in this study. The Financial Doomscrolling Questionnaire (FDQ) was used to classify participants into high, medium, or low doomscrolling categories. Results revealed that the majority (72.11%) of participants showed a moderate level of financial doomscrolling, while 19.47% were in the high category. Second-year students displayed the highest number of high doomscrolling behaviors. This study provides a descriptive overview of the distribution patterns of doomscrolling behavior among college students. The explanation of doomscrolling dynamics is supported by Solso's cognitive theory and Erikson's psychosocial development theory, offering contextual insights into how students may process and relate to financial content online. It expands the discourse of doomscrolling beyond the pandemic context by highlighting financial content as a trigger for digital distress, and emphasizes the need for digital literacy-based psychosocial interventions among youth.

Keywords: Financial Doomscrolling, TikTok, College Students, Cognitive Psychology, Psychosocial Development

1 INTRODUCTION

Doomscrolling is a new concept and one of the most widely studied digital behaviors in mental health research over the past five years. The term "doomscrolling" originated from a Twitter post in 2018 and gained popularity after it was retweeted by Karen K. Ho, a global economics reporter from Quartz (Rodrigues, 2022). Sharma et al. (2022) define doomscrolling as a typical media habit in which social media users excessively and persistently focus on negative information, particularly related to crises, disasters, and tragedies, that appears in their news feeds. Essentially, the concept of doomscrolling is not limited to a specific news genre, but rather relates to the negative content of the content consumed and the observed behavioral characteristics of users (Rodrigues, 2022). The phenomenon of digital doomscrolling has attracted considerable attention from researchers in recent years. Various studies have shown that the primary impact of doomscrolling is generally related to increased levels of anxiety (Shabahang et al., 2023; Satici et al., 2023; Shabahang et al., 2024). Individuals who engage in this behavior tend to dwell on the negative aspects of the content they consume, ultimately exacerbating their stress (Anand et al., 2022; Hughes et al., 2024). Furthermore, doomscrolling can also lead to cognitive distortion, the emergence of an irrational belief that the world is, and will continue to be, a worse place than it actually is (Soraci et al., 2025).

However, most research on doomscrolling still focuses on the context of the COVID-19 pandemic (Ytre-Arne & Moe, 2021; Price et al., 2022; Salisbury, 2023; Dyar et al., 2024). Given the broad scope of the concept of doomscrolling and the COVID-19 pandemic now behind us, one interesting topic for further study is doomscrolling behavior in the context of financial issues. According to Halim et al. (2024), financial literacy refers to financial literacy related to personal financial management, basic financial understanding, savings, investments, credit, local economics, taxation, financial technology, and financial sustainability. Therefore, doomscrolling in a financial context can be understood as a typical behavior of social media users who compulsively scroll through negative news about financial literacy.

The choice of the topic of financial doomscrolling was based on the high number of video views highlighting the negative aspects of financial literacy on social media. One of the TikTok video contents that has been viewed 222,100 times belongs to Irwanprasetyo (2025), discussing low income in Indonesia and the challenges of becoming rich by working honestly. This high number of views indicates that the content has spread widely among TikTok users. Given

the lack of preliminary studies specifically addressing financial doomscrolling, a profile study of this phenomenon is deemed crucial. Such a study also raises awareness of the development of digital behavior and its impact on mental health. The selection of Indonesian students as subjects is considered appropriate, given that the college phase in Indonesia is often a crucial transition period from education to the workplace, where students are frequently exposed to financial content. Furthermore, this study aims to follow up on recommendations from a previous study by Sharma et al. (2022), which suggested that future research pay more attention to algorithmic differences and variations in user behavior across various social media platforms in the context of doomscrolling. One platform that has rarely been researched on doomscrolling among its users is the TikTok application, compared to research on other platforms such as Twitter (Buchanan et al., 2021; Huma et al., 2025), Instagram (Huma et al., 2025; Rajeshwari, S.; S., 2023), and Facebook (Rajeshwari, S.; S., 2023). Based on the above considerations, data collection through the TikTok application was determined as the platform chosen in this study to conduct doomscrolling profile research on financial content.

2 MATERIALS AND METHODS

This study uses a descriptive quantitative approach with a survey method. This method is used by researchers to describe or explain an event, phenomenon, mental process, or certain behavior without intervention (Jannah, 2018). The survey was conducted by distributing questionnaires online through social media, namely WhatsApp, TikTok, Twitter, and Instagram. The subjects in the study were 190 active student TikTok users. The technique used in selecting the sample was a purposive sampling technique with respondent criteria including students who are still active TikTok users, have an interest or attraction to the field of economics, are aged between 17 and 25 years, and are willing to be respondents in the study.

The instrument used was the Financial Doomscrolling Questionnaire (FDQ), a measurement tool developed based on the doomscrolling aspects proposed by Sharma et al. (2022). This instrument consists of 15 pre-tested items and focuses on measuring the tendency for doomscrolling behavior towards financial content. The scale used is a Likert scale with a range of points from 1 (strongly disagree) to 7 (strongly agree), and point 4 is neutral. This instrument has a reliability (Cronbach's Alpha) of 0.881, and item validity ranging from 0.387 to 0.653.

The analytical techniques used in this study are descriptive analysis and classification. Descriptive analysis is used to describe statistical data as it is, according to the results obtained without the intention of making predictions to conclude correlations or relationships between data (Jannah, 2018). Data are grouped based on the level of financial doomscrolling into three categories: high, medium, and low. Data grouping is also done based on the year of study to support descriptive analysis. Descriptive analysis is conducted to describe the data distribution pattern based on the level of financial doomscrolling and year of study using descriptive statistical calculations. Classification is used to group respondents into three categories of financial doomscrolling, namely high, medium, and low to facilitate further interpretation.

3 RESULTS

A total of 190 students participated in this study. The following table presents descriptive data regarding the characteristics of the respondents.

Table 1. Demographic Description

College Year	Gender		Age Range	Total
	M	F		
New Student (NS)	3	15	17-20	18
First year	10	36	18-24	46
Second year	27	42	18-24	69
Third Year	3	14	20-23	17
Fourth year	12	27	21-24	39
Fifth year	0	1	23	1
Amount				190

The results of the analysis of the data obtained describe the participant suitability pattern as shown in the following table.

Table 2. Doomscrolling Rate

Groups	Range	f	%
High	75-105	37	19,47
Medium	45-74	137	72,11
Low	15-44	16	8,42
Amount		190	100

Based on the data analysis, 190 students participated in this study. The average doomscrolling score was 63.3211, with a standard deviation of 14.2103. This average indicates that the doomscrolling level is generally in the moderate category. Meanwhile, the standard deviation reflects variation in scores among respondents, but remains within a relatively narrow and centered around the mean.

The distribution of doomscrolling levels can be seen through the following classification: 19.47% of students are classified as high doomscrolling, while the majority, 72.11%, are in the moderate category. Only 8.42% of students are in the low category. This finding suggests that most students are likely exposed to doomscrolling at a significant level, although still within the moderate range. Meanwhile, the proportion of respondents with high and low levels of doomscrolling is smaller than the moderate category, but remains a concern in the context of the psychological implications and digital behavior of students.

Table 3. Doomscrolling Rate Based on College Year

Groups	College Year						f
	NS	1	2	3	4	5	
High	3	6	13	3	12	0	37
Medium	15	35	48	11	27	1	137
Low	0	5	8	3	0	0	16

Based on Table 3, the level of doomscrolling appears to vary across years, although it is important to recognize that the number of respondents in each year is not evenly distributed, so comparative interpretations between groups should be made with caution. Second-year students showed the highest number of high doomscrolling students, at 13, followed by fourth-year students at 12. Meanwhile, first- and third-year students tended to be more evenly distributed across the three categories, with a predominance of students falling into the moderate doomscrolling category. An interesting finding is that prospective new students also demonstrated high doomscrolling engagement, with three students from this group falling into that category. This fact suggests that doomscrolling behavior is not unique to current students but can also emerge before one enters college.

4 DISCUSSIONS

As many as 91.58% of participants in this study identified themselves as experiencing doomscrolling on financial content with moderate to high intensity. The results showed that second-year students had the highest proportion of participants with the highest levels of doomscrolling, followed by fourth-year students. The findings of this study highlight one of the problems that TikTok users who are interested in finance may encounter. What dynamics do these users experience?

Based on the cognitive theory of Solso et al. (2014), individuals process information through various mental stages such as attention, perception, memory, and mental representation. Consuming information, especially negative information, can create certain internal representations that shape how a person views the social and financial realities around them. For example, doomscrolling on TikTok about a so-called economic crisis or financial imbalance tends to strengthen attention to information processing on that topic in the future. Doomscrolling is a term referring to the seemingly compulsive scrolling of social media containing negative content, especially that focused on crises, tragedies, or other unpleasant situations (Sharma et al., 2022).

Based on Erikson's (1950) theory of psychosocial development, a college student aged 17-25 is in two developmental stages simultaneously: identity vs. role confusion and intimacy vs. isolation. In the 'identity' stage of development, or identity formation, a person typically tries to find values and meaning, goals, and a vision for life, including how to manage finances and fulfill their role in society. In the next phase, intimacy vs. isolation, the individual begins to intend to establish meaningful and deep relationships. In this case, a deep interest in attention-grabbing financial content, for example, doomscrolling behavior, can be associated with the identity exploration stage and the individual's efforts to understand their role as part of society in a social and economic context.

Unlike previous studies on doomscrolling, the primary focus remains on the health crisis and pandemic (Buchanan et al., 2021; Tudu, 2022). Very few studies specifically address doomscrolling related to financial issues. Currently, economic-related content has become a primary focus on social media, forming its own representational framework for ideal financial life (Thukral et al., 2022). These representations are generally presented in engaging, accessible formats and contain narratives about lifestyle, income, or financial decisions. The results of this study indicate an interest among students in these themes, manifested in doomscrolling, and further research is needed.

This study is unique in several ways. First, the findings of this study provide new insights into the emerging phenomenon of digital behavior among TikTok users who have an interest in financial content. Furthermore, Solso's cognitive psychology and Erikson's developmental psychology approaches are integrated into the study's theory, allowing the phenomenon to be meaningfully studied from two interrelated perspectives. Finally, the classification by study year captures variations in doomscrolling patterns in a more contextual way.

However, this study still has shortcomings. One significant issue is the uneven distribution of respondents among student groups based on their academic year, which reduces the analytical power of each classification group. Furthermore, online data collection has the potential to introduce self-report bias due to the lack of direct supervision of data entry. Furthermore, the research instrument was limited to Indonesian, which prevented the instrument from capturing the meaning of other languages relevant to replicating this study in multicultural communities.

5 CONCLUSIONS

The results of this study indicate that the majority of student participants who use TikTok with an interest in finance experience moderate levels of doomscrolling, with a significant proportion exhibiting a high tendency toward this behavior, including prospective freshmen. These findings confirm that the doomscrolling phenomenon, particularly in the context of financial issues, has penetrated various age levels and stages of student academic development. Solso's cognitive theory approach helps explain how exposure to negative financial content on social media is processed in the mind and forms internal representations of economic reality, ultimately influencing how individuals view their financial future. Meanwhile, Erikson's theory provides a developmental context that strengthens the understanding that doomscrolling behavior in college students is closely related to the dynamics of their search for identity and social roles. This study makes an initial contribution to the study of doomscrolling outside the context of the pandemic, highlighting the importance of financial content in shaping the digital behavior of the younger generation. The practical implications of these results support the urgency of digital literacy-based psychosocial interventions, particularly in developing students' critical awareness of information consumption patterns on social media, as well as strengthening their capacity to sort content in a more adaptive and psychologically healthy manner.

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