

The Dark Side of Social Commerce: A Systematic Review of Overconsumption and Financial Stress

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ABSTRACT

This study examines the darker side of social commerce by systematically reviewing how interactive digital marketplace environments contribute to overconsumption and financial stress among consumers. Using a Systematic Literature Review (SLR) approach guided by the PRISMA framework, this study synthesizes prior research on social commerce, impulsive buying, consumer vulnerability, and financial well-being published between 2000 and 2025. The findings reveal that social commerce platforms stimulate excessive consumption through psychological mechanisms such as emotional arousal, fear of missing out (FOMO), social influence, and reduced cognitive control. Features including live streaming, personalized recommendations, influencer marketing, flash sales, and frictionless payment systems encourage impulsive purchasing behavior and repetitive spending patterns. The review also demonstrates that overconsumption in digital marketplaces is strongly associated with financial stress, debt accumulation, and declining consumer well-being, particularly among younger consumers and individuals with low financial literacy. Furthermore, the study highlights ethical concerns regarding persuasive digital marketing practices and algorithmic manipulation within social commerce environments. This study contributes to the literature by integrating perspectives from consumer behavior, behavioral economics, and digital marketing ethics to provide a comprehensive understanding of the relationship between social commerce, overconsumption, and financial stress. The findings emphasize the importance of responsible digital marketing practices and stronger consumer protection policies in contemporary online marketplaces.

Keywords: Social commerce; overconsumption; financial stress; impulsive buying; consumer vulnerability; digital marketing ethics.

ABSTRAK

Penelitian ini mengkaji sisi gelap social commerce melalui tinjauan literatur sistematis mengenai bagaimana lingkungan pasar digital interaktif berkontribusi terhadap perilaku konsumsi berlebihan dan stres finansial konsumen. Penelitian ini menggunakan pendekatan Systematic Literature Review (SLR) yang dipandu oleh kerangka PRISMA untuk mensintesis berbagai penelitian terkait social commerce, impulsive buying, kerentanan konsumen, dan kesejahteraan finansial yang dipublikasikan antara tahun 2000–2025. Hasil kajian menunjukkan bahwa platform social commerce mendorong konsumsi berlebihan melalui mekanisme psikologis seperti emotional arousal, fear of missing out (FOMO), pengaruh sosial, dan menurunnya kontrol kognitif. Fitur-fitur seperti live streaming, rekomendasi personalisasi, influencer marketing, flash sale, dan sistem pembayaran tanpa hambatan mendorong perilaku pembelian impulsif dan pola konsumsi berulang. Kajian ini juga menunjukkan bahwa overconsumption dalam marketplace digital berkaitan erat dengan stres finansial, akumulasi utang, dan penurunan kesejahteraan konsumen, terutama pada konsumen muda dan individu dengan literasi keuangan rendah. Selain itu, penelitian ini menyoroti isu etika terkait praktik pemasaran digital persuasif dan manipulasi algoritmik dalam lingkungan social commerce. Penelitian ini berkontribusi pada literatur dengan mengintegrasikan perspektif perilaku konsumen, behavioral economics, dan etika pemasaran digital untuk memberikan pemahaman yang lebih komprehensif mengenai hubungan antara social commerce, overconsumption, dan financial stress. Temuan penelitian menekankan pentingnya praktik pemasaran digital yang bertanggung jawab dan perlindungan konsumen yang lebih kuat dalam pasar digital modern.

Kata Kunci: Social commerce; konsumsi berlebihan; stres finansial; pembelian impulsif; kerentanan konsumen; etika pemasaran digital.

INTRODUCTION

The rapid advancement of digital technologies has fundamentally transformed the structure and dynamics of contemporary marketplaces, particularly through the emergence of social commerce. Social commerce refers to the integration of social media technologies and interactive communication features into online commercial activities, enabling consumers to participate in shopping processes that are socially connected, collaborative, and highly engaging (Hajli, 2015). Unlike traditional e-commerce, which primarily focuses on transactional efficiency and product accessibility, social commerce incorporates social interaction, user-generated content, live communication, and entertainment elements into digital shopping experiences (Zhang, Lu, Gupta, & Zhao, 2014). As a result, online purchasing behavior has shifted from purely functional consumption toward more experiential and emotionally driven consumption patterns.

The development of social commerce has been further accelerated by the widespread adoption of social media platforms, mobile technologies, and live streaming features. Platforms such as TikTok Shop, Shopee Live, Instagram Live, and Facebook Marketplace have transformed online shopping into a real-time interactive activity where consumers can communicate directly with sellers, influencers, and other consumers during the purchasing process (Sun et al., 2019). This interactive environment increases social presence, entertainment value, and emotional engagement, thereby creating highly immersive purchasing experiences that blur the boundaries between shopping, entertainment, and social interaction (Wongkitrungrueng & Assarut, 2020). In emerging digital markets such as Indonesia, the rapid growth of internet penetration, mobile commerce adoption, and social media usage has contributed significantly to the expansion of social commerce activities (Susanto, Chang, & Ha, 2022). Indonesia has become one of the largest social commerce markets in Southeast Asia, characterized by high levels of consumer engagement and strong responsiveness to promotional activities in digital platforms.

Although social commerce offers various benefits, including convenience, accessibility, and enhanced customer engagement, scholars increasingly argue that its interactive and persuasive nature may also generate negative behavioral consequences for consumers. One of the most widely discussed concerns is the intensification of impulsive buying behavior. Impulsive buying refers to spontaneous and unplanned purchasing decisions driven primarily by emotional urges rather than rational evaluation or deliberate planning (Rook, 1987). Prior studies demonstrate that digital environments reduce consumers' cognitive control by providing instant access to products, simplified payment systems, personalized recommendations, and emotionally stimulating content

(Verhagen & van Dolen, 2011; Liu, Li, & Hu, 2013). In social commerce settings, these effects become even stronger due to the presence of social influence, live interactions, and real-time promotional strategies such as flash sales, countdown timers, and limited-time offers (Chen & Lin, 2018; Lim, Cheah, & Wong, 2020).

The increasing prevalence of impulsive buying in social commerce environments raises concerns regarding overconsumption. Overconsumption refers to excessive purchasing behavior that exceeds actual needs or financial capacity, often motivated by emotional gratification, social pressure, or situational stimuli rather than utilitarian necessity (Schor, 1998). Existing literature suggests that social commerce platforms actively stimulate overconsumption by continuously exposing consumers to persuasive promotional content, algorithmically personalized recommendations, and socially validated purchasing behaviors (Akram et al., 2018). Features such as “buy now,” live product demonstrations, viewer comments, and influencer endorsements create psychological pressure that encourages immediate purchasing decisions while reducing reflective thinking processes (Xu, Wu, & Li, 2020). Furthermore, the phenomenon of fear of missing out (FOMO) has been identified as a critical psychological mechanism driving excessive purchasing behavior in social commerce contexts (Hodkinson, 2019). Consumers often perceive promotional opportunities as scarce or temporary, increasing emotional urgency and encouraging repetitive consumption patterns.

More importantly, the long-term consequences of overconsumption are increasingly associated with financial stress and declining consumer well-being. Financial stress refers to the psychological strain and anxiety resulting from financial difficulties, including excessive debt, inability to meet financial obligations, lack of savings, and financial insecurity (Northern, O’Brien, & Goetz, 2010). In digital commerce environments, impulsive and excessive purchasing behaviors are often facilitated by easy payment systems, including digital wallets, buy-now-pay-later services, and online credit mechanisms, which may weaken consumers’ spending awareness and financial discipline (Islam et al., 2019). Several studies have shown that compulsive and impulsive purchasing behaviors are positively associated with debt accumulation, financial dissatisfaction, and emotional distress (Dittmar, 2005; Rick, Pereira, & Burson, 2008). Despite these growing concerns, most existing studies on social commerce continue to focus primarily on positive outcomes such as purchase intention, consumer engagement, and platform performance, while relatively limited attention has been given to the darker side of social commerce, particularly its ethical implications for consumer well-being.

Furthermore, the relationship between social commerce, overconsumption, and financial stress remains fragmented in the current literature. Existing studies tend to examine impulsive buying, digital marketing strategies, or financial well-being separately, without providing an integrated understanding of how interactive digital environments contribute to excessive consumption and financial vulnerability. This gap is particularly important in the context of emerging economies, where rapid digital adoption is often accompanied by uneven levels of financial literacy and consumer protection (Pratama & Wardhani, 2021). Consequently, there is a growing need for a comprehensive review that critically synthesizes existing literature and examines the ethical and behavioral implications of social commerce from a broader consumer well-being perspective.

Addressing this gap, the present study conducts a systematic literature review to examine how social commerce contributes to overconsumption and financial stress in digital marketplaces. Specifically, this study aims to identify the psychological and structural mechanisms that stimulate excessive consumption behaviors and to explore the broader implications of these behaviors for consumer financial well-being. By integrating perspectives from consumer behavior, social commerce, behavioral economics, and digital ethics, this study seeks to provide a more comprehensive understanding of the darker side of social commerce and contribute to ongoing discussions regarding responsible digital marketing practices and consumer protection in contemporary online marketplaces.

LITERATURE REVIEW

Social Commerce

Social commerce refers to the integration of social media technologies, interactive communication, and commercial activities within digital platforms that facilitate online transactions and consumer engagement (Hajli, 2015). Unlike traditional e-commerce, which primarily focuses on transactional efficiency and product accessibility, social commerce emphasizes social interaction, user-generated content, and real-time engagement as essential components of the shopping experience (Zhang, Lu, Gupta, & Zhao, 2014). The development of social commerce has been accelerated by the rapid growth of social networking platforms such as TikTok Shop, Instagram Live, Shopee Live, and Facebook Marketplace, which combine entertainment, communication, and purchasing functions into a single digital ecosystem.

Recent studies indicate that social commerce significantly influences consumer behavior by creating immersive and socially interactive shopping environments. Features such as live streaming, comments, likes, social sharing, and influencer endorsements increase consumers' sense of social

presence and emotional involvement during online shopping activities (Sun et al., 2019; Wongkitrungrueng & Assarut, 2020). In addition, algorithmically personalized content and interactive promotional mechanisms encourage consumers to spend more time engaging with digital marketplaces, thereby increasing purchasing opportunities (Li et al., 2024). Scholars argue that social commerce shifts consumption behavior from rational and utilitarian decision-making toward emotionally driven and socially influenced consumption patterns (Lu, Chen, & Law, 2021). Consequently, social commerce environments are increasingly recognized not only as commercial platforms but also as persuasive digital spaces that shape consumer emotions, attention, and purchasing behavior.

Overconsumption in Digital Marketplaces

Overconsumption refers to excessive purchasing behavior that exceeds consumers' actual needs or financial capabilities, often driven by emotional, psychological, or situational factors rather than rational necessity (Schor, 1998). In digital marketplaces, overconsumption has become increasingly prevalent due to the continuous exposure to persuasive marketing stimuli, personalized recommendations, and frictionless purchasing systems (Islam et al., 2019). Unlike traditional shopping environments, online platforms provide instant access to products, simplified payment methods, and constant promotional exposure, which reduce consumers' cognitive barriers to spending (Akram et al., 2018).

Recent literature suggests that social commerce intensifies overconsumption by combining entertainment, social interaction, and persuasive promotional strategies into highly engaging shopping experiences (Cuong, 2024). Features such as flash sales, limited-time offers, countdown timers, and exclusive live-stream discounts create urgency and fear of missing out (FOMO), which encourage repetitive and impulsive purchasing behavior (Aggarwal, Jun, & Huh, 2011; Hodgkinson, 2019). In addition, influencer marketing and peer interaction create social pressure that normalizes excessive consumption and encourages consumers to imitate purchasing behaviors observed within digital communities (Zhang et al., 2024). Studies also indicate that emotionally stimulating digital environments reduce reflective decision-making and increase consumers' tendency to purchase products beyond their actual needs (Li et al., 2022). Therefore, overconsumption in social commerce contexts is not merely an economic issue but also a psychological and social phenomenon shaped by platform design and digital interaction.

Financial Stress

Financial stress refers to the psychological strain and emotional pressure resulting from financial difficulties, including excessive debt, inability to meet financial obligations, financial

insecurity, and lack of savings (Northern, O'Brien, & Goetz, 2010). In recent years, financial stress has become an increasingly important issue in digital consumption studies due to the rapid growth of online shopping, digital payment systems, and buy-now-pay-later services. Research indicates that impulsive and excessive online purchasing behaviors significantly contribute to financial anxiety and reduced financial well-being among consumers (Rick, Pereira, & Burson, 2008).

Social commerce environments may intensify financial stress because they encourage emotionally driven spending behaviors while simultaneously reducing consumers' awareness of long-term financial consequences. The integration of seamless payment systems, digital wallets, and instant credit services enables consumers to make purchases with minimal cognitive deliberation, thereby increasing the risk of overspending (Islam et al., 2019). Recent studies also reveal that younger consumers and individuals with low financial literacy are particularly vulnerable to financial stress resulting from excessive online consumption (Purohit & Arora, 2021). Furthermore, repetitive impulsive purchases in social commerce platforms are often associated with post-purchase regret, debt accumulation, and financial dissatisfaction, which negatively affect consumer well-being over time (Dittmar, 2005). These findings suggest that financial stress should be understood not only as a financial issue but also as a behavioral consequence of persuasive digital consumption environments.

Psychological Mechanisms Linking Social Commerce and Overconsumption

Several psychological mechanisms explain how social commerce environments stimulate overconsumption and excessive spending behavior. One of the most significant mechanisms is emotional arousal. Emotional arousal refers to heightened emotional states such as excitement, pleasure, or enthusiasm that influence consumers' purchasing decisions (Beatty & Ferrell, 1998). Research demonstrates that live-streaming commerce environments increase emotional arousal through entertainment, social interaction, and real-time engagement, thereby encouraging impulsive purchasing behavior (Sun et al., 2019; Li et al., 2022).

Another important mechanism is fear of missing out (FOMO). FOMO refers to consumers' anxiety that they may miss valuable opportunities, social experiences, or exclusive offers if they fail to act immediately (Hodkinson, 2019). In social commerce environments, scarcity cues such as limited-time discounts, countdown timers, and low-stock notifications intensify urgency and reduce consumers' cognitive control (Aggarwal et al., 2011). Consumers often perceive promotional opportunities as rare and temporary, which increases impulsive purchasing tendencies and repetitive consumption behavior.

Social influence also plays a significant role in shaping excessive consumption behavior in digital marketplaces. Social influence refers to the effect of other individuals, communities, influencers, or streamers on consumers' attitudes and purchasing decisions (Zhang et al., 2019). In social commerce contexts, consumers are continuously exposed to peer recommendations, live comments, influencer endorsements, and observational learning processes that encourage conformity and imitation behavior (Leung et al., 2022). As a result, purchasing decisions become socially reinforced rather than individually evaluated, increasing the likelihood of overconsumption.

Theoretical Frameworks Explaining Social Commerce, Overconsumption, and Financial Stress

The Stimulus–Organism–Response (S-O-R) framework developed by Mehrabian and Russell (1974) is widely applied to explain consumer behavior in digital environments. According to this framework, environmental stimuli influence consumers' internal psychological states, which subsequently shape behavioral responses. In the context of social commerce, platform features such as live streaming, flash sales, social interaction, and personalized promotions function as external stimuli that stimulate emotional arousal, urgency, and perceived enjoyment. These internal psychological reactions eventually lead to impulsive purchasing behavior and overconsumption (Eroglu, Machleit, & Davis, 2001). Recent studies continue to confirm the relevance of the S-O-R framework in explaining impulsive and excessive buying behavior within social commerce environments (Li et al., 2024; Chung, Yasmin, & Haider, 2025).

This study also draws upon behavioral economics to explain how cognitive biases influence consumer decision-making in digital marketplaces. Behavioral economics emphasizes that consumers frequently make irrational decisions due to emotional influences, heuristics, and psychological biases rather than purely rational evaluation (Thaler, 1985). Concepts such as FOMO, instant gratification, scarcity effects, and mental accounting are particularly relevant in explaining overconsumption within social commerce platforms. Flash sales and exclusive discounts create psychological urgency that encourages consumers to prioritize immediate emotional satisfaction over long-term financial considerations (Aggarwal et al., 2011).

In addition, Consumer Vulnerability Theory explains why certain groups are more susceptible to persuasive digital marketing practices. Baker, Gentry, and Rittenburg (2005) define vulnerable consumers as individuals who experience reduced control within marketplace interactions due to personal, social, or structural factors. In social commerce contexts, vulnerable consumers may include young consumers, individuals with low financial literacy, emotionally distressed individuals, or heavy social media users. Continuous exposure to persuasive content,

influencer endorsements, and frictionless purchasing systems may weaken self-control and increase the risk of excessive spending behavior (Purohit & Arora, 2021).

Finally, digital marketing ethics provides a critical perspective for evaluating the fairness and responsibility of persuasive promotional practices in social commerce environments. Scholars increasingly argue that algorithmic targeting, artificial scarcity, influencer persuasion, and dark patterns may manipulate consumer decision-making and exploit psychological vulnerabilities (Susser, Roessler, & Nissenbaum, 2019). In this context, social commerce platforms raise important ethical concerns regarding consumer autonomy, informed decision-making, and long-term financial well-being.

Research Gap and Conceptual Focus

Although extensive research has examined social commerce, impulsive buying, and digital consumer behavior, relatively limited studies have specifically explored the relationship between social commerce, overconsumption, and financial stress in an integrated manner. Existing literature predominantly focuses on short-term outcomes such as purchase intention, customer engagement, and sales performance, while broader consequences for consumer well-being remain underexplored. Furthermore, prior studies often examine overconsumption, financial stress, or consumer vulnerability separately, without explaining how persuasive digital environments simultaneously contribute to excessive consumption behavior and financial strain.

This gap is particularly relevant in emerging digital markets such as Indonesia, where rapid digital adoption is accompanied by increasing use of live-streaming commerce, social media shopping, and digital payment systems. Consequently, this study seeks to synthesize prior literature and develop a conceptual understanding of how social commerce environments stimulate overconsumption and contribute to financial stress through psychological mechanisms such as emotional arousal, FOMO, social influence, and reduced cognitive control.

METHODS

This study employs a systematic literature review (SLR) approach to synthesize and critically evaluate existing research related to social commerce, overconsumption, and financial stress in digital marketplaces. A systematic literature review is considered an appropriate method for identifying, evaluating, and integrating findings from previous studies in a transparent, rigorous, and replicable manner (Snyder, 2019). Unlike traditional narrative reviews, systematic literature reviews follow structured procedures for article identification, screening, selection, and analysis, thereby minimizing researcher bias and improving the reliability of findings (Tranfield, Denyer, & Smart, 2003). This approach is particularly suitable for emerging interdisciplinary topics such as

social commerce because the existing literature remains fragmented across consumer behavior, digital marketing, psychology, and financial well-being studies.

The review process in this study was guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, which provides systematic procedures for identifying and selecting relevant literature (Page et al., 2021). The PRISMA framework enhances methodological transparency by clearly documenting the stages of literature search, screening, eligibility assessment, and final article selection. Through this approach, the study seeks to ensure that the review process is comprehensive, objective, and reproducible.

Data Sources and Search Strategy

Data were collected from several major academic databases that are widely recognized for indexing high-quality peer-reviewed publications, namely Scopus, Web of Science, ScienceDirect, and Emerald Insight. These databases were selected because they provide extensive coverage of studies in business, marketing, consumer behavior, psychology, and digital commerce research. To ensure comprehensive literature coverage, the search process included combinations of keywords related to the main constructs of the study.

The search process was limited to peer-reviewed journal articles published between 2000 and 2025. The selected time range reflects the rapid development of e-commerce, social media platforms, and digital marketplaces during the past two decades. Only articles published in English were included to ensure consistency in analysis and interpretation.

Inclusion and Exclusion Criteria

To ensure the relevance and quality of the reviewed literature, this study applied several inclusion and exclusion criteria. The inclusion criteria consisted of:

1. Peer-reviewed journal articles
2. Studies focusing on social commerce, impulsive buying, overconsumption, or financial stress
3. Empirical, conceptual, or review studies relevant to digital consumer behavior
4. Articles published between 2000 and 2025
5. Articles written in English

Meanwhile, the exclusion criteria included:

1. Conference papers, dissertations, book chapters, and non-peer-reviewed publications
2. Studies unrelated to digital marketplaces or online consumer behavior
3. Articles with incomplete full-text access
4. Duplicate publications across databases

Following the screening process, duplicate records were removed, and article titles and abstracts were evaluated to determine their relevance to the research objectives. Full-text assessments were subsequently conducted for the remaining articles to ensure conceptual alignment with the themes of social commerce, overconsumption, and financial stress.

Article Selection Process

The article selection process followed four main stages adapted from the PRISMA framework: identification, screening, eligibility assessment, and inclusion (Page et al., 2021). In the identification stage, articles were retrieved from the selected databases using predefined keywords and search strings. The screening stage involved removing duplicate articles and reviewing titles and abstracts to exclude irrelevant studies. During the eligibility stage, full-text articles were carefully assessed based on the inclusion criteria. Finally, studies meeting all criteria were included in the final analysis and synthesis.

The systematic review process aimed to identify recurring themes, theoretical perspectives, methodological approaches, and research gaps related to the relationship between social commerce, overconsumption, and financial stress.

Data Analysis

The selected articles were analyzed using thematic content analysis. Thematic analysis is a qualitative analytical method used to identify, organize, and interpret recurring themes and patterns within a dataset (Braun & Clarke, 2006). This method is particularly appropriate for systematic literature reviews because it enables researchers to synthesize findings from diverse studies while identifying conceptual relationships and emerging issues across the literature.

The thematic analysis process in this study involved several stages. First, all selected articles were carefully read and coded according to their primary focus, including social commerce features, psychological mechanisms, overconsumption behavior, financial stress, and consumer well-being. Second, similar concepts and findings were grouped into broader thematic categories. Third, the themes were interpreted critically to identify relationships between digital platform characteristics, consumer psychological responses, and financial consequences.

Through this analytical process, several dominant themes emerged, including:

1. Psychological drivers of overconsumption
2. Social influence and platform-induced consumption pressure
3. Emotional arousal and fear of missing out (FOMO)
4. Consumer vulnerability in digital marketplaces
5. Financial stress and declining consumer well-being

6. Ethical concerns in social commerce practices

The findings from these themes were subsequently synthesized to develop a comprehensive conceptual understanding of how social commerce environments contribute to excessive consumption behavior and financial stress.

Research Validity and Reliability

To enhance the validity and reliability of the review process, this study adopted transparent documentation procedures throughout article identification, screening, and thematic coding stages. The use of multiple academic databases helped ensure broader literature coverage and reduce publication bias. In addition, the application of clearly defined inclusion and exclusion criteria increased consistency in article selection.

Furthermore, thematic coding was conducted systematically to minimize subjective interpretation and improve analytical rigor. The integration of multiple theoretical perspectives, including the Stimulus–Organism–Response (S-O-R) framework, behavioral economics, consumer vulnerability theory, and digital marketing ethics, also strengthened the conceptual validity of the study by enabling a multidimensional interpretation of the reviewed literature.

Overall, the systematic literature review approach provides a comprehensive and theoretically grounded understanding of the darker side of social commerce, particularly regarding its role in stimulating overconsumption and financial stress in contemporary digital marketplaces.

RESULT AND DISCUSSION

The systematic literature review identified a growing body of research examining the behavioral and psychological consequences of social commerce in digital marketplaces. The findings indicate that social commerce environments not only stimulate consumer engagement and purchasing activity but also intensify excessive consumption behavior and financial vulnerability. Through thematic analysis, this study identified five major themes explaining the relationship between social commerce, overconsumption, and financial stress: (1) psychological drivers of overconsumption, (2) platform-induced consumption pressure, (3) social influence and digital persuasion, (4) overconsumption and financial stress, and (5) ethical concerns and consumer vulnerability. These themes collectively demonstrate that the darker side of social commerce extends beyond impulsive buying and involves broader implications for consumer well-being.

Psychological Drivers of Overconsumption

One of the dominant findings emerging from the reviewed literature is that social commerce environments stimulate overconsumption through various psychological mechanisms, particularly emotional arousal, fear of missing out (FOMO), perceived enjoyment, and reduced

cognitive control. Social commerce platforms are intentionally designed to create immersive and emotionally engaging shopping experiences through visual stimulation, interactive communication, and entertainment-oriented content (Sun et al., 2019). Unlike conventional e-commerce, which emphasizes efficiency and information accessibility, social commerce encourages emotionally driven purchasing behavior by integrating shopping with entertainment and social interaction.

Several studies reveal that emotional arousal significantly influences consumers' tendency to make impulsive and excessive purchases. Emotional arousal refers to heightened emotional states such as excitement, pleasure, enthusiasm, or urgency experienced during shopping activities (Beatty & Ferrell, 1998). Live-streaming commerce environments intensify these emotional states through dynamic presentations, influencer interactions, and real-time engagement. Li et al. (2022) found that consumers exposed to entertaining live-streaming sessions are more likely to experience impulsive urges that reduce rational evaluation processes. Similarly, Wongkitrungrueng and Assarut (2020) reported that live interaction between streamers and audiences creates emotional closeness and trust, which encourage spontaneous purchasing decisions.

Fear of missing out (FOMO) also emerged as a significant psychological mechanism driving overconsumption in social commerce environments. FOMO refers to consumers' anxiety that they may lose valuable opportunities or social experiences if they fail to act immediately (Hodkinson, 2019). Scarcity cues such as flash sales, countdown timers, low-stock notifications, and exclusive discounts intensify urgency and stimulate impulsive purchasing behavior (Aggarwal, Jun, & Huh, 2011). Consumers often perceive these promotional strategies as rare opportunities that must be utilized immediately, even when purchases are unnecessary or financially burdensome. Consequently, repeated exposure to urgency-based promotions contributes to repetitive consumption patterns and reduced self-control.

Another important finding concerns the reduction of cognitive deliberation in social commerce environments. The literature suggests that highly interactive and emotionally stimulating digital environments weaken reflective decision-making processes by encouraging consumers to prioritize immediate emotional gratification over long-term financial considerations (Huang et al., 2021). In many cases, consumers justify impulsive purchases by perceiving discounted products as "good deals" regardless of actual necessity. This finding aligns with behavioral economics perspectives suggesting that consumers frequently rely on emotional heuristics rather than rational calculations when making purchasing decisions (Thaler, 1985).

Overall, the reviewed studies demonstrate that overconsumption within social commerce platforms is not solely driven by individual personality traits but is strongly shaped by platform-

induced psychological stimulation. This finding reinforces the argument that social commerce environments systematically encourage emotionally driven and excessive consumption behavior.

Platform-Induced Consumption Pressure

The second major theme identified in this review relates to the structural characteristics of social commerce platforms that intensify purchasing pressure and encourage excessive consumption behavior. Social commerce platforms are designed not only to facilitate transactions but also to maximize user engagement and purchasing frequency through persuasive technological features. Features such as live streaming, personalized recommendations, instant purchasing systems, and algorithmic promotions continuously expose consumers to consumption opportunities, thereby increasing spending tendencies.

Live-streaming commerce emerged as one of the most influential drivers of platform-induced purchasing pressure. Studies consistently indicate that live-streaming environments combine entertainment, urgency, and social interaction in ways that significantly intensify impulsive buying behavior (Sun et al., 2019; Zhao et al., 2020). During live-streaming sessions, consumers are exposed to persuasive communication, limited-time offers, and emotionally stimulating presentations that encourage immediate purchasing decisions. The interactive nature of live streaming also creates social pressure because consumers can observe other viewers making purchases in real time, reinforcing conformity and imitation behavior.

Algorithmic personalization further strengthens consumption pressure within social commerce environments. Recent studies suggest that digital platforms utilize consumer data and behavioral tracking systems to personalize product recommendations, advertisements, and promotional content (Susser, Roessler, & Nissenbaum, 2019). Personalized promotions increase consumers' exposure to products aligned with their preferences and emotional triggers, thereby increasing the effectiveness of persuasive marketing strategies. Unlike traditional advertising, algorithmic targeting continuously adapts to users' browsing patterns and purchasing behavior, making persuasive stimuli more difficult to avoid.

Another important structural factor is the integration of frictionless purchasing systems within digital marketplaces. Social commerce platforms often incorporate digital wallets, one-click purchasing systems, and buy-now-pay-later services that simplify transaction processes and reduce purchasing barriers (Islam et al., 2019). Although these features improve convenience and efficiency, they also reduce consumers' awareness of spending behavior and financial consequences. The literature indicates that simplified payment systems encourage consumers to

focus on immediate gratification while minimizing cognitive evaluation of future financial obligations.

These findings suggest that overconsumption in social commerce environments is not merely an individual behavioral issue but is structurally reinforced by platform design and technological architecture. Digital marketplaces are increasingly optimized to maximize consumer attention, emotional engagement, and purchasing activity, often at the expense of long-term consumer well-being.

Social Influence and Digital Persuasion

Another significant theme identified in this review is the role of social influence and digital persuasion in shaping excessive consumption behavior. Social commerce environments rely heavily on social interaction and community participation, making consumers more susceptible to interpersonal influence, peer pressure, and observational learning processes.

Research demonstrates that influencers and streamers play a central role in shaping consumers' purchasing decisions within social commerce platforms. Influencers are often perceived as trustworthy, relatable, and authentic, which increases their persuasive power over audiences (Lou & Yuan, 2019). Consumers frequently rely on influencer recommendations and product demonstrations as social validation for purchasing decisions. This phenomenon becomes more powerful in live-streaming environments where consumers can interact directly with streamers and receive immediate responses to questions or concerns.

Peer interaction and social proof also contribute significantly to overconsumption behavior. Features such as likes, comments, reviews, and viewer purchase notifications create social validation mechanisms that reinforce purchasing behavior (Zhang et al., 2019). Consumers often interpret positive engagement and high purchase activity as indicators of product quality or social desirability. Consequently, purchasing decisions become socially reinforced rather than individually evaluated.

The literature further suggests that digital persuasion strategies in social commerce environments may blur the boundary between persuasion and manipulation. Artificial scarcity, emotional storytelling, and influencer-driven urgency tactics are frequently used to encourage immediate purchasing behavior (Chen & Lin, 2018). These strategies exploit psychological vulnerabilities such as FOMO, social comparison, and emotional dependency, thereby reducing consumers' ability to make reflective and autonomous purchasing decisions.

From an ethical perspective, these findings raise concerns regarding consumer autonomy and informed decision-making. Although persuasive marketing strategies are common within

commercial environments, social commerce platforms increasingly utilize psychologically sophisticated techniques that may manipulate consumer behavior and encourage excessive consumption beyond consumers' actual needs or financial capacities.

Overconsumption and Financial Stress

One of the most critical findings emerging from this review is the strong relationship between overconsumption and financial stress in digital marketplaces. The literature consistently demonstrates that repetitive impulsive purchasing behavior contributes to negative financial outcomes, including debt accumulation, financial anxiety, reduced savings, and declining financial well-being.

Financial stress refers to psychological strain resulting from financial insecurity, inability to meet financial obligations, and excessive financial burden (Northern, O'Brien, & Goetz, 2010). Several reviewed studies indicate that consumers who frequently engage in impulsive and excessive online shopping are more likely to experience financial dissatisfaction and emotional distress (Rick, Pereira, & Burson, 2008). In social commerce environments, these risks are intensified by constant exposure to persuasive promotional content and frictionless payment systems.

The integration of buy-now-pay-later services and digital credit systems emerged as a particularly important factor contributing to financial stress. Recent studies suggest that deferred payment systems reduce the immediate psychological pain of paying, thereby encouraging consumers to make purchases beyond their financial capacities (Islam et al., 2019). Consumers may perceive installment-based payments as affordable in the short term while underestimating cumulative financial obligations over time. As a result, repeated impulsive purchases facilitated by digital credit systems may lead to debt dependency and financial insecurity.

Younger consumers and individuals with low financial literacy were identified as particularly vulnerable groups within social commerce environments. Studies indicate that younger consumers tend to exhibit stronger emotional responses to social media content and are more susceptible to influencer persuasion and social comparison processes (Purohit & Arora, 2021). In addition, limited financial literacy reduces consumers' ability to evaluate long-term financial consequences, increasing the risk of overspending and financial distress.

The findings suggest that financial stress should not be viewed solely as an individual financial management problem but also as a consequence of persuasive digital consumption environments. Social commerce platforms continuously encourage purchasing behavior through emotionally stimulating and technologically optimized systems, thereby contributing to broader issues of consumer financial vulnerability.

Ethical Concerns and Consumer Vulnerability

The final theme identified in this review concerns the ethical implications of social commerce practices and the increasing vulnerability of consumers in digital marketplaces. The reviewed literature highlights growing concerns regarding the fairness and responsibility of persuasive digital marketing strategies that encourage excessive consumption behavior.

Digital marketing ethics emphasizes the importance of protecting consumer autonomy, transparency, and well-being within commercial environments (Murphy, Laczniak, & Harris, 2017). However, many social commerce practices rely on persuasive mechanisms that intentionally exploit consumers' emotional responses and psychological vulnerabilities. Algorithmic targeting, artificial scarcity, emotionally manipulative advertising, and influencer-driven persuasion are frequently designed to maximize purchasing behavior rather than support informed consumer decision-making (Susser et al., 2019).

Consumer vulnerability becomes particularly significant in social commerce contexts because digital platforms continuously collect behavioral data and personalize persuasive stimuli based on consumers' emotional and behavioral patterns. Vulnerable consumers, including adolescents, financially inexperienced individuals, and emotionally distressed consumers, may have reduced ability to resist persuasive consumption pressures. Consequently, excessive exposure to persuasive social commerce environments may contribute to addictive consumption patterns, emotional dependency, and declining consumer well-being.

These findings indicate the need for greater ethical responsibility among digital platforms, marketers, and policymakers. While social commerce provides economic opportunities and enhances consumer convenience, its persuasive technological structures may also produce harmful behavioral and financial consequences. Therefore, future digital commerce practices should prioritize responsible marketing, transparent promotional strategies, and consumer protection mechanisms to reduce the risks associated with overconsumption and financial stress.

Discussion and Conceptual Implications

Overall, the findings of this systematic literature review demonstrate that social commerce environments contribute significantly to overconsumption and financial stress through the interaction of psychological, technological, social, and structural factors. Unlike traditional e-commerce environments, social commerce platforms create immersive digital ecosystems that continuously stimulate emotional engagement, urgency, and social validation.

The findings also reinforce the relevance of the Stimulus–Organism–Response (S-O-R) framework in explaining excessive consumption behavior in digital marketplaces. Social commerce

features function as environmental stimuli that trigger emotional and cognitive reactions, which subsequently influence purchasing behavior. At the same time, behavioral economics perspectives explain how cognitive biases such as FOMO, scarcity effects, and instant gratification weaken rational decision-making processes and encourage excessive consumption.

Importantly, this review extends previous research by connecting impulsive buying and social commerce literature with broader discussions of financial stress, consumer vulnerability, and digital marketing ethics. The findings suggest that overconsumption should not be understood merely as an individual behavioral issue but as a structural consequence of persuasive digital marketplace environments.

Therefore, future research should move beyond short-term marketing outcomes and examine the long-term implications of social commerce for consumer well-being, financial sustainability, and ethical digital marketplace governance.

CONCLUSION

This study highlights the darker side of social commerce by demonstrating how interactive and persuasive digital environments contribute to overconsumption and financial stress. Features such as live streaming, personalized promotions, influencer marketing, and frictionless payment systems stimulate impulsive purchasing behavior through emotional arousal, fear of missing out (FOMO), and social influence. While social commerce enhances consumer engagement and purchasing convenience, it also raises important concerns regarding consumer well-being and ethical digital marketing practices.

The findings suggest that stakeholders, including marketers, platform developers, and policymakers, should adopt more responsible and consumer-oriented practices to reduce the negative consequences of excessive digital consumption. Future research is recommended to empirically examine the causal relationship between social commerce features and financial stress, as well as investigate moderating variables such as financial literacy, self-control, and demographic characteristics. Further studies should also explore ethical issues related to algorithmic persuasion, influencer marketing, and consumer protection in digital marketplaces.

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