

Social Media Influencer Engagement and Mental Health Outcomes: The Moderating Analysis of Family Income Differences

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Abstract

The rapid proliferation of social media platforms has significantly altered the manner in which people receive information, define their identities, and assess their self-perceptions, giving rise to new psychological challenges. Drawing on Social Comparison Theory, Role Theory, and Consumer Socialization literature, this study proposes that frequent engagement with social media influencers negatively affects psychological well-being by triggering upward social comparison, material pressure, and feelings of inadequacy. The research further examines whether family income moderates the strength of this relationship. It is hypothesized that low- and middle-income individuals experience more harmful outcomes because they may lack the means to replicate the promoted lifestyles. This study employed a cross-sectional, quantitative approach, collecting data from 165 participants in Erbil, Kurdistan, Iraq between October 2025 through December 15, 2025. A Structural Equation Model was used to analyze these relationships. The findings confirm that engagement with social media influencers is a significant negative predictor of psychological well-being. Moreover, family income is a significant moderator, such that low and medium income enhance the negative impact, while high income attenuates it. This study contributes to the literature on digital well-being by emphasizing the importance of socioeconomic context.

Keywords: Family Income, Influencer Engagement, Mental Health, Social Comparison, Socioeconomic Status.

1. Introduction

The rapid growth of social media has changed how people get information, form identities, and perceive themselves. The most impactful changes in the digital sphere are associated with the phenomenon of social media influencers that leaves different impacts on individuals and businesses (Benevento et al., 2025). Influencers are people who have gained substantial popularity and have the perceived legitimacy to influence the attitudes, tastes, and behaviors of their followers (Abidin, 2018; De Veirman et al., 2017). Influencers have been observed to engage in activities across various social media platforms, including Instagram, TikTok, YouTube, and X (formerly Twitter), and promote various styles of living, thinking, and consuming that are idealistic in nature. Although influencers have been critical in the domain of marketing and brand management, recent research interests have been directed towards the psychological implications of influencers. The construct of psychological well-being is complex and consists of several dimensions, such as self-acceptance, finding meaning in life, autonomy, positive relationships, and balance of emotions (Ryff, 2013). However, research is showing that excessive social media usage can be detrimental to psychological well-being by increasing social comparison, envy, anxiety, and lowering self-esteem among users (Kross et al., 2013; Verduyn et al., 2020). Moreover, social media influencers may be more detrimental to users as they tend to promote an ideal lifestyle that is hard to achieve for an average person.



Unlike celebrities, social media influencers are more relatable and accessible to the average user, which may increase the tendency for users to consider the standards set by the influencer as unrealistic or unachievable (Horton & Richard Wohl, 1956; Tukachinsky, 2013).

In addition, engagement in activities such as following, liking, commenting, and sharing posts from social media influencers, as well as purchasing their recommended items, indicates a more profound form of psychological engagement compared to using social media in general (Sokolova & Kefi, 2020). When individuals engage heavily with social media, they encounter idealized portrayals of beauty, wealth, and success, which can ultimately result in upward social comparison and a sense of inadequacy (Deniswara et al., 2024; Festinger, 1954; Vogel et al., 2014). As a result, high levels of interaction with social media influencers may cause individuals to suffer from more stress, deeper dissatisfaction, and poorer psychological well-being.

However, the negative psychological consequences of influencer engagement may not be consistent across different individuals. Socioeconomic factors, particularly family income level, might be a significant factor in moderating these consequences. Family income level affects the availability of resources and consumption opportunities, which in turn can affect the ways in which individuals respond to influencer engagement (Dittmar et al., 2014; Odgers & Jensen, 2020). Individuals from high-income families might be able to purchase the products and live the lifestyle promoted by influencers, which might reduce their level of frustration and psychological pressure. Individuals from low-income families might be more affected by the negative consequences of influencer engagement due to financial constraints.

Despite the proposed relationships, there has been limited investigation into whether family income moderates the impact of social media influencer engagement on psychological well-being, a gap that is particularly pronounced in developing and emerging economies. The Kurdistan Region of Iraq represents an interesting case study in this regard, given the young and growing population, the high rate of technological uptake, and the growing disparities in socioeconomic status. The importance of understanding the impact of family income on digital psychological outcomes is critical in informing the development of effective interventions and policies. This study primarily aims to explore how family income moderates the link between social media influencer engagement and psychological well-being. The specific objectives are: (1) Does influencer engagement negatively impact psychological well-being? (2) How do low, middle, and high family income levels moderate this relationship?

2. Literature Review

2.1. Social Media Influencers and Digital Engagement

Social media influencers have become a major force in digital spaces, transforming engagement with media, brands, and social norms. Their deep influence on users' daily lives has spurred extensive research into their effects on communication and behavior (Al Maalouf et al., 2024; Dodds et al., 2024; Sarkis et al., 2025). Broadly speaking, influencers are social media figures who, by cultivating authenticity, expertise, and relatability, amass a substantial following and gain the power to shape their audience's attitudes, opinions, and behaviors (Abidin, 2018; Freberg et al., 2011). They are people who post contents on different social media networks and used to attract customers, and promoting products (Jamil et al., 2024; Reinikainen et al., 2020). Unlike celebrities, social media influencers tend to come across as regular people, which makes them seem more similar and trustworthy, thus increasing the intensity of engagement with them (Lou & Yuan, 2019).

Engagement with social media influencers is more than just exposure and encompasses behavioral, emotional, and cognitive components. Behavioral engagement entails activities

such as liking, commenting, sharing, and buying products endorsed by social media influencers, while emotional engagement entails feelings of attachment and admiration. Cognitive engagement encompasses attention, absorption, and internalization of influencer messages (Brodie et al., 2011). The psychological effects of social media, whether positive or negative, are intensified by higher levels of engagement, according to prior research (Dessart et al., 2015).

2.2. Influencer Engagement and Psychological Well-Being

The concept of psychological well-being is generally understood to be multidimensional, encompassing self-acceptance, environmental mastery, autonomy, purpose in life, positive relationships, and personal growth as its six core facets (Ryff, 2013). There is substantial research that has shown the negative relationship between the use of social media as a means of communication and psychological well-being, anxiety, depression, and emotional exhaustion (Kross et al., 2013; Verduyn et al., 2020).

Because influencers frequently showcase idealized and unhealthy lifestyles, their impact on audiences may be predominantly negative (Albadri, 2023; De Jans et al., 2022; Wang et al., 2025). According to social comparison theory, people evaluate their self-worth by comparing themselves to others (Festinger, 1954). Social media influencers tend to be used as an upward comparison group, which may cause an individual to feel that their life is not good enough compared to the influencer's life (Vogel et al., 2014). Considerable research has demonstrated that engagement with social media influencers is linked to body dissatisfaction, materialism, envy, and stress, particularly among young adults (Brown & Tiggemann, 2016; Fardouly et al., 2016; Tiggemann & Zaccardo, 2015).

In addition, the parasocial interaction theory argues that followers may establish one-sided emotional relationships with the influencer, seeing them as their friends or role models (Horton & Richard Wohl, 1956; Tukachinsky, 2013). Although the relationship can offer the followers emotional solace, excessive parasocial interaction can result in dependency, unrealistic expectations, and emotional vulnerability, hence lowering the followers' well-being (Liebers & Schramm, 2019).

2.3. Socioeconomic Context and Family Income

Socioeconomic status, especially family income, is an important factor that affects psychological outcomes and social comparison processes. Family income affects the availability of material resources, educational resources, and coping strategies, which in turn affect how people perceive and react to social inputs (Conger et al., 2010). People from low-income families tend to face more financial strain, which may worsen the psychological effects of upward social comparison (Adler & Ostrove, 1999).

Regarding social media influencers, family income is an important consideration because social media influencers' content is often consumption-driven, featuring luxury products, vacations, fashion, and lifestyles that may be out of reach for most of their followers. Among them, there is also classification according to the status and quality of the influencer. Social Media Fashion Influencer poses more effects on the audiences especially when it's analysed along the socio-economic factor and affecting individual behavior (Casaló et al., 2020; Chetioui et al., 2020). Research indicates that people from low-income families tend to feel more frustration, envy, and dissatisfaction when they are exposed to such content (Dittmar et al., 2014; Piff & Robinson, 2017). People from higher-income families may experience less negative impact because they have more financial freedom to engage in influencer-driven behaviors or mentally discount such content (Odgers & Jensen, 2020).

A growing body of recent empirical work has started to identify income as a moderating factor in how social media usage affects mental health outcomes (Orben & Przybylski, 2019; Twenge et al., 2021). Yet, the moderating effect of family income on influencer engagement has not been sufficiently explored, especially in non-Western and emerging economies. In this regard, the present study has incorporated the moderating effect of family income to address the aforementioned gap.

2.4. Research Model

According to the literature, this research proposes a moderation model in which psychological well-being is negatively affected by engagement with social media influencers, and family income moderates this relationship.

2.5. Research Model Diagram

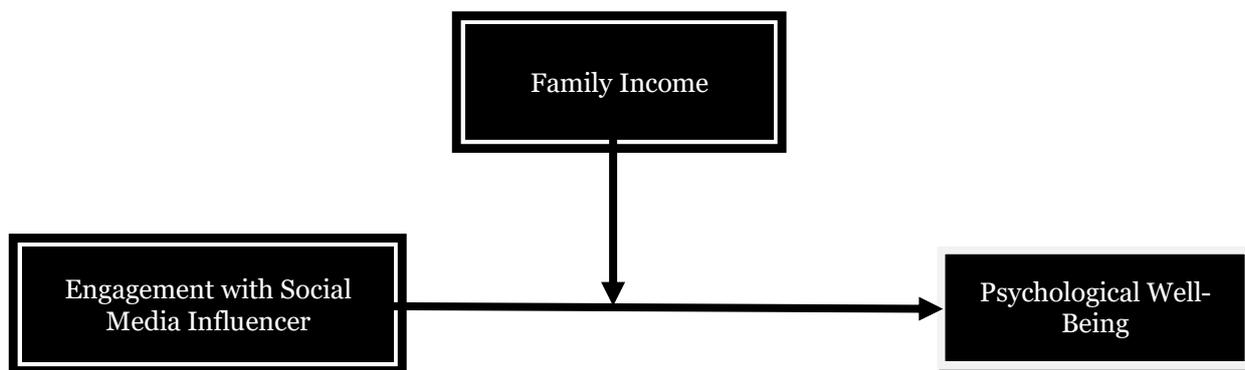


Figure 1. Research Model

Derived from the research model presented in Figure 1, the hypotheses developed for this study are delineated below.

- H1:** Engagement with social media influencers has a negative impact on psychological well-being.
- H2:** Low family income strengthens the negative impact of engagement with social media influencers on psychological well-being.
- H3:** Middle family income strengthens the negative impact of engagement with social media influencers on psychological well-being.
- H4:** High family income weakens the negative impact of engagement with social media influencers on psychological well-being.

3. Methods

This study employed a quantitative methodology grounded in the positivist paradigm and guided by a deductive approach. This methodological choice was well-suited for examining the hypothesized relationships between social media influencer engagement, psychological well-being, and the moderating role of family income. A cross-sectional design was adopted, enabling data collection at a single point in time and facilitating statistical generalization.

3.1. Research Context and Data Collection

The data collection was conducted randomly among the people of Erbil, the capital of the Kurdistan Region of Iraq. The city is appropriate for conducting the research because it is witnessing rapid growth in terms of its youth population, social media usage, and exposure to influencer culture. The number of questionnaires distributed was 180. Out of these distributed

questionnaires, 165 were considered valid for data analysis. The response rate was calculated to be 91.7 percent. The questionnaire sample size satisfies the minimum PLS-SEM requirements, meeting both the ten-times rule and recent statistical power guidelines (Hair et al., 2022).

3.2. Measurement Instruments

A structured questionnaire with four sections including demographics, influencer engagement, psychological well-being, and family income was used for data collection. Multi-item scales adapted from prior research ensured content validity for all latent constructs. Influencer engagement was specifically measured using seven items covering behavioral, emotional, and cognitive aspects. To measure the psychological well-being of the consumers, seven items were used to measure the self-acceptance, life satisfaction, purpose, and emotional well-being of the consumers, as proposed by Ryff’s multidimensional well-being scale. To measure the family income of the consumers, seven items were used to measure the financial well-being, comfort, and resources of the consumers. Academic experts reviewed the questionnaire to ensure the questions were clear, relevant, and easily understood by consumers, leading to minor wording modifications. Responses were measured using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

3.3. Data Analysis Technique

Adhering to the recommended two-step procedure for PLS-SEM analysis, data were analyzed using SmartPLS version 4. The analysis commenced with an assessment of the measurement model through Confirmatory Factor Analysis (CFA), which established reliability, convergent validity, and discriminant validity. Thereafter, the structural model was examined to test the hypothesized relationships and the moderating effect of family income, with the significance of path coefficients ascertained via bootstrapping using 5,000 resamples. Other analysis procedures employed in the study were collinearity diagnostics (VIF), effect size (f^2), coefficient of determination (R^2), and predictive relevance (Q^2). The comprehensive analysis procedure ensured the robustness of the study’s results.

4. Results and Discussion

4.1. Research Results

4.1.1. Descriptive Statistics and Demographic Profile

A total of 165 valid responses were included in the analysis. Table 1 depicts the demographic profile of the respondents. The sample was predominated by young adults, reflecting the demographic segment most actively engaged with social media influencers.

Table 1. Demographic Characteristics of Respondents (N = 165)

Variable	Category	Frequency	Percentage
Age	18-25	74	44.8%
	26-35	51	30.9%
	36-45	25	15.2%
	Above 45	15	9.1%
Gender	Female	86	52.1%
	Male	79	47.9%
Family Income	Low	58	35.2%
	Middle	66	40.0%
	High	41	24.8%

4.1.2. Measurement Model Assessment (CFA)

In SmartPLS 4, Confirmatory Factor Analysis (CFA) validated the measurement model. Cronbach's alpha and composite reliability both exceeded 0.70 (see Table 2), confirming satisfactory reliability (Hair et al., 2022).

Table 2. Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
Engagement with Social Media Influencers	0.89	0.91	0.62
Psychological Well-Being	0.92	0.93	0.65
Family Income	0.90	0.92	0.64

The measurement model demonstrated strong convergent validity, with all AVE values exceeding 0.50 and item loadings ranging from 0.71 to 0.88 well above the 0.70 benchmark. Discriminant validity was equally robust, as confirmed by the Fornell-Larcker criterion (where each construct's AVE square root exceeded its inter-construct correlations) and the HTMT ratio (with all values below the conservative 0.85 threshold).

4.1.3. Structural Model Assessment (SEM)

Before testing the hypotheses, collinearity was examined using the Variance Inflation Factor (VIF). All VIF values were below the conservative criterion of 3.3, confirming the absence of multicollinearity. The structural model exhibited adequate explanatory power, with psychological well-being yielding an R² value of 0.47. The complete path analysis results are presented in Table 3.

Table 3. Structural Model Results

Hypothesis	Path	β	t-value	p-value	Result
H1	Engagement → Psychological Well-Being	-0.41	6.32	<0.001	Supported
H2	Engagement × Low Income → Well-Being	-0.18	2.91	<0.01	Supported
H3	Engagement × Middle Income → Well-Being	-0.12	2.14	<0.05	Supported
H4	Engagement × High Income → Well-Being	+0.15	2.67	<0.01	Supported

The effect size (f²) analysis revealed that engagement with social media influencers had a substantial effect on psychological well-being (f² = 0.29). Consistent with expectations in behavioral science research, the moderation effects ranged from small to medium. Predictive relevance was assessed using Stone-Geisser's Q², calculated via the blindfolding procedure, yielding a Q² value of 0.31 for psychological well-being.

4.2. Discussion

The findings strongly support the proposed model. Engagement with social media influencers has a significant negative effect on psychological well-being, confirming the first set of hypotheses. This aligns with previous research on the harms of upward social comparison and parasocial engagement with influencers. (Brown & Tiggemann, 2016; Vogel et al., 2014). However, other studies as in Powell & Pring (2024) found that influencers have positive and negative impacts on individual well-being. Therefore, researchers related the kind of relationship between the two variables to the kind of influencer. Content credibility and

reliability of the messages shared through influencer determines the type of the relationship (Jenkins et al., 2020; Lou & Kim, 2019; Sabbagh et al., 2020; Zou et al., 2020). That means the personality of the influencer matters when sharing contents; without building a trust with the audience, that relationship could be negative similar to the result found in this study.

The moderation analysis indicates that family income acts as an important boundary condition. For people from low-income families, the negative effects of influencer engagement are substantially heightened, thus supporting the second set of hypotheses. This result supports Micheli (2016) who found that social media influencers strongly affect low-income teenagers. This suggests that economic limitations may heighten feelings of frustration and inadequacy as followers cannot afford to live as influencer lifestyles dictate. The negative effects on middle-income individuals, though less intense, also support the third set of hypotheses.

On the other hand, high levels of family income reduce the strength of the negative relationship, thus supporting H4. In other words, people from comfortable families might experience lower levels of psychological strain due to their increased purchasing power and perceived attainability of influencer lifestyles. The current study contributes to the digital well-being literature by showing that socioeconomic inequality affects the psychological effects of influencer culture.

5. Conclusion

This study sought to examine the impact of engagement with social media influencers on individual psychological well-being, as well as the moderating role of family income in this relationship. Within this framework, the research provides strong empirical validation that such engagement exerts a significant negative influence on psychological well-being. Accordingly, the findings reveal that frequent interaction with social media influencers, coupled with the idealized lifestyles and consumption-oriented messages they transmit, adversely affects individuals' psychological well-being.

Notably, this study advances the literature by delineating family income as a significant boundary condition that shapes the psychological consequences of influencer engagement for individuals. The study's findings indicate that individuals from low- and middle-income families experience amplified negative outcomes, as economic limitations contribute to the intensity of social comparison and feelings of inadequacy when influencer lifestyles are perceived as unattainable. Conversely, for individuals from high-income families, the study found a weakened negative relationship, suggesting that economic resources may serve as a protective factor by reducing feelings of inadequacy or increasing feelings of attainability.

Theoretically, this study makes a significant contribution to the field of digital well-being by developing a model of social media influence that incorporates socioeconomic inequality as a factor. Unlike previous studies, which have found influencer engagement to be either harmful or harmless, the study's findings suggest that the psychological outcomes of influencer engagement depend on social context and social stratification, providing a nuanced understanding of the role of economic resources as a protective or amplifying factor in the psychological outcomes of social media use.

In terms of practical implications, the results have significant implications for educators, families, mental health professionals, and policymakers. Awareness campaigns that emphasize critical media literacy and healthy social comparison strategies are especially important for those from financially at-risk backgrounds. Social media sites and influencers themselves also have ethical mandates to ensure more realistic and inclusive representations

of success and well-being. In sum, this study highlights the need for consideration of socioeconomic context in the psychological impact of influencer culture and makes significant contributions to the larger conversation on digital mental health.

Although this research provided important findings regarding the link between social media influencer engagement and psychological well-being, several research directions for future research are recommended. First, future research should utilize longitudinal research designs to measure the change in psychological well-being over time to more strongly support the link between the two factors. A longitudinal research design would allow the researchers to examine the possibility of the accumulation of psychological well-being due to prolonged exposure to social media influencer content.

Future research could also include more moderating and mediating factors to more strongly support the underlying mechanisms of social media influencer content on psychological well-being. Factors such as self-esteem, materialism, fear of missing out (FoMO), social comparison orientation, as well as the examination of psychological resilience, could provide a more balanced understanding of the link between social media influencer content and psychological well-being.

Third, cross-cultural and comparative studies are strongly encouraged. Replication of this research in different cultural and economic settings will further increase the external validity of the findings and shed light on the relationship between cultural norms, economic conditions, and influencer engagement. Comparative studies conducted in developed and developing economies may also prove to be fruitful in the context of global digital inequality.

Lastly, future studies may also aim to investigate the dynamics of specific platforms, such as the characteristics of influencers, their credibility, authenticity, type of content, and the level of transparency in advertising. Experimental studies may be conducted to understand the effects of different types of content posted by influencers on the psychological outcomes of people in different income conditions. This will provide further insights for policymakers, designers, and mental health professionals aiming to reduce the adverse effects of social media influencers while retaining their benefits.

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