How Social Media Affects Higher Institution Students Spending Habits (A Case of Brunei Darussalam)

A dissertation submitted in partial fulfilment of the requirements for the degree of Bachelor of Science (Honors) in Business Information Systems.

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2017
Declaration
I hereby declare that this dissertation entitled *How social media affects higher institutions students spending habits (A case of Brunei Darussalam)*, is entirely my own work, and it has never been submitted nor is it currently being submitted for any other degree.

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Date: 15/3/2017

Supervisor: Stuart McNeil
Signature: 
Date: 15/3/2017
Abstract

This research project presents a study on the effects social media has on high institution students spending habits (A case of Brunei Darussalam). The aim for this research project is to critically review literature that is related to the effects of social media on students spending habits, conduct both primary and secondary research and finally to critically analysis social media influence on inline personal spending. Through this research project the result that were collected from the interview came with no surprises, the results were a mixture of the opinions and views from the participants however they all follow along the lines of showing strong agreements that social media does influence their spending habits. Five findings of social media usage among students, impact of social media on consumer behavior, social media as a marketing tool, effective social media platform(s) for advertising and social media trends that effects spending habits are all looked at and discussed of this research paper. It is hoped that this research project will create awareness and to provide readers with a better understanding that social media in Brunei Darussalam has a big impact on consumer behaviors in many different social context.
Acknowledgement

I would like to graciously give thanks to my parents for always supporting me in everything that you do, my closest friends who have always been there for me whenever I needed help with anything especially help related to my assignments and dissertation, my lectures from Cardiff Metropolitan University which have helped me through my duration of 3 years of studying in the university particularly Stuart McNeil who has been my supportive supervisor for my dissertation project, I also would like to thank the participants and respondents for the research sample which allow this research project possible.
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1.0 Introduction

Over the past few years, there has been some major changes and improvements in the way people shop. Compared to the more traditional way of shopping at a physical store in major shopping malls or small local boutiques, consumers are now able to shop via the internet using a number of social media platforms and varies website with the aid of information and modern communication technology. This type of new and advanced shopping method can be called various names such as e-shopping, online shopping, network shopping, internet shopping or web-based shopping, which allows consumers the freedom and ability to shop in the comfort of their own homes without having to visit the physical stores, in hopes to improve people’s everyday lives (Hsiao, 2009).

In this new day and age consumers are starting to become more “tech-savvy” by slowly utilizing new technology and Social Media as a tool to help them carry out their online shopping needs. This is also known as the process of electronically allowing consumers to deal with businesses to fill their purchasing needs. This process is rapidly growing and is mainly driven by the role of Social Media. The interaction aspect of Social Media between businesses and consumers is a vital role in increasing the potential consumers and if carried out properly can in return convert these potential consumers into actual consumers of a product or service.

This research is concentrating on the purchasing viewpoints or perspectives of consumers who utilize different Social Media platforms. The study will mainly be focused on:

- The reasons to why consumers use Social Media,
- To identify and understand the types of consumers are using Social Medias and its influences,
- To find out the most suitable products for Social Media

This research paper will be presented into sections covering a wide range of literature and related research, the outline of the methodology used, findings, analysis, and discussions, the limitations of Social Media and the future advancement of Social Media and finally the conclusion on how Social Media affects higher institution students spending habits (A case of Brunei Darussalam).

Throughout this research project, it will hopefully identify the influencing factor social media has on higher institution students spending habits through both primary and secondary research, critically analyzing the finding into identifying trends that may arise from the interviews that is going to be carried out with higher institution students. This research project is also aimed to create awareness of social media marketing in Brunei Darussalam from different social and cultural context.
1.1 Aims and Objectives

1.1.1 Aim
The main aim for the research project is to critically investigate the roles of social media and its effects of higher education institution undergraduate students spending habits in a case of Brunei Darussalam.

1.1.2 Objectives
The main Objective for this research project is:

- To critically review literature that is related to the effects of social media upon students spending habits and behaviors.
- To conduct primary research regarding higher institution students spending habits in Brunei Darussalam. (Furthermore, explained in section 1.2 “Methodology”)
- To critically analyze how social media, influence personal spending habits.

1.2 Methodology
The main reason and purpose for conducting primary research data collection for this research project is to gather general information regarding how social media influences higher institution students spending habits among higher institution students in Brunei Darussalam.

To collect data, several data collecting techniques will be utilized to help gather qualitative data information related to the current research topic. Data that will be collected for this research project will be a mixture of both primary and secondary research data. The data collection will mainly be collected from the opinions and views of the focus group in this case higher institution students in Brunei Darussalam.

The primary data will be collected through a series of semi-structured interviews questions, interacting and finding out the views and opinion of higher institution students related to the research topic. The semi-structured interview will be based on a sampling technique called the Snowball sampling technique or also known as the chain-referral sampling (Furthermore explained in section 3.1.3). A sample size of about 5 to 20 participants will be required to carry out this primary research. The semi-structured interview will be conducted through the social media chat platform named Skype.

Prior to carrying out the semi-structured interviews, participants will have to complete a participation consent form that will give participants the general idea of the aims of objectives of the research project and the nature of being involve in the focus group. The participation consent form will be provided through email and once completed participants will have to scan and email the form back as proof that they have agreed to participate in the research project. Once data collection is completed, the findings that was collected from primary research data will be analyzed with a technique called Thematic analysis, which is one of the most common ways of analyzing the qualitative research data (Father more explained in section 3.1.4).

Secondary research data such as the types of social media, the definition of social media, the usage of social media in Brunei Darussalam and the amount of connectivity to the internet with each of
its respective devices can be collected from through the internet from online resources such as the telecommunication authority (Brunei Darussalam) websites and other resources such as journals and library books.

1.3 Scope and Constraints
The main scope for the research project will be focused on the roles of social media as an influencer on higher institution students spending habits and what elements of social media that are important in making online decision process. This research project will also concentrate on the different ways higher institution students get influence by social media that influences their online spending habits and a detailed analysis on the primary data will be conducted to gain a more well-rounded and current information related to the current research topic.

There are a few potential risk and constraints related to the research project that can be broken down into four different viewpoints, these viewpoints are:

- The Researcher
- The Participants
- The Project
- The University

The potential risk and constraints that may arise from the researchers point of view may be regrinding with organizing and conducting the interview. This may create inconvenient towards the research trying to find time that best fits both party, in this case the researcher and the participant to carry out the interviews. When carrying out interview personal data or information will be used to an extent, this may create concerns towards the participants. As this research project is quite extensive this may create the potential risk of not meeting the research project deadline. Finally, the University itself may be at risk as the research may deal with confidential information that is collected from the participants from the interview.

However, to carry out this research project smoothly the potential risk and constraints must be dealt with and given a solution. When arranging the interview time periods, this must be done in advance to avoided time clashes between the interviewer and the participants. Secondly to reduce the concerns towards the safety of the participant’s personal information the participation consent form and the semi-structured interview will require little to none sensitive question or information that may affect the privacy of the participant. In addition to the participant’s rights, in any situation as to when the participant feel uncomfortable during the research gathering phase the participant can request a withdrawal from the research project as this participation is mainly voluntary. Furthermore, security on the data collected for this research project may be kept at to a high standard. The raw data that will be collected for the research gathering phase will have a restricted access to only allow the researcher to access the raw data files. The raw data will be kept secure password protected external hard drive and physical paper copies that will be kept and stored securely. Finally, to provide protecting for both the researcher and participants, the participants will have to complete a participation consent form before getting involved in the research project.
1.4 **Resources**
The Cardiff Metropolitan University’s IT facilities and library has sufficient material and information to help with the research and analysis that will be required to be done form the research project. With the use of the researcher’s personal computer, it can help to carry out research off campus and can also help contribute towards conducting primary and secondary research through online resources. E-books can also be widely accessed online and can be used for referencing matricidal to help with the research project.

1.5 **Research Project Timetable**
Figure 1: The research project timetable.

<table>
<thead>
<tr>
<th>Task</th>
<th>Name of Task</th>
<th>Duration</th>
<th>Start Date</th>
<th>End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Primary research Gathering.</td>
<td>21 days</td>
<td>13&lt;sup&gt;th&lt;/sup&gt; March 2017</td>
<td>3&lt;sup&gt;rd&lt;/sup&gt; April 2017</td>
</tr>
<tr>
<td>2</td>
<td>Secondary research gathering.</td>
<td>21 days</td>
<td>6&lt;sup&gt;th&lt;/sup&gt; March 2017</td>
<td>27&lt;sup&gt;th&lt;/sup&gt; March 2017</td>
</tr>
<tr>
<td>3</td>
<td>Analysis of gathered research data.</td>
<td>14 days</td>
<td>17&lt;sup&gt;th&lt;/sup&gt; March 2017</td>
<td>31&lt;sup&gt;st&lt;/sup&gt; March 2017</td>
</tr>
<tr>
<td>4</td>
<td>Finalizing research data for the report write up.</td>
<td>10 days</td>
<td>4&lt;sup&gt;th&lt;/sup&gt; April 2017</td>
<td>14&lt;sup&gt;th&lt;/sup&gt; April 2017</td>
</tr>
<tr>
<td>5</td>
<td>Report write up.</td>
<td>37 days</td>
<td>15&lt;sup&gt;th&lt;/sup&gt; March 2017</td>
<td>21&lt;sup&gt;st&lt;/sup&gt; April 2017</td>
</tr>
<tr>
<td>6</td>
<td>Submission preparation.</td>
<td>5 days</td>
<td>19&lt;sup&gt;th&lt;/sup&gt; April 2017</td>
<td>24&lt;sup&gt;th&lt;/sup&gt; April</td>
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</tbody>
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2.0 Literature Review

2.1 Introduction to Social Media

2.1.1 What is Social Media

Social media is “websites and computer programs that allows people to communicate and share information on the internet using a computer of mobile phone” (Dictionary, 2017). Social media uses the online technology and methods in which people can share content, personal opinions, swap different prospective and generally discuss word issues and the changes in social media itself. Social media website can come in many different formats, allowing users to share text, images, audio and video (Fuchs, 2017). Text allows users to put across options or write blog posts. Images, images and pictures can display anything ranging from personal holiday photos to professionally shot photos. Audio, social media platforms allows users to share audio recoding’s and podcasts for other to listen to and to download for themselves for easy playback. Video, video social media websites allows users to record a video and upload them for others from around the world to see.

The most popular types of social media websites are currently very huge, and a few examples of theses social media websites are social networking websites. Social networking websites allows user to create profile about themselves, chat and share information with other users, for example their friends and family. Current examples of popular social networking websites are Facebook, Twitter, Instagram, Snapchat and many more. As shown in figure 2, statistics shows that as of January 2017 Facebook is the world’s top racked social networking website in terms of active users, totaling at 1,871 million users. Ranked number six is the well-known photo sharing mobile application Instagram, with over 600 million monthly active accounts.

These high numbers of activity and usage might be the reason to the largely growing number of people starting to use the social media technology thought websites to find and source information, to stay connected with friends and family, entertainment and many more. Some of these social media or better known as social networking websites include, social networking websites such Facebook. Facebook can be described as a web-based social networking platform whereby users can create networks and communities to help exchange ideas and information whiles maintaining relationships with friends, collegues and family (Nwokeafor, 2015).

Video sharing websites such as YouTube are online platforms that lets users upload and share personal videos for other online users to see. YouTube allows its users to upload videos onto its servers and add tags to make the video unique, and once uploaded YouTube will provided embedded URL links to help promote or share the video on other webpages or blogs (Nwokeafor, 2015). Apart from videos some social networking websites or application such as Instagram, will allow its users to upload and share an image directly to their personal account for other users on the same platform to view, comment and like.

Micro blogging has also become more popular with the likes of micro blogging platforms such as Twitter (Nwokeafor, 2015). Twitter allows its users to share and upload small “blog-like” posts hens the term micro blogging, to share what an individual is doing at any given moment. Twitter is one of the most popular micro blogging platforms ranked number nine in the “Social media world ranked by number of active users as pf January 2017” (Figure 2). Twitters messaging system allows registered users to send out short text messages with a maximum of 140 characters to their
friends and family or as Twitter calls its “Followers”. Twitter was first launched in 2006 and was designed to be a social networking platform to help keep friends and family up-to-date on a regular basis (Nwokeafor, 2015). Not only that twitter can also be used for many other different thing form example for educational purposes, commercial purposes and it also acts a bridge connecting companies and its customers to gain feedback.

Figure 2: Social media world ranked by number of active users (in million, as of January 2017)

(Most famous social network sites worldwide as of January 2017, 2017)
2.2 Online Buying Behavior

In the twenty first century, consumers play a major role on the marketplace. The individuals can be simply defended as influences on a marketplace or individuals who consumes or purchases a product or a service through online or offline method. There are a few variables relating to this matter however the most significant variables that has an effect on influencing consumers buying habits is the demographic variables. Taken from a research paper titled “A cross-cultural comparison of the Internet buying behavior: Effects of Internet usage, perceived risk, and innovativeness”, states that the male gender was proven to be found to use the Internet for purchasing and downloading activities to a more greater extent compared to the opposite gender, females (Park and Jun, 2003). This could be because males tend to have a higher tendency to want to learn and have an interest in using computers compared to the female counterpart, therefore males are more likely to have a better understanding in downloading and purchasing on the internet. Aside from gender another demographic variable that was suggested in another research paper titled “Profiles and correlates of computer usage: A study of the Australian telecommunication industry” found out that age is negatively correlated with the computer usage (Zeffane and Cheek, 1993). However, Teo (2001) in a research paper tilted “Demographic and motivation variables associating with the internet usage activities” suggested that age did not really have a significant relationship related to the usage of the internet in terms of online transactions and purchases (Teo, 2001).

The online realm users can be separated into different segments. The online segmentation is slightly different compared to the previously discussed demographic variables. This is because in terms of online segmentation, Riegner has identified two different segments in her research paper titled “Word of Mouth on the Web: The impact of web 2.0 on consumer purchase decisions”, which are “Online Insider and “Social Clickers” (Riegner, 2007).

2.2.1 Online Insider

Online insiders are those individuals or consumers who actually purchases product or services online and are very active users on the internet and has very high influential entities in using different platforms of social media to both buy and sell online (Pookulangara and Koesler, 2011). The consumer’s choice is usually heavily influenced by successful online brand marketing and consumers can also get influenced by each other through word of mouth or by sharing the product or services on their personal social media accounts online. As a result, more and more consumers are now are turning to social media websites to help them with their decisions and to get more information regarding the product and services that are interested in (RAMSUNDER, 2011). Similarly, in a research paper sampling a nationwide panel of consumer who had online connection at home by Swinyard and Smith (2003), they have identified that the average online consumers tend to be younger, wealthier, better educated, more computer literate and has a more likely tendency to spend time online and do online shopping (Levin et al., 2005)

2.2.2 Social Clickers

Social clicker are individuals or consumers who browse the internet without any intention of purchasing any good or services online. Social clickers show a great deal of interest in using the internet but with different attention and purposeless such as, staying up-to-date with current news, doing individual research on different topics, collaboration information and interacting with other people from all different walks of life (Lee, 2013). These individuals can be classed as online
Communicators however the big chunk of this group of people tend to be very young and since they are very young they are less wealthy. These younger social clickers were portrayed to have less impact in their influencing powers in driving purchase decisions, but now a day’s younger social clickers are becoming more and more influential with the aid of social networking websites such as YouTube and Instagram (Vinerean et al., 2013).

2.3 Social Media Marketing
Social media marketing is a relatively new trend that is rapidly gaining the attention from many new and old business that are starting to integrate social media marketing into their business operations to gain better exposure and reach out to their target customers. To get a better understanding of the meaning of social media marketing, the term social media marketing can be broken down into two words, social media and marketing. Social media marketing can be defined as the use of social media and its technologies to help businesses gain its exposure. Social media marketing is a subset of a larger marketing technique related to the more traditional online marketing activates which include web-based promotion strategies, for example emails, newsletters and online advertising campaigns (Barefoot and Szabo, 2010).

Social media marketing can be carried out in many ways with many different social networking platforms and websites. According to smallbiztrends.com, Facebook and Twitter was named the top two highest racked most popular social media websites for social media marketing out of 20 other websites in 2016 (Trends, Now and Maina, 2017). Facebook has a more traditional ways of social media marketing allowing businesses or companies to replace the concept of having “friends” on Facebook with a specific product or services by creating a group or a page specifically for the goods or services (Newsroom.fb.com, 2017). This concept of social media marketing can be carried on to other social networking websites such as Twitter.

2.3.1 Advantages of Social Media Marketing
As social media marketing is gaining more recognition, more businesses are investing their resources into how social media can help promote their products and services to returning and potential customers (Watson et al., 2002). With social networking websites such as Facebook and Twitter, it has altered the way some business look at advertising and marketing. Some businesses will even direct their customers to their social media accounts more than they actually direct them to their own business website. The main advantage of social media marketing is to help reduce the cost and to help extend the reach to it potential customers. The cost of social media marketing is relatively lower when compared to the more traditional way of marketing, for example a salesperson. In a research paper titled “Social media marketing: Advantages and disadvantages” they have identified five different advantages which are (Nadaraja and Yazdanifard, 2013):

- **Cost – related**
  The main advantage of social media marketing is cost – related (Weinberg, 2009). Most of the social networking website available to the public is almost always free for everyone to use to create a personal profile and start sharing with others. On the other hand, the more traditional forms of marketing can cost businesses millions whilst, many social media websites have not cost and free for everyone to use even businesses. Social media marketing can be carried out very successfully for businesses even with a very limited budget. Both businesses and consumers can benefit to this as the target market can be
focused on with little to no investment coming out of a business and the consumers have the option to follow or join these businesses on social networking websites to get more information (Nadaraja and Yazdanifard, 2013). Another aspect of social media marketing in expending its target market reach is the viral aspect of it, when a post goes viral this means that the person reading the post has the ability to farther on share the post on their own social networks and as a result reaching more people in a short period of time (Weinberg, 2009).

- **Social Interaction**

  With the advancement of technology and new media it has overtime created new ways people can interact and communicate socially. It has been proven that most people spend more than a quarter of their time involved in online communication activity’s such as reading and writing emails, IM chats and social networks (Riegner, 2007). The furthermore support this social networking platforms and websites have become the got websites when going on the internet (Burmaster, 2009).

- **Interactivity**

  Traditional forms of media such as TV or listening to the radio does not give consumers the same level of interaction that new media can provide. The interaction that new media can provides allows them to become more involved in situations (Steuer, 1992). The term interactivity in social media marketing can be defined as “The extent to which users participate in modifying the form and contact of a mediated environment in real time” (Steuer, 1992). Interactivity is one of the main characteristics of new media technology that allows information to be accessed with ease and to increase the control of users with the engagement with social media (Fiore et al., 2005). Studies have shown that with high levels of interactivity, it can enable higher involvement between businesses and consumers and generate a positive feedback towards websites (Bucy, 2003). With user interaction, this will allow consumers to be involved in their personal social networking by having the choice to have a two-way communication with businesses.

- **Targeted market**

  Social media marketing has the ability for businesses and companies to specifically target an audience of consumers based on their personal interests and what the people in their own network are interested in. For example, if a user list rock music as one of their interest on their personal social networking website, they most likely at some point will see an advertisement about rock music shows and upcoming events. By implementing social media marketing with online social networking technologies, business and companies can now market and advertise efficiently reaching a large number of potential consumers who are already interested in the businesses or companies service or products. In a research paper titled “Social marketing meets interactive media” by Ronald P. Hill and Nora Moran (2011) stated that social networking as features that allows word of mouth to help promote products and services to a greater extant compared to the more traditional methods of advertising (Hill and Moran, 2011). As previously mentioned, traditional marketing methods sometimes does not reach everyone in the target segment. Not all consumers are the same, some consumers tend to value the fact of them being “in the loop” or “in the know” more, and with social networking website that allows business or companies to do
so will in return create a better satisfaction level from the consumers in promoting new products and services (Hill and Moran, 2011).

- **Customer Service**
  Customer service is a very impotent factor for business and companies to consider with conduction social media marketing. When creating and developing the ideal business website some key characteristics cannot be overlooked. Therefore, customer services are almost always one of the most important feature to have in a business website. Providing links such as frequently asked questions (FQA) and other useful link so help and give acceptance to customers is very important. Not only form an online point of view, business and companies should also consider customer service offline, for example some customers may prefer a phone call or a conversation to seek for help and assistance. As a result, business and companies may want to consider providing its customers with tall free phone calls to better improve the customer service satisfaction (Gommans et al., 2001).

### 2.3.2 Disadvantages of Social Media Marketing

Social media marketing give business and companies endless benefits and opportunities however, it’s also creates challenges and disadvantages for business and companies. There are five main disadvantages that have been indicated in social media marketing, and they are (Nadaraja and Yazdanifard, 2013):

- **Time intensive**
  Social media marketing provides consumers with successful two-way communication directly with businesses and companies, however this may require commitment and can be very time intensive as the title indicates. In order for social media marketing to be successful business must appoint an employee to keep track and monitor all the social media accounts, for example to respond to questions and comments regarding products to insure customer satisfaction is at its fullest (Barefoot & Szabo, 2010). In this day and age business will have a hard time keeping up with competitors without sufficient management with their social media networks. As stated in the handbook titled “Friends with benefits: A social media-marketing handbook” (2010), one of the most important requirements for social media marketing is time (Barefoot & Szabo, 2010). Social media marketing may sound inviting and easy for businesses to invest in, however social media marketing takes more effort and time in order of it to be successful.

- **Trademark and copyright issues**
  Trademarks and copyrights is one of the most impotent elements business must protect and constantly check up on when considering social media marketing (Steinman & Hawkins, 2010). A businesses intellectual property is almost always more important than the product or service they are trying to provide to consumers. Social media has the capability to allow consumers to have a two-way communication in real-time with business can help business promote and advertise their product or services however, third-party may use this to their advantage and can abuse the businesses trademarks and copyrights (Steinman & Hawkins, 2010).
When integrating social media marketing in a business’s operations, business must keep a constant lookout of the use of their trademarks and copyrights, weather from the businesses own social media networks to third-parties. This is to ensure that all the contacts that are released through social media networks are not effecting the businesses intellectual properties. There are now internet tracking and screening services technology in the market that can help businesses monitor their trademarks and copyrights even on third-party websites, which closely monitors social media website for usernames or profile pages that have similar remarks or names to a specific business name or brand (Steinman & Hawkins, 2010). If left unmonitored this can have I direct effect on the businesses image and reputation, but on a brighter note monitoring can also act as an indicator for success.

- **Trust, Privacy and Security Issues**

When business use social networking website to conduct social media marketing, matters such as trust, privacy and security issues will arise. Businesses must be fully aware of this matter to reduce the exposer related to the personal data that a business may collect and the maintenance. “Trust is a central concept in expectation development because it determines the relationship commitments between the parties” (Donna L. Hoffman, Thomas P. Novak, 1999). This is very important for a business in order to create loyal and returning customers. One of the main reason as to why consumers may not want to deal with any online transactions is due to the fear of credit card fraud.

Major social networking websites such as Facebook and Twitter have their own privacy policy that must follow when dealing with their user’s personal data. When using third-party social media services, businesses must make sure that their marketing strategy does not violet the privacy policy that has been set by these social media services to avoid further complications.

- **User-Generated Content (UGC)**

In more recent year, with the easy availability to internet excess more people are collaborating and sharing information with one other online. Now a day it is more common to see business having social networking websites or user-generated content (UGC) interrogated into their operations (Leung, 2009). “For example, UGC allows internet users to make comments in various forms, such as photos, videos, podcast, rating reviews, articles, and blogs” (Leung, 2009). Moreover, the media such as photos, video and messages on websites can be furthermore distributed through the user’s personal social media networks is a key facture for UGC as a marketing tool. User – generated contact can leave a huge impression in the eyes or consumers in influencing them in their decision making. By implementing user-generated content in a marketing strategy can lead to some complications and risk relating to the legal liability for the original content creator in the marketing scheme, therefore business should take certain precaution steps in minimizing the legal risks relating to the marketing strategy that encourages user-generated content on social media (Gommans et al., 2001)
- **Negative Feedbacks**
  Social media to an extent, gives consumers the opportunity to act as influencers and promoters, which allows them to give both positive and negative feedback towards a business’s product or services depending on the business’s online presents and how the business presents its quality of its products or services to their customers (Roberts & Krayank, 2008). An aspect that social networking that can be a disadvantage to a business’s reputation is negative consumer-generated product reviews or feedback. Relating back to user-generated content, it gives unsatisfied consumers and competitors the freedom to leave critical feedbacks in the forms of text, image, videos and there is really nothing business can do to prevent this (Cheung, Lee, & Thadani, 2009).

2.3 Brunei Darussalam
Brunei Darussalam is a small country located in South East Asia, on an island called Borneo. It covers around 5,770 km$^2$ (Nationsencyclopedia.com, 2017), and has a population of around 433,274 last recorded in the early quarter of 2017 (Worldometers.info, 2017). Brunei is multi-cultural country with its official language being Malay, English and Chinese, and its national religion being Islam. Brunei Darussalam was colonized and protected by the British in 1889 but then gain full independence in 1984. The country is rules and governed by a king, better known by the locals as the Sultan of Brunei Darussalam. The Sultan of Brunei is currently the Prime Minister, Finance Minister, Defiance Minister and also the Minister of Foreign Affairs. Brunei Darussalam follows a distinctive ideology call Melayu Islam Beraja (MIB), which translates to Malay Islamic Monarchy as a guideline in shaping the nation’s social norms and government administrations.

Sharia Law (Islamic Law) was introduced to the public in 2014, however this only apply to the Muslim population therefore Brunei Darussalam also follows a judicial system that practice the Secular law which is orientated from the English common law (State.gov, 2017). As Brunei is a predominantly Islamic country the sales of alcohol are prohibited by law, compared to neighboring countries in South East Asia such as Malaysia and Singapore where it is more open and liberal, Brunei is a more conservative.

Education in Brunei Darussalam is fully funded by the Bruneian Government for local citizens in state schools, education is also made compulsory meaning that the youth of Brunei Darussalam must be enrolled in lower or higher education by law. This as a result puts Brunei’s literacy rate at 96.66% ranking Brunei at number 55 among all countries (Facts, Darussalam and Rate, 2017). This can be shown more clearly in the education distribution in Brunei (Figure 3), whereby only 0.3% of Bruneian have no formal education and 28.7% of the population have at least a GCE O Level qualification. Furthermore, more than half of Brunei’s population of around 56.6% of Brunei population are student (Aiti.gov.bn, 2017). To follow Brunei’s ideology of Malay Islamic Monarchy, the ministry of education has also made Islamic study compulsory among the Muslim population.
Figure 3: Education Distribution in Brunei Darussalam (2016)

(Aiti.gov.bn, 2017)

Figure 4: Occupation Distribution in Brunei Darussalam (2016)

(Aiti.gov.bn, 2017)
2.3.1 Brunei Darussalam E-commerce & Technology Infrastructure
Brunei’s main source of financial income comes mostly from the oil and gas sector; however, Brunei is now facing a negative impact as natural resources of oil and gas are slowing starting to run out. Brunei therefore need to create new ways in which there is a significant influx in the Brunei economy. One growing trend that can be considered is using information technology (IT) to help develop the nation’s economy. In efforts to help the economic growth for Brunei Darussalam, the Government has created a development plan called “Wawasan 2035” which translate to “Brunei Vision 2035” (Bruneiembassy.org, 2017). Back in 2001 to 2006 to help improve and develop the countries information technology (IT) infrastructure and the online internet business environment (Seyal and Rahman, 2003).

To help maintains these IT environments the Government has introduce a few Government funded sectors such as the Brunei Information Technology Council (BIT) that was found in 2000. The Brunei Information Technology Council was formed to help “Lead and drive ICT development required to achieve the goals of insight 2035” (Bit.gov.bn, 2017). Another Government founded sector that was created was the Authority for Info-communications Technology Industry(AiTi) that was created in 2006. The Authority of Info-communication Technology Industry was created to “function as telecommunications regulator, national radio-frequency spectrum manager and developer of Brunei Darussalam’s ICT industry” (Aiti.gov.bn, 2017).

2.3.2 Social Media Usage in Brunei Darussalam
Social media and social networking as become a worldwide phenomenon increase its popularity among people. According to the Authority of Info-communication Technology Industry, Brunei Darussalam’s top three social networking websites are Facebook, Instagram and Twitter as seen bellow in figure 5 “Use of Social Media & Messaging Applications”.

Figure 5: Use of Social Media & Messaging Applications

(Aiti.gov.bn, 2017)
AiTi also conducted a research survey on the reasons to why people use social media in Brunei Darussalam. In the Household ICT Survey (2016) it was proven that the majority of the population used social media as a way of interaction and keeping in touch with friends and family, with 84% of the population agree of doing so. More interestingly more than half of the population use social media or social networking as for online shopping, with a percentage of 52% (Aiti.gov.bn, 2017)

Figure 6: Reasons for Using Social Media Applications

(Aiti.gov.bn, 2017)
2.3.3 Internet Connectivity and Usage in Brunei Darussalam

Over the past few years Brunei has experienced a significant increase in its social media usage as a country. This could be directly related to the increase in ownership of devices used such as mobile phones, laptops, desktops, tablet and many more to access various social media platforms. With an increase in newer modern devices there are also signs of decline in the more traditional means of devices. In a report survey carried out by the Authority of info-communication technology industry (Aiti) titled Household ICT Survey 2016, it was said that mobile phone, laptops, desktop and tables show a great increase since 2010. However more the traditional devices such as telephones and televisions show a drastic decrease in the usage in Brunei.

Figure 7: Available Devices in Households (2010, 2013 and 2016)

<table>
<thead>
<tr>
<th>Device</th>
<th>2010</th>
<th>2013</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone</td>
<td>63%</td>
<td>50%</td>
<td>49%</td>
</tr>
<tr>
<td>Mobile</td>
<td>99%</td>
<td>98%</td>
<td>99%</td>
</tr>
<tr>
<td>Laptop</td>
<td>76%</td>
<td>80%</td>
<td>93%</td>
</tr>
<tr>
<td>Desktop</td>
<td>51%</td>
<td>38%</td>
<td>39%</td>
</tr>
<tr>
<td>Tablet</td>
<td>-</td>
<td>44%</td>
<td>62%</td>
</tr>
<tr>
<td>Regular TV</td>
<td>99%</td>
<td>83%</td>
<td>64%</td>
</tr>
<tr>
<td>Digital TV</td>
<td>-</td>
<td>67%</td>
<td>40%</td>
</tr>
<tr>
<td>Smart TV</td>
<td>-</td>
<td>7%</td>
<td>32%</td>
</tr>
<tr>
<td>Kristal Astro</td>
<td>-</td>
<td>72%</td>
<td>67%</td>
</tr>
<tr>
<td>Television receive-only (TVRO)</td>
<td>-</td>
<td>29%</td>
<td>17%</td>
</tr>
<tr>
<td>Radio</td>
<td>83%</td>
<td>77%</td>
<td>75%</td>
</tr>
</tbody>
</table>

Aside from the increase of devices in a household that can have an affect in the increase of social media usage in Brunei there is also the connectivity aspect of it, the connection to the internet. In 2010 only 67% of the population had connection to the internet, compared to 2016 there was a significant increase of 12% making it 75% of the population (Aiti.gov.bn, 2017).

Figure 8: Household Internet Access

(Aiti.gov.bn, 2017)
3.0 Research Methodology

3.1 Method of Research
3.1.1 Research Philosophy
The method of research that was used for this research project was the method call interpretive research methodology also commonly known as the Interpretivist methodology. Interpretive methodology can be defined as, “Interpretive methods of research starts from the position that our knowledge of reality, including the domain of human action, is a social construction by human actors and that this applies equally to researchers. Thus, there is no objective reality which can be discovered by researchers and replicated by others, in contrast to the assumption of positive science” (Walsham, 1995).

Interpretive research methodology is “associated with the philosophical position of idealism, used to group together diverse approaches, including social constructivism, phenomenology and hermeneutics; approaches the reject the objectivist view that meaning resides within the world independently of consciousness” (Collins, 2010, p.38). Interpretive research method looks closely into the meaning and can be used in many different methods to force on the different aspects the issue might present.

3.1.2 Research Strategy
The research strategy that was applied for this research project will by following the inductive approach of research strategy. The inductive approach usually means that the researcher will first off start collecting both primary and secondary data that is most relevant to the research topic. Once, both the primary and secondary data is collected, the researcher will then have to analyze the data and look for patterns within the data set collected and develop a theory that can best explain the patterns that arise from the data.

The inductive of research almost always will start with the observation and theories that was formed more towards the end of the research project and results in a observation (Goddard and Melville, 2004). “Involves the search for pattern from observation and the development of explanations – theories – for those patterns through series of hypotheses” (Bernard, 1994, p.7). the inductive approach can also be explained, whereby there are no theories that will be applied in the beginning of the research project and the researcher has the freedom to change the direction of the study after the research phase has been done.

3.1.3 Sampling Technique
Snowball sampling also commonly known as chain-referral sampling, as the name suggest is a is a specific sampling technique of non-probability or non-random sampling method that can be used to describe the collection of that that are samples and a rare and challenging to fine (Research Methodology, 2017).

The snowball sampling technique was selected for the sampling technique for this research project because when considering a s sampling technique, there are a few factors that must be questioned. First, does the research topic allow the researcher to collect data from the complete population, in this case for this research project it can be difficult as there are a few higher institutions in Brunei
Darussalam. The next question, is there an existing sampling frame available and again the answer to this is no. Moving on to the next question, does that data sampling involve statistical inferences, the answer is no it does not as this research project only involves qualitative data. Next question, must the sample proportionally represent the population, that answer to this question is yes, the sample must be proportional to represent the population. This then leads to the final question, are the relevant quota viable available, the answer is no. According to Mark Sounders, Philip Lewis, Adrian Thornhill this will lead you the snowball sampling technique (Saunders, Lewis and Thornhill, 2012).

This sampling method involves primary data sources nominating another potential primary data source to be used in the research (Research Methodology, 2017). In other words, snowball sampling methods depends on referrals from subjects that was noticed in the beginning to help generate new and additional subjects. As a result, in snowball sampling, when selecting members of the sample group they must be selected via chain referral. The advantages for using snowball sampling for this research paper is because snowball sampling allows the research project to commence even if I can be very difficult or impossible for the researcher to conduct the data collection due to the lack of participants. Furthermore, snowball sampling can help determine characteristics regarding the sample population that may not seem obvious to being with but throughout the data collocation phase may notice something new. However, there are also disadvantages to snowball sampling, because with snowball sampling it can be very difficult to identify the sampling errors to make implications based on the sample population used.

The primary data will be collected through a series of semi-structured interview question with a sample size of 5 – 25 people (Saunders, Lewis and Thornhill, 2012). The benefits in using semi-structured interviews is that it allows preparation of interview question ahead of time giving the researcher the upper hand of being more prepared and more confident while carrying out the interview. By carrying out semi-structured interview, it also allows the interviewees the freedom to present information to their personal views.

3.1.4 Data Analysis Method
The data analysis method that will be used for this research will be by using a Thematic analysis method. Thematic analysis is among the most popular data analysis methods. Thematic analysis focuses on a group of methods that closely looks at the pattern that arises from the data that has been collected from both primary and secondary data collection. An advantage to using Thematic analysis for analyzing data is that, Thematic analysis is theoretically-flexible. This means that this data analysis method can be used in many different ways and frameworks, to help answer different types of research topics. In particular, Thematic data analysis can help research topics related to people’s experiences or views in the participants point of view. This can be directly related to the decision making to the reason as to why Thematic analysis is selected for this research project regarding “How social media affects higher institution students spending habits. (A case of Brunei Darussalam)”. This partial research topic will look close into higher institution student’s opinions as to how social media affects their spending habits.
4.0 Findings & Discussion
Within the set amount of time made to carry out the primary data collection, the amount of responses that was made from higher institution students in Brunei Darussalam added up to the total of nine volunteers or percipients. Finding higher institution students in Brunei Darussalam who are will to participate in this research project was quite a challenge because this research project was written in the United Kingdom (UK) and the sample group is in Brunei Darussalam. However, it was suggested to have at least a minimum of 5-25 participants for the nature of semi structured interviews making the results from the primary data collection valid. Keeping in mind that nature of snowball sampling in the likelihood of the sample being responsive is “low, but cases likely to have characteristic desired” Saunders, Lewis and Thornhill, 2012).

The dynamics of the participants came from a mixture of random people including those who have been sampled from close friends and families. Most of the participants, if not all who took part in this research project interacted and responded every well to the interview questions that was put forward to them (Sample interviews questions can be found in the appendices). However, all the participants when asked for permission to recorded the audio for the interview declined the permission, therefore notes were taken through the series of interviews.

Figure 9: Number of Participants in their Respective Higher Education Institutions

<table>
<thead>
<tr>
<th>Name of Higher Education Institution</th>
<th>Number of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Universiti Brunei Darussalam (UBD)</td>
<td>Three Participants</td>
</tr>
<tr>
<td>Universiti Islam Sultan Sharif Ali (UNISSA)</td>
<td>Two Participants</td>
</tr>
<tr>
<td>Universiti Teknologi Brunei (UTB)</td>
<td>Two Participants</td>
</tr>
<tr>
<td>Politeknik Brunei (PB)</td>
<td>Two Participants</td>
</tr>
</tbody>
</table>
4.1 Social Media Usage Among Higher Institution Students

Many teenagers in Brunei Darussalam are largely into or have an interest with technology as information communication technology (ICT) has been well integrated into the education systems. Taken from the official Brunei Darussalam Household Information Communication Technology (ICT) Survey 2016, the majority of the teenagers in Brunei Darussalam are students. Most of the higher institution students that participated in this research project, nine out of nine indicated that they encounter the use of social networking on a daily basis. All of the supporting evidence for this is shown below in figure 10.

Figure 10: Evidence of Social Media Usage

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Everyday.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How often do you use social media?</td>
<td>Every day, because I use WhatsApp to communicate with my friends and family.</td>
</tr>
<tr>
<td></td>
<td>Most of the time like, I usually go on Facebook and Instagram to stay up to date with what my friends are doing.</td>
</tr>
<tr>
<td></td>
<td>Every day, I don’t think I can live without it.</td>
</tr>
<tr>
<td></td>
<td>All the time, I use WhatsApp every day.</td>
</tr>
<tr>
<td></td>
<td>Always, for texting on WhatsApp and stalking friends on Instagram.</td>
</tr>
<tr>
<td></td>
<td>All the time, I would say every day.</td>
</tr>
<tr>
<td></td>
<td>Pretty much every day.</td>
</tr>
<tr>
<td></td>
<td>I’m always on social media.</td>
</tr>
</tbody>
</table>

The interview clearly shows a pattern that proves that social media or social networking is fairly popular among the students in higher institutions in Brunei Darussalam. The interview shows that nine out of nine of the participants use social media every day. There are a lot of reasons as to why they use social media, ranging from the intended purpose of social networking which is to keep in touch with friends and family and others expressed that they use social networking platforms as a pass time and there was the odd few that admits to stalking their peers on social media.
4.1 Values of Social Media in Brunei Darussalam

4.1.1 Impact of Social Media on Consumer Behavior

When asked about the impact social media has on Brunei’s consumer behavior, most of the participants agreed that it does have an impact and some subjected it does but to an extent. The majority did agree that it has an impact on the consumer behavior in Brunei mainly because there is a lack of options for consumers in Brunei to get the product or service they desire physically, for example through stores that are only available overseas. This can also be strongly supported by the figures presented in figure 6, indicating that 52% of the Bruneian population used social media for online shopping (2016). A sample of the supporting evidence for this is shown below in figure 11.

Figure 11: Participants Prospective on Consumer Behavior in Brunei

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Yeah, because majority of Bruneians are big social media users and considering how physical stores are limited in the country many depend on social media to scope for new products and are inflected to spend on them.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you think social media has an impact on Brunei’s consumer behaviour? And why.</td>
<td>Yes of course, as a small-time Instagram business owner, I can say that social media has help a lot for my business.</td>
</tr>
<tr>
<td></td>
<td>To an extent I do, but it depends on the individuals themselves, because since a lot of Bruneian are on social media I personally get influence by what others are doing and the things they have.</td>
</tr>
<tr>
<td></td>
<td>Yes, because if it didn’t have an impact there won’t be any new business or independent sellers advertising or selling through social media.</td>
</tr>
<tr>
<td></td>
<td>Yes, because more and more people as starting to sell products that can’t be bought physically in store through social media.</td>
</tr>
</tbody>
</table>

The interview result came with no surprise, that with the majority agreeing that social media does have an impact on consumer behavior. This reveals that social media does have an effect on consumer behavior among the higher institution student in Brunei. A participant with first-hand experience in running a small business on Instagram, expresses that with social media it is straight forward to trying to reach to the masses in try to control consumer behavior in terms of marketing. The main pattern that was picked out from this interview question is that in Brunei the social media usage is at its all-time high therefor businesses are taking advantage with social media marketing in trying to reach out the public to have an infauna in consumer behavior.
4.1.2 Social Media as a Marketing Tool
To get a better understanding, participants were asked on their opinions whether if they think social media is an effective way for marketing a product or a service. 100% of the participants agreed that social media is an effective way of marking mostly due to the reason that, there are a lot of people on social media both worldwide and in Brunei itself. A sample of the supporting evidence for this is shown below in figure 12.

Figure 12: Participants Opinions on Social Medias as a Marketing Tool

| Semi-structured Interview Questions | Yes, I do feel that social media is very effective to use for advertising. Firstly, social networking applications like Instagram is free and a lot of people are on it and that itself can be an advantage when advertising.

|  | It is, because it increases brand recognition for the consumers. Everyone uses social media and advertising in the platform will only let the brand and product more known and reach to a bigger audience. Reaching to a bigger audience also increases opportunity for consumers to convert into customers hence helping the business.

|  | Yet again it depends on the individuals themselves, but personally I think it is very effective due to the fact that there is a large population on social networking platforms that can be potential customers.

Taking the finding on the participant’s opinion on, is social media an effective marketing tool, shows that they mostly agree that it is. This proves that social media marketing or advertising on social media platform in Brunei Darussalam is very successful. This can be largely due to the fact that there is a great number of social media usage in Brunei Darussalam alone.

4.1.3 Effective Social Media Platforms for Advertising
The participants were asked what social media platform(s) do they think is the most effective when trying to advertise. The result came back as expected with nothing out of the ordinary from a mixture of three main social networking platforms. The majority that was interviewed pointed out that Instagram was the most suitable social media platform. A sample of the supporting evidence for this is shown below in figure 13 and figure 14 is a pie chart that displays the participant’s social media platforms selection.
**Figure 13: Effective Social Media Platforms for Advertising**

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Instagram because Instagram is the most popular social networking application among my friends and my pretty sure other will also agree. And the fact that Instagram now allows people to not only post picture but also videos is a game changer. Because its easier for people to promote product with videos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>What social media platform(s) do you think is the most effective for advertising? Please specify how these platforms are effective in advertising to you.</td>
<td>I would say Instagram and Facebook. I feel like both Instagram and Facebook have a lot of users making it easier for companies to advertise. Because advertising is about reaching out. Personally, it would be Instagram and YouTube since advertisements in these mediums are usually done by everyday people – bloggers hence give more credibility in the use of the products. Advertisements are more effective through these platforms because products can be advertised through interactions. A photo, video, comment uploaded can lead to conversations and those interactions for me are more credible than advertisements on TV because it becomes more personal and relatable.</td>
</tr>
</tbody>
</table>

**Figure 14: Participants Social Media Platform Selection**

![Pie Chart](chart.png)

- **Instagram**: 69%
- **Facebook**: 23%
- **YouTube**: 8%
4.1.4 Social Media Trends that Effects Spending Habits

The interview results show that the participants had a good understanding with the question in regards to the social media trends that can have an effect on consumer spending habits. The main trends that were identified by the participants are the technology that social media can offer, social media influencers and the viral aspect that social media carries. But most importantly most of the participants pointed out that using social media on its own is a trend on its own and with that consumers will get influenced by the images or videos they see on social media platforms which can have an effect on consumer’s spending habits. The supporting evidence is shown below in figure 15.

Figure 15: Participants Opinions on Social Medias Trends that Effects Consumer’s Spending Habits

| Semi-structured Interview Questions | Well most impotently the technology social networking can provide itself. For example, Instagram lets people share instant videos called stories or regular post on your profile page, this way people who wants to advertise have different option in the type of media in which they want to advertise and not just limited to images. And the fact that social media influencers are becoming more of a trend now, more people are starting to consider this because they get free stuff.

  *Trend or rather marketing tactic of companies giving paid advertisements to everyday people - bloggers or generally people with a lot of following on social media - in my opinion affects people's spending habits greatly. Seeing products being worn and used by the people consumers admire or even just people they find more relatable will be able to influence their wants into needs when they are constantly bombarded by it on social media.*

  *When something goes viral. Bruneian I know to fall for trends and making things viral on social media I think can be an affective was to market.* |
4.1.5 Social Media & Consumerism in the Future

Social media and technology in general will constantly be improving overtime. When ask the view on where social media and consumerism will be in the future, all the participants mentioned that will be improvements in the social media technology themselves and some even motioned 3D printing to be integrated into social media in the future. However, them main point that was collected from this interview is that the participants strongly suggest that social media will keep growing and developing and as the nature of it will keep influencing consumers in their spending behaviors.

Figure 14: Participants view on where social media and consumerism will be in the future.

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Like today, social media will continue to gain importance in business as a way to attract consumers and maintain a loyal fan base for their products and business. If there is social media, it will continuously be able to influence people’s spending habits as it becomes easier and more convenient to reach to the consumers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where do you see social media and consumerism in the future?</td>
<td>Social media will have a major role in consumerism in the future. It will be the main platform of advertising for any businesses weather it is a small or a big company. Consumer will have the ability to contact the business directly for any question, recommendation or complaints about their products or service and they also have the ability to determine weather to support a business or vice versa due to the transparency in customer review it has in the comments section. Businesses can also alter themselves in leaning towards the consumer’s interest to increase their sales due to the transparency of social media.</td>
</tr>
<tr>
<td></td>
<td>The same but with more improvements. Improvements like the technology for example 3D printing.</td>
</tr>
</tbody>
</table>
5.0 Conclusion

In conclusion, the main aim for this research project is to present a study on how social media affects higher institution students spending habits (A case of Brunei Darussalam), revealing the popularity of social media among higher institution students, social media platforms and the influences social media has on consumer behavior. The implication for these behaviors in the social-cultural context of Brunei Darussalam, was discussed within this research project.

This research project has identified that social media does have an effect on higher institution students spending habits. The main reason being that social media in Brunei Darussalam has become a phenomenon among the population and the social media usage rate is at its all-time high. Base on the interview answers, responses and findings that was conducted for this research project it has proven that higher institution students themselves encounter the use of social media on a daily basis.

The objectives for this research project has also been met in which firstly to critically review literature related to the effects of social media has upon students spending habits. This is achieved by conducting secondary research gathering from varies sources such as online sources and journals, on previously done studies and research papers. And it has identified that the is a relation as to the higher institution students spending habits with social media interactions based on secondary research from researches that was conducted in Brunei, Korea and Qatar. The second and third objectives of this research project was to conducer primary research through interview from higher institution students in Brunei Darussalam and to then on critically analyze the findings to identify the influences on online personal spending’s. It has been proven that students do admit that social media do does have an effect on their online spending habits.

However, with any research projects, there are some limitations to this study that must be pointed out when trying to understand and when using the findings provided. Even with the specific research methodology used for this study, it limits the transferable for the findings in other contexts. The main reason for this research project is not present findings that are transferable that can be used in other contexts, but instead, this research project aims to present awareness on how social media affects higher institution students spending habits (A case of Brunei Darussalam) in various social-cultural context and opinions or views from higher institution students to generate a batter understand the relation social media has on higher institution students spending habits.

Overall it is safe to say the social media does have an effect on higher institution students spending habits in Brunei Darussalam. It all depends on the individuals themselves in determining the influencing factor in making the decision for their consumption abilities. This is because social media is a platform where businesses and individuals promote products or services and if it is done correctly, it can have an impact in higher institution students of people in general in influencing them through social media.
Reference


LEE, E. 2013. Impact of social media on consumer behavior: decision making process.


*Transportation Research Part E: Logistics and Transportation Review, 45*, 86-95.


Appendices

Appendix A – Ethics Approval Form
CARDIFF METROPOLITAN UNIVERSITY
APPLICATION FOR ETHICS APPROVAL

When undertaking a research or enterprise project, Cardiff Met staff and students are obliged to complete this form in order that the ethics implications of that project may be considered.

If the project requires ethics approval from an external agency (e.g., NHS), you will not need to seek additional ethics approval from Cardiff Met. You should however complete Part One of this form and attach a copy of your ethics letter(s) of approval in order that your School has a record of the project.

The document Ethics application guidance notes will help you complete this form. It is available from the Cardiff Met website. The School or Unit in which you are based may also have produced some guidance documents, please consult your supervisor or School Ethics Coordinator.

Once you have completed the form, sign the declaration and forward to the appropriate person(s) in your School or Unit.

PLEASE NOTE:
Participant recruitment or data collection MUST NOT commence until ethics approval has been obtained.

PART ONE

<table>
<thead>
<tr>
<th>Name of applicant:</th>
<th>Md Hazimin Aminuddin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor (if student project):</td>
<td>Stuart McNeil</td>
</tr>
<tr>
<td>School / Unit:</td>
<td>Cardiff School of Management</td>
</tr>
<tr>
<td>Student number (if applicable):</td>
<td>ST20069907</td>
</tr>
<tr>
<td>Programme enrolled on (if applicable):</td>
<td>BSc (Hons) Business Information Systems</td>
</tr>
<tr>
<td>Project Title:</td>
<td>How social media affects higher institution students spending habits. (A case of Brunei Darussalam)</td>
</tr>
<tr>
<td>Expected start date of data collection:</td>
<td>10/03/2017</td>
</tr>
<tr>
<td>Approximate duration of data collection:</td>
<td>3 weeks</td>
</tr>
<tr>
<td>Funding Body (if applicable):</td>
<td>N/A</td>
</tr>
<tr>
<td>Other researcher(s) working on the project:</td>
<td>N/A</td>
</tr>
<tr>
<td>Will the study involve NHS patients or staff?:</td>
<td>No</td>
</tr>
<tr>
<td>Will the study involve human samples and/or human cell lines?:</td>
<td>No</td>
</tr>
<tr>
<td>Does your project fall entirely within one of the following categories:</td>
<td>Paper based, involving only documents in the public domain</td>
</tr>
<tr>
<td></td>
<td>Laboratory based, not involving human participants or human samples</td>
</tr>
</tbody>
</table>
### CARDIFF METROPOLITAN UNIVERSITY
APPLICATION FOR ETHICS APPROVAL

| Practice based not involving human participants (e.g. curatorial, practice audit) | No |
| Compulsory projects in professional practice (e.g. Initial Teacher Education) | No |
| A project for which external approval has been obtained (e.g., NHS) | No |

If you have answered YES to any of these questions, expand on your answer in the non-technical summary. No further information regarding your project is required. If you have answered NO to all of these questions, you must complete Part 2 of this form.

In no more than 150 words, give a non-technical summary of the project:
The aims of this project is to critically investigate the roles of social media on higher education institution undergraduate students spending habits (in a case of Brunei Darussalam) and the objectives for this project are:

- To critically review literature related to the effects of social media has upon students spending habits.
- To conduct, primary research (outlined in the research design)
- To critically analyse social media’s influence on online personal spending.

### DECLARATION:
I confirm that this project conforms with the Cardiff Met Research Governance Framework

I confirm that I will abide by the Cardiff Met requirements regarding confidentiality and anonymity when conducting this project.

STUDENTS: I confirm that I will not disclose any information about this project without the prior approval of my supervisor.

| Signature of the applicant: Md Hazimin Aminuddin | Date: 03/07/2017 |

### FOR STUDENT PROJECTS ONLY

| Name of supervisor: Stuart McNeil | Date: 03/07/2017 |

Signature of supervisor:  

---

**Research Ethics Committee use only**

| Decision reached: | Project approved |
### A RESEARCH DESIGN

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1 Will you be using an approved protocol in your project?</td>
<td>No</td>
</tr>
<tr>
<td>A2 If yes, please state the name and code of the approved protocol to be used</td>
<td>N/A</td>
</tr>
<tr>
<td>A3 Describe the research design to be used in your project</td>
<td></td>
</tr>
<tr>
<td>- The research will use a qualitative methodology to gather the data.</td>
<td></td>
</tr>
<tr>
<td>- A snowball sampling technique will be used to conduct the sample for the interviewees (Saunders et al. 2012).</td>
<td></td>
</tr>
<tr>
<td>- Semi-structured interviews will be used to conduct the primary research, this may be mediated through online communications.</td>
<td></td>
</tr>
<tr>
<td>- Sampling size: n5-25 in the higher institution (Saunders et al. 2012).</td>
<td></td>
</tr>
<tr>
<td>- Data analysis - Thematic analysis will be used to analyse the data collected. (Saunders et al. 2012). These findings will be displayed within the results.</td>
<td></td>
</tr>
<tr>
<td>A4 Will the project involve deceptive or covert research?</td>
<td>No</td>
</tr>
<tr>
<td>A5 If yes, give a rationale for the use of deceptive or covert research</td>
<td>N/A</td>
</tr>
<tr>
<td>A6 Will the project have security sensitive implications?</td>
<td>No</td>
</tr>
<tr>
<td>A7 If yes, please explain what they are and the measures that are proposed to address them</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### B PREVIOUS EXPERIENCE

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>B1 What previous experience of research involving human participants relevant to this project do you have?</td>
<td>N/A</td>
</tr>
<tr>
<td>B2 Student project only</td>
<td></td>
</tr>
<tr>
<td>What previous experience of research involving human participants relevant to this project does your supervisor have?</td>
<td></td>
</tr>
<tr>
<td>My supervisor has, 16+ years of student project experience.</td>
<td></td>
</tr>
</tbody>
</table>

---

1. An Approved Protocol is one which has been approved by Cardiff Met to be used under supervision of designated members of staff; a list of approved protocols can be found on the Cardiff Met website here.
## Potential Risks

### C1 What potential risks do you foresee?

The potential risks may affect the following:

1. The Researcher
2. The Participants
3. The Project
4. The University

Potential risk may include:

1. Carrying out and arranging the interviews. This may cause inconvenience to the interviewees affecting their personal time.
2. Personal information from the interviewees.
3. Not meeting the research deadline.
4. The confidentiality of the data collected from the participants from the interviews.

### C2 How will you deal with the potential risks?

1. Arrangement for the interview periods will be made in advance at a time and place that will be convenient for interviewees/participants.
2. The semi-structured interviews will not contain any sensitive questions that may affect the privacy of the interviewees personal identity. In any situation where the interviewee/participants feel unconfutable during the duration of the research gathering process withdrawal from the research can be carried out as this is just voluntary.
3. Access to all the raw data that will be collected will be restricted to the access of the researcher only. All raw data will be stored on a secure password protected external hard diver and physical paper copies will be kept in folder and stored in a secured location.
4. All interviewees/participants must complete a participation consent form in order to participate in this research project.

When submitting your application you **MUST** attach a copy of the following:

- All information sheets
- Consent/assent form(s)

An exemplar information sheet and participant consent form are available from the Research section of the Cardiff Met website.
Appendix B - Sample of Participant Information sheet
PARTICIPANT INFORMATION SHEET

How social media effects higher institution students spending habits. (A case of Brunei Darussalam)

Project Summary

The purpose of this research project is to investigate the current effects of social media on higher institution students spending habits. With your participation it will allow the collection of data which will be used in a study that is being carried out at Cardiff Metropolitan University.

Why have you been asked to participate?

You have been selected to take part in this research project because you fit the profile of the population being studied, that is you are:

- Currently studying in higher institutions in Brunei Darussalam
- Active social media user

You will be required to answer interview questions that will be recorded and be used as data in the research project. Finally, your participation is entirely voluntary and you may withdraw at any time.

Project Risk

The research project requires interview to be conducted on focus groups which will be recorded for analysis later on. Collection of data will solely be used for this research project; we are not seeking to collect any sensitive or personal data from you. This study only concerns with the effects of social media on higher institution students spending habits. We strongly believe that there is no significant risk that can effected on your behalf associated with the study. However as this is only voluntary, if you feel that the questions that are being asked are inappropriate or irrelevant you can stop anytime.

How we protect your privacy

All the information being provided will be held confidence. Extra steps have been made to insure that all participant’s dignity will remain anonymous and can’t be identified from the information given. Your personal details will be kept secure from public access. When the research project is completed the documents and interview answers with be destroyed.

YOU WILL BE OFFERED A COPY OF THIS INFORMATION SHEET TO KEEP

If you require any further information about this project, then please contact:

Md Hazimin Aminuddin Cardiff Metropolitan University
Cardiff Metropolitan University email: st20069907@outlook.cardiff.ac.uk
Supervisor email: SMcNeil@cardiffmet.ac.uk (Stuart McNeil)
Appendix C – Sample of Participant Consent Form
PARTICIPANT CONSENT FORM

Cardiff Metropolitan University Ethics Reference Number:

Participant name or Study ID Number:

Title of Project: How Social Media Effects Higher Institution Students Spending Habits (A Case of Brunei Darussalam)

Name of Researcher: Md Hazimin Aminuddin (st20069907)

Participant to complete this section: Please initial each box.

1. I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. [ ]

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason. [ ]

3. I agree to take part in the above study. [ ]

4. I agree to the interview / focus group / consultation being recorded [ ] Yes No

5. I agree to the use of anonymised quotes in publications [ ] [ ]

6. I would like my organisations’ name to be anonymised in all publications [ ] [ ]

__________________  _____________________  ___________________
Signature of Participant  Date

__________________  _____________________
Name of person taking consent  Date

__________________
Signature of person taking consent

YOU WILL BE OFFERED A COPY OF THIS INFORMATION SHEET TO KEEP

If you require any further information about this project, then please contact:

Md Hazimin Aminuddin Cardiff Metropolitan University

Cardiff Metropolitan University email: st20069907@outlook.cardiff.ac.uk

Supervisor email: SMcNeill@cardiffmet.ac.uk (Stuart McNeil)
### SEMI STRUCTURED INTERVIEWS

“How social media effects higher institution students spending habits (A case of Brunei Darussalam)”

<table>
<thead>
<tr>
<th>Order of semi structured Interview</th>
<th>Discussed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) <strong>Ask respondent approval to use recording systems</strong></td>
<td></td>
</tr>
<tr>
<td>Ask respondent to sign and acknowledge consent form.</td>
<td></td>
</tr>
<tr>
<td>2) <strong>Ask Background questions</strong></td>
<td></td>
</tr>
<tr>
<td>Confirm information about;</td>
<td></td>
</tr>
<tr>
<td>• Which higher institution are you attending?</td>
<td></td>
</tr>
<tr>
<td>• What is your level of study?</td>
<td></td>
</tr>
<tr>
<td>• How often do you use social media?</td>
<td></td>
</tr>
<tr>
<td>3) <strong>Discuss the values of social media</strong></td>
<td></td>
</tr>
<tr>
<td>• Do you think social media has an impact on Brunei's consumer behaviour? and why.</td>
<td></td>
</tr>
<tr>
<td>• Do you think social media is an effective marketing tool? And why</td>
<td></td>
</tr>
<tr>
<td>• Which social media platform(s) do you think is the most effective platform for advertising? Please specify how these platforms are effective in advertising to you.</td>
<td></td>
</tr>
<tr>
<td>• What are the trends on social media you find most affective on consumer's spending habits?</td>
<td></td>
</tr>
<tr>
<td>• Where do you see social media and consumerism in the future?</td>
<td></td>
</tr>
</tbody>
</table>
## Appendix E – Sample Result of Primary Data Gathering

Figure 10: Evidence of Social Media Usage

<table>
<thead>
<tr>
<th><strong>Semi-structured Interview Questions</strong></th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>How often do you use social media?</td>
<td>Everyday.</td>
</tr>
<tr>
<td></td>
<td>Every day, because I use WhatsApp to communicate with my friends and family.</td>
</tr>
<tr>
<td></td>
<td>Most of the time like, I usually go on Facebook and Instagram to stay up to date with what my friends are doing.</td>
</tr>
<tr>
<td></td>
<td>Every day, I don’t think I can live without it.</td>
</tr>
<tr>
<td></td>
<td>All the time, I use WhatsApp every day.</td>
</tr>
<tr>
<td></td>
<td>Always, for texting on WhatsApp and stalking friends on Instagram.</td>
</tr>
<tr>
<td></td>
<td>All the time, I would say every day.</td>
</tr>
<tr>
<td></td>
<td>Pretty much every day.</td>
</tr>
<tr>
<td></td>
<td>I’m always on social media.</td>
</tr>
</tbody>
</table>
Figure 11: Participants Prospective on Consumer Behavior in Brunei

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Yeah, because majority of Bruneians are big social media users and considering how physical stores are limited in the country many depend on social media to scope for new products and are inflected to spend on them.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you think social media has an impact on Brunei’s consumer behaviour? And why.</td>
<td>Yes of course, as a small-time Instagram business owner, I can say that social media has help a lot for my business.</td>
</tr>
<tr>
<td></td>
<td>To an extent I do, but it depends on the individuals themselves, because since a lot of Bruneian are on social media I personally get influence by what others are doing and the things they have.</td>
</tr>
<tr>
<td></td>
<td>Yes, because if it didn’t have an impact there won’t be any new business or independent sellers advertising or selling through social media.</td>
</tr>
<tr>
<td></td>
<td>Yes, because more and more people as starting to sell products that can’t be bought physically in store through social media platforms.</td>
</tr>
</tbody>
</table>

Figure 12: Participants Opinions on Social Medias as a Marketing Tool

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Yes, I do feel that social media is very affective to use for advertising. Firstly, social networking applications like Instagram is free and a lot of people are on it and that itself can be an advantage when advertising.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you think social media is an effective marketing tool? And why.</td>
<td>It is, because it increases brand recognition for the consumers. Everyone uses social media and advertising in the platform will only let the brand and product more known and reach to a bigger audience. Reaching to a bigger audience also increases opportunity for consumers to convert into customers hence helping the business.</td>
</tr>
<tr>
<td></td>
<td>Yet again it depends on the individuals themselves, but personally I think it is very effective due to the fact that there is a large population on social networking platforms that can be potential customers.</td>
</tr>
</tbody>
</table>
Figure 13: Effective Social Media Platforms for Advertising

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Instagram because Instagram is the most popular social networking application among my friends and my pretty sure other will also agree. And the fact that Instagram now allows people to not only post picture but also videos is a game changer. Because its easier for people to promote product with videos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Which social media platform(s) do you think is the most effective for advertising? Please specify how these platforms are effective in advertising to you.</td>
<td>I would say Instagram and Facebook. I feel like both Instagram and Facebook have a lot of users making it easier for companies to advertise. Because advertising is about reaching out.</td>
</tr>
<tr>
<td></td>
<td>Personally, it would be Instagram and YouTube since advertisements in these mediums are usually done by everyday people – bloggers hence give more credibility in the use of the products. Advertisements are more effective through these platforms because products can be advertised through interactions. A photo, video, comment uploaded can lead to conversations and those interactions for me are more credible than advertisements on TV because it becomes more personal and relatable.</td>
</tr>
</tbody>
</table>

Figure 14: Participants Social Media Platform Selection

![Pie Chart showing social media platform selection]

- Instagram: 69%
- Facebook: 23%
- YouTube: 8%
Figure 14: Participants view on where social media and consumerism will be in the future.

<table>
<thead>
<tr>
<th>Semi-structured Interview Questions</th>
<th>Like today, social media will continue to gain importance in business as a way to attract consumers and maintain a loyal fan base for their products and business. If there is social media, it will continuously be able to influence people’s spending habits as it becomes easier and more convenient to reach to the consumers. Social media will have a major role in consumerism in the future. It will be the main platform of advertising for any businesses weather it is a small or a big company. Consumer will have the ability to contact the business directly for any question, recommendation or complaints about their products or service and they also have the ability to determine weather to support a business or vice versa due to the transparency in customer review it has in the comments section. Businesses can also alter themselves in leaning towards the consumer’s interest to increase their sales due to the transparency of social media. The same but with more improvements. Improvements like the technology for example 3D printing.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where do you see social media and consumerism in the future?</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>