REVIEW ARTICLE

# The Impact of Finfluencers: Redefining Social Finance in the Digital Age

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## Abstract

The exponential growth of social media has transformed financial education through the rise of finfluencers who create infotainment-form content. Finfluencers share saving, budgeting, and other complex financial concepts through Instagram, TikTok, and other digital platforms. This structured literature review examines literature published between 2015 and 2026. A total of 26 studies were included and were sourced from academic databases, industry news sources, and regulatory reports. The objective of this literature review is to synthesize existing studies on the impact of finfluencers on financial literacy and investor behavior, analyze the credibility and regulatory obstacles in the digital space, and identify gaps in current research regarding the long-term effects. While existing studies suggest that finfluencers increase financial literacy and make it more accessible, concerns like misinformation, hidden sponsorships, and lack of qualifications have been highlighted. This review also finds that assumed authenticity, relatability, and engagements can influence the audience to trust more strongly than verified financial expertise while discussing regulatory presence. Overall, this review spotlights the need for transparency and stronger consumer protection while emphasizing the research gap about long-term effects of finfluencers on financial education and investor behavior in today's digital era.

## Keywords

Behavioral and Social Finances; Cognitive Psychology; Emotional Psychology; Influencers; Investor Behavior; Financial Decision-Making; Financial Literacy

## Introduction

Social media has transformed the way that individuals learn about money and investing. These days, some young adults turn to financial influencers, or finfluencers, for advice. These finfluencers are social media personalities on TikTok, Instagram, and YouTube who are dubbed 'financial experts.' Finfluencers democratize access to financial information, but the processes that make them powerful, like relatability, virality, social proof, and algorithmic prominence, can also increase exposure to incorrect financial advice. This raises an important question: Under what conditions, through what psychological and social mechanisms, and with what credibility or regulatory limitations do finfluencers affect financial literacy and investor behavior?

Although researchers have studied social and behavioral finance for many years, new emotional bias theories continue to emerge, and finfluencers' credibility in the digital world remains an area of limited research. Existing research has shown that finfluencers improve the accessibility of finance as well as the engagement of investors, but the literature is fragmented in terms of (1) whether greater exposure leads to durable financial literacy, (2) the role of emotional and social biases in mediating investor responses, (3) the relationship between perceived credibility versus demonstrable expertise, and (4) how regulatory approaches address these risks.

To better understand the finfluencers' impact on investors, it's important to examine 2 connected topics: social finance and behavioral finance. Social finance refers to the role of social interactions, communities, and trust in shaping financial decisions, contrasting with traditional finance's assumption that individuals decide based on information alone.[1] Behavioral finance links up with these topics by explaining why individuals are so easily influenced by social media content: rather than acting rationally, investors are shaped by emotions and psychological biases like overconfidence, fear of missing out, and herd mentality, which can circulate through social groups and impact the market decisions taken. Together these topics suggest that as social media becomes central to everyday life, growing exposure to financial content builds the trust between finfluencers and audiences, and finfluencers play a crucial role in this dynamic by using online interactions to make their advice seem credible and personal. This phenomenon makes social finance relevant in an economy where large numbers of audiences do not rely on online personalities rather than traditional advisors for investing advice.

A study found that emotions, like overconfidence and other cognitive biases, play an important role in investing decisions.[2] However, their research mainly focuses on individual psychology while neglecting how modern social media platforms and finfluencers shape behaviors.[2] Recent studies started to explore the growing influence of finfluencers on young investors. A literature review found that finfluencers increase financial literacy and encourage rational investing, especially among Gen Z.[3] At the same time, they also identified concerns like misinformation and risky investment behavior.[3] Statistical evidence states that only 28% of finfluencers are skilled, 16% are unskilled, and 56% have negative skill.[4] This review suggests that more research is needed for the credibility of influencers, long-term effects, and how financial information should be regulated online.

Understanding the psychological factors behind investor behavior can further explain why finfluencers can have such a strong influence on financial decision-making. Behavioral finance examines the reasons behind investor decisions. A structured theory piece suggests that behavioral finance is based on subjects that are influenced by their emotions when it comes to financial decisions. Individuals tend to make irrational decisions, hoping that the adverse end results will not affect their emotions, leading to risk-seeking behavior.[5] On the other hand, research also shows that social media can encourage emotional investing.[6] Platforms like TikTok and Instagram influence small/beginner investors through viral content, peer experiences, and online discussions.[6] To add on, studies on behavioral finance suggest that investor sentiment, fear of missing out (FOMO), and herd mentality can spread through social networks, affecting market decisions.[6] However, researchers still disagree on how various platforms and influencer characteristics affect investor behavior, meaning an important gap remains.

This literature review is aimed at identifying what role influencers play in financial markets through previous studies and at redefining investor decision-making in today's economy through analysis of detailed theories. Specifically, this review examines 3 key themes: how finfluencers influence financial literacy and education, how they shape investor behavior and financial decision-making through psychological factors and social factors, and lastly, the credibility, ethical concerns, and regulatory challenges with the growth of finfluencers. By factoring in current research gaps and comparing previous studies, this literature review contributes to modifying the definition of social finance through influencer impact on investor behavior and supports further research on digital finance.

## Methodology

This study uses a qualitative literature review approach to address the role of finfluencers in financial education, investor behavior, and market decision making. Since the research questions focus on existing theories and statistical findings instead of collecting new data. The objective of this literature review is to synthesize existing studies on finfluencer impact on financial literacy and investor behavior, analyze the credibility and regulatory obstacles around the digital space, and identify gaps in current research regarding the long-term effects.

This structured literature review was conducted between June 2026 and August 2026 to identify relevant academic studies, industry reports, and analyses. Sources published between 2015 and 2026 prioritized the most recent and updated developments of social media finance, education, and growing participation of young investors in markets. This literature review was conducted from academic databases like Google Scholar, SSRN, ResearchGate, ScienceDirect, and Taylor & Francis Online, along with industry news sources like FINRA, CFA Institute, World Economic Forum, and regulatory reports like FCA and CIRO.

The search strategy was designed to identify relevant existing studies that would fulfill the research questions.

RQ1: What role do influencers play in financial literacy in financial markets?
RQ2: How are emotional biases impacting financial decision-making?
RQ3: How do credibility and trust contribute to the effectiveness of influencers in the market?

Search terms included combinations like 'finfluencers,' ‘social finance,' ‘behavioral finance,' ‘impact on financial literacy,' ‘psychology biases,' ‘herd behavior,' ‘FOMO behavior,' and ‘Gen Z investors’ to specifically narrow down results for these three research questions. Boolean operators (AND/OR) were used to combine terms to maximize search results to capture qualitative sources published between 2015 and 2026. The timeline choice is to provide more recent, peer-reviewed theories and studies along with the examination of digital media. Sources were peer-reviewed works, working papers from recognized institutions, or credible industry reports that directly support behavioral and social finance.

Some studies were excluded due to lack of diverse opinion, questionable authorship, no real connection to financial decision-making, and constant rephrasing of main points with no evidence. Sources were excluded if they did not directly relate to financial decision-making, investor behavior, or financial literacy; lacked reliable authorship; repeated existing findings throughout the paper; or focused primarily on social media aspects rather than influencers' impact on it.

The final election process prioritized studies that directly fulfill the research questions by providing meaningful evidence, financial education outcomes, and investor psychology. The literature search initially identified 32 records across all databases and institutional sources. After removing 5 duplicate records, 27 titles and abstracts were screened for relevance. Full-text articles were assessed for eligibility, with 4 excluded for failing to meet the inclusion criteria. A total of 23 studies were ultimately included in the final narrative synthesis.

The quality of the sources was based on reliability regarding the impact of influencers, transparency, institutional reputation, and relevance to the research questions. Peer-reviewed academic journals were prioritized as the foundation of this review. No formal standardized risk-of-bias tool was applied; however, source quality and methodological limitations were critically appraised. Each source was critically evaluated for unclear methodology, limited sample representation, unsupported conclusions, and potential conflicts of interest.

Sources that illustrated strong methodological approaches and direct relevance to the research questions were used as primary evidence, while weaker sources were used only for context.

For each source used, key information was recorded in the synthesis table: the author, citation, research objectives, methodology, main findings, and any gaps the author mentioned. These steps made comparing sources and identifying the gaps that this literature review can fill much more manageable. Special focus was applied to findings about financial literacy impacts, the types of biases that influence financial decision-making, and any statistics about finfluencers' credibility since these connected most to the research questions.

Findings were then organized using narrative synthesis, meaning sources were grouped together based on themes for the paragraphs to avoid randomly mentioning findings. The themes follow the flow of the structured paper to study the rise of finfluencers, their role in financial education/literacy, and the credibility and potential risks they pose to the same topic. This approach also considers psychological biases, both emotional and cognitive, that shape financial decision-making. This approach highlights which sources agree and disagree to create an inclusive platform for discussion. Since the sources varied so much, quality was judged based on peer review and the credibility of the institution or author to check off the goals aligned with the research objectives. Sources that met most of these standards supported the backbone of this literature review, while weaker sources provided background information.

## Results & Discussion

The evidence from the 23 sources included in this structured literature review suggests that finfluencers have created opportunities as well as risks in modern financial education and decision-making. Three major themes emerged across the literature, aligned with the research questions of this review: (1) the role of finfluencers in financial literacy and education, (2) the psychological and social mechanisms through which finfluencers may shape investor behavior, and (3) the importance of credibility, trust, transparency, and regulation. Although the reviewed literature consistently suggests that social media has increased access to financial information, the evidence is less conclusive regarding whether greater exposure to finfluencer content produces lasting financial literacy or consistently improves financial decisions. The findings also suggest that the same characteristics that make finfluencers accessible and persuasive, including relatability, social interaction, and algorithmic visibility, may increase audiences' vulnerability to misinformation and behavioral biases.

### *Finfluencers and Financial Literacy*

The first study topic was on the function of finfluencers in financial literacy in financial markets. The reviewed literature reveals that one of the most apparent benefits of finfluencers is their capacity to remove the barriers to financial information. Conventional financial education often means seeking the advice of professionals, enrolling in formal courses, or accessing proprietary financial information. Social media presents users with an alternative, via popular platforms like TikTok, Instagram, YouTube and X, to learn about budgeting, investing, saving, debt management, and wealth creation.

Another study also identify finfluencers as possible financial education and inclusion agents through normalizing financial conversations and appealing to regular investors.[7] Bhat and Eckrich also remark that financial content on social media might make financial themes more approachable and entertaining for beginners in investing, but the quality of such content may be inconsistent and vulnerable to misrepresentation.[8] Research by the FINRA Foundation also shows that investors who interact with social media and follow finfluencers are often younger market participants who may have gaps in financial education and a higher risk of fraud.[9]

A study observed that finfluencers can boost financial literacy in Generation Z by simplifying financial ideas and encouraging young people to get interested in saving and investing.[3] This lends weight to the thesis that finfluencers have a good role to play in the early phases of financial education in terms of boosting exposure, curiosity, and engagement. Social media also allows users to access financial content again and again and to engage with authors and users in a more participatory style of financial learning than traditional one-way sources of knowledge.

However, more exposure to financial content should not be equated with higher financial literacy. Financial literacy is not simply about exposure to financial ideas but about understanding, evaluating, and applying those ideas in an appropriate manner. Some of the evidence reviewed in this study raises questions about whether people who turn to social media for financial advice are necessarily more financially literate. One report cited in this study, as shown in Figure 1, found that people who sought financial advice from social media had relatively lower levels of financial literacy.[10] This does not mean that social media caused lower literacy, but it does highlight an important distinction between exposure to financial content and the ability to evaluate the content correctly.


**Figure 1.** People who got financial advice from social media actually knew the least about money.[10]

A further study indicated that finfluencers showed large diversity in the financial competence displayed, with 28% showing positive financial skill, 16% showing zero measurable skill and 56% showing negative skill.[4] These findings are particularly noteworthy because the number of followers, the engagement or the popularity on the internet cannot reflect the quality of the financial information presented. In this way, audiences may be presented with more financial information yet not have a reliable way to separate out well-founded advice from false or ill-informed recommendations. Similarly, a group of researchers observed that many popular finfluencers studied on TikTok, YouTube, and Instagram did not have a formal financial education or certification, which could lead to misinformation and unsafe investment suggestions .[11]

The literature reviewed so far reveals a twofold role for finfluencers in financial education. It can reduce entry barriers and make financial concepts more accessible and interesting, especially to younger audiences. At the same time accessibility does not equal accuracy, and participation is not a sign of learning. The existing research seems to be more in favor of enhanced financial awareness and involvement than sustainable gains in financial literacy or long-term financial results. This difference constitutes a significant research gap. Future work should quantify the extent to which repeated exposure to finfluencer content results in long-term gains in objective financial literacy, decision-making ability, and financial behavior, rather than depending on self-reported awareness or involvement.

## *Psychological and Social Influences on Financial Decision-Making*

The second question of the study was about the role of emotional and psychological biases while making financial decisions in the setting of finfluencer content. Behavioral finance is an important framework to understand this relationship, as it questions the assumption that investors always make decisions on the basis of pure logical analysis. Frydman and Camerer demonstrated the role of psychological and emotional processes in financial decision-making.[2] Classical ideas like Prospect Theory explain how people may behave differently to future gains or losses. [12]

Overconfidence, FOMO, herd behavior, and social influence are mentioned in the literature examined as particularly relevant to digital financial contexts. Social media creates an environment in which financial knowledge may be sent around quickly, with repetition, peer engagement, commentary, sharing, and algorithmic suggestions. Khan notes that social-media ecosystems might influence retail investor behavior through viral material, peer experiences and online conversations.[6] More direct evidence comes from Hull and Qi, who found that following a finfluencer can increase similarities between retail investors' portfolios and purchases and those of the finfluencers they follow, providing evidence that finfluencer exposure can shape retail trading behavior.[13] These traits might influence financial decision-making by enhancing the perceived popularity or urgency of particular investments.

Herd behavior is particularly applicable here because social-media users can see tangible signs of what others seem to support. Lots of followers, good comments, reposts, and viral investment information can make it seem like a financial move is widely approved. In such cases, investors may rely on social consensus rather than independent financial analysis. This process is in line with social influence viewpoints, highlighting the significance of people's decisions being impacted by the attitudes and behaviors of people in their social networks.[1] In the digital realm, these networks spill over from family members and close friends to include creators, online communities, and other users who an investor may never meet face-to-face.

FOMO can make this process even worse. Financial news that highlights rapidly increasing prices, short-term chances, or the seeming success of other investors may increase pressure to act before an apparent opportunity is missed. That might cut down on the time that new investors spend weighing risks or checking facts themselves. Choudhary and Renuka also discovered that exposure to finfluencers was connected with behavioral mechanisms such as FOMO, herding, overconfidence, and anchoring among retail investors, further tying credibility and exposure on social media to investment behavior.[14] In the wider behavioral finance literature, cognitive prejudices are differentiated from emotional biases. Cognitive prejudices are stem from ingrained ideas or reasoning processes, while emotional biases are more directly the result of feelings and impulses when making decisions.[15] But the existing research literature should be treated with caution.

Evidence that psychological biases influence investment decisions does not mean that finfluencers are causing such biases. Some studies examine behavioral finance generally, while others focus more directly on social-media environments or finfluencer exposure. The strongest conclusion supported by the reviewed literature is therefore that digital financial content may provide an environment in which existing emotional and cognitive biases can be activated or amplified, rather than that finfluencers independently create irrational financial behavior.

This distinction is important for future research. Future research should directly investigate the pathway from exposure to finfluencer content to specific psychological mechanisms and then to investment behavior. Longitudinal and experimental research would be particularly valuable in establishing whether repeated exposure affects risk tolerance, diversification, investment persistence, or financial losses over time.

### *Credibility, Trust, and the Difference Between Perceived and Demonstrated Expertise*

The third research question focused on the effect of credibility and trust on finfluencers' effectiveness. According to the literature review, trust is an important element in the relationship between finfluencers and their followers, but there is also a significant difference between perceived credibility and proven financial expertise. Finfluencers often communicate differently from conventional financial institutions or advisors. They might use conversational language, personal stories, short-form videos, and direct interaction with their audience to make financial information seem more approachable and understandable. Chikhi's research suggests that valuable and trusted content contributes to the development of authenticity between influencers and audiences.[16] Regular interaction and consistent content can therefore strengthen the audience's perception that an influencer is knowledgeable, reliable, and personally invested in the financial interests of followers.

However, the qualities that create perceived authenticity do not necessarily demonstrate professional expertise. Popularity, relatability, verification badges, engagement statistics, or frequent posting may influence how credible a creator appears without providing evidence that the creator's financial recommendations are accurate. This concern is supported by research showing substantial variation in finfluencer skill and by studies warning that social-media popularity may be mistaken for financial competence.[4]

Gerritsen and de Regt discovered that finfluencers were likely to recommend stocks and cryptocurrencies that performed well recently, while the recommended assets generally showed negative returns after the recommendations. This demonstrates why influence or perceived credibility should not be automatically equated with reliable financial expertise.[17]
RELAYTO also emphasizes methods for establishing confidence and influencing consumer decisions through influencers, such as authenticity, connection with the audience, and engagement, as contextual evidence from the broader influencer-marketing literature, however this source is not particular to financial advising.[18]

This establishes a key conflict in the literature. To build perceived credibility, you can use relatability, consistency, social engagement, authenticity, and social evidence. However, demonstrated credibility is more strongly affected by things such as financial literacy, transparent qualifications, correctness, disclosure of conflicts of interest, and quality of supporting evidence. These two types of credibility may not always be differentiated by the audiences.

This distinction is crucial because financial advice can have direct economic implications. Even a suggestion based on minimal study can be convincing to investors if the person making the advice appears genuine and trustworthy. But if you look at the best financial experts, they may seem less friendly because they tend to communicate in more technical or institutionalized ways. The literature thus implies that the impact of finfluencers cannot be analyzed simply by assessing the accuracy of the information they provide. Researchers also need to understand why audiences trust some producers but not others and how that trust influences their willingness to take financial advice.

The results respond to the third research question and show that trust is important for finfluencer success; however, trust may be based on different signals than the standard signals for assessing financial knowledge. Thus, future research should explore whether signals of trustworthiness are the most powerful predictors of audience behavior and whether higher financial literacy enables users to differentiate between perceived and demonstrated competence.

### *Misinformation, Conflicts of Interest, and Regulatory Challenges*

The rise of finfluencers also raises major ethical and regulatory concerns. The ethical difficulties involving product endorsements, Vivek says, include conflicts of interest, differences in financial-literacy levels, promotional content that may be misleading, and the possibility for finfluencer followers to be harmed.[19] Borde et al. further claim that the low hurdles to being a finfluencer, along with the different goals of creators and inconsistent regulation, can pose dangers for the protection of investors.[20] CIRO warns that sponsored postings, referral fees, undeclared affiliations, unregistered advice, and general recommendations might create a financial risk for investors, particularly if viewers do not investigate a creator's credentials and motives.[21] Kaul also points to escalating regulatory and reputational issues from misleading financial marketing, lack of disclosure, and ties between finfluencers and financial institutions.[22] Several sources included in the review identify misinformation, undisclosed sponsorships, conflicts of interest, and insufficient consumer protection as important risks associated with online financial content. Unlike regulated financial professionals acting within clearly defined advisory roles, social-media creators operate across a wide range of professional backgrounds and levels of expertise. Their content may also move between general financial education, personal experience, advertising, and direct investment recommendations.

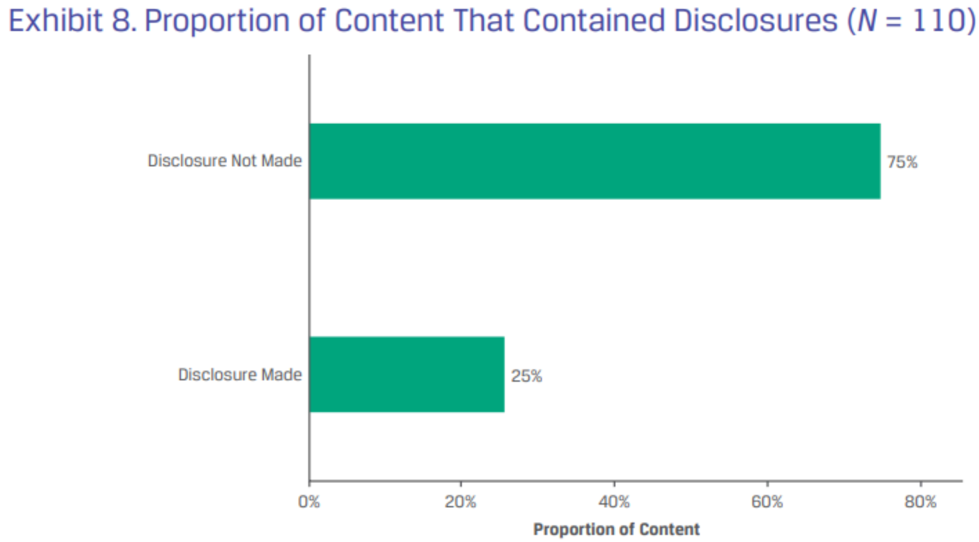


**Figure 2.** Most finfluencers' content did not include disclosures, raising concerns about transparency and credibility.[23]

The distinction between educational content and promotional content is particularly important. Sponsored financial recommendations may create conflicts of interest when audiences are unaware that creators receive financial compensation for promoting particular products or services. Espeute and Preece reported substantial limitations in disclosure practices among the finfluencer content they examined.[23] As shown in Figure 2, most of the content included in their analysis did not contain disclosures. This finding is important because audiences who interpret sponsored recommendations as independent financial opinions may assign them greater credibility than they would if the commercial relationship were clearly identified.

Conflicts of interest can also emerge when creators benefit from increased attention toward a particular financial product or investment. Under these circumstances, an influencer's incentive to maximize engagement may not always align with the audience's financial interests. Therefore, as highlighted in the literature reviewed, it is important to have clear sponsorship disclosure, transparency between experience and financial advice, and increased consumer awareness when reading online financial information.

Regulatory organizations have increasingly addressed these concerns. Sources from regulatory and professional institutions covered in the review highlight transparency, consumer protection, responsible financial promotion, and clearer disclosure requirements. Regulatory intervention is especially important as financial content can move between platforms and national borders quicker than traditional regulatory systems are designed to respond.

However, regulation also faces practical challenges. Social media platforms contain extremely large volumes of content, creators operate across different jurisdictions, and the distinction between personal opinion and financial advice may not always be clear. Regulation, therefore, needs to balance consumer protection with ensuring that legitimate financial education is not suffocated. Rather than a single enforcement mechanism, a more pragmatic approach might involve tougher disclosure rules, accountability on the part of the platforms, public financial-literacy programs, and cooperation between regulators, platforms, and financial-content creators.

Future research should examine not only whether regulations exist, but also whether specific regulatory interventions change creator behavior or improve consumer outcomes. Cross-country comparisons would also be valuable, as regulatory definitions, enforcement tools, and standards for financial advice differ widely across jurisdictions.

### *Integrated Discussion and Research Gaps*

Overall, the examined literature shows that finfluencers have reshaped social finance by democratizing financial information and embedding it in an interactive and social way. Whether their influence is good or bad can't be defined as either. Instead, the impacts seem to depend on the quality of the information provided, the financial literacy of the audience, the credibility signals used to evaluate the author, the psychological traits of the investor, and the legal context in which the content is generated.

The most relevant result for the first research question is that finfluencers have the potential to increase the accessibility and engagement of financial themes, especially for the younger generations. However, the existing literature has not yet shown that more engagement leads to persistent gains in financial literacy or improved long-term financial results.

Regarding the second research issue, the literature suggests that social media environments may influence behavioral mechanisms like FOMO, herd behavior, overconfidence, and social proof. These mechanisms offer a credible rationale for the impact of finfluencer content on investment decisions, but more convincing causal evidence is required to evaluate the extent and persistence of these effects.

The third research question stressed the importance of trust and credibility in finfluencer influence. The findings point to a specific gap between perceived trustworthiness and verified financial expertise. These attributes may not prove that the creator's financial expertise is accurate, but relatability, authenticity, engagement, and online popularity may help people believe a creative.

There are a number of notable gaps in the literature. First, there is surprisingly little information on the long-term impacts of finfluencer exposure on objective financial literacy and real investment performance. Second, more work across platforms beyond well-studied social-media contexts such as TikTok and Instagram is needed, including Reddit, Discord, and newly emergent digital communities. Third, there is a need for further research that directly compares the benefits of different forms of finfluencer material (e.g., general financial education, personal financial experience, sponsored promotion, and particular investment suggestions). Fourth, more studies are required to examine the role of age, past financial knowledge, socioeconomic background, and investing experience in exposure to disinformation or behavioral biases. Finally, research should investigate whether legislative interventions, such as obligatory disclosures, result in real improvements in consumer comprehension and financial decision-making.

Overall, the research reveals that the main contribution of finfluencers to social finance is not merely the transfer of financial information from traditional institutions to social media. Rather, finfluencers have cultivated a mode of financial communication that brings together education, social engagement, perceived authenticity, psychological influence, economic incentives, and algorithmic distribution. It is important to understand these interacting aspects to know when finfluencers can help with financial education and when their impact may be more dangerous for inexperienced investors.

## Conclusion

This literature review is aimed at answering 3 questions about finfluencers' role in social finance. Especially about financial literacy, the findings reveal a dual role: influencers expand access to financial information and education for Gen Zs. It suggests that the benefits of accessibility are inconsistent, empowering some users while exposing others to misleading financial information. Emotional biases, on the other hand, demonstrated that platforms may amplify FOMO, herd behavior, and overconfidence, although stronger causal evidence is still needed. This implies that digital platforms are not only providing financial information but also constructing the ways consumers understand and respond to it. Finally, regarding credibility and trust, studies suggest that authenticity, relatability, engagement, and other social signals can improve perceived credibility substantially, even if these signals do not correlate with verified financial skill. The implication is disturbing as audiences seeking financial advice hope for consistency, reliability, and extensive financial analysis.

Taken together, these findings suggest that finfluencers have redefined social finance by transforming financial education and decision-making from traditional institutions and certified experts to highly interactive and algorithm-based platforms. Future research should focus on tracking investor outcomes over time, cross-platform comparisons beyond TikTok and Instagram, and testing of regulatory interventions like mandatory disclosures. This review is limited by the amount of research currently available on finfluencers, meaning some areas have been studied more than others. It is also limited as social media platforms and tier algorithms change, which can make some of the research outdated over time. Despite these constraints, this study highlights the unresolved questions about credibility and regulation, which will only grow more important as social finance continues to redefine how people manage their finances.

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Neeharikaa is a high school senior, dedicated to bridging the gap between teenagers and practical financial literacy. She advocates to help my peers build healthy, atomic habits that lead to real-world economic success. She is a passionate community leader, managing large-scale regional food drives, volunteering as an ambassador for youth organizations, and mentoring the next generation.

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