


	GOMAL UNIVERSITY JOURNAL OF RESEARCH Gomal University, Dera Ismail Khan, Khyber Pakhtunkhwa, Pakistan ISSN: 1019- 8180 (Print) ISSN: 2708- 1737 (Online)				
Website	www.gujr.com.pk	HEC Recognized	Social Sciences	CrossRef	DOI:10.51380

EXPLORING TRADE-OFFS: ACADEMIA VS FINANCIAL FOR UNDERGRADUATES USING DIGITAL MEDIA IN PESHAWAR

Amjid Khan

Lecturer, Department of Media Studies & Mass Communication, Faculty of Management & Social Sciences, Iqra National University Peshawar, Pakistan

KEYWORDS	ABSTRACT
Digital Media, Academic success, Monetary gain, Undergraduates, Theory of Self-Determination	<p>This qualitative research was conducted with prism of self-determination theory survey on scales of academic achievement VS economic benefits of using digital media amid undergraduate students in Peshawar, Pakistan. The researcher gathered data in 8 focus group discussions in a sample of 64 students participating in undergraduate programs in 2 public and 2 private higher education institutions. Results show how significant digital media, or Facebook, is in terms of the academics, social, and financial well-being of the students. Digital media are applied by students to academic resource acquisition, collaboration, engagement, and, nevertheless, when used in excess (particularly in terms of the tasks linked with finance), digital media may result in increased distraction, cognitive stress and defocusing. The social distractions of the lower earning students were used to show academic disengagement as financial needs, social & family expectations mounted pressures to work, hence ignoring academics. Thus, the time management, self-regulation and working with groups were reported by the students as the coping strategies of coping with conflicting academic and calendar pressure. This research suggests that the Peshawar institutes of digital media integration should be developed that not only enhances student education and behavioral transformation but also ensures their personal wellbeing.</p>
Article History Date of Submission: 23-11-2025 Date of Acceptance: 25-12-2025 Date of Publication: 31-12-2025	 2025 Gomal University Journal of Research
Corresponding Author	Amjid Khan: amjadkhan@inu.edu.pk
DOI	https://doi.org/10.51380/gujr-41-04-07

INTRODUCTION

The term digital media is coined to refer to a set of virtual equipment that enables individuals to create, distribute, and share the content produced by them and countersigning the dialogue and interaction of the users within a community (Mangold & Faulds, 2009). Digital media has evolved into a virtual environment where people communicate through learning and career

growth in the past decade and not as a network of interpersonal communication. Educational institutions have many digital media that students can be distributed with educational, social, and economic resources, such as Facebook, Instagram, Twitter (X), YouTube, and LinkedIn (Nguyen, Lin & Rahman, 2020; Zhang, Li & Wu, 2021). Exploring the trade-offs between academic & financial pursuits amid undergraduates using digital media in Peshawar involves understanding how digital technologies shape students' time use, motivations, priorities, and outcomes. The usage of digital media in higher education sectors in the United States has grown in the COVID-19 pandemic as the students, educators and academic institutions started depending on digital media to deliver remote lectures, online tutorials & virtual collaborative learning.

There have been the use of digital communication tools like Zoom, Microsoft Teams & Google Meet so as to allow the education to continue when schools were closed down (Khan, Khan & Khan, 2021). The advantages of social media in the learning process are evidenced by vast amounts of recent literature due to the possibility to arrange and allow peer interaction, which facilitates engagement through the construction of knowledge together and accessibility to a broad range of concurrent educational materials that support academic development (Chen, Wang & Wang, 2021; Mehmood, Gulzar & Ahmad, 2022). Constant connectivity that digital media affords make it hard to disengage, leaving students in perpetual cycle of notifications, task switching, and reduced deep work, whether for study, financial tasks. The sleep patterns may suffer, resulting in decreased cognitive functioning and lower academic retention. Still, numerous researches demonstrate impact of digital media overconsumption or uncontrolled use, on the one hand, and the positive outcomes, on the other hand. The students who spend a significant time using the digital media tend to be not so concentrated, they spend their time inefficiently and have low academic results (Hussain, IMahmood & Hussain, 2023; Lee & Kim, 2023).

Thus, digital media in academia is a paradox, because it offers valuable resources, but may be a negative to the level of concentration in the learners. Digital media also affects the finances and careers of learner. Undergraduates in Peshawar engage with digital media for academic purposes such as accessing the course materials, participating in online discussions, watching educational videos, collaborating on group projects, staying informed about academic events. On LinkedIn and Facebook, university students use digital media to search for a job, work as freelancers and as entrepreneurs, and build networks with peers (Kapoor, Tamilmani, Rana, Patil, Dwivedi & Nerur, 2021; Shah et al., 2022). Although such activities would help an individual gain better opportunity to secure a job and earn more, activity may become overly intense and transform into an unhealthy addiction that negatively impacts the academic and financial well-being of person (Turel, Cavagnaro & Meshi, 2021; Thoms, Eryilmaz & Gerbino, 2023). The relationship between the financial opportunities offered by the digital media and the academic performance of the students is worth analyzing as using social media more and more, and the areas with lower economic development, such as Peshawar, require this kind of analysis.

Problem Statement

The current undergraduates of Peshawar can access the digital media during an extended duration of time, which has led to the demand by students to make the balance of academic work as well as the monetary value of digital mediated content on content creation and digital marketing. In this connection, this study examines the connection between digital media academic performance and the connection between academic performance and money to aid in understanding the connection between digital media and the academic performance of the students.

Research Questions

RQ1: How does trade-offs between financial profitable digital media use & academic success impact students' populace?

RQ2: Why do Peshawar undergraduates prioritize digital media academic achievement over the financial one?

LITERATURE REVIEW

The literature defines the harm of digital media use on academic performance and beneficial effect of digital media use on learning and academic performance. Various potential benefits of digital media on education & collaborative studies are observed. The contribution of digital media in enhancing learning and facilitating access and availability of educational resources in academics is established. This is interrelated because certain researchers have demonstrated that students who use digital media to engage in academic dialogues, members who engage in online study groups or attend educational webinars show engagement and greater levels of learning achievement (Elokda & Alim, 2020; Liu et al., 2021; Akanbi, 2021). Besides, according to Al-Rahmi et al. (2021), the real-time interactivity of the digital media and peer learning may boost academic experiences of students. Negative effects of using digital media have always been present, even researchers have demonstrated that there is paradox that exists amid using digital media and academic performance of students (Wang et al., 2020; Sanaullah & Shahbaz, 2021). Research has showed that undue use levels of digital media use may lead to distraction, procrastination and poor time management, which consequently lead to a drop in academic performance.

More recently, a few scholars came up with digital media' paradox' to illustrate that the use of digital media may lead to academic deficits due to cognitive overload (Garcia et al., 2021; Lee & Kim, 2023). Such results demonstrate digital media paradox that occurs in some situations, showing that academic focus, academic influence of digital media depending on motivations and modes of use are positive or negative. The digital media can be used as tool in advancing and development of careers of university students, as well as assist such students in making a potential profit. The information indicates that the use of websites like LinkedIn may increase networking capabilities of students and their access to internships, employment opportunities and mentoring processes (Li et al., 2020; Buda et al., 2020). Digital media can support personal brand building, sustain entrepreneurial activity & help to make income, especially in digital economy (Kapoor et al., 2022). The above positives, though, be accompanied by mental health

consequences, including: social comparisons, anxiety, in some cases, depression that be used to negate ones motivation and/or efficiency in academic environment (Pantic, 2020; Vogel et al., 2020).

The digital media can hijack behavioral resources and cause rapid cognitive overload, which can cripple student capacity to sort out important information and address the key academic activities (Garcia et al., 2021). Although the more recent literature indicates that the intentional and premeditated use of digital media can tangibly enhance the ability to think critically and possess information literacy among the students (Lee & Lee, 2021; Kapoor, Tamilmani, Rana, Patil & Nerur, 2022), the issue, as to the unstructured application of digital media presents in post-secondary institutions, remains unsolved. Thus, the educational and the psychological consequences of digital media are well known. Interestingly, though, is the fact that scientific evidence has not studied the application of digital media in academic settings and the role it can play in affecting mental health and academic performance simultaneously, particularly in the environment of developing economies. In this linking, this gap is especially eminent in such places as Peshawar where learners have started to use digital media to make both money and be educated. Therefore, this research is expected to investigate the issues, trade-offs, and how the undergraduate students can use digital media and be able to make and thus succeed academically.

Theoretical framework

As far as the interweaving nature of educational attainment and net worth is concerned, Self-Determination Theory (SDT) by Edward Deci and Richard Ryan will be main aspect that needs to be reviewed. In their book, *Intrinsic Motivation & Self-Determination in Human Behavior*, published in 1985, Deci & Ryan came up with this theory. In years, Deci and Ryan restructured this theory and came up with various publications and journals on the same. Some of the most researched theories, theory has given significant evidence to many fields including, but not limited to, education and medicine and sports and also, media and SDT has become one of the researched in business. One of theories has tried to derive motivational psychology of human beings and it is SDT. According to SDT, the personal needs of individual must be permitted to be met, so individual may be able to work, contribute and have control to engage in activities that the individual is capable of contributing towards achieving pleasure, and in fulfillment, and development. Instead, when such needs are not satisfied at all, then there is the risk that the poor mental health of the individual is manifested through the stress, failure or extreme depression.

The application of SDT, first, is to comprehend the disparity that exists between educational accomplishment and the monetized accomplishment of the social network. Other points of student motivation can be an academic or monetarily rewarding advance. With respect to one of the achievement and gratification of the scholarly outcomes, a student might experience the freedom and Affiliation. Nevertheless, difficulties connected to such two motivational inroads threaten the prospect of conflict, since scholarly work can be adversely affected, and monetary gain work can be even more detrimental. The conflict of need of competence, and autonomy

and relatedness, can be regarded as the trade-off - though implicit one, in the SDT framework, of academic work and profit, in digital media. The pressure which the students are stipulated to attain academic excellence implies, to monetize digital media accounts. In case, two aspects are deemed to be in an entirely hostile relationship, the predicament may subject students to a clash particularly level of sophistication. It can help alleviate pressure of such a conflict with a strong desire to balance academic obligations with the digital media and, therefore, reach, at least to a significant extent, intellectual desire to feel independent, competent, and influential. This can be over coping mechanisms like the effective time management, setting of particular goals, consulting with teachers and classmates, and evaluating the impact of digital media on learning.

RESEARCH METHODOLOGY

The respective study adopted qualitative research design to find out trade-offs that Peshawar undergraduate students experienced regarding their academic performance while different financial digital media activities were going on. This study may not have qualitative design because it went into detail about division of students' lived experiences and considered their motivational factors and compensatory issue of academic events, income-active digital media activities.

Sampling & Participants

The researchers used purposive sampling to select four universities in Peshawar, which were universities that will be most representative of the entire student population and will provide the researchers with the most information that will be of value to the research conducted. The basis for the selection of the universities is as follows: the universities have different kinds of students, the students of universities make use of the digital media, and the universities offer undergraduate programs. The institutions chosen were: Peshawar, Islamia College University, University of Peshawar, Peshawar Iqra National University, Institute of Management Sciences. Each university was venue for two Focus Group Discussions (FGDs), and, there were total of eight FGDs. The total sample size was 64 undergraduate students (32 males and 32 females) of whom age range was between 18 and 26 years. There was an equal number of participants from universities (16 males & 16 females) in two FGDs. The selection criteria were active use of digital media and voluntary disclosure of the participants in terms of academic & financial data.

Data Collection & Analysis

Data collection consisted of face-to-face structured interviews integrated in the FGDs. It was a questioning method that was consistent but, at same time, it allowed participants to discuss freely experiences. We audio-recorded all sessions with participant permission & transcribed them accurately in order to have authentic data. The research team adopted thematic analysis model by [Braun and Clarke \(2006\)](#) in analyzing the qualitative data that have come from eight focus group discussions. The reason for choosing this method was mainly its thoroughness and flexibility in the identification, analysis, presentation of themes in qualitative data. The

researcher went through audio recordings & transcripts several times to get deep sense of the conversations.

A line-by-line open coding exercise was made. The codes were attached to every significant feature of the data. Codes given to male and female participants were B1-B16 and G1-G16. The preliminary themes and subthemes were created by bringing together the related codes. The researchers examined the internal consistency of themes and their consistency across dataset. Precisely final themes were identified, named, and substantiated with the direct quotes from participants (B3, G6) that demonstrate the findings. A comprehensive descriptive account was being developed by incorporating participants' thematic insights and their voices to provide a phenomenal understanding. This elaborate and iterative analytical operation not only ensured findings grounded in participant narratives but also administration of data creditability and trustworthiness.

RESULTS OF STUDY

The review led to a number of interdependent themes that describe the patterns of the digital media use, academic experiences, financial reasons, and coping mechanisms of students in the study.

Platforms & Usage of Digital Media.

The use of digital media platforms by undergraduate students of Peshawar is the order of the day without any evaluation of the extent and influence. Statistics indicate that students use the majority of their time at Facebook. I can only begin my day at Facebook as it is with B4 of the Islamia College University. I also ask my friends, groups and even academic pages to tell me what is happening and do no other work before that while digital income streams operate on flexible, unpredictable timelines. This is main role of Facebook as communication medium that G10 of Iqra National University ascertains, in her statement, Face book is not social world; it is academic world, I find study materials and where my classmates are. B19 of University of Peshawar provided the description of how he had used Facebook marketing as an economic activity.

Considering his experience with Facebook marketing, one respondent said that the Facebook platform is the place where people can make a profit and they can also socialize and establish financial contacts. Twitter and Instagram are marketing platforms that are not as popular. G27 of IM Sciences remarked that it is on Instagram that I upload pictures of handmade products that I sell. It is faster way of visual marketing but when I need to do my daily communication; I use Facebook most of the day as well. Thus, on the topic of Twitter, on the other hand, this participant did not devote much time to sharing the thoughts because they replied, B16 of Iqra National Facebook, all my social and academic network, so I consider Twitter to be the most useless in my case. These remarks demonstrate that the multicast features of Facebook have seen it emerge as the most favored social networking platform among the undergraduates of the Peshawar and expanded to affect their social and educational activities and their economic endeavors.

User Perceptions of Influence of Digital Media on Academics

The nature of social media as being two fold was perceived by the respondents as both helpful and harmful simultaneously. Although B23 in the University of Peshawar had some tentative critical remarks as, "I do get notifications and at times get lost in face book and before I realize, my study time has elapsed. These attitudes are associated with students who consider digital media to be the primary source of distraction. Instead, G1 of Islamia College University had a more positive outlook because she said, "Digital media is a very good medium of study group and academic related information, but I warn you this can distract your studies. Iqra National University B12 had an ambivalent opinion towards digital media when he opined to say that Digital media is a two-sided sword. It assists with group work though I am not doing well as I become entangled in the digital media chatting and viewing videos and I am not actually studying. About one remark of G24 of Peshawar University, it is a neutral experience because it depend on degree of discipline. In my life, it hardly touches my academics but I understand that there are people who are distracted. The variation in these views is consistent with survey data, which reflect the variance in perception of the effect of digital media on academic life, therefore confirming the intricacy of the influence of digital mediating on educational life of students.

Balance between Academic Responsibilities, Financial Activities & Digital Media

The participants clearly portrayed the endless predicament of attempting to fulfill academic requirements and attempting to seek the monetizable possibilities that the digital media has to present. A sufficient number of the participants had well developed strategies to deal with the dual demands. As an example, B5 (Islamia College University) expressed it by saying that I normally have a definite time after classes when I do my online business because my study will not be interrupted. This demonstrates significance of time. Similarly, G32 (IM Sciences) proved to have the fantastic idea of the work breakdown after she wrote that mornings are dedicated to lectures and studying, and evenings are my Instagram shopping time to run the business as well as communicate with the customers. On the other hand, the instances of such torture and misery are sometimes, unlike the quotes, comprehended togher with the properly coordinated.

The first example of this is comment B28 (IM Sciences) who talked about stress management by stating that when deadline of an exam and Facebook impending orders come, then I have no choice but to focus on my studies which is stressful, but on the other hand I have to focus. Lastly, there were those participants who did not wish to have a stand but indicated that it was a personal issue of self-control. The stress that is obtained with exams is alleviated and can be enhanced by peer support that was also testified by G8 (Islamia College University). Time management sharing resource to motivate each other to not forget about studying: It is a common practice in my friend groups when financial opportunities arise through the social media. Looking at this as a whole, it is just an indication that students must tug and utilize their time administrators & combine together to put time on their side to manage their study apprehensions.

Motivations behind Pursuing Financial Gains on Digital Media

Between one the deciding factors to students, Peer effects are most often reported. G11 (Iqra National University) observed: "I saw my classmates Earn money Facebook pages, and I felt it the need to begin with my own business online." Prefer this peer motivation is the catalyst to many participants talking about the entrepreneurship digital media. B30 (I'm Sciences) talking about the peer success it flared up flame of determination:" Success Stories my friends sustain me motivated. They exhibit that it is achievable to earn money while studying. For some, the motivation can be more than money. It can be included social obligations and the desire to be self- reliant. G6 (Islamia College University) commented, "Sometimes, It's not about money, it's about that family expectations, and manifest them that we can be free. The sentiment was shared G2 (Islamia College University) as pushed for independence:" I still pursue to prove that I can be self- sufficient even if I don't have any urgent financial needs." Such revelations demonstrate that one hand, Financial activities digital media is means to get social validation from friends and family, & further other, is a means to fulfill one Other personal aspirations of independence.

Financial Gains Reported from Digital Media

Some of those involved in the study illustrated their financial achievements to a certain extent. One of the participants earns a modest income, while another one receives a small financial return. For instance G18 (University of Peshawar) explained, "As a jeweler, I am able to earn 8, 0000 PKR monthly, which assists me in addressing my financial obligations." Mainly showing how online social networking can be a great source of Personal finance. On to another hand, some students do not have such accomplishments. B16 (Iqra National University) expressed that, "My use of Facebook is primarily for social purpose, & I have not generated any income from it." Similarly G29 (IM Sciences) spoke about his sporadic income. She earns from post promotions, "It is not a main source of income, but something that I have on the sidelines." Most of the participants in study do not have the opportunity to take full advantages of the digital media to earn money primarily because of time constraints that come with demands of studies. And B26 (IM Sciences) stated, "If you want to earn more than 10,000 PKR per month, you have to give lot of time, which is difficult for me because I have exams." These stories show that for students, digital media can represent a financial resource, but its reliability, its profitability, and social media's economic potential are highly dependent on and differ from students.

Trade-offs Between Academic Success and Financial Gains

The struggles about conflict between academics and finances objectives are the most common among participants. For G13 (Iqra National University), being "torn between two balancing time for her studies and online business" reflects the emotional conflict competing demands cause to him. Supporting conflict B8 (Islamia College University) expressed, "I sometimes do studies in classes skipping study & digital media pages online do I have to fulfill the orders." Numerous people, including G21 (University of Peshawar), exaggerate anticipation brought about by the trade-off, "with both roles comes anticipation of studying and the financial goals which leaves is worn out exhausted and anxious." Contrary to participants, some demonstrate

use of deliberate prioritization. B1 (Islamia College University) admitted, "Sometimes, I shift my focus to studying from money earning as the urgency of money in need makes it feel to be more pressing at that time." These conflicting priorities demonstrate the pressure students have to deal with in their decisions to pursue the academics and to make income at the same time.

Coping Mechanisms for Managing Trade-offs

The students have developed some strategies in order to manage both their studies and their financial activities on digital media. Most notably is time management. Like G22 (University of Peshawar) said: "I use planners to allocate fixed hours for study and for digital media work and that is how I stay focused." Such planned activities help in eliminating distractions and avoiding overlap. People also commonly make seasonal adjustments. B27 (IM Sciences) stated, "I deactivate my digital media during exam time to fully focus on my studies." This indicates that he is flexible and prioritizes education, during exam time. Besides, peer encouragement is another form of motivation. G4 (Islamia College University) said, "My friends remind me to keep balance & not let digital media take over." As well, B14 (Iqra National University) really appreciated self-discipline: "I just make a decision that my phone will be away during study hours, really helps me to focus." These methods of tackling problem demonstrate the degree to which these students face challenge of trying to balance competing demands of multiples activities.

Prioritizing Academic Achievement versus Financial Gain

Regarding the students, their views on the priorities, in most cases, can be associated with a practical economic view. G31 (IM Sciences) was more skeptical when it comes to getting a job when she said, "I think that financial stability is more important because a degree does not always lead to a good job." This is the case for B3 (Islamia College University) when he stated, "Money is needed now for my family's survival; academic success is less of priority." Though, a small number of students still have the goal of attaining both and trying to find a middle ground in the two. G15 (Iqra National University) said, "I wish to have both academic success & money, however, if I am forced to make choice, I will go for financial gains." B20 (University of Peshawar) would be on the side of the academic goal, but, he does acknowledge the lack of it when he states, "Actually, studying is most important thing, but I can see why lot of people decide to work and earn money now." These views are representative of a value shift in the order of priorities where immediate financial needs to be satisfied are more important than academic successes which are of further in future and are result of economic environment of the area.

Influence of Digital Media Pressure on Financial Prioritization

Students has inclination toward social and economic gain. For example, G7 (Islamia College University) quoted, "There constant competition among friends to earn online, which pushes me to keep up." Because of peer pressure, they want to focus on money making more to gain digital media followership. Students feel pressure from family. B24 (University of Peshawar) said, "Contributing to family financially is what they expect from me, so I am more focused

on doing businesses through digital media.” The feeling of obligation to family is what gives students the pressure to make money. Social comparison has a psychological effect on the person. G19 (University of Peshawar) quoted, “The success stories of others make me feel that I must perform financially or else I will be left behind.” B11 (Iqra University) described the overwhelming pressure of self-justification: “Sometimes, I get so overwhelmed with pressure to prove myself financially online and I just can’t take it.” All these instances prove the socio-cultural norms and expectations placed on students to use digital media to achieve financially beneficial end.

Student Recommendations for Optimizing Academic & Financial Outcomes

The necessity of providing students with adequate assistance for dealing with the challenges of digital media use spawned discussions from students. G9 (Iqra University) advocated for the idea of workshops: “There should be workshops organized by the universities, dealing with time management and digital media marketing.” Hence, such a program would provide students with practical ways of juggling business and study activities. On top of the list was mental health support. B32 (IM Sciences) expressed the importance of counseling by saying: “Counseling can help students deal with the pressure of the study and online business.” It is the emotional health that is primary factor that sustains the good efficiency. G20 (University of Peshawar) proposed student networks as a tool for collaborative learning: “Valuable would be the student networks created to exchange and provide tips and experience.” B6 (Islamia College University) was, in end, wanting more proper assistance: “Students would be better focused with clear guidelines on the use of digital media in a responsible way, and academic work.” Basically, these suggestions reveal the students’ understanding of the issues and their willingness to cooperate with organized support that integrates academic work with financial work.

DISCUSSION

In current work, Self-Determination Theory (SDT) was considered in terms of undergraduate students in Peshawar who demonstrated a distinct tendency to balance the academic tasks with economically-motivated activities on digital media. The research revealed that the digital media plays a paradoxical role in that the students engage in educationally healthful ventures as it becomes hard to balance both in order to censor the operations of commercially-driven undertakings. The need to have digital media banking was influenced by wish of a student to have self-determination and control over a subject. Thus, the digital media instead offered an environment of entrepreneurial expertise building using self-managed income generation actions rendering it viable to students to labor in achieving expertise and self-determination. In accordance with digital media competence as a motivation driver, digital media engaged and self-determination offered the students income due to the hassled self-managed activity (Ryan & Deci, 2020; Deci et al., 2021). The interested students also subjected themselves to an imbalanced position where the academic activities were affected in income driven activities leading to psychological imbalance of self-determination in the digital media (Zhao & Chen, 2023).

The students exhibiting financially successful digital media use based upon the digital media unbalanced state also exhibited students' unbalanced use of digital media. This is an example of the SDT relational part of the motivation where motivation among students and decision making are more likely to be affected by the need to be socially accepted (Tao & Yang, 2021). Academically, there were two-fold impacts of the digital media platform. Availability of the academic materials assisted in the creation of the peer beneficial digital media study groups, which facilitated participatory learning and academic intervention. On the other hand, lack of focus in other non-academic related activities due to interference with digital media resulted in lack of focus and subsequently poor academic performance. The above-mentioned digital media involved results align with research literature on impact of unregulated use of digital media that leads to cognitive overload and procrastination (Pereira et al., 2022; Zhou & Liu, 2021).

Learners were found to have self-regulated coping by using well-organized schedules as well as time management strategies to cope up with studies and the entrepreneurship tasks that had to be accomplished. This is in line with SDT, proposes self-regulation, more so autonomy, enhances self-motivations so as to deal with several objectives (Ryan & Deci, 2020). Also, the peer supportive social networks incorporated in academic practices contributed significantly towards the students to overcome the system overload, reduce the stress and get through the academic tasks which places emphasis on relational component of motivation. The students also felt that they not only needed time management strategies, digital media literacy and psychological support but called upon institutions to assist in giving them tools to have better balance in their educational activities and entrepreneurship. This is an indication of the fact that institutions are also in need of support. This coexists with research of the full-scale service provision that focuses on both academic and personal aspect of students (Kaufman & Kachur, 2022).

CONCLUSION

Utilization of digital media among students has been an emerging trend. The objective of this study was to make an awareness of the role of digital media in influencing the performance and earning capacity of students. This research was done in the region of Peshawar and the following were the results of the research. The digital media is used by students the most, and among them, Facebook is the platform where students engage in transactions with finances and academic affairs. The students know that digital media can be a distraction to academic participation, but digital media is motivation to the study that is the means to keep using it. Socially and financially speaking, the necessity to make money is a major source of distraction in an academic performance. Cases of high financial returns as a result of using digital media are few among the students. Learners will strive to use time management and self-regulation in order to achieve their academic requirements, financial requirements, as well as their social media usage. Such strategies, though, cannot be used without support of digital media self-regulations.

The research suggests that universities should be engaged in taking care of their students in regard to the requirements of various financial and academic responsibilities. Proactive means

of helping the students, offering them time-management & digital media use workshops and digital literacy and digital media can aid students to utilize their time spent on digital media with a mind towards media and responsible use of digital media. This research outgrows to priority of undergraduate students between their performance in studies and possible income of the digital media activity. The work addresses the digital behavior, student motivation and educational policy. Future research would include data on chronic impacts of digital media on employment sector, digital media on mental well-being, and poor lifestyle habits on digital media.

Recommendations

1. Institutions of learning ought to offer time management training to college students so that they may effectively manage their social media use and still achieve the academic success.
2. The students should be surrounded by the influence of good role models who highly value academic achievements so as to counteract effect of peer pressure coming from social media.
3. As an initiative to minimize conflicts and trade-offs with financial benefits on social media, students be supported in the learning time management skills and prioritizing academic responsibilities.
4. The counseling services should be available to support undergraduates in managing conflicts as well as trade-offs between academic achievement and financial gain on the social media.
5. The further research is necessary to shed light on the interaction between academic success & financial gains through digital media for Peshawar-based undergraduates' university students.
6. Such a study could provide insight into new strategies for balancing the academic performance with financial gains from digital media and excavating understanding of the student experience.

REFERENCES

- Al-Rahmi, M., Aldraiweesh, A., Yahaya, N., Kamin, B., & Zeki, A. M. (2021). Digital media use in collaborative learning: Effects on the learning performance and knowledge sharing. *Sustainability*, 13 (5), 1–17. <https://doi.org/10.3390/su13052655>.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Chen, B., Wang, F., & Wang, Y. (2021). The role of digital media in higher education: A review of literature. *Education and Information Technologies*, 26 (6), 6843–6864. <https://doi.org/10.1007/s10639-021-10507-8>.
- Deci, E. L., & Ryan, R. M. (2020). *Self-determination theory: Basic psychological needs in motivation, development, and wellness*. Guilford Press.
- Deci, E. L., Ryan, M., & Vansteenkiste, M. (2021). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *Canadian Psychology*, 62(3), 239–252. <https://doi.org/10.1037/cap0000261>

- Garcia, D., Garas, A., & Schweitzer, F. (2021). Information overload and digital media fatigue: A cognitive perspective. *Computers in Human Behavior*, 124, 106932. <https://doi.org/10.1016/j.chb.2021.10692>.
- Hussain, I., Mahmood, D. S., & Hussain, T. (2023). Effects of excessive digital media usage on academic performance of university students. *Pakistan Journal of Social Sciences*, 43(2), 289–301.
- Kapoor, K. K., Tamilmani, K., Rana, N. P., Patil, P., & Nerur, S. (2021). The advances in digital media research: Past, present and future. *Information Systems Frontiers*, 23(3), 531–558. <https://doi.org/10.1007/s10796-020-10029-3>.
- Kaufman, B. E., & Kachur, E. (2022). Student well-being and institutional support in higher education. *Journal of Education Policy*, 37(4), 563–580. <https://doi.org/10.1080/02680939.2021.1885512>.
- Khan, M. A., Khan, S., & Khan, R. (2021). The impact of COVID-19 on education: The role of digital learning and social media. *Asian Journal of Distance Education*, 16(1), 52–63.
- Lee, S. Y., & Kim, J. H. (2023). Digital media distraction and academic performance: The mediating role of self-regulation. *Computers & Education*, 191, 104641. <https://doi.org/10.1016/j.compedu.2022.104641>.
- Li, X., Chen, W., & Popiel, P. (2020). Social media, social capital, and career development: A study of LinkedIn use among students. *New Media & Society*, 22(4), 691–709. <https://doi.org/10.1177/1461444819858737>.
- Mehmood, S., Gulzar, M. A., & Ahmad, Z. (2022). Digital media as a collaborative learning tool in higher education. *Journal of Educational Technology Systems*, 50(4), 491–507. <https://doi.org/10.1177/00472395211064327>.
- Nguyen, T. T., Lin, C. Y., & Rahman, M. (2020). The social networking sites and academic performance: A systematic review. *Education and Information Technologies*, 25(4), 3087–3112. <https://doi.org/10.1007/s10639-020-10136-0>.
- Pantic, I. (2020). Online social networking and mental health. *Cyberpsychology, Behavior, and Social Networking*, 23(10), 652–657. <https://doi.org/10.1089/cyber.2020.29184.ijp>
- Pereira, F. S., de Oliveira, L. C., & Santos, R. (2022). Digital media distraction and academic performance: A self-regulation perspective. *Journal of Further and Higher Education*, 46(8), 1043–1057. <https://doi.org/10.1080/0309877X.2021.2011125>.
- Ryan, R. M., & Deci, E. L. (2020). Intrinsic and extrinsic motivation from a self-determination theory perspective. *Contemporary Educational Psychology*, 61, 101860. <https://doi.org/10.1016/j.cedpsych.2020.101860>.
- Sanaullah, N., & Shahbaz, B. (2021). Digital media usage and its impact on students' academic performance. *Journal of Educational Research*, 24(1), 43–57.
- Tao, S., & Yang, C. (2021). Social comparison on social networking sites and its psychological outcomes. *Current Psychology*, 40 (9), 4256–4266. <https://doi.org/10.1007/s12144-019-00364-4>.
- Thoms, B., Eryilmaz, E., & Gerbino, K. (2023). Risks of digital media integration in higher education. *Educational Technology Research and Development*, 71(2), 889–906. <https://doi.org/10.1007/s11423-022-10147-9>.

- Turel, O., Cavagnaro, D. R., & Meshi, D. (2021). Short-term economic consequences of excessive digital media use. *Journal of Behavioral Addictions*, 10(2), 387–397. <https://doi.org/10.1556/2006.2021.00032>.
- Zhang, J. X., Li, Y., & Wu, D. (2021). University students' academic use of digital media and learning outcomes. *Interactive Learning Environments*. Advance online publication. <https://doi.org/10.1080/10494820.2021.1919144>.
- Zhao, L., & Chen, Z. (2023). Role conflict & psychological strain among student entrepreneurs: A self-determination theory approach. *Journal of Education and Work*, 36(5), 483–499. <https://doi.org/10.1080/13639080.2022.2141597>.
- Zhou, N. M., & Liu, Y. (2021). Procrastination, distraction, and academic outcomes in digital media environments. *Computers in Human Behavior*, 121, 106803. <https://doi.org/10.1016/j.chb.2021.106803>.