

Viral US Finance Trends: Influencers, AI, and Recession Pop Culture

Finance · Practice Test · 9 Questions

1. Which social media platform is projected to see the slowest growth in influencer marketing spending in the US in 2025, despite remaining resilient?

- A) TikTok
- B) YouTube
- C) Instagram
- D) X (formerly Twitter)

2. What is the estimated total US influencer marketing spending projected to surpass in 2025?

- A) \$5 billion
- B) \$10 billion
- C) \$15 billion
- D) \$20 billion

3. The 'recession pop' trend refers to music popular during which major global economic event?

- A) The Dot-com bubble
- B) The Great Recession (2007-2009)
- C) The 2020 Pandemic Economic Downturn
- D) The European Debt Crisis

4. According to recent analyses, what is a significant concern regarding the increasing influence of social media personalities on financial decisions?

- A) Over-diversification of portfolios
- B) Market manipulation and a lack of qualifications among 'finfluencers'
- C) The rise of excessive trading fees
- D) A decline in overall stock market participation

5. Which emerging technology is increasingly being used in fintech for fraud prevention and personal finance guidance?

- A) Blockchain
- B) Virtual Reality
- C) Generative AI
- D) Quantum Computing

6. What percentage of S&P 500 companies exceeded earnings projections in Q1 2026, marking one of the strongest earnings seasons in two decades?

- A) 68%
- B) 78%
- C) 84%
- D) 92%

7. What is the projected loss the US could face due to fraud by 2027, significantly influenced by generative AI?

- A) \$10 billion
- B) \$20 billion
- C) \$30 billion
- D) \$40 billion

8. According to Kevin O'Leary, why are traditional celebrity endorsements losing favor with consumers in the current market?

- A) Celebrities are too expensive
- B) Consumers can easily detect inauthentic endorsements
- C) Celebrities lack reach on social media
- D) Traditional media has become obsolete

9. The GENIUS Act proposes to regulate payment stablecoins by treating their issuers as what type of institution for anti-money laundering purposes?

- A) Venture Capital Firms
- B) Hedge Funds
- C) Financial Institutions
- D) Cryptocurrency Exchanges