

To Pay or Not to Pay: Consumer Adoption of Digital Subscription Services and the Impact of Customer Willingness to Pay (Wtp): A Study among Working Professionals

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Abstract

This study investigates the factors influencing consumer adoption of digital subscription services, focusing particularly on the role of customer willingness to pay (WTP) among working professionals. As digital services continue to evolve across sectors such as entertainment, education, and software, understanding consumer behavior in this context has become crucial. The research emphasizes the importance of trust, service convenience, and service sophistication in shaping WTP and electronic word of mouth (eWOM), which in turn impacts consumers' behavioral intention to adopt digital subscription services. The primary objectives of the study were to analyze how these variables directly affect WTP, assess the influence of WTP and eWOM on adoption behavior, and offer strategic recommendations to service providers. A descriptive research design was employed, with data gathered from 100 working professionals using a structured questionnaire. The analysis was carried out using Structural Equation Modeling (SEM) to understand the relationships between the variables. The findings indicate that trust and service convenience are the most influential factors in enhancing WTP. WTP was found to significantly drive the behavioral intention to adopt these services. These insights confirm that improving personalization, user experience, and real-time service interaction can effectively boost consumer engagement. Based on the results, it is recommended that digital platforms focus on strengthening trust mechanisms, enhancing user reviews and referrals to build positive eWOM, and improving service features that contribute to convenience and sophistication. By addressing these areas, providers can better align their offerings with consumer expectations and increase subscription adoption among working professionals.

Key words: Willingness to pay, service digitalisation, subscription adoption, E- WOM

Introduction

Digital subscription services have revolutionized the way consumer's access and engage with digital content, tools, and experiences. Unlike traditional ownership models, where a one-time purchase grants permanent access, subscription services operate on a recurring payment basis—typically monthly or annually providing ongoing access to a product or service. This model has gained immense popularity in recent years, driven by the rapid growth of digital platforms and changing consumer preferences. One of the key attractions of digital subscriptions is convenience. Users can instantly access vast libraries of movies, music, books, or software without the need for physical storage or

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frequent upgrades. For example, streaming platforms like Netflix and Spotify offer unlimited entertainment options, while software suites such as Microsoft Office 365 and Adobe Creative Cloud ensure users always have the latest features and updates. This on demand access aligns perfectly with the fast-paced lifestyles of today's working professionals, who value flexibility and efficiency.

Digital subscriptions also cater to a wide range of interests and needs, from news and magazines to online learning, fitness, and gaming. Educational platforms like Coursera and Skillshare provide opportunities for continuous learning and skill development, while gaming services such as Xbox Game Pass offer access to a rotating selection of games. Even e-commerce giants like Amazon have embraced the model, offering premium memberships that bundle perks like free shipping, exclusive deals, and streaming content. For businesses, the subscription model offers predictable, recurring revenue and fosters long term customer relationships. It also enables companies to gather valuable data on user preferences, helping them tailor offerings and improve customer satisfaction. As digital subscription services continue to evolve, understanding the factors that drive consumer adoption and willingness to pay is crucial for both providers and consumers.

Background of the study

The evolution of digital technology has fundamentally altered consumer behavior, giving rise to the widespread adoption of digital subscription services across industries. These services ranging from entertainment streaming platforms to e-learning and news media have become an essential part of everyday life, particularly among working professionals who prioritize accessibility, convenience, and customized experiences. The shift to digital platforms was significantly accelerated by the COVID-19 pandemic, which prompted increased reliance on online services for work, entertainment, and education, thereby amplifying the relevance of subscription-based models in the digital economy. Consumer adoption of digital services depends not only on the availability of technology but also on the perceived value and trust associated with these platforms. Research indicates that consumer trust and perceived service quality strongly influence behavioral intentions, especially when the service involves recurring payments. Service convenience and sophistication factors such as ease of use, responsiveness, and innovative features also play a crucial role in shaping consumers' willingness to engage with and commit to a digital subscription.

Despite the increasing prevalence of digital subscription models, many service providers struggle with the challenge of converting free users into paying subscribers. This underscores the importance of understanding not just consumer preferences but also the psychological and contextual factors that guide their willingness to invest in digital services. Factors such as trust, convenience, and perceived service sophistication may initially attract users, but WTP and eWOM are essential for sustaining adoption and promoting behavioral intention over time. In this context, the present study aims to examine how factors like trust, service convenience, and service sophistication influence willingness to pay. And, how willingness to pay and electronic word of mouth mediates behavioural intention of working professionals to adopt digital subscription services.

One of the most significant determinants of digital subscription adoption is willingness to pay (WTP). WTP serves as a mediator between consumer perceptions and actual purchasing behavior. Studies have shown that consumers are more inclined to subscribe when they perceive the service as offering superior value compared to free alternatives. For example, Ye et al. (2004) observed that perceived service convenience and quality significantly impact WTP, particularly when consumers compare premium features with freely available services. Similarly, research by Rabbani et al. (2024) highlights how service quality, connection reliability, and consumer demographics (such as income and

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employment status) influence WTP for internet-based services. In addition to functional drivers, electronic word of mouth (eWOM) plays a pivotal role in influencing consumer behavior in digital environments. eWOM involves user generated content, such as reviews and testimonials, that circulates on digital platforms and social media. According to Lim et al. (2023), eWOM reduces perceived risk and shapes subjective norms, making consumers more comfortable with adopting new platforms. This social influence is especially impactful in collectivist cultures or among users who rely heavily on peer opinions before making technology related decisions

Objectives

To examine the influence of trust, service convenience, and service sophistication on consumers' willingness to pay (WTP) for digital subscription services.

To investigate the impact of willingness to pay (WTP) and electronic word of mouth (eWOM) on consumers' behavioral intention to adopt digital subscription services.

To analyze the mediating role of willingness to pay (WTP) between service-related factors (trust, convenience, and sophistication) and behavioral intention.

To provide insights into the adoption behavior of working professionals toward digital subscription services, offering recommendations for improving user conversion and retention.

Review of the literature

Trust is a foundational element in the consumer decision-making process for digital services. It reduces perceived risk and enhances customer confidence in engaging with intangible online platforms. Lim et al. (2023) found that trust significantly influences user engagement and loyalty in on demand digital platforms. When users perceive a platform as secure and reliable, their willingness to invest both time and money increases. According to Arora et al. (2021), trust mediates the relationship between perceived ease of use and behavioral intention, especially in digital environments, confirming its central role in driving consumer confidence and platform adoption. Similarly, Da Costa and Farias (2019) emphasized that trust in the service provider stemming from consistent quality and secure data handling positively impacts subscription continuation decisions. Barata and Coelho (2021) research findings confirm that habit, performance expectancy and price value play the most important role in influencing the intention to use a paid music streaming service. Simultaneously, new dimensions such as personalization, attitude towards piracy and perceived freemium-premium fit arise as having an additional relevant role in adopting this type of service. Himanshu et al (2023) provides a thematic literature review undertaken to identify and highlight key themes related to the adoption and usage of OTT entertainment services. It includes a thorough literature review of 94 research articles sampled systematically. This study highlighted the widely researched themes and the lesser-focused areas of study within the realm of over-the-top entertainment adoption and usage. Adoption and usage of OTT entertainment services, the shift in the medium of consumption, and the impact of OTT entertainment services on related technologies were some of the primary themes identified in the study. In addition, Reichheld and Schefter (2000) argued that online customers must trust a company before they are willing to make repeated purchases. In digital services, trust becomes more critical due to the absence of physical interaction. Their study also revealed that companies that build trust gain long-term loyalty, resulting in lower customer acquisition costs and higher retention. Almeida et al. (2024) further confirmed that trust positively moderates the impact of platform design on customer value perception, indicating that even innovative services must be backed by trust to succeed. Augusto et al (2019) states that trust is a crucial predictor for continued subscription to OTT platforms. Consumption

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values significantly build trust and influence repurchase intention for these services. The study likely used surveys and structural equation modeling (SEM) to test these relationships. Jo et al. (2024) delves into the evolving landscape of subscription services, from traditional setups to integrated systems encompassing content, product deliveries, and rentals. Using the value-based acceptance model, the research evaluates how perceived benefits (such as usefulness, playfulness, and content variety) and sacrifices (including service complexity, disappointment, and perceived cost) affect intentions to use total subscription services, with perceived value serving as a mediator. Additionally, the study examines the influence of personal innovation on the relationship between perceived value and the intention to use these services. Kim & Kim (2020) assessed the factors for purchase motives among users of digital platform-based subscription services and attempted to empirically determine the perceived benefits and risk factors of the motives affecting purchase intention and continuous consumption among users. Five motives for using online subscription services—social, convenient, hedonic, economic, and innovative motives—were identified and 434 online subscription service users in South Korea were sampled and analyzed. Of these motives, a hedonic motive was found to enhance perceived benefits and have the greatest impact on purchase intention. This is followed by convenient and hedonic motives, which users perceived as positive benefits. Lim et al (2023) evaluated the factors influencing consumers' intention to adopt on-demand digital platforms in the context of a developing country. Based on a modified integration of the unified theory of acceptance and use of technology (UTAUT) and the social influence theory. According to this study electronic word-of-mouth (eWOM) about on-demand digital platforms shapes consumers' perceived risk and subjective norms, which, along with the other elements of UTAUT, influence their intention to use on- demand digital platforms. Mantiyamaki, Islam and Bensabat (2019) say that show that enjoyment and price value of the premium subscription predict the intention to upgrade to premium, whereas the intention to retain the premium subscription is driven by ubiquity and the discovery of new content. It is seen that social connectivity has no effect on the intention to upgrade but does have a small negative effect on the intention to retain the premium subscription. It is also seen that intrusiveness of advertising in the free subscription had a negative effect on the price value of the premium subscription. Martins & Rodrigues (2024) suggest that satisfaction, perceived value, and ubiquity are statistically significant motivations that positively influence choosing a platform. Regarding subscribing to the premium service, the same motivations, as well as users' age and occupation, influence outcomes to a great degree. Rabbani et al (2023) report large WTP discrepancies by income levels and employment status. The results corroborate that internet subsidies are most impactful if they assist users with the poorest internet access first. In this sense, subsidizing the right population could be as important as – if not more important than – raising funds to subsidize internet access. Ye et al (2004) explores consumer attitudes toward fee-based online services. The results of the study indicate that consumers' willingness to pay for online services is likely to be influenced by their perceived value of convenience these services provide, and by the extent to which they utilize these services. While consumers appear more willing to pay for services that are qualitatively better than free services, there is also indication that the belief remains strong among many that online services that were free in the past should remain free

Below is a review of the key dependent variables and independent variable selected for the study:

Service Convenience

Service convenience encapsulates the time and effort savings perceived by users when accessing digital services. Lim et al. (2023) highlighted that convenience, including ease of access and flexible service use, is a major determinant of user satisfaction and subscription retention in digital platforms.

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Da Costa and Farias (2019) further elaborated that platforms offering seamless navigation and user-centric design improve customer experience, thereby encouraging initial adoption and continued use. In the context of fee-based services, Reichheld and Schefter (2000) noted that service convenience helps reduce switching behavior, enhancing customer loyalty and increasing the perceived value of digital subscriptions

Furthermore, the service convenience not only improves functional utility but also reduces psychological burden, which is particularly important for time constrained professionals. The immediacy and flexibility offered by on demand features in subscriptions increase overall satisfaction and strengthen the consumer-brand relationship. Cheng et al. (2021) also found that digital convenience, especially in mobile platforms, positively influences users' perceptions of responsiveness and reliability, thereby boosting their overall intention to pay for continued access.

Service Sophistication

Service sophistication refers to the degree of innovation, personalization, and functionality offered by a digital platform. The study by Lim et al. (2023) pointed out that sophisticated features like intelligent recommendations and adaptive interfaces contribute to higher perceived service quality and user satisfaction. Almeida et al. (2024) noted that consumers are more likely to pay for and remain loyal to platforms that offer technologically advanced, feature rich environments which align with their evolving expectations.

Fee based service studies have also confirmed that complexity and richness in service offerings can be a double-edged sword enhancing engagement when well-designed but deterring users if overly complicated. Furthermore, Da Costa and Farias (2019) identified that users appreciate platforms that integrate personalized content, real time updates, and AI driven support tools. These elements contribute to the perception of innovation, which in turn drives user loyalty. Lim et al. (2023) also emphasized that service sophistication can

Electronic Word of Mouth

eWOM is a critical social influence factor in digital service adoption, encompassing online reviews, ratings, and peer recommendations. Almeida et al. (2024) revealed that positive eWOM significantly enhances users' trust and perceived value, thereby shaping their behavioral intentions and reducing uncertainty in purchasing decisions. Lim et al. (2023) confirmed that social influence, driven by peer opinions and online communities, affects both the trial and sustained use of digital services, with eWOM acting as a digital trust substitute.

Arora et al. (2021) also reported that platforms with high volumes of favorable user feedback experience greater traffic and conversion rates, highlighting eWOM's commercial impact. Additionally, the eWOM strengthens social proof, which is especially influential among millennials and working professionals who rely on peer validation before making purchases. Cheung and Thadani (2012), in their study on online consumer behavior, observed that the credibility, relevance, and volume of eWOM significantly influence consumers' attitudes toward products and services, thus reinforcing its role in digital subscription adoption.

Willingness To Pay (Wtp)

WTP represents the maximum amount a consumer is ready to spend on a service, influenced by perceived value, trust, and service quality. The study by Lim et al. (2023) indicated that trust and service sophistication significantly enhance users' WTP, particularly when they perceive the platform

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as offering high utility and reliability. Fee-based online service literature by Reichheld and Schefter (2000) found that WTP is shaped by perceived fairness of pricing, user experience quality, and consistent service delivery.

In the digital streaming domain, Da Costa and Farias (2019) emphasized that when convenience and user interface sophistication are aligned, customers show a greater inclination to commit financially to subscriptions. Furthermore, Almeida et al. (2024) showed that WTP is not static it evolves with the consumer's exposure to value added features, community presence, and positive digital experiences. The findings also reinforced that emotional engagement, brand reputation, and positive past experiences significantly raise consumers' price thresholds, especially for premium services tailored to professional audiences.

Behavioural Intention

Behavioral intention denotes the likelihood that a user will adopt, continue using, or recommend a service. Arora et al. (2021) found behavioral intention to be strongly influenced by WTP, trust, and perceived usefulness of digital services. Lim et al. (2023) proposed an integrated model showing that behavioral intention is significantly mediated by both trust and WTP, with digital convenience and platform reputation enhancing the predictive power of these variables.

Moreover, Almeida et al. (2024) reported that behavioral intention is amplified by positive eWOM, especially when users feel aligned with the platform's value proposition and community reputation. Additionally, the study by Da Costa and Farias (2019) suggested that personalization, content relevance, and post adoption satisfaction drive behavioral intention to renew or upgrade subscriptions. Cheung et al. (2003) noted that digital behavior intention is a strong predictor of long-term user retention and advocacy. Users who form favorable attitudes and intentions toward a platform are more likely to develop habitual usage patterns and become brand advocates

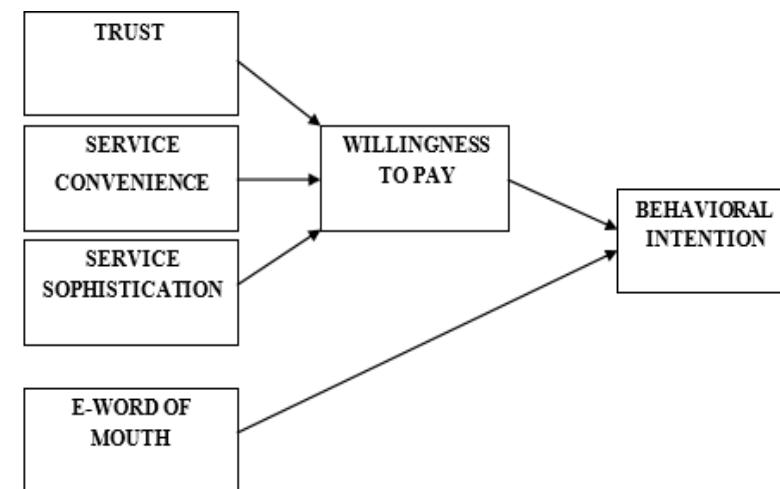


Fig 1: Conceptual framework of the study

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Hypothesis

H1: Trust (TR) has a positive influence on consumers' Willingness to Pay (WTP) for digital subscription services.

H2: Service Convenience (SC) has a positive influence on consumers' Willingness to Pay (WTP) for digital subscription services.

H3: Service Sophistication (SS) has a positive influence on consumers' Willingness to Pay (WTP) for digital subscription services.

H4: Willingness to Pay (WTP) has a positive influence on consumers' Behavioral Intention (BI) to adopt digital subscription services.

H5: Electronic Word of Mouth (E-WOM) has a positive influence on consumers' Behavioral Intention (BI) to adopt digital subscription services.

Methodology Of the Study

The study aims to examine the influence of key service-related factors trust, service convenience, and service sophistication on consumers' willingness to pay (WTP) and their behavioral intention to adopt digital subscription services. It also investigates the role of electronic word of mouth (eWOM) and the mediating effect of WTP.

To achieve this, a cross-sectional survey was conducted using a structured questionnaire as the primary data collection tool. The questionnaire was administered online to a sample of 100 working professionals, selected through non probabilistic convenience sampling.

The population for this study consists of working professionals who are current users or potential adopters of digital subscription services. This group was selected due to their frequent interaction with digital platforms and higher likelihood of engaging with subscription-based models.

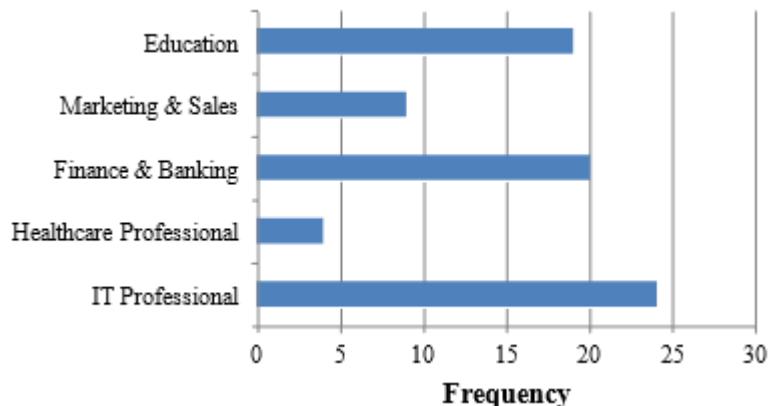
Data collected was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of WarpPLS software. This method was chosen for its effectiveness in handling complex models and small-to- moderate sample sizes while assessing both direct and indirect relationships among variables.

Data Analysis Techniques

The data collected from 100 working professionals through a structured questionnaire was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of WarpPLS software. WarpPLS was chosen for its ability to handle complex models involving multiple latent variables, especially when working with small to moderate sample sizes. Reliability and validity of the constructs were assessed through indicators such as Cronbach's Alpha and Average Variance Extracted (AVE). Following this, the structural model was tested to evaluate the hypothesized relationships among variables. Path coefficients, p-values, and R-squared values were used to determine the strength and significance of each relationship. Model fit was assessed using WarpPLS provided indices such as Average Path Coefficient (APC), Average R-squared (ARS), and Average Variance Inflation Factor (AVIF) to ensure the model's predictive relevance and overall fit.

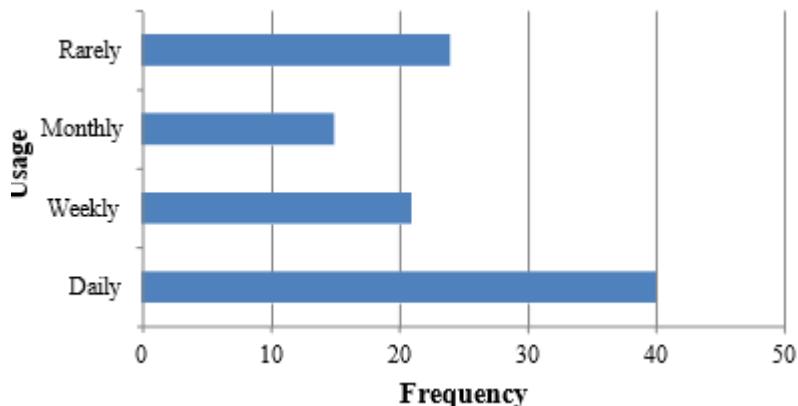
Descriptives

Use of subscription services among employment types



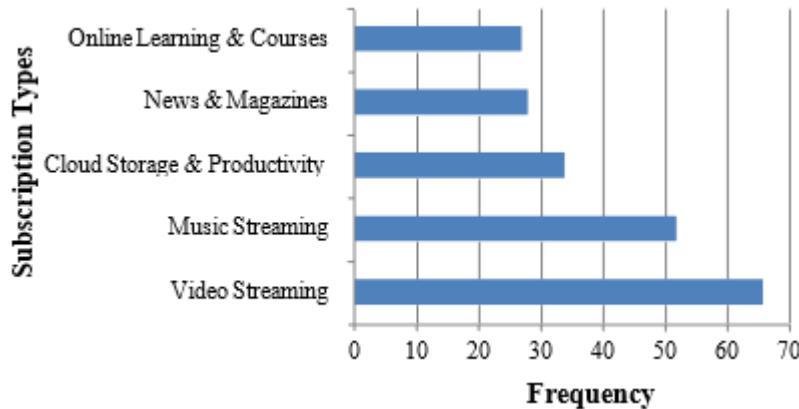
The data shows that IT Professionals and individuals in the "Others" category are the most represented, each comprising 24% of the respondents, indicating high digital engagement. Finance, Education, and Marketing professionals also show notable participation, while Healthcare professionals are the least represented, suggesting lower adoption or relevance of digital subscriptions in that field.

Degree of usage of Digital Subscriptions



The chart shows that a significant portion of respondents (40%) use digital subscription services daily, indicating high engagement and reliance on such platforms. Weekly (21%) and monthly (15%) users represent moderate usage patterns, while 24% rarely use these services, suggesting varied adoption levels across the audience. This highlights the need for tailored strategies to retain frequent users and encourage engagement among less active ones.

Patronage of types of digital subscriptions



The data reveals that among working professionals, video and music streaming services have the highest adoption rates, at 66% and 52% respectively, indicating strong consumer preference and willingness to pay for entertainment-related digital subscriptions. Conversely, niche services such as online dating (1%) and gaming (11%) show significantly lower adoption, suggesting either limited perceived value or a narrower target audience within this demographic.

Inferential Statistics

A Structural Equation Modeling (SEM) approach was selected to analyze the cause-effect relationships among constructs used in the study. This technique is used for assessing causal relationships based on statistical data and qualitative causal assumptions. The SEM technique consists of two separate parts: the structural model, which describes the latent variables and their relationships among themselves, and the measurement model, which describes the indicators to be measured. The data was analyzed by using the Partial Least Square (PLS) based software, Warp PLS 8.0. The PLS regression algorithm with boot strapping method of re-sampling was used for estimation of the model that maximizes the variance explained in the latent variable scores by the latent variable indicators. The estimates included path coefficients with 'p' values, indicators' weights, loadings, and factor scores.

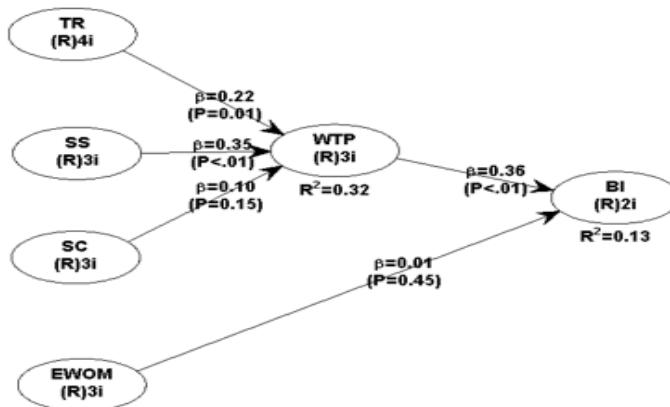


Fig 2. Structural model showing Path coefficients and significance level

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The model fit parameters were adequate and statistically significant for the structural model. The Average Path Coefficient (APC = 0.210, $p = 0.007$) and both the Average R-squared (ARS = 0.226, $p = 0.004$) and Adjusted R-squared (AARS = 0.207, $p = 0.008$) were significant at $p < 0.05$, suggesting that the model explains a moderate proportion of variance in the endogenous variables.

The Variance Inflation Factors (AVIF = 1.439 and AFVIF = 1.761) were well below the recommended threshold of 3.3, indicating that multicollinearity is not a concern in the model

Table 1: Path Analysis of Structural Model

Path	β Value	SE	P-value	Effect size (f^2)	Hypothesis
TR→WTP	0.22	0.094	0.01	0.095	Supported
SC→WTP	0.10	0.097	0.15	0.042	Not Supported
SS→WTP	0.35	0.091	<.01	0.184	Supported
WTP→BI	0.36	0.091	<.01	0.130	Supported
EWOM→BI	0.01	0.100	0.45	0.002	Not Supported

The path analysis of the structural model (Figure 5.7) using a partial least squares structural equation modeling (PLS-SEM) approach revealed statistical significance for three out of the five hypothesized relationships. Trust (TR) significantly predicted Willingness to Pay (WTP) ($\beta = 0.22, p = 0.01, f^2 = 0.095$), indicating a moderate effect. Similarly, Service Sophistication (SS) was a strong and significant predictor of WTP ($\beta = 0.35, p < 0.01, f^2 = 0.184$), suggesting a relatively large contribution. Willingness to Pay (WTP) also significantly influenced Behavioral Intention (BI) ($\beta = 0.36, p < 0.01, f^2 = 0.130$), confirming its critical role in adoption behavior.

However, Service Convenience (SC) did not show a significant effect on WTP ($\beta = 0.10, p = 0.15, f^2 = 0.042$), and Electronic Word of Mouth (EWOM) had no significant influence on BI ($\beta = 0.01, p = 0.45, f^2 = 0.002$). These results suggest that while trust, perceived sophistication, and willingness to pay are essential in shaping behavioral intention, convenience and EWOM may play less central roles in this specific context. Therefore, hypotheses H1, H3, and H4 are supported, while H2 and H5 are not supported.

Marketing Implications

Since trust was found to be a significant driver of willingness to pay (WTP), digital subscription service providers should invest in building and maintaining consumer trust. This includes implementing transparent pricing, clear privacy policies, reliable customer service, and secure payment gateways. Highlighting certifications, customer testimonials, and transparent data usage practices can further reinforce credibility and reduce customer hesitation.

The study shows that service sophistication significantly influences users' willingness to pay. Providers should focus on enhancing the functionality, usability, and personalization of their platforms. Regular feature updates, AI-driven content recommendations, seamless multi-device compatibility, and intuitive user interfaces will improve perceived service quality and retention.

Although service convenience did not significantly impact WTP in this study, it should not be ignored. While users may not view it as a differentiator, maintaining a hassle-free user experience is still a basic

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expectation. Providers should ensure fast load times, easy navigation, and minimal subscription or cancellation friction to prevent dissatisfaction.

The negligible impact of eWOM on behavioral intention suggests that peer recommendations or online reviews are less influential for this segment. Marketers should consider focusing more on direct engagement strategies, such as personalized offers, in-app promotions, and loyalty programs, rather than relying heavily on social media buzz or influencer campaigns for conversions.

The findings reveal that both younger professionals (20–29) and those over 40 are active users of digital subscriptions. Marketing campaigns should be tailored accordingly. Younger users might respond better to tech-savvy, trend-driven messaging, while older users may be more influenced by value-for-money, trust, and security. Segment-specific strategies can enhance relevance and response rates.

Given that video and music streaming, cloud storage, and online learning are the most popular services, providers in these categories should continue innovating and expanding their content and features. Meanwhile, lesser-used categories like gaming, online dating, and business tools might require repositioning, improved value propositions, or bundling with more popular services to increase adoption.

With most users earning between Rs. 20,000 to Rs. 100,000 per month, pricing strategies should reflect affordability. Subscription tiers, flexible plans, and attractive bundling (e.g., combining streaming and cloud storage) can make digital services more accessible. Trial periods and "freemium" models can also help hesitant users experience value before committing.

Since the user base is highly educated and diverse in occupation, providing locally relevant content or features (e.g., regional language options, sector-specific tools) may improve engagement and perceived usefulness, especially in segments like education and finance.

Conclusion

It is evident that digital subscription services have become an integral part of modern lifestyles, especially for professionals seeking convenience, curated content, and on-demand access. Factors such as content relevance, user experience, service flexibility, and trust in the platform emerged as strong motivators for adoption. Among these, willingness to pay is a decisive factor influencing both the initial decision to subscribe and long-term commitment.

The analysis revealed that WTP is not solely determined by income levels, but also by perceived value, emotional attachment to the service, and the degree to which the service addresses specific personal or professional needs. Subscription fatigue, driven by an overabundance of platforms and overlapping content, was also identified as a growing concern, pushing users to become more selective and price conscious. In this context, offering tiered pricing, bundling options, and loyalty benefits were seen as effective ways to enhance perceived value and sustain customer interest.

From a managerial perspective, the research emphasizes the importance of understanding target segments deeply and designing offerings that align with their behavioral and financial profiles. It also calls for continuous innovation, user feedback incorporation, and data-driven customization to stay competitive. In conclusion, digital subscription platforms that prioritize value creation, transparency, and customer-centric strategies are more likely to foster higher WTP, stronger adoption rates, and long-term brand loyalty among the working professional demographic.

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