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## Subscription Economy and Consumer Welfare

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### ABSTRACT

The subscription economy has grown quickly across many sectors. It now shapes how people access entertainment, digital tools, shopping services, and many everyday products. This paper studies how subscription models affect consumer welfare. The study uses only secondary research. It reviews recent academic papers, reports, and policy documents to understand both the benefits and the risks of this growing system. The aim is to show how subscription design, consumer behaviour, and long-term use influence overall well-being. The review shows that subscriptions offer comfort, steady access, and low upfront costs. Many consumers enjoy personal features, easy use, and a regular flow of services. These benefits help people feel satisfied and explain the fast growth of subscription-based businesses. The paper also finds that subscriptions shape buying behaviour. Many consumers continue paying out of habit or convenience. This creates strong loyalty but can also lead to unplanned spending. The study also finds several risks. Some consumers feel stressed when they manage too many plans. Others forget renewals or do not understand the true cost of a service. Some companies use unclear pricing or difficult cancellation steps. This leads to worry and reduces trust. Reports from global agencies also show concerns about hidden fees and digital vulnerability. These issues show that the subscription economy can harm welfare when design is not clear or fair. The paper discusses the

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need for better policies and better business practices. Simple cancellation, clear pricing, and honest communication can protect users and reduce confusion. Firms should focus on transparency and long-term comfort, not only retention and revenue. The conclusion states that the subscription economy brings both gains and challenges. Its impact depends on how it is designed and how consumers manage it. Fair rules and ethical design can help support stronger and safer consumer

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## 1. Introduction

The subscription economy has grown quickly in the last few years. Many companies now use monthly or yearly payment plans instead of one-time sales. People use subscriptions for movies, music, food, software, education, and many other services. This shift has changed how consumers buy and use products. It has also changed how businesses earn revenue and build long-term relationships with customers (Agarwal, 2025; Kumar, 2025). This trend is visible in technology, media, retail, and even public services. Research shows that subscription models give companies steady income and help them understand customer needs better (Cobzaru & Tugui, 2024; Dusmatov & Safarov, 2024). At the same time, they offer consumers easy access, smaller upfront costs, and more choice. Digital platforms like Netflix and Spotify show how powerful this model can be in shaping user habits and satisfaction levels (S. G. G. & Shetty, 2025). However, this rapid growth also raises concerns. Some studies explain that many people experience confusion, stress, or “subscription overload” because they manage too many plans at once. Others may continue paying for services that they no longer use. These problems can reduce consumer welfare and may lead to financial or psychological pressure (George, 2024). Reports from global agencies also warn that digital subscription systems can expose consumers to hidden charges, unclear cancellation rules, or unfair design choices (McSpedden-Brown et al., 2023; Alijaj et al., 2025).

Research on buying behaviour shows that subscriptions affect how people make decisions. They may buy more frequently, choose bundles, or stay loyal because the service feels convenient. But they may also feel locked in due to automatic renewals or switching barriers. These mixed outcomes make it important to study how subscription models truly impact consumer welfare, both positively and negatively (Iyengar et al., 2022; Anjaria & Patel, 2025; Ranasinghe et al., 2024). There is also growing interest in how



businesses measure success in the subscription economy. Many firms use retention rates, customer lifetime value, engagement levels, and churn rates to judge performance (Agarwal, 2025). But these measures often highlight business benefits more than consumer well-being. Only a few studies look closely at whether consumers feel satisfied, informed, and empowered when using subscription services. Because of these developments, it is important to examine how the subscription economy shapes consumer welfare. This paper uses secondary research to explore the advantages and drawbacks of subscription models. It looks at how these models influence purchasing behaviour, satisfaction, stress, transparency, and long-term value for consumers. The aim is to present a clearer picture of how subscription growth affects everyday users and what this means for future business practices and policy directions.

## 2. Literature Review

Researchers agree that the subscription economy has become a major part of today's markets. Many sectors now use subscription plans instead of one-time sales. Studies show that this shift is happening in media, technology, e-commerce, and many service industries. It is also becoming an important part of the global economy (Cobzaru & Tugui, 2024; Dusmatov & Safarov, 2024). Many papers explain why subscriptions have grown so fast. Consumers like simple sign-ups, low upfront cost, and steady access. This model reduces effort and saves time. It also helps customers plan their monthly spending. Studies show that these factors make people more willing to stay with a service for a longer period (Klopčič et al., 2020; Agarwal, 2025). A large part of the literature looks at consumer buying behaviour. Research shows that a subscription can change how a person thinks about spending. Subscribers often buy more because the service feels easy to use. They may also stay even when they do not use the service often. This may happen because of habit, reminders, or automatic renewals (Iyengar et al., 2022; Anjaria & Patel, 2025). Some studies compare platforms like Netflix and Spotify. These studies show that people enjoy the variety and comfort these services offer, which increases loyalty (S. G. G. & Shetty, 2025).

Several papers highlight consumer benefits. Subscriptions offer constant access without large payments. They give customers more choice and allow them to try new products. Bundling services can also increase value because consumers get many features under one plan (Thomas et al., 2025). Personalised recommendations and on-demand content improve satisfaction. These features often create a stronger relationship between the service and the user. Other studies point to risks and challenges. Some consumers feel pressure when managing many subscriptions. They may forget to cancel or overlook renewal charges. This problem leads to financial load and worry. One study calls this "subscription



overload” and explains that it can cause stress and confusion (George, 2024). Reports from global organisations also show concerns about unclear pricing, hidden fees, and complex cancellation steps. These issues can reduce consumer trust and harm welfare (McSpedden-Brown et al., 2023; Alijaj et al., 2025).

There is also research on how businesses design subscription models. Companies use pricing tools, discounts, and free trials to attract customers. Some use split or partitioned pricing to influence buying decisions. This strategy can increase interest but may also confuse consumers if the information is unclear (Kang et al., 2024). Many firms measure success through retention, churn, and customer lifetime value. These measures focus mainly on business results rather than consumer welfare (Agarwal, 2025). Another important theme in the literature is the shift from ownership to access. Research shows that subscriptions change how people value products. Instead of owning goods, consumers prefer using them when needed. This shift affects daily life, spending patterns, and long-term expectations. It also pushes companies to redesign services to keep users engaged (Subscription Economy and the Transformation of Ownership, 2025).

Overall, the existing literature shows that the subscription economy brings both benefits and risks. It offers ease, choice, and flexibility. But it also creates concerns about overload, hidden costs, and unclear practices. Most researchers agree that subscriptions will continue to grow. They also note that consumer welfare should receive more attention in future research and policy work.

### **3. Conceptual Framework & Theoretical Background**

The subscription economy is based on a clear idea. Consumers pay a repeated fee to access a product or service. This payment may be monthly or yearly. This model has changed how people buy and how companies sell. Many studies show that this shift has created new patterns in value, behaviour, and decision-making (Cobzaru & Tugui, 2024; Dusmatov & Safarov, 2024). Researchers explain that subscriptions move people away from ownership. Instead of buying a product once, consumers now pay for continued access. This change affects how they see value. They now focus more on the experience, the usefulness, and the ease of access rather than the object itself. This shift has become a major trend in the digital and service economy (Subscription Economy and the Transformation of Ownership, 2025). The design of subscription models plays an important role in this process. Companies use different pricing methods, renewal rules, and digital features to attract and retain customers. Some firms use free trials, discounts, or automatic renewals to make the process smooth. Others use divided pricing to



influence how consumers view cost and value. These design choices shape how consumers respond to the service and how they judge its fairness and worth (Kang et al., 2024; Agarwal, 2025).

Consumer behaviour is also a key part of the subscription framework. Studies show that many consumers subscribe because the process feels easy. They like the steady access and predictable spending. Some people stay subscribed even when they do not use the service often. This can happen due to habit, convenience, or simple forgetfulness. Digital platforms such as Netflix and Spotify also influence behaviour with personalised content and constant recommendations. These features make the service feel useful and enjoyable for a long time (Iyengar et al., 2022; Anjaria & Patel, 2025; S. G. G. & Shetty, 2025). At the same time, there are concerns about stress and overload. Research shows that some consumers feel pressure when they manage many subscriptions. They may miss renewal dates or lose track of monthly spending. This can lead to confusion and financial strain. Reports from global agencies also highlight problems such as unclear pricing, hidden fees, and difficult cancellation processes. These issues reduce trust and harm the overall consumer experience (George, 2024; McSpedden-Brown et al., 2023; Alijaj et al., 2025).

The central idea of this framework is that subscription design and consumer behaviour directly influence consumer welfare. Consumer welfare refers to satisfaction, comfort, financial control, fairness, and value for money. When a subscription is clear, simple, and fair, it can improve welfare. When it is confusing or hard to manage, it can reduce welfare and create stress. This link between model design, behaviour, and welfare helps explain the broader impact of the subscription economy on everyday life. This framework guides the study by showing how benefits and risks arise. It explains how subscriptions may support convenience and comfort, but may also lead to overload or unfair practices. It also provides a base for examining the long-term effect of subscription growth on consumer well-being.

#### **4. Research Methodology**

This study is based only on secondary research. It does not collect any primary data. It does not use surveys, interviews, or experiments. Instead, it uses information that already exists in published papers, reports, and articles. This approach helps in understanding the subscription economy from many trusted sources. The study uses academic journals, research reports, and policy documents that focus on subscription models and consumer welfare. All sources are selected from open-access platforms, government reports, and online academic databases. The references include recent work from 2020 to 2025. This time period is used because the growth of the subscription economy has increased sharply in



these years. The sources were chosen based on relevance. Each paper had to explain something about subscription models, consumer behaviour, or consumer welfare. Papers were also included if they examined stress, overload, pricing, or the shift from ownership to access. Reports from international bodies were used to understand wider policy concerns and risks for consumers.

The process for this research followed a simple review method. Each source was read and key points were noted. These points were grouped into themes such as model design, behaviour, benefits, risks, and welfare outcomes. These themes then helped build the structure of the literature review and the conceptual framework. This method allowed the study to compare different ideas and identify common patterns. This study uses a qualitative approach. It focuses on meaning and interpretation. It looks at how different authors explain the subscription economy and how they describe consumer experiences. It does not use statistical tests or numerical tools. Instead, it builds understanding through ideas, patterns, and insights found in the sources. There are some limitations with this method. Secondary research depends on the quality of existing studies. Some papers may focus more on business benefits than on consumer welfare. Some may not cover recent changes in subscription practices. The study cannot check how consumers feel in real time. It can only rely on what other researchers have reported. Still, this method is useful because it gathers broad knowledge from many fields and gives a clear overview of the topic. This methodology supports the aim of the paper. It helps understand how subscription models affect consumers and how welfare can change due to design and behaviour. It also helps show the gaps in current research and the need for more attention to consumer rights and fairness.

## 5. Analysis / Findings

The findings of this study come from the review of past research. The analysis shows clear patterns in how the subscription economy affects consumers. Many studies report that subscriptions bring comfort and steady access. People like the ease of joining and the regular flow of services. This feeling is strong in digital platforms such as Netflix, Spotify, and e-commerce plans. These services offer variety, personal suggestions, and quick use, which many consumers value (S. G. G. & Shetty, 2025; Anjaria & Patel, 2025). The review also shows that subscription models shape buying behaviour. Several studies explain that consumers buy more when they use subscriptions. The service feels easy and familiar, so people keep using it without much thought. Some research notes that subscribers stay even when usage drops. This can happen because of automatic renewals or daily habits that form over time (Iyengar et al., 2022). This pattern suggests that behaviour is driven not only by need but also by routine.



Another finding is that subscription design influences consumer choices. Many firms use special pricing styles or bundles to attract users. Some use divided pricing to make the service look cheaper. Others use package deals to increase the value felt by customers. These tools help companies gain more subscribers but may also confuse people who do not notice the full cost (Kang et al., 2024). The analysis shows that pricing strategy plays a major role in how consumers judge value. The findings also show that subscriptions can give real benefits. Consumers enjoy lower upfront spending and do not worry about repeated purchases. They also like having access at any time. Some feel that subscriptions help them manage money better because the cost stays the same each month. Many studies confirm these positive outcomes and see them as important reasons for the growth of subscription models (Thomas et al., 2025; Klopčič et al., 2020). At the same time, the analysis shows many problems. One key issue is subscription overload. Some consumers feel stressed when they manage too many plans. They may forget renewals or lose track of total spending. This creates tension and reduces satisfaction. One study describes this feeling as “subscription overload” and links it to mental pressure and confusion (George, 2024). This problem appears in many digital services where signing up is easy but cancelling is not.

Research also shows that unclear terms and hidden charges are common. Some reports explain that cancellation steps are long or confusing. Others show that consumers miss important details about renewal dates or extra fees. These issues reduce trust and create a sense of unfairness. They also raise concerns about digital vulnerability and consumer protection (McSpedden-Brown et al., 2023; Alijaj et al., 2025). The analysis reveals one more key pattern. Many companies measure success through retention and customer lifetime value. These measures help firms understand profits, but they do not fully reflect consumer welfare. Some studies point out that business goals may not match consumer comfort. A service that earns more may still create stress for users if design practices are unclear or hard to manage (Agarwal, 2025).

Overall, the findings show that the subscription economy has two sides. It offers comfort, access, and choice. But it also brings stress, confusion, and extra spending for some users. The outcomes depend on the design of the subscription and the habits of the consumer. These findings suggest that more attention is needed on fairness, clarity, and long-term consumer well-being.

## 6. Discussion

The findings show that the subscription economy has both strengths and weaknesses for consumers. The literature makes it clear that many people enjoy the comfort and steady access that subscription services



offer. This is true for entertainment, digital tools, and many online platforms. The ease of joining and the smooth experience help consumers feel satisfied, and this explains why these services continue to grow (S. G. G. & Shetty, 2025; Anjaria & Patel, 2025). At the same time, the results suggest that behaviour in subscription use is not always planned or controlled. Some consumers stay subscribed out of habit and not because of real need. Automatic renewals play a major role in this pattern. The work of Iyengar et al. (2022) shows that people often keep paying even when they use the service less. This raises questions about true value and awareness in daily decisions. The discussion also highlights the role of design. Pricing tools, bundles, and renewal systems shape how people see a service. Many companies use these tools to gain more users. Some of these methods help consumers see value. Others may confuse them or hide the real cost. Kang et al. (2024) explain that partitioned pricing can influence choices without giving clear information. This creates concerns about fairness.

The findings also reveal that consumers may face stress when they manage too many subscriptions. This stress affects their well-being. George (2024) shows that subscription overload can lead to anxiety and confusion. This is important because it shows that convenience can turn into pressure when not managed well. The issue becomes more serious when cancellation processes are unclear or slow. Reports from global agencies note that these problems can harm consumer rights (McSpedden-Brown et al., 2023; Alijaj et al., 2025). Another point from the discussion is the gap between business goals and consumer welfare. Many companies judge success through retention and long-term value. These measures tell firms how much money they can earn, but they do not show how consumers feel. Agarwal (2025) notes that firms focus more on performance than on clarity, fairness, or user comfort. This imbalance may lead to practices that support business growth but place a burden on consumers. The shift from ownership to access also plays a key role in shaping the discussion. This shift changes how people think about products. It also changes their expectations. Consumers now want services that offer smooth access and regular updates. This trend can create value but can also pull people into many plans at once. The work on ownership transformation shows that this shift is not only economic but also social. It changes habits, lifestyles, and personal routines (Subscription Economy and the Transformation of Ownership, 2025).

Overall, the discussion shows that the subscription economy is not fully positive or negative. It offers real benefits, but it also brings real risks. The outcome depends on how the subscription is designed and how the user manages it. The findings suggest that better clarity, simple cancellation, and fair pricing are important for consumer welfare. These points also show the need for more attention from both businesses and policy makers.



## 7. Policy and Managerial Implications

The findings show that the subscription economy can support consumers, but it can also create stress and confusion. This makes policy action important. Clear rules can protect people from unfair design and hidden charges. Reports from global bodies show that many consumers face unclear pricing and difficult cancellation steps. These issues affect trust and welfare. Policy makers need to set rules that focus on honesty, clarity, and fair access (McSpedden-Brown et al., 2023; Alijaj et al., 2025). One key policy need is simple cancellation. Many users do not know how to stop a subscription. Some services make the process long or confusing. This creates unnecessary pressure and financial loss. Strong rules can make cancellation fast and easy. Policy makers can also require clear reminders before renewal. This can help consumers stay aware of what they pay for and prevent unwanted charges. Another policy need is transparent pricing. Some companies use divided or unclear fees. Kang et al. (2024) explain that this can affect how people judge cost and value. Clear pricing rules can stop hidden fees and help consumers make better choices. This is important because not all users understand digital pricing tools. Simple and direct price information can support fairness and reduce confusion.

Policy agencies can also encourage companies to share clear information about total cost, renewal dates, and usage. Many consumers forget how many plans they have. Reminders and simple account summaries can help them stay in control. Policies can also promote ethical design and stop dark patterns. These patterns trick users into staying subscribed or spending more than they planned. There are also important implications for managers. Companies need to build trust if they want long-term relationships. Clear communication helps consumers feel safe and respected. Managers can focus on simple sign-up steps, clear pricing, and easy cancellation. This can reduce negative feelings and improve satisfaction. George (2024) notes that subscription overload can harm mental well-being. This means managers should avoid pushing too many plans or hiding key details. Managers can also improve value by offering flexibility. Options like pause features, usage tracking, or monthly summaries can support consumer comfort. These tools can give users more control and reduce stress. They can also improve loyalty because consumers feel cared for. Many studies show that personalisation, fair design, and ease of use lead to long-lasting relationships (S. G. G. & Shetty, 2025; Anjaria & Patel, 2025). The findings also suggest that companies should look beyond revenue metrics. Retention and lifetime value help firms measure success, but they do not show how the consumer feels. Agarwal (2025) explains that many business measures focus on performance rather than welfare. Managers can add new measures that track satisfaction, clarity, fairness, and stress levels. This can support a healthier balance between profit and consumer comfort. In the larger



picture, both policy makers and managers must work together. The subscription economy will keep growing. Fair design and clear rules are needed to protect consumers and maintain trust. When companies and regulators support transparency and ease, consumers will gain more value and feel more secure in using these services.

## 8. Conclusion

This study shows that the subscription economy has a strong and growing impact on consumers. Many people enjoy the comfort, access, and steady service that subscriptions offer. They like simple sign-ups, predictable spending, and personal features. These benefits help explain why subscription models are now common in digital media, e-commerce, and many other sectors. At the same time, the study finds that subscriptions can create real problems. Some consumers face stress when they handle many plans. Others forget renewals or do not understand the full cost. Research also shows concerns about unclear fees, hidden terms, and difficult cancellation steps. These issues affect trust and reduce overall welfare. They also show that business goals and consumer needs may not always match. The analysis also highlights the role of design. The way companies structure their plans shapes how consumers behave and how they judge value. Good design can support comfort. Poor design can create pressure. This link between design, behaviour, and welfare is one of the key insights of the study.

Overall, the subscription economy offers both gains and risks. It can improve access and convenience, but it can also lead to confusion and overload. The final picture depends on how the service is built and how the consumer manages it. This makes clear communication, simple pricing, and easy cancellation very important. It also shows that businesses and policy makers must focus on fairness and clarity if they want to protect consumer well-being. The study uses secondary research, so it depends on the quality of existing work. Still, it gives a broad view of the topic and shows where more research is needed. Future studies can explore real consumer experiences, compare different industries, or test how clear design can improve welfare. For now, the main lesson is that the subscription economy works best when it supports both business growth and consumer comfort.

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