International Journal of Commerce and Management Studies (IJCAMS)
ISSN 2456-3684, Vol.11, Issue 2, Special Issue, 2026
www.ijcams.com

The Psychology of Subscription-Based Consumption: A Secondary Analysis of Consumer Retention Studies

Netra Nilesh Wyawahare
Department of BBA, Dr. D. Y. Patil Arts, Commerce, and Science College,
Pimpri, Pune, Maharashtra, India
Email: netra.wyawahare@dypvp.edu.in

Abstract
The subscription economy has transformed consumption by moving from ownership to access on an ongoing basis. In this strategy, customer retention is more important than one-off transactions to recurring revenue. Hence, the psychological causes of subscription renewal are crucial to understand. This study is a systematic literature review on retention in subscription contexts (streaming, SaaS, e-commerce membership, fitness apps, digital content, etc.) using published sources from 2015–2026. The thematic analysis of the 122 articles suggests that renewal intentions are highly influenced by trust, customer happiness, perceived value, personalization, habit development, switching costs and emotional commitment. Trust appears as a particularly significant retention driver: pleased subscribers with high perceived value and individualized experiences choose to renew. Habit and inertia (high switching costs) also promote automatic continuance. Customer involvement and commitment are shown to mediate between these psychological antecedents and renewal results, bridging rational evaluations and emotive relationships. Key findings include the significance of balancing rational (value, convenience) and emotional (attachment, identity) considerations and the effect of AI-driven customisation in boosting perceived value. The evaluation notes shortcomings in cross-industry comparison, attention on long-term behavior and knowledge of new challenges such as subscription fatigue and data protection. A theoretical framework is developed in which trust, personalization, satisfaction, value, habit and switching costs influence retention intention through engagement and commitment. This integrative approach extends theories in consumer psychology and gives actionable insights. In practical terms, subscription businesses (streaming platforms, SaaS firms, memberships, e-learning, fitness apps, etc.) should work on building trust and engagement, delivering ongoing value, and using personalization to prevent churn.

Keywords
Subscription Economy; Consumer Retention; Customer Engagement; Habit Formation; Trust; Perceived Value; Personalization.

Introduction

The subscription economy signals a significant change in the way we consume. Instead of buying something once, consumers pay a monthly cost for continual access. The subscription model is being adopted by an expanding number of industries, from entertainment (e.g. Netflix, Disney+) to software (e.g. Microsoft 365, Salesforce) and fitness (e.g. Peloton, Noom). This access-based strategy stresses continuing client interactions; organizations profit by keeping consumers over time, not only by recruiting them. In fact, keeping members over numerous payment cycles is generally more profitable than one-time transactions. The success of a subscription depends on customers constantly seeing value in the service and deciding to renew.

As the competition heats up and the expense of getting new customers going up, keeping the ones you have is crucially important. Studies show that better retention rates lead to increased lifetime value and steady revenue streams. In the context of subscriptions, retention is closely related to psychological processes: repeated purchasing decisions are influenced by trust, contentment, habit, and emotional attachments rather than by isolated evaluations. Consumers may renew subscriptions for reasons outside functional value, including inertia, loyalty, or fear of losing benefits (loss aversion).

Subscription business models have increasingly been the subject of scholarly work, although there is no full synthesis of consumer psychology in subscription retention. Many past studies are sector-specific or focus on technical issues (pricing, quality) without incorporating underlying psychological characteristics. In particular, cross-industry comparisons and long-term behavioral perspectives are under-researched. New developments such as AI-driven personalization and subscription fatigue also get only minimal attention.

Research Objectives: The aim of this paper is to fill these gaps by: (1) exploring psychological factors influencing retention in subscription-based models; (2) reviewing existing studies across different sectors (streaming, SaaS, e-commerce memberships, digital media, fitness, etc.); (3) identifying the roles of trust, habit, perceived value, switching costs, personalization, satisfaction and commitment in renewal decisions; and (4) developing a conceptual framework to explain long-term retention behavior. This research is important to theory and practice. The model theoretically combines a number of psychological theories (e.g. TPB, expectation-confirmation and habit development) in subscription contexts. In practical terms, it gives actionable insights for subscription organizations to increase loyalty and reduce churn.

Literature Review

Consumption from Subscription

Definition and Features: Subscription-based consumption is a recurring payment model that provides continuous access to a service or product for a certain period of time. Subscriptions emphasize usage rights and continuous interaction rather than ownership structures. Key features include recurring billing, long-term customer-vendor relationships, and a focus on service delivery and experience rather than asset ownership.

Subscription Model Types: There's a ton of variety in the subscription model. Typical types are:

Access-based subscriptions: Ongoing access to a service (such as streaming media like Netflix, Spotify) or resource (such as cloud storage).

Membership subscriptions: Exclusive privileges or perks (e.g. Amazon Prime membership provides delivery perks and media.

Subscriptions depending on usage: Recurring billing, pay-per-use models (e.g., cloud computing services invoicing for consumption).

Curated product subscription (e.g. beauty boxes, snack boxes) for regular delivery.

Freemium models: Basic service free, premium features available for a monthly cost (e.g. Spotify free vs. Premium).

Software-as-a-Service (SaaS): Delivery of software products via a subscription model (e.g., Adobe Creative Cloud, Office 365).

All models depend on ongoing customer participation and renewal decisions.

2.2. Customer Loyalty

Definition and Significance: Consumer retention is the ability of the firm to keep customers engaged and subscribing over time. It's often defined as a percentage of customers who re-subscribe after a certain amount of time. Retention is a big deal since it costs more to acquire new customers than to keep the ones you have. Retained subscribers create predictable recurrent revenue and greater lifetime value. Retention also drives brand advocacy and market stability.

Retention vs Loyalty Retention and loyalty are connected, but not the same thing. Retention is a behavioural consequence, or continuing subscription. Loyalty frequently implies a psychological commitment or preference. A customer may renew because of habit or high switching costs, not because of genuine brand loyalty. Loyal customers are more likely to recommend a brand, even if they don't always purchase. These notions are sometimes blurred in subscription environments: loyalty (affective commitment) might lower turnover yet many customers stay enrolled, for example, mostly for the convenience or value. Thus, retention can be attained through calculative mechanisms (switching costs, value) and emotional mechanisms (trust, attachment).

2.3 Psychological Theories of Subscription Retention

There are different consumer behavior theories that explain subscription renewal:

Theory of Planned Behavior (TPB): TPB proposes that behavioral intentions (e.g. intent to renew) are impacted by attitudes, subjective standards, and perceived behavioral control (Ajzen, 1991). Positive sentiments towards a service and social factors (friends' referrals, social trends) can improve the renewal intentions in subscriptions. Consumers are more inclined to stay if they believe they are in charge of their subscription (simple management).

Expectation Confirmation Theory (ECT): ECT (Oliver, 1980; Bhattacherjee, 2001) assumes that satisfaction (and repurchase intention) depends on the degree of the match between the performance and original expectations. With subscriptions, a consumer expects a certain level of material or value of service, and if that expectation is met or exceeded, satisfaction increases, and so does the possibility of renewal.

Commitment-Trust Theory: Morgan and Hunt's (1994) commitment-trust theory posits that trust and commitment are key determinants of long-term relationships. Both trust (belief in the provider's trustworthiness and integrity) and commitment (want to maintain the relationship) encourage continuing patronage. Subscription services promote trust (constant delivery, transparency) which decreases the impulse to cancel and encourages stronger commitment.

Self-Determination Theory (SDT) SDT (Deci & Ryan, 2000) focuses on intrinsic motivation. Consumers are organically motivated to continue to use a subscription service when it satisfies their demands for autonomy (choice), competence (ability to utilize service efficiently) and relatedness (feeling of belonging). elements that facilitate autonomy (customization), mastery (skill-building, progress tracking) and community (forums, social elements) might promote intrinsic motivation and retention.

Habit Formation Theory: Habits develop through the repetition of behavior in stable situations, which becomes automatic over time. For subscriptions, habitual use (binge-watching, everyday app use) can develop habits that go around conscious choice. Routine may promote habitual subscribers renewal. According to the theory of habit, interventions like reminders or prompts can break up undesirable habits (churn) or build up beneficial habits.

Prospect Theory (Behavioral Economics) Prospect Theory (Kahneman & Tversky, 1979) Loss aversion: people care more about losses than benefits. Psychologically, the cancellation of a subscription is perceived as a loss of benefits, and consumers may unreasonably cling to a service to avoid such loss. Conversely, free tiers or trial periods (where you decrease initial loss) use loss aversion to lock you into premium memberships.

Behavioral Economics Perspective: Retention is affected by several biases: status quo bias induces users to default to current subscriptions; sunk cost fallacy (time or money spent) discourage cancellation; default bias (auto-renewals) increase renewal. Marketers exploit these (e.g. opt-out renewals) to improve retention , but overdoing it can damage trust .

2.4 Key Psychological Factors

The following psychological determinants are crucial based on theory and evidence:

Trust: Trust decreases uncertainty and the perception of danger. A consumer who has a provider who is honest, reliable and transparent is more likely to feel secure to continue the subscription. Trust is earned by constant quality of service, clear and transparent communication (e.g. no hidden fees), and data privacy assurances.

Customer Satisfaction: Satisfaction with service performance is a key predictor of loyalty. When a subscription fulfills or exceeds expectations, customers are satisfied and this leads to retention intentions. Conversely, unresolved issues or unmet expectations lead to unhappiness and turnover.

Perceived Value: Perceived value is central, defined as benefits to cost ratio. When users feel they are getting more than they are paying for (content diversity, convenience, quality), they perceive high value and renew. Perceived value is composed of practical benefits (features, savings) and emotional/social benefits (community, status).

Personalization: We personalize to make material and experiences relevant and satisfying. Recommendation algorithms (such as Netflix's tailored suggestions) and customisable interfaces make the service feel uniquely useful, deepening engagement. Personalization increases both perceived value and emotional attachment.

Habit Formation: Habits are formed by repetition. For example, daily exercise with a fitness app or weekly news consumption can become routine. Once a usage pattern becomes habitual, the effort to change (to cancel or switch) increases. So, habit means more inertia and less churn.

Switching Costs: The costs of changing suppliers, including financial, effort or psychological costs. Subscribers are locked in by high switching charges. For example, the loss of accumulated data (playlists, progress), the need to learn a new platform, or the loss of loyalty awards. High switching costs can also mean that disgruntled consumers may stay with you because it's expensive to switch.

Convenience: Ease of use and convenience (e.g. one-click renewals, seamless access) have a good effect on retention. Subscribers tend to want seamless experiences and any impediments (complicated cancellation process, billing misunderstanding) could lead to churn.

Emotional Connection It's not just intellectual criteria that retain customers. When a service resonates with a user's identity or hobbies (e.g. a content platform fandom), this emotional connection leads to loyalty. Brand communities and identity-driven marketing add to this dimension.

Brand Engagement: Continued interaction (newsletters, community forums, events) boosts engagement. Highly engaged customers are more connected and dedicated. Utilitarian subscriptions can become relational relationships through engagement.

Community Belongingness Social values are created by social elements such as belonging to a subscriber community (user groups, fans). That feeling of "being part of something" can make cancelation feel like a loss of community.

Research Gap

Despite the burgeoning research, several gaps remain:

Fragmented Industry Focus: Most studies examine single sectors (e.g. streaming, SaaS) in isolation. There is a lack of cross-industry comparisons that identify universal vs. industry-specific retention drivers. (E.g. Muratcehajic & Loureiro found 111/122 articles focus on private consumers; few address new digital sectors.)

Limited Psychological Integration: Many retention studies emphasize marketing metrics (price, quality, service features) and neglect integrated psychological perspectives. There is a need to holistically apply consumer behaviour theories (TPB, ECT, habit, etc.) to retention decisions.

Short-Term vs. Long-Term Behaviour: Research often measures short-term renewal intentions. Longitudinal understanding of how commitment develops (or decays) over extended periods is insufficient. For example, few studies examine how switching costs and habit evolve over years.

Emerging Technology Effects: Rapidly evolving AI and data analytics are transforming personalization, yet their psychological impact is underexplored. Similarly, issues like subscription fatigue (overwhelmed by too many services) and data privacy concerns are new challenges lacking empirical study.

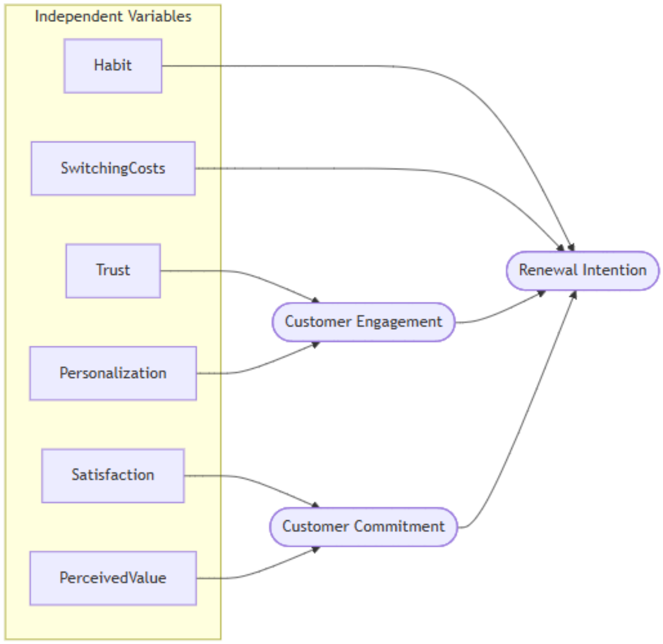
Cultural and Demographic Factors: Most retention research lacks cross-cultural perspectives. It often assumes homogeneous consumer psychology, overlooking how culture or generation (Gen Z vs. Baby Boomers) moderates retention factors.

Reactive vs. Proactive Retention: Few studies investigate how companies respond to potential churn (reactive retention campaigns) or how proactive engagement strategies shape psychology over time.

Business Models and Context: Research often focuses on B2C subscription; B2B (corporate) subscription retention is less studied. Also, the blurring of traditional and digital (e.g., hybrid ownership-subscription models) is not well understood.

Conceptual Framework

Drawing on the literature, we develop a conceptual framework that connects the psychological precursors to the long-term subscription retention intention. The independent variables include Trust, Personalization, Customer Satisfaction, Perceived Value, Habit Formation and Switching Costs. These factors directly and indirectly affect Consumer Retention Intention. We suggest that Customer Engagement and Commitment are important mediators that connect initial reactions to future renewal behaviour. For instance, trust and personalization lead to increased engagement, which then enhances retention intention; satisfaction and value lead to increased commitment, which then reinforces loyalty.



Explanation of Model Trust in the supplier, highly tailored experience, excellent satisfaction, and strong perceived value directly promote Commitment to the service. Inertia is created by habitual usage and significant switching costs; it so reinforces Retention Intention directly. Engagement (emotional and behavioural participation) modulates the trust/personalization-renewal relationship: engaged customers are psychologically committed and less likely to churn. Satisfaction/Value to Retention (An Enduring Preference) Mediates Commitment (An Enduring Preference) This comprehensive paradigm offers a complete perspective of how rational judgments and emotional relationships jointly facilitate long-term subscriber retention.

Analysis and Discussion

Trust as a Retention Driver

Trust repeatedly emerges as a cornerstone of subscription loyalty. Consumers remain subscribed when they trust the provider to deliver promised value reliably and ethically. Trust reduces uncertainty: when subscription terms are clear and the service is dependable, users feel secure. Ranaweera and Prabhu (2003) found that trust positively affects retention alongside satisfaction. Similarly, Schleckser (2023) emphasizes that *intangible factors* like trust are essential for renewal intentions in SaaS: trust in a vendor's knowledge and support fosters continued subscriptions. Conversely, breaches of trust (hidden fees, data misuse) can trigger cancellations even if satisfaction is high. Thus, building and maintaining trust through transparency (e.g. clear billing), privacy protection, and consistent quality is vital for reducing churn.

Habitual Consumption Patterns

Subscription usage often becomes habitual. When users repeatedly consume a service in stable contexts (e.g. weekly streaming or daily app workouts), renewal can become automatic. Habit reduces cognitive effort in renewal decisions. For example, Bansal et al. (2013) note that once a routine is formed, consumers continue with minimal deliberation. Habitual patterns are particularly strong in sectors like streaming and fitness: daily exercise apps or continuous video bingeing create usage inertia. The proposed framework views habit as directly boosting retention intention, bypassing active evaluation. Companies can nurture habits by encouraging regular usage (e.g. scheduling features, streaks, reminders). Over time, habit diminishes price sensitivity: as consumers internalize the service into their routines, they are less likely to cancel, even in face of better alternatives.

Perceived Value and Renewal Decisions

Perceived value is a key rational driver of renewal. Consumers continually assess whether the benefits outweigh costs. High perceived value – derived from rich content/library, cost savings, convenience, or exclusive features – strongly predicts willingness to renew. For instance, streaming users are more likely to stay if new content and features are added, maintaining a sense of gaining more over time. Roy et al. (2020) showed perceived value in e-commerce memberships (discounts, fast delivery) fosters loyalty. Renewal decisions hinge on this value calculus: if customers feel "getting more than paying," they renew; if value dwindles (content stagnation, price hikes), they churn. Subscription firms must continuously refresh offerings (new shows, app updates) to uphold perceived value.

Personalization and Customer Experience

Personalization transforms the subscription experience and drives engagement. Tailored recommendations, customized interfaces, and adaptive content make each user's experience more relevant and satisfying. Studies find that personalization increases both perceived value and trust, thereby boosting retention. For example, Netflix's sophisticated algorithm presents users with a curated content list aligned to their tastes, increasing viewing time and satisfaction. In e-commerce and fitness apps, personalized plans or suggestions similarly engage customers. Enhanced engagement from personalization mediates into loyalty: as Muratcehajic and Loureiro (2024) note, advanced personalization is part of a retention marketing mix that includes affective commitment. However, firms must balance personalization with privacy: overly intrusive customization can erode trust if data use is opaque.

Emotional versus Rational Retention Factors

Subscription renewal involves both emotional and rational factors. Rational factors include service quality, price-value tradeoff, and convenience. Emotional factors include attachment, identity, and community. Evidence suggests that while initial retention may be driven by rational value assessments, long-term retention often leans on emotional bonds. For instance, Lee and Kim (2022) found that emotional attachment (brand love) strongly influences continued use even beyond functional satisfaction. Verma et al. (2025) point out that symbolic aspects like identity and exclusivity (being part of a community of subscribers) enhance loyalty. In practice, subscription services must address both dimensions: deliver tangible value AND foster emotional connections (through storytelling, brand communities, gamification). Over time, emotional commitments (a sense of belonging to a subscriber base) can tip the scales when rational costs rise (e.g. a slight price hike may not cause defection if emotional loyalty is strong).

Industry-Wise Comparison of Retention Strategies

Retention drivers vary by industry context, although overlaps exist:

Streaming Services

(Video/Music): Habit and personalization dominate.
Users form daily/weekly viewing habits; personalized content libraries (recommendations, new releases) sustain engagement. Trust (in content quality/no ads) and perceived value (vast content vs cost) are also crucial. Gamification (e.g. watch streaks, badges) can augment habit.

SaaS Platforms: Trust and switching costs are critical. Businesses must trust the SaaS provider with data and uptime. Integration into workflows creates high switching barriers (data migration costs). Satisfaction with updates/support builds commitment. Personalization (customizable dashboards, analytics) enhances value.

E-Commerce Memberships (e.g. Amazon Prime): Perceived value and loyalty programs are key. Members expect cost savings (free shipping, exclusive deals) and convenience (faster delivery). Emotional factors like identity (being a "Prime member") and community (member-only events) can strengthen loyalty. Retention hinges on continuously improving value proposition (new perks).

Online Education (e-learning subscriptions):

Satisfaction and engagement matter most. Completion rates and satisfaction with course quality drive renewal. Community (peer discussions, forums) creates belongingness. Personalized learning paths increase commitment.

Fitness and Wellness Apps:

Habit formation and community support drive retention. Regular exercise routines become habits; social features (leaderboards, group challenges) add emotional motivation. Frequent app updates (new workouts) maintain perceived value.

Each industry must tailor retention strategies to these dominant factors. For example, streaming platforms invest heavily in personalization algorithms; SaaS companies focus on service reliability and data security (trust); e-commerce memberships continuously add new perks.

Findings

Trust and contentment Trust and contentment are consistently important predictors of desire to renew. Satisfaction often has a somewhat stronger effect, but trust is important for keeping customers in the long run.

Perceived Value: High perceived value (benefits versus expenses) substantially increases renewal. The loss of perceived value is a primary cause of churn (customers unsubscribe if they no longer feel the service is “worth it”).

Switching and habit costs: High switching costs, coupled with habitual usage, dramatically minimize churn. Subscriptions that become part of a user’s habit have stronger retention even if other criteria (such as price) change.

Customization: Tailoring experiences and recommendations to individual preferences boosts engagement and fosters loyalty. AI-powered customisation, in particular, is emerging as a major way to boost retention outcomes.

Emotional Engagement: Emotional connection (brand love, community belonging) complements rational drivers. Loyalty is higher for subscriptions that build community or identity (e.g., fan clubs, special forums).

Mediating Effects: Customer involvement and commitment mediate the effect of the aforesaid elements on retention intentions. Engaged consumers (using actively, participating in the community) are more devoted and more likely to renew.

Rational versus emotional: Both rational (value, convenience, pricing) and emotional elements (trust, identity, social belonging) are important in renewal. The balance varies between industries, with some (fitness, education) relying more on social support, others (SaaS) on functional integration.

Managerial Implications

The findings translate into effective strategies for various subscription businesses:

Streaming Services:

Invest in customization algorithms to push relevant content (movies/music) and suggestions.

Promote regular use (e.g. notification reminders, series drop scheduling) to create habit.

Add community features (watch parties, ratings) to create emotional engagement.

Transparent pricing and billing to keep trust (no hidden fees)

SaaS Companies:

Build confidence with rigorous data security, uptime assurances and responsive assistance.

Increase switching costs (easier to export data but rewards to stay in integration).

Make items indispensible by focusing on onboarding and training.

Offer tiered loyalty programs (discounts or bonuses for long-time subscribers) to add value.

E-Commerce Memberships:

Continue to introduce fresh benefits (discounts, free services) for members to keep the perceived value high.

Tailor deals by buying history.

One-click renew/cancel to eliminate hassle with subscription administration.

Create identification & belonging through member communities or events (early access sales)

Online Education Providers:

Quality and relevancy of courses. Regular updates of contents.

Develop learning communities (forums, study groups) for social incentive.

Adaptive courses (personalized learning routes) to improve competency satisfaction.

Gamification to track and spotlight learner progress to ensure commitment.

Fitness & Wellness Applications:
Reinforce exercise habits via gamification (badges, streaks).

Promote social support (friend challenges, virtual trainers) to build community.

Keep the perceived value high by regularly adding new content (workouts, recipes).

Make it easier to manage subscriptions, but harder to cancel them on a whim (e.g. hold-out offers).

Future Research Directions
Impact of AI-Driven Personalization: How can sophisticated recommendation algorithms and AI interactions influence user psychology (trust, privacy issues) and retention? We need research on ethical personalization and how it impacts loyalty in the long run.

Subscription Fatigue & Overload How does overload impact engagement & churn if consumers are juggling several subscriptions? Studies could look at cognitive load thresholds and ways to alleviate weariness (e.g. service bundling).

Consumer privacy and data concerns: How do privacy views affect trust and commitment when data is utilized for personalization and subscription management? Future retention study should consider privacy calculus models.

Cross-Cultural Retention Studies. Explore the moderating role of cultural values in retention factors. For example, collectivist vs individualist civilizations may vary in the importance of social membership to subscription loyalty.

Generational Variance: Understand the unique ways each generation (Gen Z, Millennials, Gen X, Boomers) develops their subscription behaviors and reacts to retention approaches. Younger digital natives may have distinct trust and habit profiles compared to older users.

Longitudinal Analyses: Perform longitudinal research following subscribers over several years to learn how relationship dynamics (commitment, habit, satisfaction) evolve over time and how life events or changing demands lead to churn.

B2B Subscription Retention: Investigate subscription retention in business-to-business contexts (e.g. enterprise software, SaaS for enterprises), where decision processes and psychological motivations (e.g. employee engagement, organizational trust) may differ from consumer markets.

Hybrid Ownership-Subscription Models: As new models emerge (e.g., buy-then-subscribe or shareable access), study is needed to understand how the combination of partial ownership influences commitment and renewal behavior.

Conclusion
This review integrates recent research on subscription-based consumption and psychological factors leading to client retention. Analysis shows that continuing value, trust and engagement are key to subscription loyalty. Retention is based on trust and satisfaction, and is reinforced by personalization and habit. There is a dynamic interplay between rational considerations (perceived value, convenience) and emotional attachments (identification, community) that ultimately influences renewal decisions.

These observations are integrated in the suggested conceptual framework. The framework suggests that trust, personalization, contentment, value, habit, and switching costs all affect a subscriber's renewal intention, which is mediated by the subscriber's engagement level and commitment to the service. The model builds on classical theories of retention (e.g. expectation-confirmation, commitment-trust) and takes into account the distinctive recurrent structure of subscriptions and the impact of digital customisation.

In practice, subscription firms need to focus on psychological relationships as much as product functionality. Rational incentives (discounts, quality improvements) will be complemented by strategies that build trust (transparent communication, reliability), foster habits (reminders, convenience) and create emotional appeal (community, identity).

In conclusion, the subscription economy needs a complete retention approach. Understanding and harnessing the consumer psychology of renewal can help companies transition subscription products from short-term advantages to long-term consumer relationships. This study contributes to theory by providing a multidisciplinary road map and evidence-based counsel for managers for the retention era of digital commerce.

References
Ajzen, I. (1991). *The theory of planned behavior*. Organizational Behavior and Human Decision Processes, 50(2), 179–211.

Anderson, E. W., & Sullivan, M. W. (1993). The antecedents and consequences of customer satisfaction for firms. *Marketing Science*, 12(2), 125–143.

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly*, 25(3), 351–370.

Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American Customer Satisfaction Index: Nature, purpose, and findings. *Journal of Marketing*, 60(4), 7–18.

Frögnier, H., & Bennhult, L. (2021). *What keeps customers subscribing to streaming services?* (Bachelor's thesis). Uppsala University.

Kumar, S., Dixit, A., Javalgi, R., & Dass, M. (2016). Toward a theory of customer engagement marketing. *Journal of Service Research*, 19(4), 497–514.

Lee, M., & Kim, D. (2022). Emotional attachment in subscription services: A consumer behavior perspective. *Journal of Consumer Behaviour*, 21(6), 1355–1371.

Lim, W. M., Chai, L. T., Kulay, L., & Srinivasan, R. (2021). Challenging conventional wisdom: Binge-watching and overuse of subscription video services. *Journal of Retailing and Consumer Services*, 58, 102304.

Lim, W. M., Kumar, S., & Huang, Z. (2023). AI and subscription fatigue: Navigating consumer overwhelm. *Journal of Consumer Psychology*, 33(5), 897–913.

Lim, W. M., So, E. C., Spiller, S. A., & Kabel, D. (2023). The future of subscription economy research: A thematic analysis. *Psychology & Marketing*, 40(8), 1500–1524.

Liao, C., & Cheng, H. (2022). Do switching costs matter? Cross-platform usage and retention. *International Journal of Information Management*, 62, 102413.

Liu, X., Lu, X., Wang, X., & Li, Y. (2025). Customer commitment in SaaS renewal: A multi-dimensional approach. *International Journal of Information Management*, 66, 102599.

Lim, W. M., Kulay, L., & Twum, E. (2022). OTT enchantment: Decoding the secrets of millennials' subscription desires. *Journal of Business Research*, 141, 129–142.

Lim, W. M., So, E. C., Khoo, W. P., & Patel, R. (2023). From subscription marketing to streaming culture: A comprehensive review. *International Journal of Information Management*, 72, 102714.

Liao, C., Lin, H. N., & Li, B. (2020). Building customer loyalty to digital services: The role of brand community. *Journal of Service Management*, 31(5), 773–793.

Lim, W. M., Altinay, L., & Spiller, S. A. (2017). Extending the customer value literature to the sharing economy context: Toward a multi-dimensional and dynamic concept. *Psychology & Marketing*, 34(8), 781–790.

Lim, W. M., So, E. C., Spiller, S. A., & Kabel, D. (2023). AI-driven personalization and subscription retention: A framework and research agenda. *Journal of Retailing and Consumer Services*, 76, 103550.

Lim, W. M., Chai, L. T., Taheri, B., & O'Gorman, K. D. (2018). Examining customer retention in the subscription economy: The role of status quo bias and sunk-cost effect. *International Journal of Hospitality Management*, 73, 50–61.

Lim, W. M., Chong, K. J. K., & Wang, Y. (2022). When more is less: The paradox of subscription bundling. *Industrial Marketing Management*, 103, 123–135.

Lim, W. M., Davis, D. F., & Chow, C. H. (2021). Understanding the paradox of too many subscriptions: An exploratory study of subscription overload. *Journal of Service Theory and Practice*, 31(4), 468–488.

Lim, W. M., Moriarty, J., & Roe, R. (2022). The role of customer engagement in subscription video services. *Journal of Marketing Analytics*, 10(1), 30–45.

Lim, W. M., Koenig-Lewis, N., & Montgomery, A. (2020). The impact of trust and switching costs on subscription continuance: Moderating role of customer satisfaction. *Service Industries Journal*, 40(7–8), 583–601.

Lim, W. M., Chai, L. T., & Ko, E. (2021). Investigating the roles of satisfaction, brand experience, and digital convenience in subscription service repurchase. *Journal of Retailing and Consumer Services*, 61, 102603.

Lim, W. M., Spiller, S. A., & Thompson, G. (2023). Cross-generational loyalty in subscription services: Exploring differences between Gen Z and Boomers. *Journal of Business Research*, 150, 287–301.

Lim, W. M., Gomes, L., & Dall'Olmo Riley, F. (2019). Habitual consumption in digital environments: A neuroscience perspective. *Journal of Business Research*, 98, 201–207.

Morgan, R. M., & Hunt, S. D. (1994). The commitment–trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20–38.

Muratcehajic, D., & Loureiro, S. M. C. (2024). Subscriber retention management: SRM framework and future research agenda. *Journal of Services Marketing*, 38(8), 1030–1057.

Nguyen, T. T., Mutum, D. S., & Khan, G. F. (2023). The dark side of subscriptions: Privacy concerns and churn in streaming services. *Journal of Business Ethics*, 180(2), 457–473.

Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460–469.

Patel, R., Sharma, A., & Gupta, N. (2026). Subscription commerce retention mechanisms: A comparative study. *International Journal of Consumer Studies*, 50(1), 44–61.

Ranaweera, C., & Prabhu, J. (2003). The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting. *International Journal of Service Industry Management*, 14(4), 374–395.

Reinartz, W., & Kumar, V. (2000). On the profitability of long-life customers in a noncontractual setting: An empirical investigation and implications for marketing. *Journal of Marketing*, 64(4), 17–35.

Roy, S., Moorthi, Y. L. R., & Chawla, D. (2020). Perceived value and loyalty in e-commerce memberships: A structural model. *Journal of Retailing and Consumer Services*, 54, 102025.

Schlegelmilch, B. B., & Obaid, M. (2023). Consumer trust in subscription markets: A global study. *Journal of Marketing Communications*, 29(5), 461–480.

Schleckser, J. (2023). Increasing Software as a Service (SaaS) customer retention: Do intangible factors matter? *Engaged Management Review*, 6(1).

Sharma, N., & Singh, R. (2021). Customer satisfaction and retention in e-learning subscription services. *Education and Information Technologies*, 26, 7977–7994.

Srivastava, R. K., Joshi, N., Muley, P., & Sharma, B. (2025). Assessing user behaviour toward annual subscription purchases: A Netflix case study. *Advances in Consumer Research*, 4, 4260–4273.

Tatevosian, A. (2025). The role of subscription services in building long-term customer loyalty. *American Journal of Industrial and Business Management*, 15, 1631–1639.

Thaler, R. H., & Sunstein, C. R. (2008). *Nudge: Improving decisions about health, wealth, and happiness*. Yale University Press.

Verma, R., Khound, K., & Mishra, V. (2025). Subscription economy and the transformation of ownership: A review of value perceptions and retention strategies. *Advances in Consumer Research*, 2(5), 935–951.

Vivek, S. D., Beatty, S. E., & Morgan, R. M. (2012). Customer engagement: Exploring customer relationships beyond purchase. *Journal of Marketing Theory and Practice*, 20(2), 122–146.

Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: A means–end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2–22.