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Investigating Subscription Fatigue in the Creative Industries

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Abstract

This thesis explores the phenomenon of subscription fatigue and how it manifests itself in digital subscription services, with a focus on the creative sectors. The objective is not only to describe this experience of saturation perceived by users, but also to highlight its managerial and strategic implications, so as to provide businesses with useful tools to reduce the risk of abandonment.

The theoretical framework of reference combines the main studies on consumer behavior and the management of subscription models with contributions on the perception of sustainability of recurring expenses and trust in suppliers. On this basis, a quantitative questionnaire survey was carried out, aimed at European users – with a prevalence of Italian respondents – with the aim of collecting empirical data and identifying the most relevant factors in the generation of subscription fatigue.

The analysis considered economic variables (number of active subscriptions, overall monthly expenditure), cognitive and psychological aspects (perceived utility, ease of use, transparency, and trust in providers), as well as cultural dimensions (propensity to avoid uncertainty and individualist or collectivist orientation). Some coping strategies were also investigated, such as sharing subscriptions, subscription cycling, reducing to “essential” services only, and using promotions or free trial periods.

The results highlight that it is mainly cognitive and psychological factors that significantly affect the perception of subscription fatigue, while coping behaviors play a mitigating role with respect to dissatisfaction and perceived overload. The economic variables, although present, are not decisive in explaining the phenomenon, and the cultural dimensions offer only partial evidence. From an exploratory perspective, it also emerges that the female gender tends to experiment with subscription fatigue to a greater extent, opening up interesting perspectives for future research.

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1. Introduction

Over the past two decades, the subscription model has profoundly changed the way people consume products and services. It has spread rapidly in a multitude of sectors – from digital content such as music and video, to software, to less traditional areas such as publishing, food delivery and education (Zuora, 2024; CB Insights, 2023) – thanks to its promise of convenience, Predictability and unlimited access at low costs, able to satisfy consumers and guarantee companies recurring and stable revenues (Vargo & Lusch, 2016; McKinsey, 2021).

This set of negative feelings, which includes dissatisfaction, frustration, and the desire to simplify one's choices, is known as *Subscription Fatigue* and today calls into question the very sustainability of the model (Longo, 2021; Bango, 2024).

Although the literature has identified several factors underlying subscription fatigue, such as cumulative subscription cost, number of active subscriptions, perceived usefulness, ease of use, and trust in the supplier, these have often been analyzed separately and in predominantly United States and sectoral contexts (Acharya & Goritoyal, 2022; Yang & Kwon, 2024). Precisely because of this fragmentation, there is not yet a unitary theoretical framework that systematically integrates the causes and consequences of subscription fatigue. Furthermore, the lack of studies centered on the European and Italian context represents a significant gap, since the cultural and consumption dynamics in these markets can produce different configurations of the phenomenon compared to those observed overseas.

Taking into account these shortcomings, this thesis aims to deepen the theme of subscription fatigue through a broader and contextualized analysis. On the one hand, it aims to integrate the main economic, cognitive, and psychological factors into a single theoretical model; on the other hand, it aims to observe how these dynamics are manifested in the European market and, in particular, where consumer habits and cultural characteristics differ from those of the contexts that have been most studied so far.

In addition to the academic contribution, the research has managerial relevance: understanding the drivers that generate subscription fatigue, together with mitigating and moderating factors, is essential for creative businesses that base their offering on

subscription models. In fact, this knowledge allows for the development of more effective customer retention strategies, more sustainable pricing policies, and service formulas capable of maintaining high perceived value, avoiding the risk of erosion of the customer base.

In particular, the research considers as independent variables the cumulative subscription cost, the number of active subscriptions (subscription overload), perceived usefulness, ease of use, and trust, analyzing their influence on the dependent variable, subscription fatigue/intention to leave one or more active subscriptions.

Alongside these variables, the research also includes the cultural dimension as a moderating factor. Following the contributions of Hofstede (2001), Hall (1976), and Inglehart (1997), culture is analyzed here not as a simple background, but as an element capable of amplifying or attenuating the effects of the generators and mitigators of subscription fatigue. For this reason, internationally validated scales (Hofstede Insights, World Values Survey, European Social Survey) will be used, so as to ensure a more robust and comparable analysis also in the European and Italian context.

Particular attention will be paid to the creative industries sector, which constitutes the privileged observation ground for this work. It is, in fact, in these sectors – music, video, gaming, publishing – that the subscription model has found its maximum diffusion, but also where the most evident signs of saturation and change in consumer behavior emerge.

To pursue these objectives, the following research questions (RQ) were formulated:

RQ1: *To what extent do consumers perceive subscription-based services as sustainable and satisfactory over time?*

RQ2: *What is the impact of economic, cognitive, and psychological factors – cumulative subscription cost, number of active subscriptions, perceived usefulness, ease of use, and trust – on consumers' perception of subscription fatigue?*

RQ3: *How do cultural dimensions, measured through internationally validated scales, influence the perception of subscription fatigue and the adoption of coping behaviors in the Italian and European context?*

The first research question (RQ1) aims to understand whether subscriptions are still experienced by people as something manageable and satisfying over time. It is not a question of establishing whether the model itself is sustainable on an economic or industrial level, but of grasping the daily perception of consumers: can they carry out their subscriptions without feeling like a burden? Do they feel balanced between how much they spend and how much they receive in return? Ultimately, the sustainability of a user subscription coincides precisely with this feeling of balance, with the idea of not “struggling” to maintain it. Investigating this aspect therefore means observing whether the model still retains attractiveness and value in the eyes of consumers, or whether it is becoming a source of stress and frustration, especially in creative sectors where the choice is wide and competition is very strong.

The second question (RQ2) tries to bring order to the various causes of subscription fatigue, to understand which ones weigh most in users' minds. On the one hand there are economic factors, such as the overall cost and the number of subscriptions: very concrete elements that are often directly associated with the sense of fatigue. On the other hand, however, there are more subtle but equally important factors, such as perceived utility, ease of use and trust in providers. Together, these aspects outline the overall value that people place on a subscription. The question therefore does not limit itself to asking “how much the price counts” or “how much trust matters” but wants to understand how these dimensions intertwine with each other and to what extent they influence the perception of fatigue. In this way, it becomes possible to read the phenomenon not only as an economic issue, but as a set of practical and psychological evaluations that shape the subscriber experience.

The third question (RQ3) instead looks at the cultural context, to understand if and how the values and habits of a society affect subscription fatigue. The idea is that factors such as uncertainty aversion or individualist or collectivist orientation can change the way people experience their subscriptions. For example, in more collectivist contexts it

is possible that practices such as account sharing are more widespread, while in societies that tolerate uncertainty little users may feel more stressed by unclear or too complex patterns. With the help of internationally validated cultural scales, this research then tries to understand whether culture amplifies or attenuates the sense of fatigue related to subscriptions. Even if the focus is on Italy and Europe, the reasoning remains open to a broader perspective, which allows us to grasp local specificities without losing sight of the global horizon.

Finally, to guide the reader on the research path, the thesis is structured as follows: Chapter 2 presents the existing literature, with particular attention to the relevant theoretical models and identified gaps; Chapter 3 delves into the European and Italian context, with market data and cultural and behavioral considerations; Chapter 4 illustrates the methodology adopted, including research design, hypotheses, construction of the questionnaire and limitations found; finally, the following chapters are devoted to the analysis of results and the discussion of theoretical and managerial implications.

2. Literature Review

2.1 Introduction to Subscription Fatigue and Its Relevance

The subscription model quickly gained favor among both consumers and businesses, offering simplicity, convenience, and unlimited access to goods and services. A modest monthly fee was sufficient to have everything readily available, without concerns, while for businesses, this meant being able to rely on stable and predictable income.

In recent years, however, this winning formula has started to show its less attractive side. Supply has multiplied, services have overlapped, and hidden costs or unclear clauses have often appeared. The result is an increasingly fragmented and complex experience for the user, who has to juggle an increasing number of subscriptions, recurring payments, and different contractual conditions.

The growth of the sector has been impressive: according to Zuora's Subscription Economy Index (2024), the global market exceeded \$650 billion in 2023, with an average annual growth rate of 17%. However, along with the expansion, the sense of saturation has also increased to the point where today the literature invites us to view subscription fatigue not as a single and homogeneous phenomenon, but as a set of

reactions that operate on two distinct and complementary levels: psychological and behavioral.

The psychological aspect concerns the emotional and cognitive experience of the user: feelings of saturation, management anxiety, loss of enthusiasm, and perception of poor control over their subscriptions. Surveys such as that of Deloitte (2024) reveal that 46% of US consumers feel overwhelmed by the number of services they subscribe to, while the European study *Subscription Wars* conducted by Bango (2024) highlights that 65% of European users experience the same discomfort. In Italy, data from Key4biz (2023) shows that 48% have canceled at least one subscription in the last 12 months. This type of discomfort is closely linked to factors such as cognitive load, perceived transparency, and clarity of contractual conditions.

The behavioral aspect, on the other hand, results in concrete and observable actions: reduction of service usage, plan downgrade, temporary suspension or permanent cancellation of the subscription. Longo (2021) describes subscription fatigue as an increase in the likelihood of canceling subscriptions due to factors such as cumulative cost, management complexity, and the number of active subscriptions. Acharya & Goritoyal (2024) added that supply saturation and perceptions of poor innovation reduce user tolerance towards unfavorable prices or conditions, incentivizing abandonment behavior.

These two dimensions are deeply interconnected: severe psychological distress can accelerate cancellation decisions, while repeated negative experiences —such as unexpected costs or withdrawal difficulties — can reinforce frustration and fuel a vicious cycle.

Although subscription fatigue can emerge in different sectors, this thesis focuses the analysis on digital services, where the phenomenon manifests itself with particular intensity. Ease of underwriting, management of automated recurring payments, tight competition between providers, and the speed with which changes to conditions of use are introduced amplify both psychological (for example, sense of loss of control) and behavioral (such as increased churn rate) impacts.

Existing studies allow identifying generating factors, such as perceived cumulative cost, high number of subscriptions, management complexity and poor differentiation of supply (Acharya & Goritoyal, 2024; Yang & Kwon, 2024); mitigating factors, such as perceived utility, ease of use and trust in the provider (Martinovic et al., 2024; Mangunsong & Sobari, 2024); and moderating factors, including trust, capable of mitigating the negative impact of high costs or complex management.

This distinction between psychological and behavioral dimensions is not only conceptual but has operational implications: reducing cognitive load and improving transparency affects perceived well-being, while actions aimed at increasing utility and ease of use directly influence retention choices. In the European and Italian context, this distinction acquires further relevance since cultural and socioeconomic variables may affect the intensity and evolution of the two dimensions differently. The approach of this thesis adopts from the beginning an integrated view of both dimensions and their interactions, in order to fully understand the causes and possible strategies to address subscription fatigue in the context of digital services.

Furthermore, recent studies suggest that the intensity and manifestation of subscription fatigue can vary significantly based on demographic characteristics (such as age, income, and level of education) and psychographic characteristics (such as the degree of digital literacy, openness towards innovation, or the need for variety in consumption). For example, younger consumers with high digital familiarity tend to manage the technical complexity of services better but may be more sensitive to supply saturation; on the contrary, less experienced consumers or consumers with lower incomes may perceive the economic and managerial weight of subscriptions with greater intensity. Integrating these variables into the reading of the phenomenon allows us to grasp important nuances and opens up the possibility of conducting, in the empirical phase, comparative analyses between groups, to understand how different categories of users experience and react to fatigue.

2.2 Economic and Cognitive Drivers of Subscription Fatigue

At the beginning of the propagation of the subscription model, the promise was obvious and tempting: pay only a small monthly fee in exchange for unlimited access to services and content. Indeed, for years, this logic has been efficient: many consumers were

willing to subscribe to one or more subscriptions, satisfied with saving in the long run and simplifying their experience. However, with the spread of more platforms and the fragmentation of supply, the situation has changed. Today, people pay for a much larger number of services, and the sum of all these small monthly expenses has become considerable. A study conducted in the United States by C+R Research (2023) has shown that consumers spend an average of \$219 per month on digital subscriptions, an amount most of them underestimate by more than half when they try to calculate it mentally. The same undervaluation phenomenon is also widespread in Europe. According to Bango's Subscription Wars report (2024), the average annual expenditure on digital subscriptions in Europe is around €696, or almost €60 per month. In Italy, the data presented a similar trend: average expenditure is slightly lower than the European average, but still considerable, especially when compared to average incomes. In addition, the propensity to forget active subscriptions – the so-called “ghost subscriptions” – is very common: about 71% of Italian users, according to a survey reported by Key4biz, have paid at least once for a service that they stopped using or forgot to have. This contributes to a sense of loss of control over one's finances.

Furthermore, the economic impact of subscription fatigue is modulated by individual factors. Consumers with lower incomes perceive the burden of cumulative costs more acutely, while segments of the population with less economic stability are more sensitive to price changes or sudden increases. These economic elements constitute primary generators of subscription fatigue, since they directly affect the perception of financial sustainability. They manifest themselves both in the psychological dimension, fueling anxiety and frustration at an expense considered excessive or uncontrolled, and in the behavioral one, leading to cancellations or replacements of services. Recent literature (Acharya & Goritoyal, 2024; Yang & Kwon, 2024) confirms that economic pressure triggers negative emotions that accelerate the move to action, reducing the customer life cycle.

Longo (2021), in one of the first systematic studies carried out on the subject, proved that the accumulation of costs is one of the most immediate reasons for subscription fatigue: every new service, even if advantageous or attractive, increases the total weight on the family budget, creating the perception that the situation has become untenable. On a psychological level, this perception is emphasized by the so-called “pain of

paying” (Prelec & Loewenstein, 1998), that is, the feeling of annoyance that people feel every time they pay something. In the case of subscriptions, the pain of payments does not end with the purchase, but repeats every month, turning into an annoying routine. The problem is further aggravated by companies’ business strategies. Many platforms are used to split costs into small installments, use “psychological” prices (e.g. €7,99 instead of €8), or offer discounts only for the first few months. These techniques use cognitive biases such as anchoring and framing, inducing consumers to easily subscribe to services, realizing too late the true overall economic impact. During periods of economic difficulty or in the presence of inflation, as in recent years, this dissatisfaction has become even more evident. According to McKinsey (2021), during the pandemic, consumers began to optimize by eliminating non-essential expenses, and subscriptions were among the first to be cut off. This trend, to some extent, has continued even with the return to normality, intensifying the phenomenon of subscription fatigue. Pricing and promotion strategies, while attractive at the outset, strengthen economic and cognitive generators by exploiting biases that amplify the gap between perception and reality of spending. In certain cases, the awareness of having been influenced by such levers can erode trust and accelerate disengagement.

In addition to the economic cost, consumers are subject to a cognitive overload related to the management of various subscriptions. With the proliferation of platforms, people not only find themselves paying more, but also having to remember more deadlines, passwords, updates, cancellation methods, and content split between different providers. This phenomenon is known as subscription overload and can cause feelings of confusion, anger, and loss of control. According to a study by Deloitte (2024), around 46% of the United States’ consumers say they are overwhelmed by the large number of digital services they subscribe to. In Europe, the scenario is similar, with 65% of users claiming to be exhausted from managing many subscriptions, while in Italy, this data is even higher, with almost half of the respondents (48%) having cancelled at least one subscription in the last year for this reason (Bango, 2024). The concept of choice overload, proposed by Schwartz (2004), allows us to better understand this phenomenon. Having too many alternatives, instead of facilitating choice, tends to inhibit the consumer, who has difficulty in evaluating options and delaying choice. Although the choice is made, the experience as a whole is less satisfactory because of

uncertainties and regrets. In the case of subscriptions, the consumer must decide what to keep, what to cancel, and how to optimize his spending: a task that becomes more burdensome as subscriptions increase. This feeling of overload affects not only the initial phase of choice but also daily management: remembering deadlines, monitoring actual usage, and keeping track of payments. The European report *Subscription Wars* (Bango, 2024) notes that 50% of users complain about the impossibility of easily changing or suspending subscriptions, signaling a growing frustration with the lack of transparency and simplicity.

Cognitive overload is an equally relevant generator, which can only be mitigated by the presence of clear and centralized management tools. Unified management apps or automatic reminder systems (Zuora, 2024; KPMG, 2023) can reduce stress and prolong retention, but in their absence, the feeling of chaos and loss of control easily translates into withdrawal or reduction in consumption.

Furthermore, it is useful to observe that these factors – cumulative costs and cognitive overload – not only act individually but can be mutually reinforcing. For example, a monthly expense that might seem bearable suddenly becomes excessive if accompanied by the feeling of not having control over what you are signed up for, including forgotten promotions, automatic renewals, and never-cancelled services. Likewise, not knowing exactly how much you are spending or where your money is going makes your relationship with these services even more stressful. In the context of this study, these factors are interpreted not only as direct causes of subscription fatigue but as real primary generators of the phenomenon: elements that trigger the first forms of dissatisfaction, confusion, and stress, making the subscription model progressively less attractive and sustainable over time. This dynamic gives rise to a vicious circle: the more overwhelmed you feel, the less you can manage your subscriptions – and the less you manage... the more unnecessary costs accumulate. This mechanism is even more evident in markets such as the Italian one, where digital skills are not always uniform and vary greatly based on factors such as age, income, or level of education (OECD, 2023). In essence, while the economic cost of subscriptions affects the wallet, the cognitive overload affects the mind, creating a double pressure that helps make the subscription model less sustainable in the long run. Moderating factors act here as amplifiers or attenuators of the effect of generators, affecting the threshold of tolerance

to economic and cognitive pressure. Variables such as income, age, or education level can make an individual more or less vulnerable to these effects, but the main focus remains on the role of generators as direct causes of subscription fatigue. For these reasons, economic and mental distress must be read together, as a single block that fuels subscription fatigue. Improving transparency, offering simple tools to control subscriptions, and designing intuitive interfaces is not just an advantage for the consumer: it is a concrete way to restore control and trust to those who otherwise risk feeling overwhelmed and abandoning the subscription model altogether.

2.3 Technology Acceptance Factors

Although the economic cost and cognitive overload illustrate well the causes of subscription fatigue, there are also other factors to consider that can mitigate it and help consumers perceive value in their subscriptions. These factors come mainly from the theories of technology adoption, such as the Technology Acceptance Model (TAM) (Davis, 1989) and its developments, which have highlighted that the willingness to use a service depends not only on its price or availability, but also on the subjective assessment of how useful and easy to use it is. As suggested by the TAM, the two main variables that guide the choice to continue using a technology are its perceived usefulness and its ease of use. These notions, widespread in the field of informatics, have also been successfully applied to subscription services, trying to reduce the feeling of fatigue and increase customer satisfaction.

Perceived usefulness is the degree to which an individual believes that using a service can improve his/her life or increase the efficiency of certain activities (Davis, 1989). In other words, the greater the consumer's perception that a subscription offers concrete and valuable benefits, the less likely he is to sell it, even in the face of high costs or a fragmented offer. Several recent studies have confirmed this effect. For example, Yang & Kwon (2024) examined how perceived utility is one of the key factors in determining users' continuance intention on digital platforms. Mangunsong & Sobari (2024), in a survey of the Indonesian market for video-on-demand services, also found that perceived utility has a direct and significant impact on users' intention to renew subscriptions. This variable is of considerable importance when the alternatives on the

market increase: the more consumers see net differences between different services and the added value of each, the less they feel the pressure to get rid of them.

However, the degree of perceived usefulness can also be influenced by variables such as age, income, and cultural background. For example, older users can make more use of services that respond to concrete and daily needs, while younger users can attribute greater usefulness to innovative functions or personalized experiences. Furthermore, income modulates the cost tolerance threshold: for the same perceived utility, a consumer with a high income will be less inclined to cancel than those with more limited resources. From this perspective, perceived usefulness clearly takes the form of a mitigating factor in subscription fatigue, as opposed to the economic and cognitive generators described in section 2.2. When the user perceives tangible and distinctive value, they are more willing to tolerate cumulative costs or management complexities, reducing the negative impact of these generators. However, its effectiveness is conditioned by moderating variables, such as the degree of digital literacy or the level of trust in the brand, which can strengthen or weaken the mitigating power of this variable (Gefen et al., 2003; Venkatesh et al., 2012).

Another decisive factor is the ease of use, that is, the conception of how intuitive a service is to learn, use, and manage. Also, according to the TAM, this variable also affects the intention to continue using a service, since it attenuates the perceived effort and therefore improves satisfaction. Martinović et al. (2024), in a survey conducted on Croatian consumers of e-commerce subscription services, highlighted that ease of use is one of the most powerful indicators of subscription intention, along with perceived utility and confidence. When users find a clear interface, simple payment management, and the opportunity to change settings easily, their fatigue is reduced. Interesting data also appears from the European report *Subscription Wars* (Bango, 2024), according to which about 50% of European users express dissatisfaction with the impossibility of changing or cancelling their subscriptions easily. The ease of use is also a typical mitigating factor, as it reduces the perceived effort and lightens the cognitive load generated by managing multiple subscriptions (generators). However, this effect is not uniform: users with low digital literacy may not perceive any benefit even in the presence of optimized interfaces, transforming a mitigating potential into a neutral element or even a frustration generator (Eynon & Helsper, 2015). This is where

demographic and psychographic moderators come into play – age, technological experience, income – who explain why the same design can produce opposite reactions in different targets.

In addition to these two variables, there are two others frequently considered in recent research: satisfaction and habit. General satisfaction with the service is intuitively related to the decision to maintain it, while the habit, conceived as the will to continue doing something by custom, helps explain why many users do not cancel subscriptions even if they do not use them much. Mangunsong & Sobari (2024) found that habit is an important factor for the continuance intention, considering that once a routine is created, to cancel it requires a conscious decision, which many tend to avoid. Satisfaction acts as a mitigating factor only if supported over time by a perceived stable value. If the value erodes, satisfaction can decrease and stop balancing the generators. Habit, on the other hand, has an ambivalent function: it can reduce the risk of cancellation (mitigating) but, if it becomes “passive inertia”, it can even fuel frustration (generating). Even in such cases, moderators such as personal motivations or economic availability strongly impact the direction of the effect.

For this reason, although satisfaction and habit are generally considered protective variables, they can also take on an ambivalent function: satisfaction can decline over time if not supported by a constant perceived value, and habit can become a “passive resignation” that fuels frustration and a sense of waste.

All these elements taken together suggest how companies can make a significant contribution: to improve the perception of usefulness, simplifying the user experience, and stimulating positive habits are approaches that can reduce subscription fatigue and increase retention.

In summary, the factors analyzed in this section represent the main mitigators of subscription fatigue, capable of counteracting, within certain limits and based on specific moderators, the generators identified in 2.2. A consistent logical thread emerges, perceived value and ease of use reduce the impact of cumulative cost and management overhead; satisfaction and habit can consolidate fidelity, but only if sustained by a consistently positive experience.

2.4 Trust and Consumer Confidence

The sustainability of the subscription model is further influenced by consumer confidence in the companies offering these services. Indeed, when providers provide transparency, reliability, and security, consumers tend to keep the subscription longer; otherwise, they easily cancel it. According to consumer behavior patterns, trust has always been one of the key elements in building and maintaining lasting relationships (Morgan & Hunt, 1994). This applies both to relationships between individuals and those between customers and brands: if the consumer perceives the company as honest, fair in its commitments, protective of privacy, and careful to make interactions easy, he will be more likely to tolerate minor defects, accept price increases, and, above all, continue to pay.

In digital services, the issue of trust is even more sensitive. Subscriptions involve automatic and recurring payment management, as well as the sharing of personal and often sensitive information. This makes many consumers particularly aware of how companies handle their data and how easy it is to cancel or change a subscription. Martinović et al. (2024), in a study on the e-commerce market in Croatia, showed that trust is one of the strongest predictors of subscription intention, alongside perceived utility and ease of use. The authors observe that when users perceive a company as transparent and responsible, the perceived risk is lowered, and the propensity to keep the subscription grows. This conclusion is also supported by a European study carried out by Bango (2024), according to which some 50% of consumers on the continent express frustration at the difficulty of checking their subscriptions and the feeling of being "bound" by unclear conditions. In Italy, research by Key4biz (2023) shows that one of the main reasons for cancelling subscriptions is precisely the perception that companies do not clearly communicate their costs, withdrawal methods, or contractual terms.

From this perspective, trust can be read as a clear mitigating factor of subscription fatigue: a high level of transparency and reliability reduces the perception of risk and attenuates the impact of possible generating factors such as high cumulative cost or management complexity. For example, recent studies (Gefen et al., 2022; Zhou et al., 2023) confirm that in digital contexts, trust acts as a "psychological buffer" that limits

frustration even in the presence of suboptimal contractual conditions. On the contrary, lack of trust – due to opaque practices, hidden costs or obstacles in cancellation procedures – can itself become a factor generating abandonment, accelerating the deterioration of the relationship between consumer and supplier.

Furthermore, trust can also play a role as a moderating factor, influencing the intensity with which generating factors affect the overall level of subscription fatigue. For example, a consumer who receives high monthly costs may still retain their subscription if they believe the provider is fair and acting in their best interests. In this sense, trust does not eliminate problems but reduces their perceived impact. This moderating effect has also been highlighted by Lee & Song (2023), who found that, in subscription services, trust attenuates the link between perception of risk and intention to abandon.

Moreover, it is worth observing that trust not only acts as a direct factor of loyalty but can also have a role as a “shock absorber” compared to other critical elements, such as the perception of high cost or the difficulty in managing subscriptions. In other words, even when a service is objectively expensive or complicated to use, if the consumer trusts the provider, he tends to be more forgiving and less inclined to feel frustrated. This “moderator” effect proves to be particularly important in the digital context, where often the interaction with the company takes place in an automated, anonymous, and distant way. In the absence of direct human contact, trust almost becomes a necessary condition for making the relationship work: it helps people still feel safe, even in the presence of small critical issues.

It is important to underline that the moderating function of trust does not manifest itself uniformly in all consumers. Demographic factors such as age, income and educational level, as well as psychographic variables such as digital literacy, propensity for technology and risk tolerance, can significantly influence both the initial level of trust and the ability of this trust to mitigate the negative effects of high costs or complex management. For example, users with high digital competence and strong autonomy in managing their subscriptions may perceive fewer risks and more easily maintain trust, even in the face of critical issues, while users with less technological familiarity may interpret the same critical issues as signs of poor transparency, accelerating abandonment.

When the supply is plentiful and the alternatives immediately accessible, trust becomes one of the few resources that allow companies to really stand out in the eyes of customers. As useful, convenient, and easy to use as a subscription may be, if the consumer is afraid of being deceived by the provider or not having control, the likelihood that he will keep it over time decreases considerably. For this reason, companies that want to combat subscription fatigue should also invest in transparency policies, honest communication, and data protection, as trust is an effective remedy against the frustration and sense of impotence that fuel subscription fatigue.

2.5 The Cultural Dimension as a Moderating Factor of Subscription Fatigue

When it comes to subscription services and how people decide whether to keep or abandon them, the focus is often on “universal” factors such as price, perceived quality, or ease of use. However, research on consumer behavior demonstrates that choices never take place in a cultural void: the values, social norms, and ways of communicating typical of a country or region profoundly shape the perception of service and the level of tolerance towards certain critical issues (Steenkamp & Baumgartner, 2001; de Mooij, 2019).

Among the most widely used theoretical contributions to measure and understand these differences, three approaches have established themselves as reference points:

- The cultural dimensions of Hofstede (2001) explain, for example, that in countries with high uncertainty avoidance –such as Italy or Greece – people tend to prefer clear rules, predictable costs, and simple procedures. In these contexts, the perception of opaque clauses or hidden costs can amplify frustration and accelerate the decision to cancel a subscription.
- Hall's theory of communication contexts (1976) highlights how, in “low context” cultures (e.g., Germany, the Netherlands), direct and detailed communication is essential to build trust, while in “high context” ones (e.g., Japan, Southern Italy), personal relationships and brand reputation can soften the impact of minor information lapses.
- The work of Inglehart (1997) distinguishes between societies oriented towards survival values, where price and economic security have a central weight, and

societies oriented towards self-expression, in which the search for experiences and the personalization of the service prevail.

By applying these interpretations to subscription fatigue, it is possible to observe how culture acts as a filter and amplifier. In a high uncertainty avoidance environment, a subscription with unclear cancellation policies risks being perceived as more stressful than it would be in a more flexible context. In strongly individualistic cultures, the maintenance of the subscription depends above all on personal benefit, while in collectivist ones the shared utility with the group also counts (e.g., subscriptions “family” or sharing possibilities).

The existing literature on the topic, however, is strongly biased towards Anglo-Saxon and, in particular, US markets (Chocarro et al., 2021; Peukert et al., 2022), leaving little space for in-depth investigations on Europe and Italy. This is surprising considering that, precisely in these areas, factors such as the degree of trust in institutions, the relationship with technology, and price sensitivity are strongly influenced by culture and directly affect the perception of subscription fatigue.

To fill this gap, the present study integrates the measurement of culture “in the strict sense” within its conceptual model, using internationally validated and recognized scales (Hofstede Insights, World Values Survey, European Social Survey). The goal is not only to understand “whether” culture matters, but “how” it interacts with the generating and mitigating factors of subscription fatigue, and under what conditions it becomes decisive.

Ultimately, considering culture as an active variable – and not as a simple background – allows to propose more targeted retention and subscription management strategies, capable of speaking the language (not just literal) of consumers and reducing the risk of abandonment in markets increasingly saturated and competitive.

The analysis conducted so far has examined the main economic, cognitive, psychological, and cultural factors that contribute to generating, mitigating, or moderating subscription fatigue. While these elements provide a comprehensive picture of the phenomenon, it is equally important to frame them within the existing theoretical models of technology adoption to understand where current frameworks fall short and

how they can be extended to capture post-adoption dynamics. This leads to the next section, which proposes an integrated framework that builds on, but goes beyond, the most widely used models such as TAM and UTAUT.

2.6 Extending Existing Technology Acceptance Models: Towards an Integrated Framework for Subscription Fatigue

In the context of technology adoption studies, the most widely used and influential models in the academic literature are undoubtedly the Technology Acceptance Model (TAM) proposed by Davis (1989) and the subsequent evolution represented by the Unified Theory of Acceptance and Use of Technology (UTAUT) formulated by Venkatesh et al. (2003). Both models are based on a rational vision of user decision-making and have found wide acceptance in numerous application areas, especially in relation to the introduction of new digital services.

The TAM focuses on two main factors that determine the intention to use: perceived usefulness and perceived ease of use, while UTAUT broadens the perspective by including elements such as social influence and facilitating conditions. However, despite their theoretical solidity, these models have clear limitations when applied to the current context of the subscription economy, increasingly characterized by market saturation, discontinuity in consumption, and growing disaffection by consumers.

In particular, the main limitation lies in the fact that TAM and UTAUT focus predominantly on the initial phase of adoption of a service, neglecting everything that happens after adoption, such as maintaining the subscription, progressively disengaging, or abandoning. This approach is no longer sufficient to understand complex phenomena such as subscription fatigue, which emerge at more advanced stages of the consumer life cycle.

Building on this foundation, the present research proposes an integrated extension of TAM and UTAUT that preserves their analytical strengths while addressing their blind spots. Specifically, the proposed framework enriches the traditional technology acceptance perspective with four additional dimensions critical to understanding subscription fatigue:

1. Integration of economic factors such as cumulative cost and subscription overload: Unlike traditional models, this thesis considers the impact of perceived economic burden and increasing number of subscribed services, two elements that generate frustration and lead to disengagement (Bango, 2024; Longo, 2021; Ferreira et al, 2023). These variables, ignored by TAM and UTAUT, are crucial in a context in which the price is no longer fixed and transparent, but diluted and often unpredictable.
2. Introduction of the psychological dimension of fatigue: The proposed model includes variables related to cognitive stress, guilt over unused subscriptions, and the difficulty of managing complex and changing offers (Schwartz, 2004; Prelec & Loewenstein, 1998). Such aspects, related to post-adoption behavior, enrich the analysis by overcoming the purely functionalist view of previous models.
3. Relevance of trust in the provider: The perceived trustworthiness of the service provider plays a fundamental role in mitigating subscription fatigue. Consumers are more likely to maintain a subscription if they perceive transparency, clarity in communication, and respect for privacy (Gefen et al., 2003; Martinovic et al., 2024). This dimension is not included in the original TAM/UTAUT models but is increasingly central to customer retention.
4. Inclusion of culture as moderator: Finally, the model integrates the cultural dimension, understood in the strict sense, referring to frameworks such as those proposed by Hofstede (2001), Inglehart (1997), and Hall (1976). Aspects such as individualism, power distance, and uncertainty avoidance profoundly affect perceptions of the value of a subscription, tolerance for change, and how overload is experienced. These factors are particularly relevant in the European context, and even more so in the Italian one, often overlooked by existing literature mainly focused on US markets (Chocarro et al., 2021; Peukert et al., 2022).

The model that this study proposes does not conflict with TAM and UTAUT but starts precisely from these to update them and make them more suitable for the current context, which is much more complex than when they were formulated. The idea is not

just to stop at the moment when people decide to adopt a service, but to try to understand what happens next: why, at some point, they start to get tired or decide to cancel. To do this, a broader approach was needed, which also took into account psychological, cultural, and emotional aspects, and not just technological or rational ones. It is true that there are other models in the literature, such as the Theory of Planned Behavior (Ajzen, 1991) or the Expectation Confirmation Model (Bhattacharjee, 2001), which are often used to analyze the use of digital services. But these do not fit well with the objectives of this research, which aims to go deeper and offer a more realistic reading of the dynamics linked to subscription fatigue, especially in the European and Italian context, which is still little explored.

2.7 Gaps in the Literature and Research Opportunities

As highlighted in the previous section, the integrated extension of the TAM and UTAUT models proposed in this work arises precisely from the need to overcome the limitations of the existing models and to offer a more realistic reading of the dynamics of abandonment. This section, therefore, intends to focus on the main gaps in the literature that motivated the construction of the integrated theoretical framework presented here.

A first obvious limitation concerns the fragmentation of the variables studied. Most research focused on isolated aspects: some studies analyzed the impact of cumulative costs (Longo, 2021), others investigated supply saturation and lack of innovation (Acharya & Goritoyal, 2022), and others have applied models such as TAM to examine utility and ease of use (Yang & Kwon, 2024; Mangunsong & Sobari, 2024). These contributions have provided valuable insights, but they have rarely been linked together to build an overall picture. There is therefore no study that considers economic, cognitive, psychological, and behavioral factors at the same time in order to explain subscription fatigue more fully.

A second limitation concerns the sectoral context of analyses. Existing literature has concentrated almost exclusively on the video and music streaming or digital software sectors, probably because they are the most visible and accessible to researchers. However, the subscription model is now widespread in many other areas – from creative industries, to retail, to education – where the dynamics of adoption and abandonment

could be different. There is, therefore, room to explore the phenomenon even in less studied and equally relevant contexts from an economic and social point of view.

A third aspect concerns the geographical perspective. Much of the evidence available comes from studies conducted in the US, while European – and even more Italian – data are less frequent and often less in-depth. Considering that cultural, regulatory, and economic factors influence subscription perception and consumer behavior, it is important to investigate the phenomenon in specific contexts to obtain more valid and useful results at the local level.

Finally, it has been observed that much research focuses on the initial stages of the consumer-service relationship, namely the choice of whether to join or not, and neglects the later stages where fatigue, frustration, and eventually the decision to quit develop. A fuller understanding of the consumer's journey – from subscription to cancellation – would help not only companies to take more targeted action, but also consumers themselves to make more informed decisions.

This thesis, therefore, aims to contribute to the literature on several fronts:

- integrating economic, cognitive, and psychological factors into a single model to better explain subscription fatigue;
- exploring the phenomenon in a European and Italian context, which is still poorly documented;
- and by extending the analysis to less well-studied areas, to offer a broader and more current perspective on the perception of sustainability of the subscription model and the dynamics that lead to subscription fatigue.

Ultimately, this research aims to shed light on how subscription fatigue was born and developed and on which factors influence it most, offering empirical evidence useful both to companies – to improve their loyalty and pricing strategies – and to consumers, increasingly attentive to finding a balance between convenience, perceived value and personal well-being.

3. The European and Italian context of Subscription Fatigue

While international literature has often interpreted subscription fatigue as a global phenomenon, much of the analysis has focused on the US market. Yet, in contexts such as Europe and Italy, the subscription model has taken on a significant role in the creative sectors, becoming the main form through which consumers access music, films, series, newspapers, digital books, and video games. Talking, therefore, about subscription fatigue in Europe and Italy means looking at a phenomenon that is not only economic, but also deeply cultural, since it concerns the ways in which individuals experience the use of creative content, construct their own consumption routines, and attribute value to digital experiences.

At the European level, the data confirms how creative industries are among the most influenced by the subscription model: music streaming now accounts for more than 67% of global recording industry revenues (IFPI, 2024), with markets such as Germany, France, and Italy in strong growth, contributing significantly. In the video sector, Europe ranks as one of the main growth centers of on-demand platforms, bringing more than 70% of internet-connected households back to subscribing to at least one video-on-demand service (European Audiovisual Observatory, 2023). Publishing and gaming have also seen a progressive shift towards recurring patterns, from digital newspaper packages to game pass platforms. In Italy, according to Deloitte (2024), almost 50% of consumers under 35 have at least two subscriptions linked to the creative world, confirming the generational importance of the phenomenon.

However, it is precisely in these sectors that signs of saturation are starting to emerge. The fragmentation of the video offer, with the multiplication of platforms that are not always differentiated, fuels the perception of excessive cost and stimulates abandonment behaviors. In the case of music, the perception of catalog standardization reduces the motivation to maintain multiple subscriptions at the same time. For publishing, the coexistence of free models and selective paywalls generates frustration in readers, while in gaming, the proliferation of multiple passes and subscriptions risks transforming the experience from an opportunity for unlimited access to a source of management anxiety.

If, in theory, the subscription should simplify use, in practice, it is becoming a paradox: more access means more complexity, more variety means more difficulty in choosing, and more services mean more recurring costs. And it is in this paradox that subscription fatigue manifests itself forcefully in Europe and Italy, often with characteristics different from those observed in the US market.

This makes the European and Italian context not only interesting but crucial to understanding the real sustainability of the model. In fact, specific variables come into play here: the greater weight of consumer protection regulations, cultural sensitivity towards contractual transparency and clarity, the habit of family account sharing, and an average lower economic availability than in other markets. All elements that directly impact the perception and experience of subscription fatigue in the creative industries.

A first distinctive element concerns the fragmentation of the audiovisual market. In the United States, a few large platforms dominate the offer; in Europe, however, global giants such as Netflix, Disney+, or Amazon Prime Video are joined by highly relevant local operators, such as Canal+ in France, Sky in Italy, or RTL in Germany. While this plurality of players guarantees variety and protection of local production, it also increases the risk of subscription fatigue: exclusive content distributed in a dispersive manner prompts the European user to multiply subscriptions or to give up part of the offer, generating dissatisfaction. Linguistic diversity amplifies the phenomenon: a Spanish or Italian user cannot completely replace local services with an international subscription, as the demand for native language content remains high.

A second important aspect concerns consumer protection rules, which have become increasingly strict in Europe compared to other countries. With Directive (EU) 2019/770 and the Digital Services Act of 2022, rules designed to make contracts clearer and ensure greater transparency were introduced. This has made users not only more aware of their rights but also more critical of practices that they perceive as incorrect, such as automatic renewals that are triggered without notice or the difficulties encountered when trying to cancel a service. Thus, while these rules offer real protection, they have helped to reduce tolerance of typical subscription ambiguities, increasing that feeling of fatigue and frustration that often accompanies this model.

A third aspect concerns the differences in purchasing power and price sensitivity between European countries. In Nordic markets, characterized by higher incomes and greater digital literacy, creative subscriptions are perceived as an affordable and manageable cost. In Mediterranean countries, where average incomes are lower and spending on digital services has a greater impact on the family budget, the tolerance threshold is more fragile. Sometimes it only takes small price increases or the feeling of not taking full advantage of what they pay to push users to cancel their subscription. It is therefore not surprising that, in reality, like Italy and Spain, abandonment rates are higher than in countries like Germany or the Netherlands, where the economic burden is less perceived.

A further dimension concerns cultural consumption habits. Individualized consumption prevails in Anglo-Saxon markets, while in Southern Europe, subscriptions are often shared with family or friends. While this practice reduces perceived costs, it also generates tensions when platforms introduce sharing restrictions, as happened recently with Netflix. The effect, in this case, is an immediate perception of impairment and an acceleration of fatigue.

Within this framework, it is possible to observe how subscription fatigue takes specific forms in different creative sectors. In the music industry, the abundance of catalogs has reduced differentiation, fueling the perception of uniformity and prompting many users to resort to rotating subscription dynamics across platforms (IFPI, 2024). In video-on-demand, the excessive fragmentation between global and local players has made it difficult to access the entire range of content without accumulating high costs, generating subscription cycling phenomena, and management frustration. In digital publishing, the growth of paywalls has accentuated saturation, especially in Italy, where the willingness to pay for online information remains low (Reuters Institute, 2023). Finally, gaming shows an even more marked paradox: unrestricted access to hundreds of titles, rather than increasing satisfaction, generates overloads and a sense of obligation to “exploit” the service, turning entertainment into a source of psychological pressure (Newzoo, 2024). These examples demonstrate that subscription fatigue is not an abstract concept, but a concrete reality that manifests itself in different ways depending on the sector, reinforcing the idea that the subscription model is going through a redefinition phase.

If we look at Italy, subscription fatigue takes on even more peculiar traits than the rest of Europe, reflecting a combination of economic, cultural, and behavioral factors that make the market particularly sensitive. Indeed, Italy is a country in which the creative industries have enormous cultural and economic weight, but in which income availability and consumption habits specifically shape the experience of subscriptions.

On an economic level, the first distinctive element is greater price sensitivity. In Italy, where average incomes are lower than in many Northern European countries, even a seemingly small increase in the cost of a subscription can weigh significantly on families. Not surprisingly, according to Key4biz (2023), almost one in two people have decided in the last year to give up at least one service after an increase in prices. This is a higher percentage than the European average, which tells well how economic pressure directly affects daily choices and reveals a lower ability to absorb increases compared to other markets. Subscription fatigue in Italy, therefore, manifests itself with a strong economic and reactive component, in which consumers do not hesitate to reduce subscriptions perceived as non-essential.

Added to this economic fragility, as mentioned previously, is the widespread practice of account sharing, which represents a deeply rooted cultural trait. In the Italian context, characterized by close family relationships and cohesive social networks, subscriptions to video, music or gaming platforms are often managed as collective resources: a single account is used by multiple members of the family or group of friends. This behavior, which arises from the logic of saving and sociability, has two direct consequences. On the one hand, it reduces the individual cost and therefore mitigates, at least in part, the risk of abandonment. On the other hand, it makes consumers particularly sensitive to restrictive policies introduced by platforms. The example of Netflix, which in 2023 began to limit account sharing, is emblematic: in Italy, the decision generated an immediate wave of cancellations and criticism, a sign that when you touch on a culturally consolidated habit, the subscription fatigue explodes rapidly.

A further crucial element is digital literacy, which in Italy still presents strong generational and territorial disparities. According to the OECD (2023), Italy is among the European countries with the lowest levels of widespread digital skills in the adult population. This means that a significant part of consumers experience with greater

intensity the cognitive overload linked to the management of subscriptions: remembering deadlines, understanding withdrawal methods, and orienting themselves between offers and packages. This phenomenon, which in countries with higher digital literacy is perceived as manageable, in Italy can more easily transform into a source of anxiety and frustration, contributing to that psychological dimension of subscription fatigue already described in the literature.

Finally, the symbolic centrality of the creative industries in the Italian context must be considered. Access to cultural and creative content – movies, music, publishing – is not only perceived as entertainment, but as part of the collective identity. This reinforces the perceived value of subscriptions, but at the same time amplifies disappointment when the experience does not meet expectations. Subscription fatigue in Italy, therefore, is not limited to being a management or economic problem: it also becomes a question of trust and relationship with the cultural value of the contents. When a service appears redundant, not very transparent, or excessively onerous, the reaction of Italian users is immediate and often emotional, reflecting a strong connection between consumption and cultural identity.

Analyzing subscription fatigue in the European and Italian context without considering these cultural and behavioral dimensions would mean reducing the phenomenon to a simple technical or economic question. Hofstede's cross-cultural studies show, for example, that Italy ranks among the countries with the highest scores of uncertainty avoidance (around 75 out of 100), indicating a lower propensity to accept ambiguity or lack of clarity (Hofstede Insights, 2023). In such a context, even small contractual opacities become a source of discomfort and frustration. At the same time, the collective character of cultural consumption, the lack of homogeneity of digital skills, and the strong symbolic value attributed to creative contents explain why fatigue, despite being a global phenomenon, takes on particularly intense and peculiar contours in Italy.

Overall, these cultural and behavioral dynamics confirm that subscription fatigue is not just an economic or technological phenomenon, but a reality deeply linked to local habits, values, and identities. It is precisely for this reason that a study focused on the European and Italian context does not just add a geographical piece to the literature: it allows us to grasp how the sustainability of the subscription model must be evaluated in

light of psychological, cultural, and social factors that determine the way in which people live and react to subscriptions.

4. Methodology

The methodological path of this research arises from the framing of the phenomenon of subscription fatigue within studies on consumer behavior and their experience of using digital services. To systematically understand how the different factors affect the perception of subscription fatigue and the way consumers experience subscription-based services over time, we chose to integrate variables of an economic, cognitive, and psychological nature, all already consolidated in the literature and here adapted to the context of the creative industries. At the same time, the cultural dimension was also included to investigate how social values and habits can modulate the dynamics observed in the European and Italian markets.

The resulting approach can be defined as interdisciplinary, while maintaining a clear managerial perspective, since the ultimate goal is to assess consumers' perception of subscription-based services over time and offer useful implications to businesses operating in the creative sectors. The present chapter then illustrates the reference philosophy, the conceptual model, and the research hypotheses, and then describes the survey design, the data collection tool, and the main limitations that characterize the empirical analysis.

4.1 Philosophy of science

Each research does not arise only from an empirical question, but from a deeper conception of what it means “to do science” and how it is possible to know reality. For this reason, it is important to explain the philosophy of science that guides this work, in order to clarify the epistemological framework within which the chosen methodology moves.

The starting point is positivism, a paradigm that has long dominated the social sciences, founded on the idea that social reality can be studied with the same objectivity and neutrality as the natural sciences (Neuman, 2014). According to this view, the researcher's task is to observe phenomena with rigorous tools, collect objective data, and derive general and replicable laws from them. However, this approach soon showed

its limits, especially in the study of human behaviors, which are never completely neutral or separable from the cultural and psychological contexts in which they manifest themselves (Lincoln & Guba, 1985).

It is in this context that post-positivism develops, a paradigm that this research takes as a reference. Unlike classical positivism, post-positivism recognizes that the observation of reality is never completely neutral: each detection is influenced by factors such as the tools used, the cognitive limitations of the researcher, and the cultural characteristics of the context (Phillips & Burbules, 2000). There is a reality external and independent of the researcher, but our knowledge of it is always fallible and provisional. For this reason, the results of social research cannot be understood as absolute truths, but as probably valid interpretations, to be accepted with a critical spirit and openness to revision (Ryan, 2018).

Post-positivism maintains, compared to positivism, trust in science and methodological rigor, but introduces a fundamental change: research does not produce definitive certainties, but rather knowledge that can be considered reliable “until proven otherwise”. Hence comes the importance of concepts such as triangulation, falsifiability, and critical generalization (Creswell & Creswell, 2023). Triangulation consists of the use of multiple sources, tools, or approaches to reinforce the validity of results; falsifiability indicates that hypotheses must be able to be tested and potentially refuted; critical generalization emphasizes that the results of a research are transferable to similar, but not universal, contexts.

This perspective is directly linked to the heart of the thesis, which investigates subscription fatigue in the creative industries. It is a phenomenon which can be observed and analyzed by means of numbers and indicators – how many subscriptions are subscribed, how many are abandoned, how much is spent on average each month, what emerges from the questionnaires – but which at the same time has its roots in cultural and psychological dimensions, which are difficult to reduce to mere figures. Choosing a post-positivist approach means precisely recognizing this double nature: on the one hand, what is measurable, on the other, everything that remains more nuanced and situated.

For example, an increase in the dropout rate may seem objective, but the reasons that push people to cancel a subscription are very different: they can depend on cultural factors, such as shared consumption habits, on psychological aspects, such as the feeling of overload, or on socioeconomic conditions, such as disposable income. Post-positivism, therefore, allows surveys to be used as useful tools for identifying patterns and trends, without forgetting that the data collected always and only offers a partial reading of reality.

Ultimately, the adoption of this paradigm addresses a dual need:

1. Ensure scientific rigor and reliability through the use of quantitative methods, testable hypotheses, and statistical analyses;
2. Maintain critical openness and awareness of limits, recognizing that subscription fatigue is a complex phenomenon, located and linked to factors that go beyond pure numerical measurement.

The philosophy of science that guides this research, therefore, does not claim to provide definitive answers but aims to build solid, critical, and useful knowledge, capable of illuminating an emerging phenomenon such as subscription fatigue and offering interpretation tools to understand how consumers in the European and Italian contexts perceive and manage subscription-based services.

4.2 Research design

Defining the research design means translating the theoretical questions and the underlying objectives of the thesis into an operational path capable of providing solid empirical evidence. After discussing subscription fatigue through the European and Italian literature and context, it was necessary to build a methodological structure that would allow not only to describe the phenomenon, but also to understand its mechanisms and verify its dynamics. The three research questions formulated, namely:

RQ1: To what extent do consumers perceive subscription-based services as sustainable and satisfactory over time?

RQ2: What is the impact of economic, cognitive, and psychological factors – cumulative subscription cost, number of active subscriptions, perceived usefulness, ease of use, and trust – on consumers’ perception of subscription fatigue?

RQ3: How do cultural dimensions, measured through internationally validated scales, influence the perception of subscription fatigue and the adoption of coping behaviors in the Italian and European context?

represent the basis of the entire research path.

The first (RQ1) defines the overall horizon within which work moves: understanding how users perceive subscription services over time. It is from here that the whole methodological implant takes shape, since every variable investigated – from expenses to the number of subscriptions to trust in providers – serves, in the last resort, to grasp whether the overall experience is experienced as manageable and satisfactory. Without this basic question, it would not make sense to collect data or structure the questionnaire, because it is the compass that orients the investigation towards the theme of perceived sustainability.

The second (RQ2) constitutes the operational backbone of the research, because it translates the general idea of subscription fatigue into a set of observable variables. This question guides the choice of which factors to include in the questionnaire and how to measure them with validated scales: costs, number of subscriptions, perceived usefulness, ease of use and trust. Without this step, the concept of subscription fatigue would remain abstract; with this RQ, however, it becomes measurable and comparable. For this reason, it represents a methodological basis: it allows the theoretical framework to be transformed into verifiable hypotheses.

The third (RQ3) offers the context perspective that completes the methodological design. It does not limit itself to looking at individual or economic factors but pushes us to question how collective values and habits can modulate the phenomenon. It was this need that guided the inclusion of cultural variables and the use of internationally validated scales. In this sense, RQ3 has a basic role because it ensures that research is not closed from a purely individual perspective but also takes into account the

differences related to the European and Italian context, broadening the interpretative scope of the results.

In light of these objectives, the choice fell on a quantitative research design, with a cross-sectional approach and based on the use of a survey. This decision is not accidental but arises from the need to have an instrument capable of providing a clear and immediate snapshot of the phenomenon. As Creswell and Creswell (2023) recall, the quantitative method is particularly useful when we want to understand how different variables intertwine with each other and when we intend to test hypotheses already discussed in the literature. In our case, the objective is precisely this: to analyze how economic, cognitive, psychological, and cultural factors contribute together to explain subscription fatigue.

The choice of a cross-sectional approach – that is, to collect data at a single point in time – responds instead to the desire to grasp the current configuration of the phenomenon, without claiming to trace its historical evolution. As Saunders, Lewis, and Thornhill (2019) point out, this type of approach is particularly suitable when it is intended to describe a dynamic reality that changes very rapidly. This is exactly what happens with subscription fatigue: the multiplication of subscription services, ever-changing commercial strategies, and changing consumer habits make this topic constantly changing. Photographing it at a specific historical moment, therefore, means understanding how the phenomenon manifests itself today in Europe and Italy, offering a solid basis for any future longitudinal investigations.

The survey represents the most suitable tool for this purpose. It is, in fact, a method widely used in marketing and consumer behavior studies, because it allows the collection of standardized and easily comparable data from a large number of people (Malhotra et al., 2017). Through a structured questionnaire, complex concepts – such as perceived utility, trust in providers, or ease of use – can be transformed into observable and measurable variables. To do so, validated scales have been used, already applied in several previous studies (Venkatesh & Davis, 2000; Morgan & Hunt, 1994), so as to ensure the reliability of the results. The use of Likert scales, in particular, allows capturing the different nuances of individual perceptions, without reducing them to

simplistic responses, while maintaining a good balance between scientific rigor and simplicity for the compiler (Dillman, Smyth & Christian, 2014).

On an epistemological level, consistently with what has been explained previously, this research is placed in a post-positivist perspective (Guba & Lincoln, 1994; Phillips & Burbules, 2000). This means that empirical data is considered fundamental for studying social reality, but without claiming to arrive at definitive or universal truths. The results obtained are rather probably valid knowledge, to be always interpreted within the limits of the sample and the context in which they were collected. In other words, the objective is not to demonstrate absolute laws, but to verify the extent to which the theoretical constructs identified in the previous chapters are empirically confirmed in the specific case of the European and Italian markets.

To give concreteness to this methodological system, the work path has been divided into four main phases, designed as a logical continuum in which each step prepares the ground for the next.

The first phase was to define the research hypotheses, developed starting from the three research questions and the results emerging from the literature. This step made it possible to translate general questions into verifiable statements, capable of clearly guiding the collection and analysis of data.

The second phase concerned the construction of the survey questionnaire. In this phase, the theoretical concepts were transformed into observable variables, using validated scales for each dimension examined. The focus was not only on the scientific correctness of the chosen instruments, but also on their clarity and accessibility for respondents, so as to avoid ambiguity and ensure reliable answers.

The third phase involved the administration of the questionnaire to a sample of European and Italian consumers. The objective was to reach people with different characteristics in terms of age, income, level of education, and degree of digital literacy, so as to have as heterogeneous a database as possible. This is fundamental because subscription fatigue does not affect everyone in the same way: socio-demographic and cultural differences play an important role in modulating the phenomenon.

Finally, the fourth phase concerned the collection and analysis of data. Once the answers were obtained, they were treated through descriptive and inferential statistical analyses, with particular attention to multiple regression, chosen as the most appropriate method to evaluate the relative weight of the different factors (economic, cognitive, psychological, and cultural) in determining the subscription fatigue. This type of analysis, in fact, allows to understand not only whether hypothesized relationships exist, but also how much each factor contributes, isolating the effect of each from the others.

4.3 Research hypotheses

Hypothesis formulation represents the point at which research questions find a working translation into testable propositions. After having analyzed subscription fatigue through the European and Italian literature and context, it becomes necessary to define hypotheses that allow the relationships between variables to be systematically measured and the validity of theoretical assumptions to be verified. Hypotheses do not only constitute a methodological formality, but represent the compass that guides the collection and analysis of data: through them it is possible to move from general questions to concrete relationships, distinguishing between factors that generate subscription fatigue, elements that mitigate their effects and variables that modulate their intensity depending on the context (Saunders, Lewis, & Thornhill, 2019).

The hypotheses presented here derive directly from the three Research Questions formulated previously and reflect three levels of analysis: (1) the perception of sustainability of the subscription model, (2) the economic, cognitive, and psychological factors that contribute to generating or attenuating fatigue, and (3) the cultural dimensions that act as moderators. This articulation allows us to maintain analytical clarity, but at the same time not to lose the integrated vision of the phenomenon, which represents the main contribution of this research (Creswell & Creswell, 2023).

Table 1. Hypotheses	
Category	Hypotheses
Model sustainability	H1: Higher levels of subscription fatigue are negatively associated with consumers' perception of satisfaction and long-term sustainability of subscription-based services in the creative sectors.

<p>Economic, cognitive and psychological factors</p>	<p>H2: A high perception of the cumulative cost of subscriptions is positively associated with subscription fatigue.</p> <p>H3: More active subscriptions are positively associated with subscription fatigue.</p> <p>H4: A reduced perception of the usefulness of services is positively associated with subscription fatigue.</p> <p>H5: A reduced perception of ease of use is positively associated with subscription fatigue.</p> <p>H6: Reduced trust in providers is positively associated with subscription fatigue.</p>
<p>Cultural dimensions</p>	<p>H7: Uncertainty avoidance may moderate the relationship between cost perception and subscription fatigue, potentially strengthening it in high avoidance contexts.</p> <p>H8: Individualism/collectivism may moderate the relationship between the number of subscriptions and subscription fatigue, potentially strengthening it in individualist contexts and attenuating it in collectivist ones.</p> <p>H9: Differences in cultural values may influence the manifestation of coping behaviors associated with subscription fatigue.</p>

H1 addresses the central issue: the link between subscription fatigue and the perception of satisfaction and sustainability of subscription services over time. If in the past the model had found success thanks to its predictability and convenience, today fatigue risks cracking its image. The hypothesis suggests that the more users perceive fatigue, frustration, or overload, the less they consider the subscription experience to be satisfying and long-lasting. It is therefore not a question of measuring the “absolute sustainability” of the model, but the way in which it is perceived by consumers in the European and Italian context.

The second block of hypotheses (H2–H6) enters the heart of the phenomenon, examining the main economic, cognitive, and psychological drivers. The literature has often treated these factors separately (Venkatesh & Davis, 2000; Morgan & Hunt, 1994), but this research considers them simultaneously to evaluate how they interact and what role they play in generating or mitigating fatigue.

- H2 (cumulative cost): Several studies have highlighted how the overall economic burden can become a trigger for fatigue, often more relevant than the single price paid for each subscription. C+R Research (2023) showed that consumers tend to underestimate total spending and that, once they become aware of the real data, the propensity to cancel grows. This research therefore aims to verify whether this mechanism is also reflected in the analyzed context.
- H3 (number of active subscriptions): According to various investigations, the proliferation of services not only leads to higher costs, but also introduces greater management complexity, contributing to cognitive overload that fuels fatigue (Deloitte, 2024). The hypothesis therefore explores whether, even in this case, a greater number of subscriptions are associated with higher levels of subscription fatigue.
- H4 (perceived utility): According to the TAM and UTAUT models (Davis, 1989; Venkatesh et al., 2003), utility perception is one of the main predictors of adoption and maintenance of a service. If utility declines, service becomes easily expendable.
- H5 (Ease of Use): User experience has a direct impact on satisfaction (Venkatesh & Davis, 2000). Unintuitive interfaces or complex withdrawal procedures increase fatigue and reduce the willingness to maintain the subscription.
- H6 (trust): Trust is a central relational factor (Morgan & Hunt, 1994). Unclear automatic renewals, unreported price increases, or unexpected restrictions erode confidence and aggravate perceived fatigue.

The third block of hypotheses (H7–H9) broadens the gaze by introducing the cultural dimension. International literature has often focused its analysis on the US market (Tryon, 2015), overlooking how local social values and practices can modulate the phenomenon.

- H7 (uncertainty avoidance): In cultural contexts characterized by low tolerance for uncertainty, even small contractual ambiguities or lack of transparency on costs could be experienced as intolerable, thus strengthening the link between expenditure perception and subscription fatigue (Hofstede, 2001). The objective

is to verify whether this dynamic, already suggested by the literature, also manifests itself in the European and Italian sample.

- H8 (individualism/collectivism): The way in which a subscription is consumed also depends on the social context: in individualistic cultures, the economic burden rests entirely on the individual and this can amplify fatigue; on the contrary, in more collectivist cultures, family or community sharing of services tends to attenuate the perceived pressure (Hall, 1976). The hypothesis therefore aims to observe whether these cultural differences affect the level of subscription fatigue.
- H9 (coping behaviors): Cultural differences are also reflected in the strategies adopted to address saturation, from subscription cycling to selective cancellation, to account sharing (Inglehart & Welzel, 2005). According to the literature, culture influences not only the intensity with which fatigue is experienced, but also the ways in which it is dealt with. This hypothesis therefore allows us to explore whether, in different cultural contexts, different adaptation patterns emerge.

Taken together, these hypotheses offer a rich and coherent picture, which allows us to grasp not only the effect of individual factors but also their possible interactions and cultural influences. From this perspective, subscription fatigue does not appear as a secondary or passing phenomenon, but as a central challenge for the subscription model, particularly within the creative industries.

4.4 Survey design

Designing the questionnaire represents the heart of this research work, because it is through the survey that the concepts discussed in the previous chapters are transformed into concrete and observable measurements. If so far, subscription fatigue has been analyzed on a theoretical and contextual level, here, it becomes the object of empirical investigation, capable of providing not only qualitative descriptions but also comparable numerical evidence. In this sense, the survey was not conceived as a simple collection of questions, but as a structured tool, built to directly connect the hypotheses formulated to the behavior and perceptions of European and Italian consumers.

The choice to adopt a survey based on a quantitative questionnaire responds to precise methodological reasons. On the one hand, it allows standardized information to be collected from a large and diverse sample, thus ensuring greater robustness and comparability of the data (Saunders, Lewis, & Thornhill, 2019). On the other hand, it allows the simultaneous exploration of multiple dimensions of the phenomenon, avoiding reducing subscription fatigue to a single variable – such as price or number of subscriptions – and instead offering a complete vision, which includes economic, cognitive, psychological, and cultural aspects. It is precisely this multidimensionality that makes survey design the most coherent choice with respect to the objectives of the thesis.

A central aspect concerns the way variables are measured. Subscription fatigue, in fact, is not an immediately observable concept, but a construct that manifests itself through perceptions, attitudes, and behaviors. To capture this complexity, measurement scales validated by the literature were used, which allow abstract concepts to be translated into reliable empirical indicators. Likert (1932) had already proposed a detection system which, through a graduated scale of agreement/disagreement, allows us to grasp not only the direction of an attitude, but also its intensity. In the following years, numerous studies have confirmed the effectiveness of this approach: Allen and Seaman (2007), for example, showed that the 7-point scales guarantee a good balance between reliability and sensitivity, while Joshi et al. (2015) underlined how the clarity and coherence of the items are essential conditions to ensure validity of the answers. More recently, DeCastellarnau (2018) conducted a comparative review highlighting how the Likert scales continue to represent the most suitable tool for attitudinal and perceptive investigations, thanks to their ease of use and the ability to return robust data.

Following this logic, the thesis questionnaire was constructed using mainly 7-point Likert scales, clearly and directly thought out, without technicalities or ambiguous formulations that could have created uncertainty in the respondents. The choice of seven response options also allows us to better grasp the intermediate nuances of opinions: for example, distinguishing between those who only moderately agree and those who express a very strong consensus. This level of detail is essential for analyzing a complex phenomenon such as subscription fatigue, which manifests itself on multiple levels and cannot be understood through a simple “yes” or “no”.

To provide an overall overview of the tool developed, *Table 2* is presented before describing each section in detail, which collects all the questions in the questionnaire. In this way, the reader can have an immediate picture of the structure of the questionnaire and subsequently follow the explanation of the individual parts more clearly.

The rationale followed in constructing the questionnaire was to ensure a balance between scientific rigor and clarity for respondents: on the one hand, to integrate validated scales and established tools; on the other, to maintain an accessible formulation, which would not discourage participation and favor genuine responses. The methodological literature (Dillman, Smyth & Christian, 2014) suggests, in fact, proceeding from simpler and more neutral questions towards more complex and attitudinal ones, so as to facilitate the involvement of respondents and reduce the risk of drop-out. Following this indication, the survey opens with easy-to-compile general questions and then continues towards the sections dedicated to economic, cognitive, psychological, and cultural factors, maintaining an order that gradually accompanies the participant within the research theme.

Table 2. Survey Structure
<p>Section 1: DEMOGRAPHICS</p> <p>Q1: What is your age? Q2: What is your gender? Q3: What is your country of residence? Q4: What is your level of education? Q5: What is your current employment status?</p>
<p>Section 2: ECONOMIC FACTORS</p> <p>The following questions focus on the economic dimension of subscription services, namely the number of active subscriptions, the cumulative monthly cost, and the perceived sustainability of these expenses.</p> <p>Q6: How many active digital subscriptions do you currently have (music, video, gaming, publishing)? Q7: What is your approximate total monthly expenditure on subscription services?</p> <p><i>Please rate from 1 (= totally disagree) to 7 (= totally agree)</i></p> <p>Q8: I consider the overall cost of my subscriptions sustainable compared to my income.</p>
<p>Section 3: COGNITIVE AND PSYCHOLOGICAL FACTORS</p>

The following statements explore how respondents perceive the usefulness, ease of use, and trustworthiness of subscription services. These factors reflect key cognitive and psychological drivers of subscription fatigue.

Please rate from 1 (= totally disagree) to 7 (= totally agree)

Q9: My subscriptions allow me to easily access the cultural content I am most interested in (e.g., movies, music, books, games).

Q10: The variety of content offered justifies the cost of my subscriptions.

Q11: Managing subscriptions (payments, renewals, cancellations) is simple and clear.

Q12: The interfaces of the platforms I use are intuitive and easy to navigate.

Q13: I feel frustrated when I encounter cancellation procedures that are complex or not transparent.

Q14: Providers are transparent in their communications (e.g., price increases, restrictions).

Q15: I trust providers to act fairly and in my best interest as a consumer.

Q16: I have felt that my subscription did not deliver the promised value.

Q17: I have considered abandoning a subscription due to loss of trust in the platform.

Section 4: CULTURAL FACTORS

This section is based on validated scales (Hofstede, 2001; Inglehart & Welzel, 2005) and investigates how cultural values shape subscription practices. The items focus on uncertainty avoidance, individualism vs. collectivism, and alignment with community values.

Please rate from 1 (= totally disagree) to 7 (= totally agree)

Q18: I prefer contracts and conditions that are clear and detailed rather than ambiguous. (Uncertainty Avoidance)

Q19: I avoid subscriptions with unclear or ambiguous terms. (Uncertainty Avoidance)

Q20: I prefer having a personal subscription rather than sharing with others. (Individualism)

Q21: Sharing subscriptions with family or friends is useful and natural. (Collectivism)

Q22: I would easily switch subscription if most people in my social circle used another service. (Social influence)

Q23: It is important to me that my subscription choices align with the values and practices of my community. (Cultural values)

Q24: I prefer to manage my subscriptions independently, without external influence. (Individualism)

Section 5: COPING BEHAVIORS (MITIGATING FACTORS)

The following statements measure coping strategies that consumers adopt to manage subscription fatigue, such as cycling, sharing, or exploiting promotions.

Please rate from 1 (= totally disagree) to 7 (= totally agree)

Q25: I have temporarily canceled a subscription and later reactivated it. (Subscription cycling)

Q26: I share my subscriptions with my family or friends to reduce costs.

Q27: I have reduced the number of subscriptions to only “essential” ones, eliminating the less useful.

Q28: I take advantage of free trial periods or promotions to lower costs.

Q29: I frequently switch providers depending on the offers available on the market.

The first section is dedicated to demographic and socio-economic information. Items relating to gender, age, level of education, employment situation, and country of residence were included, so as to outline the profile of the sample and verify its heterogeneity. These data do not have a purely descriptive value but serve as fundamental control variables: subscription fatigue can take different forms based on age group, degree of digital literacy, or level of disposable income. Including these variables, therefore, allows not only enriching the descriptive analysis but also controlling for any confounding effects in subsequent statistical analyses (Hair et al., 2019).

The second section of the questionnaire concerns the economic dimension, which constitutes one of the main drivers of subscription fatigue. The questions included here aim to detect two key elements: the number of active subscriptions and the cumulative expenditure received for digital services. Previous studies have shown that consumers tend to underestimate overall spending on subscriptions (C+R Research, 2023) and that awareness of cumulative cost can trigger churn decisions. At the same time, managing too many subscriptions implies not only an economic but also a cognitive burden, increasing the feeling of overload. The questions in this section, therefore, ask you to indicate how many active subscription services respondents have in the creative sectors (music, video, publishing, gaming) and what the overall monthly expense is approximately. These items allow us to empirically measure two of the generating factors identified in the hypotheses: the cumulative cost (H2) and the number of active subscriptions (H3).

The third section focuses on cognitive and psychological aspects, that is, those variables that affect the perception and experience of subscriptions beyond the pure economic aspect. Items related to three main dimensions were inserted here: perceived utility, ease of use, and trust in providers. Perceived utility has been investigated through statements inspired by the Technology Acceptance Model (Davis, 1989; Venkatesh & Davis, 2000), adapted to the context of creative services, which ask participants to evaluate whether subscription actually helps them achieve their cultural consumption goals. Ease of use, also derived from the TAM and UTAUT models (Venkatesh et al., 2003), concerns the intuitiveness of interfaces, simplicity in managing accounts, and clarity in renewal or cancellation procedures. Finally, trust in providers has been explored through items

based on the Commitment-Trust Theory of Relationship Marketing (Morgan & Hunt, 1994), which investigate the perception of transparency, correctness, and reliability of platforms.

The fourth section of the questionnaire addresses the cultural dimension, with the aim of detecting those moderating factors that can explain why subscription fatigue manifests itself differently in various contexts. For this part, reference was made to validated scales developed in international studies, such as those of Hofstede (2001) and Inglehart & Welzel (2005), which explore dimensions such as uncertainty avoidance, individualism/collectivism, and values related to cultural consumption. The items have been adapted to maintain fidelity to the original tools but calibrated to the context of creative subscriptions. For example, uncertainty avoidance has been operationalized by asking respondents to what extent they find ambiguous situations or less than transparent contracts acceptable, while individualism/collectivism has been investigated through questions related to the propensity to share subscriptions with family or friends.

Finally, the questionnaire includes a final section dedicated to coping behaviors, i.e., the strategies that consumers adopt to manage subscription fatigue. Here, questions related to practices such as subscription cycling (unsubscribing and reactivating services based on offers), sharing accounts, or specifically selecting a small number of subscriptions have been included. These questions allow not only to enrich the descriptive analysis, but also to explore the mitigating factors, that is, those variables that do not eliminate the subscription fatigue but attenuate its effects or modify its expression.

A crucial aspect for the credibility of any survey concerns the validity and reliability of the survey tool. The construction of the questionnaire was not limited to the simple formulation of the questions, but followed a process guided by the methodological literature and the need to ensure that the items consistently and reliably measured the theoretical concepts of reference. To ensure the validity of the content, the questions were formulated starting from scales already validated in previous international studies. This applies in particular to the perceived utility and ease of use, adapted from the Technology Acceptance Model (Davis, 1989; Venkatesh & Davis, 2000), to the trust, derived from the Commitment-Trust Theory (Morgan & Hunt, 1994), and to the cultural dimensions, drawn from the scales of Hofstede (2001) and of Inglehart & Welzel

(2005). The construction validity, however, was not verified through complex factor analyses, but was considered already in the design phase. To ensure consistency between theory and practice, widely validated scales adapted to the research context were used, in order to ensure that theoretical concepts found a clear and reliable translation in the proposed items.

A sensitive aspect concerns the internal reliability of the questionnaire. In the literature, the most widespread procedure to verify it is the calculation of the Cronbach's alpha coefficient, which measures the consistency of responses within each group of items. Values above 0.7 are generally considered satisfactory and represent a sign of good robustness of the instrument (Nunnally & Bernstein, 1994). In the case of this research, however, the coefficient was not formally calculated, because the focus was especially placed in the design phase of the questionnaire. In particular, scales already validated in previous studies and carefully adapted to the context of subscription fatigue have been adopted, so as to reduce the risk of inconsistencies between items and theoretical reference concepts. Furthermore, in drafting the questions, absolute priority was given to clarity and simplicity of language, avoiding ambiguous or overly technical formulations that could have generated misunderstandings. This approach made it possible to maintain a good level of reliability without resorting to additional statistical measures. The underlying idea is that the quality of the questionnaire does not depend only on a numerical coefficient, but also on a careful, transparent construction consistent with the objectives of the research.

A second relevant aspect is represented by data collection procedures. Given the digital nature of the services analyzed, the online administration of the questionnaire was opted for, disseminated through web channels and social networks, university mailing lists, and professional platforms. This choice responds to three needs: reaching a large and geographically distributed audience in different European countries, reducing collection costs and times, and maximizing coherence between the object of study (digital services) and survey methods. The questionnaire was made available in Italian and English, so as to facilitate the participation of both Italian respondents and other European countries, while maintaining attention to the cultural balance of the sample. The average compilation duration was designed not to exceed 10–12 minutes, in line

with the literature recommending concise questionnaires to limit the risk of abandonment (Revilla & Ochoa, 2017).

Sampling was thought out pragmatically, considering both the exploratory and quantitative nature of the research and the resources actually available. For this, it was chosen to use a convenience sampling technique, flanked by a snowball approach, inviting the first participants to share the questionnaire within their personal and professional networks. Although this method does not guarantee full statistical representativeness of the general population, it still allows data to be collected from a large and heterogeneous group of respondents, a necessary condition for grasping the different nuances of the phenomenon studied. Regarding the sample size, the methodological literature provides some useful guidelines. Hair et al. (2019), for example, suggest that, for multivariate analyses such as multiple regression, it is appropriate to have a number of responders proportionate to the number of items present in the questionnaire. Based on these indications, and also considering the practical constraints of data collection, the objective of this research is to obtain at least 150 complete answers. A sample of this size does not claim to be entirely representative, but it is sufficient to guarantee the robustness of statistical analyses and to bring out significant patterns linked to subscription fatigue.

From an ethical point of view, the fundamental principles for research with human beings were followed. All participants were guaranteed anonymization of responses and the ability to stop compiling at any time without consequences. An initial introduction to the questionnaire clarified research objectives, data processing, and retention arrangements, requiring informed consent before proceeding. This approach is in line with European GDPR guidelines, ethical recommendations from social research (ESOMAR, 2015), and the British Psychological Society guidelines (2018).

A third element concerns data processing and analysis techniques. Once the collection is completed, the data will first undergo quality checks: removal of incomplete answers, identification of anomalous patterns (e.g., same answers to all questions), and verification of internal consistency. A preliminary descriptive analysis will follow to outline the sample profile and observe the distributions of the main variables (mean,

standard deviation, frequencies). Next, inferential analyses consistent with the assumptions made will be conducted.

In this research, to verify the hypotheses formulated, we chose to use a simple linear regression, placing satisfaction as a dependent variable, understood as a central indicator of subscription fatigue. All the independent variables considered in the study – socio-demographic characteristics (age, sex, level of education, working status), cognitive and psychological factors, coping behaviors and cultural dimensions – were inserted jointly into the model, in order to observe how they overall they influence the perception of satisfaction linked to subscription services.

This methodological choice responds to a precise objective: not to analyze the factors in isolation, but to understand how each of them, once brought back into a single model, contributes to explaining the phenomenon of subscription fatigue. In fact, simple linear regression allows us to test to what extent independent variables affect satisfaction, allowing the data collected to be directly linked with the H1–H9 research hypotheses.

In other words, the analysis does not aim to establish universal laws, but to offer a solid and coherent empirical reading of the hypothesized relationships, setting the basis for discussing in the following chapters the results that emerged and their theoretical and managerial implications.

To facilitate reading and clarify the correspondence between the theoretical hypotheses and the operational items used in the survey, *Table 3* is shown at the end of this section, which reformulates the hypotheses already presented in light of the empirical variables included in the questionnaire (*Table 2*). In this way, each hypothesis is directly anchored to the concrete elements of the investigation, making the transition to the next phase of statistical analysis more linear.

Table 3. Hypotheses reformulation	
Category	Hypotheses
Model sustainability	H1: Higher levels of subscription fatigue (Q9 – Q17) are negatively associated with consumers’ perception of satisfaction and long-term sustainability of subscription-based services (Q8).

<p>Economic, cognitive and psychological factors</p>	<p>H2: A higher perception of the cumulative monthly cost of subscriptions (Q7-Q8) is positively associated with subscription fatigue (Q9 – Q17).</p> <p>H3: A higher number of active digital subscriptions (Q6) is positively associated with higher levels of subscription fatigue (Q9 – Q17).</p> <p>H4: A reduced perception of the usefulness of services (Q9, “subscriptions help achieve cultural consumption goals”; Q10, “the variety of content justifies the cost”) is positively associated with subscription fatigue (Q9 – Q17).</p> <p>H5: A reduced perception of ease of use (Q11, “management of payments and renewals is simple and clear”; Q12, “interface is intuitive and easy”; Q13, “frustration due to complicated procedures”) is positively associated with subscription fatigue (Q9 – Q17).</p> <p>H6: A reduction in trust in providers (Q14, “transparency in communications”; Q15, “fairness and respect for consumers’ interests”; Q16, “value received”; Q17, “intention to cancel due to loss of trust”) is positively associated with subscription fatigue (Q9 – Q17).</p>
<p>Cultural dimensions</p>	<p>H7: Uncertainty avoidance, measured through preference for clear contracts (Q18) and rejection of ambiguous conditions (Q19), is associated with higher levels of subscription fatigue (Q9 – Q17).</p> <p>H8: Individualism/collectivism, measured through preference for personal subscriptions (Q20), willingness to share within family or social groups (Q21), and autonomy in management (Q24), is associated with different levels of subscription fatigue (Q9 – Q17).</p> <p>H9: Differences in cultural values, captured through social influence (Q22) and alignment with community values (Q23), are associated with the manifestation of coping behaviors (Q25–Q29: subscription cycling, account sharing, selective reduction, use of free trials, frequent switching).</p>

4.5 Limitations

Every research work, even when constructed with attention and rigor, moves within certain boundaries that are important to explain. Limitations should not be understood as weaknesses, but as the transparent recognition of what may have influenced the scope and generalizability of the results. In the case of this thesis, which addresses the topic of subscription fatigue with a quantitative survey-based approach, it is possible to identify different aspects that delimit the interpretative horizon of the data collected.

A first limitation concerns sampling. In this research, a convenience sampling was used, integrated with the snowball technique. This is a very common approach in academic

investigations because it is simple and practical to apply, but it brings with it inevitable constraints. The sample, in fact, does not perfectly proportionally reflect the general population, but rather reflects the social and digital networks through which the questionnaire was disseminated. This can lead to an over-representation of some categories, such as young adults with high digital literacy, and a more marginal presence of other consumer groups. As Etikan, Musa, and Alkassim (2016) point out, convenience sampling is a useful tool, especially in exploratory research, but it limits the possibility of extending the results to the entire population without due caution. For this reason, the results should be read as valid and significant within the analyzed sample, but not automatically generalizable to all European and Italian consumers.

A second limitation is related to the cross-sectional nature of the research. The data collected offers a timely snapshot of the subscription fatigue at a specific historical moment. This approach is very useful for investigating a rapidly evolving phenomenon but does not allow us to grasp its transformations over time. For example, corporate policies such as introducing account-sharing restrictions or increasing prices could quickly change user behaviors and perceptions. Saunders, Lewis, and Thornhill (2019) recall that cross-sectional studies have the advantage of timeliness, but do not allow us to establish causal relationships or observe longitudinal dynamics. Therefore, what emerges in this research describes the “state of the art” of the phenomenon, but not necessarily its future trajectory.

A third limitation concerns the self-reported nature of the data collected with the questionnaire. Surveys are very useful tools because they allow theoretical concepts to be translated into concrete measurements, but their value depends on the availability and sincerity of those who respond. This carries the risk of different types of bias. For example, social desirability, which leads some participants to choose the answers considered most acceptable; recall bias, which makes retrospective estimates less precise, as when asked to remember the cumulative monthly expenditure; or response style bias, linked to cultural differences in the way Likert scales are used (Van Vaerenbergh & Thomas, 2013). Even though the use of clear items and already validated scales contributes to reducing these risks, the fact remains that the data collected still reflect subjective perceptions and not fully objective measurements.

A further limit concerns the complexity of the “subscription fatigue” construct. It is in fact a multidimensional phenomenon, which intertwines economic, cognitive, psychological and cultural factors. In this thesis it has been operationalized mainly through indicators related to satisfaction and the intention to maintain or abandon subscriptions, along with economic and cognitive variables. This choice made it possible to measure it clearly and manageably but inevitably did not capture all its facets. Some aspects – such as the marketing strategies of the platforms, the impact of technological innovations (for example the use of artificial intelligence in recommendation systems), or specific dynamics of local markets – have remained outside the model, although they can influence the manifestation of subscription fatigue.

A further limitation concerns the composition of the sample in geographical and socio-demographic terms. Although the questionnaire was disseminated in both Italian and English, ensuring a certain international openness, most respondents still come from the European area, with particular concentration in Italy. This narrows the cultural horizon of the analysis: the hypotheses on cultural moderators (e.g., individualism/collectivism, uncertainty avoidance) were tested on a sample that, although varied, does not cover the full range of values present in non-European contexts. As a result, comparison between cultures remains limited. Furthermore, the prevalence of young adults – the most active segment in digital consumption – makes the experiences of older users less represented, whose behaviors could differ significantly.

Finally, it is important to underline a limit linked to the analysis techniques adopted. In this work we mainly relied on simple linear regression. It was a decision linked both to the characteristics of the sample – not large enough to allow more sophisticated analyzes – and to the desire to keep the methodological path clear and transparent. Simple regression is a tool that allows to directly observe the relationship between two variables, offering results that are easily interpretable and consistent with the objectives of an exploratory study like this. Naturally, however, this approach does not allow to estimate simultaneous effects, interactions between different factors or more complex relationships, such as nonlinear ones. There are more advanced methods, such as multiple regression or Structural Equation Modeling (SEM), which could have offered a more detailed and richer picture, but would have required much larger samples and specific technical expertise. For these reasons, the choice fell on a more essential

approach: not the most complex possible, but the most suitable and realistic one with respect to the available resources and the purpose of this research.

However, these limitations do not reduce the value of the work but clarify its interpretative boundaries. Recognizing them means making research more transparent and, at the same time, suggesting future paths: longitudinal studies to observe the evolution of subscription fatigue over time; larger and more representative samples to increase generalizability; advanced methodologies to grasp more complex relationships between variables. The present thesis, therefore, should be read as a fundamental piece to understand the phenomenon in the European and Italian context, but not as a definitive point of arrival.

5. Analysis

5.1 Sample analysis

The survey was disseminated entirely online, taking advantage of channels close to people's daily habits. A first push came from social media, thanks to Instagram stories and LinkedIn, while the real diffusion then strengthened via WhatsApp, where word of mouth between friends, colleagues, and acquaintances made it possible to reach more people. This spontaneous mechanism made the sample varied, with respondents belonging to different ages, different genders and with heterogeneous personal and economic backgrounds.

A total of $N=127$ valid complete responses were collected, constituting the reference database for the analysis. This is a number in line with the initial objective and sufficient to guarantee the robustness of the statistical processing, despite the limitations already highlighted in the methodological section.

This basic information – personal and socio-economic information – is not only a descriptive set, but is used to read the data in depth: it allows us, for example, to understand whether subscription fatigue changes as a function of age, gender, level of education, or working status, or whether it is influenced by the number and cost of subscriptions.

In the next sections, these characteristics will be presented with the help of tables and graphs produced through SPSS, so as to give a clear and immediate picture of the composition of the sample.

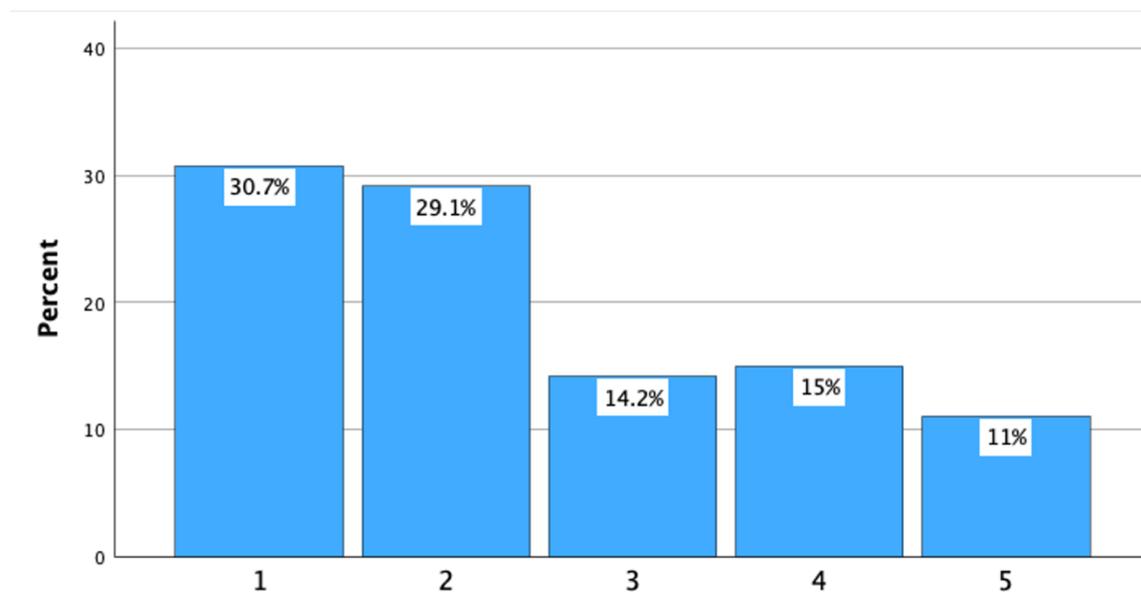
5.1.1 Age

Regarding the age demographic variable, the analyzed sample shows a significant prevalence of the younger groups, who represent the absolute majority of the respondents (see Table 4 and Figure 1).

Table 4. AGE

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	18-24	39	30,7	30,7	30,7
	25-34	37	29,1	29,1	59,8
	35-44	18	14,2	14,2	74,0
	45-54	19	15,0	15,0	89,0
	55+	14	11,0	11,0	100,0
	Totale	127	100,0	100,0	

Figure 1. AGE HISTOGRAM



In particular, the 18–24 age group is the largest, with 30.7% of the total, followed by the 25–34 age group, which collects 29.1%. These two categories, considered together, constitute almost two-thirds of the sample, confirming that the phenomenon of digital subscriptions mainly affects young people and young adults.

The intermediate groups are less represented: 14.2% of the participants belong to the 35–44-year group, while 15% fall into the 45–54-year group. Finally, the share of those over 55 is equal to 11%.

The distribution thus described highlights how most respondents are under 35 years old, an element that reflects the greater involvement of younger generations in the use of subscription digital services. This data is consistent with the evidence of the literature, which identifies young adults as the segment most exposed to both the advantages and risks linked to the subscription model, such as the appearance of subscription fatigue.

Although less represented, the more mature bands still contribute to broadening the variety of the sample. Their presence, even if limited, allows us not to reduce the analysis exclusively to younger people and also to include different perspectives, typical of consumers who experience digital with often less intensive approaches. While it is not the main objective of this research to analyze in depth the generational differences, this variety adds depth to the overall picture, allowing the interpretation of the results with a greater sensitivity to the different age segments.

5.1.2 Gender

A further demographic element analyzed within the sample concerns the gender variable. As the data show, the participants in the questionnaire are distributed in a manner that is not perfectly balanced between men and women, with a rather marked female prevalence. In particular, 60.6% of respondents identify as female ($n = 77$), while 39.4% identify as male ($n = 50$), for a total of 127 valid cases.

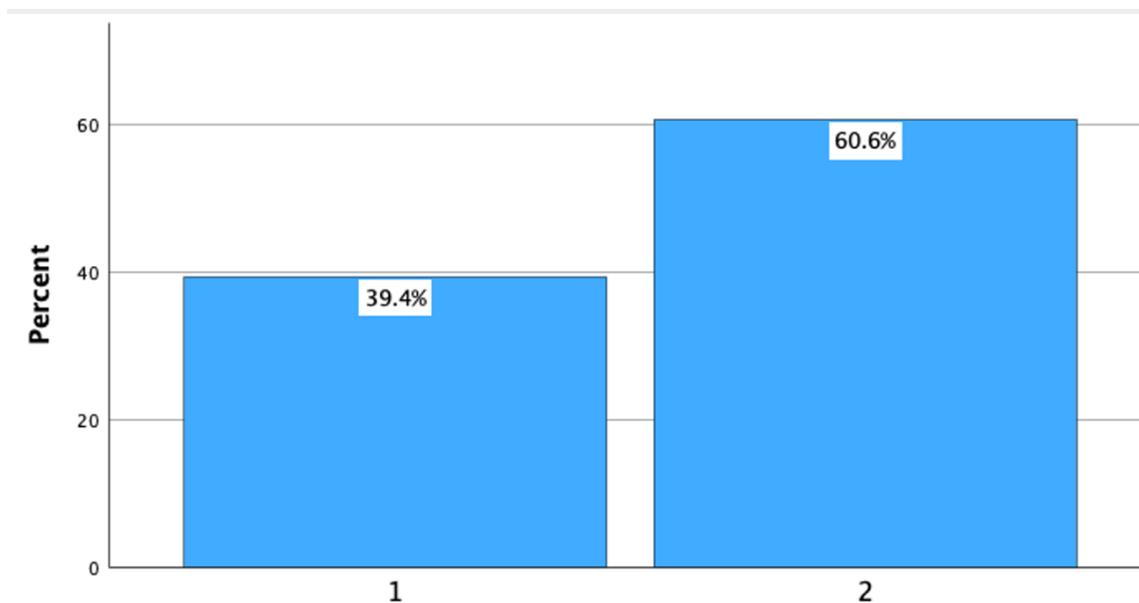
This distribution is shown in *Table 5*, which highlights the sample composition in absolute and percentage terms.

Table 5. SAMPLE DISTRIBUTION BY GENDER

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	Maschio	50	39,4	39,4	39,4
	Femmina	77	60,6	60,6	100,0
	Totale	127	100,0	100,0	

The histogram shown in *Figure 2* allows us to visualize this distribution in an immediate way, confirming the prevalence of the female component.

Figure 2. PERCENTAGE DISTRIBUTION OF THE SAMPLE BY GENDER



From a methodological point of view, the female prevalence within the sample can also be read as a consequence of the methods of dissemination of the questionnaire, mainly conveyed through social channels such as Instagram stories, LinkedIn and, above all, WhatsApp, thanks to word of mouth between personal contacts. It is plausible that these modalities have favored greater participation of some demographic categories compared to others.

Although we cannot speak of a 50/50 balanced sample, the observed distribution still offers a useful framework for the purposes of the study. The presence of both genders, despite having a female prevalence, allows us to collect different perspectives on the

topic of subscription fatigue, guaranteeing a certain degree of heterogeneity in the dataset.

5.1.3 Country of residence

As regards the variable relating to the country of residence, the sample is highly biased towards Italy. Almost all of the respondents, equal to 93.7%, come from Italian territory, while only a very small share belong to other geographical contexts. In particular, 2.4% of participants reside in Western European countries, 0.8% in Northern Europe, a further 0.8% in Eastern Europe and, finally, another 2.4% outside the European continent.

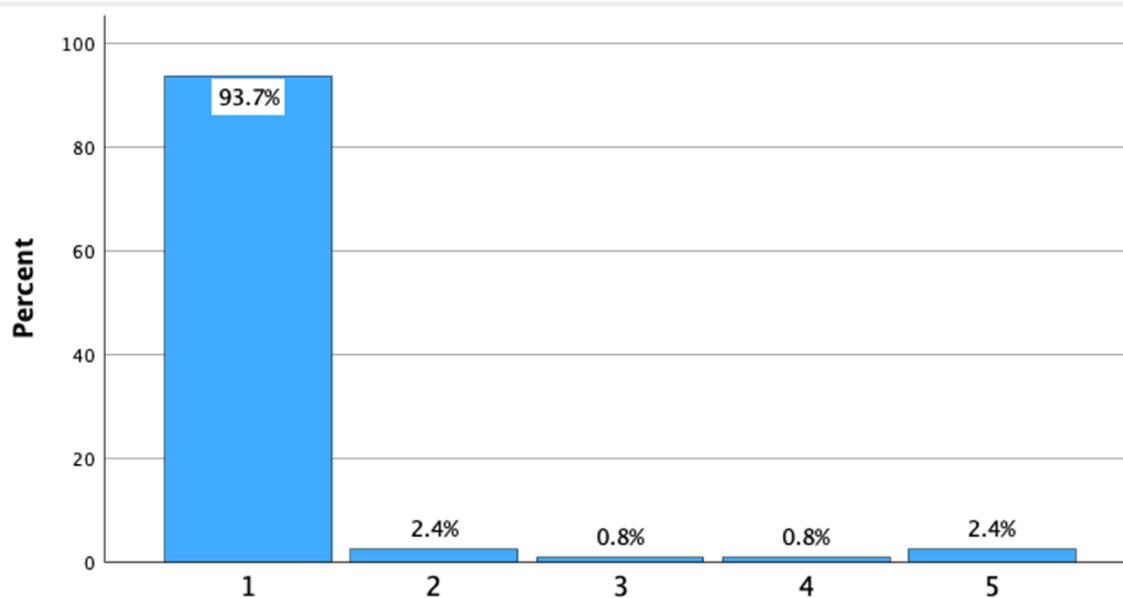
The distribution is given in detail in *Table 6*.

Table 6. DISTRIBUTION OF THE SAMPLE BY COUNTRY OF RESIDENCE

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	Italia	119	93,7	93,7	93,7
	Europa Occidentale	3	2,4	2,4	96,1
	Europa Settentrionale	1	,8	,8	96,9
	Europa Orientale	1	,8	,8	97,6
	Fuori dall'Europa	3	2,4	2,4	100,0
	Totale	127	100,0	100,0	

For an immediate visual representation, the frequency histogram is also given below (*Figure 3*), which clearly confirms the clear prevalence of the Italian sample compared to the other geographical areas.

Figure 3. PERCENTAGE DISTRIBUTION OF THE SAMPLE BY COUNTRY OF RESIDENCE



This distribution clearly reflects the method of dissemination of the questionnaire, which originated mainly in Italy and circulated mainly through personal, academic and professional networks rooted in the national context. Consequently, the territorial data must be read with the knowledge that the research is placed in a predominantly Italian framework, while the responses from abroad, although an enrichment in terms of cultural variety, represent a marginal part of the overall sample.

The strong prevalence of Italian participants therefore allows us to outline an analysis focused on the national context, ensuring homogeneity and consistency in the results. At the same time, the presence – albeit limited – of respondents from other European and non-European countries offers a small comparative idea, useful for pointing out how the phenomenon of subscription fatigue is not exclusively linked to the Italian market, but also concerns other contexts, although in this research it was not possible to develop systematic comparisons between different countries due to the reduced number of subgroups.

5.1.4 Level of education

Another relevant element for outlining the sample profile concerns the level of education. As *Table 7* and *Figure 4* show, most respondents have a medium to high educational qualification. The largest proportion is accounted for by those who have

obtained a secondary education diploma, accounting for 42.5% of the total. This is followed by a large percentage of participants with a master's degree (36.2%), which highlights a strong presence of individuals with an advanced academic background.

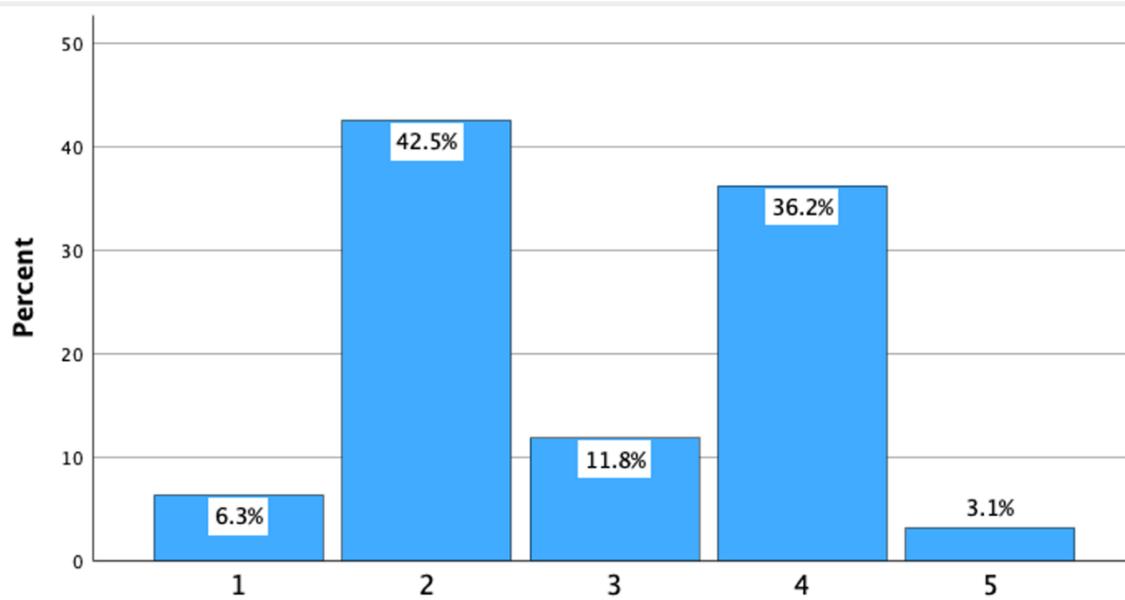
A further part of the sample, equal to 11.8%, indicated that they had completed a three-year degree, while a smaller percentage, equal to 6.3%, declared that they had not obtained qualifications beyond high school. Finally, 3.1% of those interviewed have a PhD, a value which, despite representing a minority, contributes to making the sample more heterogeneous also from an academic point of view.

Overall, these data return the image of a sample characterized by a high level of education, in which high school and university graduates predominate, with a distribution that reflects well the young average age already observed previously: the strong presence of university and graduate students is in fact consistent with a target predominantly composed of young adults.

Table 7. EDUCATIONAL LEVEL

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	Meno della scuola superiore	8	6,3	6,3	6,3
	Istruzione secondaria	54	42,5	42,5	48,8
	Laurea triennale	15	11,8	11,8	60,6
	Laurea magistrale	46	36,2	36,2	96,9
	Dottorato (PhD)	4	3,1	3,1	100,0
	Totale	127	100,0	100,0	

Figure 4. SAMPLE EDUCATION LEVEL



5.1.5 Employment status

The distribution of the respondents' work situation offers an interesting framework for better understanding the socio-economic context of the analyzed sample. As shown in *Table 8*, the largest share is accounted for by fulltime workers, 38.1% of the total. These are therefore individuals who presumably have a regular and stable income, which can influence their consumption habits and propensity to subscribe and maintain multiple subscription services.

Another particularly relevant group is that of students, which constitutes 26.2% of the sample. This figure appears consistent with what has already emerged with respect to age and level of education: the strong presence of young people in training reflects the centrality that digital subscription services have assumed in the new generations, both as entertainment tools and as useful resources for study and socialization. The position of students, who often find themselves managing limited budgets, could lead them to experiment with specific subscription management strategies, such as alternating subscription cycles or the intensive use of free trial periods.

Alongside these two main groups, which together account for almost two thirds of the sample, we find parttime work and self-employment/freelance, both with a share of 11.1%. These two categories, although numerically smaller, have peculiar

characteristics: part-time workers may find themselves managing reduced economic resources compared to those who work full time, while freelancers, despite enjoying greater flexibility, may experience situations of variable income and uncertain. Both conditions can affect the way subscriptions are perceived: on the one hand as an opportunity for facilitated access to content and services, on the other as a possible economic burden in times of instability.

Smaller, but still significant, is the presence of respondents who declare themselves unemployed looking for work (7.1%) or unemployed not looking for work (1.6%). Although minority, these groups add depth to the analysis, because they allow observing the phenomenon of subscription fatigue in conditions where economic availability is more limited and the perception of recurrent costs can become a particularly critical factor.

Finally, 4.8% of the sample is made up of pensioners, a category which, although not numerous, introduces a different generational perspective. The interest of pensioners in digital subscription services shows how such tools are not exclusively the preserve of the younger groups but are gradually entering the habits of the older generations as well. However, it is plausible that the approach of those over 65 is different, favoring services perceived as genuinely useful and reducing the propensity to experiment with new subscriptions.

Overall, the data highlights a varied sample but with a clear prevalence of subjects active in the world of work or included in training courses. This diversity represents a strong point of the investigation, as it allows us to grasp the phenomenon of subscription fatigue from different angles: that of those with more solid economic resources, that of those experiencing phases of professional transition and that of the new generations still in training.

Table 8. EMPLOYMENT STATUS

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	Lavoro a tempo pieno	49	38,1	38,1	38,1
	Lavoro part-time	14	11,1	11,1	49,2
	Lavoratore autonomo / Freelance	14	11,1	11,1	60,3
	Studente	33	26,2	26,2	86,5
	Disoccupato, in cerca di lavoro	9	7,1	7,1	93,7
	Disoccupato, non in cerca di lavoro	2	1,6	1,6	95,2
	Pensionato	6	4,8	4,8	100,0
	Totale	127	100,0	100,0	

5.2 Economic Factors

In addition to socio-demographic variables, a central element for understanding subscription fatigue concerns the economic dimension, i.e. the way in which consumers manage and perceive the costs associated with subscription services. In fact, economic sustainability represents one of the main drivers of decisions to maintain, reduce or abandon a service. In this research, two key aspects were taken into account: on the one hand, the number of active subscriptions, which allows measuring the level of exposure of users to the digital offer, and on the other hand, the monthly expenditure perceived as sustainable, which offers an indication of the economic threshold within which consumers consider it acceptable to continue subscribing to services.

These two variables not only give a more concrete picture of consumption habits but also allow us to grasp any signs of financial overload or imbalance between the desire to access content and real economic availability. For this reason, economic factors constitute an essential step in the analysis, as they directly link individual choices to the risk of developing subscription fatigue.

5.2.1 Numbers of active subscriptions

The first indicator examined concerns the number of active subscriptions declared by respondents, which represents a fundamental variable for understanding the extent of individual exposure to digital services and, consequently, the risk of developing subscription fatigue. As shown in *Table 9* and *Figure 5*, the distribution clearly shows

how the majority of respondents are not limited to a single service but manage multiple subscriptions at the same time.

In particular, over half of the sample (56.7%) report having between two and five active subscriptions, a band that seems to represent the most widespread behavior and that reflects the tendency to diversify the offer of entertainment and digital services. This choice allows consumers to access heterogeneous and complementary content – for example by combining video streaming platforms, music and editorial services – but at the same time it can generate greater weight on both an economic and management level, with the risk of fragmenting consumer experiences excessively.

Alongside this group, 20.5% of respondents say they have only one active subscription. This is a significant share that may reflect greater selectivity in choices, or a preference to concentrate expenditure on a single service perceived as a priority. Also interesting is the presence of 18.1% of individuals who say they have no active subscription. This category can include both people who are not interested in the subscription model, as well as users who, despite having had subscriptions in the past, have chosen to discontinue them. In the latter case, the figure could be read as a first sign of disaffection or abandonment linked to saturation or dissatisfaction phenomena.

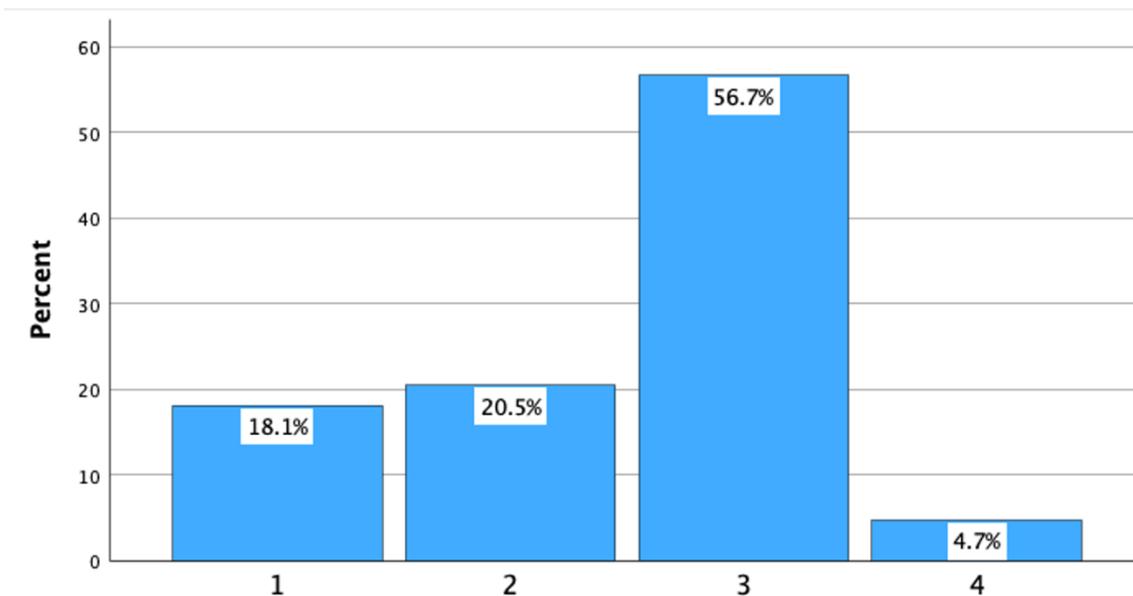
Finally, a small but significant minority (4.7%) declare that they have five or more subscriptions. Even though it is a small share, this group represents a segment of “heavy users”, i.e. consumers strongly immersed in the subscription model and therefore particularly exposed to the risk of fatigue, both due to the cumulative weight of expenses and the complexity in the management of the different platforms.

Overall, the distribution highlights how the digital subscription model tends to accumulate rather than limit itself to a single service. While this dynamic broadens the opportunities for use, it introduces elements that can fuel subscription fatigue, such as cognitive overload in the management of platforms and the increase in overall spending.

Table 9. NUMBER OF ACTIVE SUBSCRIPTIONS

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	0	23	18,1	18,1	18,1
	1	26	20,5	20,5	38,6
	2-5	72	56,7	56,7	95,3
	5 o più	6	4,7	4,7	100,0
	Totale	127	100,0	100,0	

Figure 5. DISTRIBUTION OF THE NUMBER OF ACTIVE SUBSCRIPTIONS



5.2.2 Approximate monthly expense

A further useful indicator for understanding the economic pressure that subscription services exert on users concerns overall monthly expense. The results show a rather varied distribution, but with a significant concentration in the intermediate bands.

The relative majority of respondents, 42.5%, say they incur an expense of between 10 and 30 euros per month. It is therefore the most represented category, which seems to reflect a sustainable economic commitment for most users.

Subsequently, 29.1% of the sample indicates an expense of less than 10 euros per month, highlighting a segment that either makes very selective use of subscriptions or which, more simply, is limited to a very small number of services.

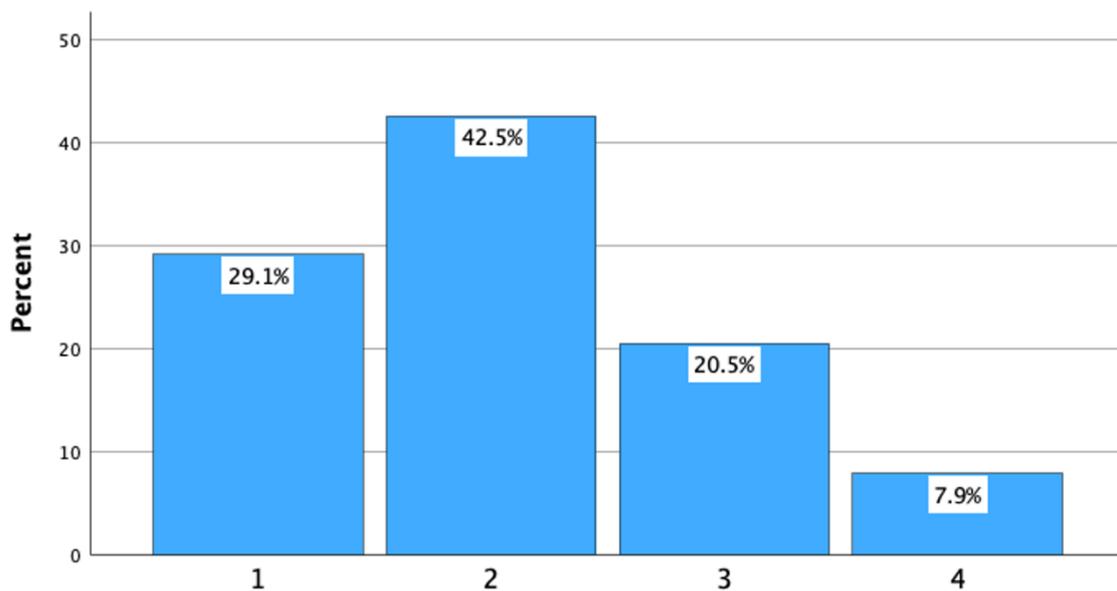
Another 20.5% say they spend between 30 and 50 euros per month, reporting higher availability and, probably, a broader and more diversified subscription portfolio. Finally, only a minority of 7.9% say they spend over 50 euros a month, thus placing themselves in the most expensive segment.

These data, reported in *Table 10* and graphically represented in *Figure 6*, allow us to observe how monthly spending on digital subscription services is generally limited for the majority of the sample, but still presents a non-negligible share of users willing to allocate significant figures. This element will be particularly relevant in the subsequent analysis, when we try to understand if and how the overall economic weight affects the perception of subscription fatigue.

Table 10. APPROXIMATE MONTHLY EXPENSE

		Frequenza	Percentuale	Percentuale valida	Percentuale cumulativa
Valido	meno di €10	37	29,1	29,1	29,1
	€10-€30	54	42,5	42,5	71,7
	€30-€50	26	20,5	20,5	92,1
	più di €50	10	7,9	7,9	100,0
	Totale	127	100,0	100,0	

Figure 6. DISTRIBUTION OF APPROXIMATE MONTHLY EXPENDITURE



5.3 Descriptive analysis and hypotheses testing

After the presentation of the demographic and economic variables, the analysis continued with the construction of a simple linear regression model, aimed at investigating the relationship between the independent variables considered and the dependent variable of the research, that is, user satisfaction with subscription services (Sodd).

In line with the theoretical framework, four main dimensions were selected as independent variables: cognitive and psychological factors (CogniPSI), cultural factors (CULTFAC), coping behavior (COPYBEH) and control variables relating to age, gender, country of residence, level of education and employment.

The model was estimated using the Enter method, which allows all independent variables to be entered simultaneously, without automatic selection criteria. This approach allows us to verify the contribution of each variable net of the others, offering an overall vision of the regression model.

The summary of the model, shown in *Table 11*, shows that the overall correlation coefficient is equal to $R = 0.508$, while the R-square is equal to 0.258 and the adjusted R-square to 0.202. This means that about 20% of the variance in user satisfaction is explained by the independent variables included in the model. Although the share of variance explained is not particularly high, the data is still significant, considering the complexity of the phenomenon analyzed and the multiplicity of factors that can affect consumer satisfaction.

Table 11. MODEL SUMMARY

Modello	R	R-quadrato	R-quadrato adattato	Errore std. della stima
1	,508 ^a	,258	,202	1,306

a. Predittori: (costante), Job, Paese, Sesso, Eudc, COPYBEH, CULTFAC, Età, CogniPSI

To confirm the overall validity of the model, the analysis of variance (ANOVA) reported in *Table 12* shows a value of $F = 4.574$, with a statistical significance of $p < 0.001$. This result indicates that, overall, the independent variables considered contribute significantly to explain the dependent variable, i.e. user satisfaction. In other words, the model is statistically valid and not the result of chance.

Table 12. ANOVA

Modello		Somma dei quadrati	gl	Media quadratica	F	Sign.
1	Regressione	62,413	8	7,802	4,574	,000 ^b
	Residuo	179,105	105	1,706		
	Totale	241,518	113			

a. Variabile dipendente: Sodd

b. Predittori: (costante), Job, Paese, Sesso, Eudc, COPYBEH, CULTFAC, Età, CogniPSI

As regards the analysis of individual coefficients (*shown in Table 13*), some particularly relevant evidence emerges. Cognitive and psychological factors (CogniPSI) show a positive and highly significant coefficient ($B = 1.044$; $\beta = 0.489$; $p < 0.001$). This result confirms that, as the values associated with these factors increase, the satisfaction reported by users also increases. This is the strongest effect within the model, as demonstrated by the value of the standardized Beta coefficient.

The contribution of coping behavior (COPYBEH) is of the opposite sign, presenting a negative and significant coefficient ($B = -0.377$; $\beta = -0.291$; $p = 0.002$). This result indicates that a greater incidence of coping strategies, i.e. behaviors implemented by users to manage the complexity or difficulties perceived in subscription services, is associated with a reduction in satisfaction.

On the contrary, cultural factors (CULTFAC) do not appear to have a statistically significant impact ($p = 0.707$), suggesting that, in the analyzed sample, cultural differences do not directly affect satisfaction. The same applies to the control variables: age ($p = 0.693$), country of residence ($p = 0.948$), level of education ($p = 0.428$) and employment situation ($p = 0.417$) show no significant effects on the dependent variable.

On the other hand, the variable gender deserves observation, which although not reaching the conventional threshold of significance ($p = 0.060$) shows an interesting trend, with a negative coefficient ($B = -0.492$; $\beta = -0.167$). This data suggests a trend whereby women report slightly lower levels of satisfaction than men, although the difference is not statistically confirmed at the 5% level. This evidence will however be taken up and explored later, considering the potential relevance of gender in subscription fatigue dynamics.

Table 13. COEFFICIENTS

Modello	Coefficienti non standardizzati		Coefficienti standardizzati		Sign.	
	B	Errore standard	Beta	t		
1	(Costante)	2,427	1,358		1,787	,077
	CogniPSI	1,044	,200	,489	5,209	,000
	CULTFAC	,077	,203	,034	,376	,707
	COPYBEH	-,377	,121	-,291	-3,122	,002
	Età	-,039	,100	-,036	-,396	,693
	Sesso	-,492	,259	-,167	-1,899	,060
	Paese	-,012	,175	-,006	-,066	,948
	Eudc	-,094	,119	-,069	-,797	,428
	Job	-,059	,072	-,072	-,815	,417

a. Variabile dipendente: Sodd

Overall, the model confirms that user satisfaction is more influenced by two specific dimensions: on the one hand, cognitive and psychological factors, which consistently increase satisfaction; on the other hand, coping behaviors, which instead reduce it. The other predictors included in the model are not significant, although they contribute to the overall picture of regression.

This analysis therefore allows us to have a first solid empirical evidence regarding the role of the variables considered in determining satisfaction. In the next paragraphs, the focus will be on a more detailed study of individual dimensions, in order to better understand the underlying dynamics and verify in detail the assumptions made.

6. Implications and discussion

6.1 Results discussion

The analysis of the data collected now allows us to directly address the research questions formulated at the opening of the work, placing the empirical results in the theoretical framework outlined in the previous chapters. Overall, the results of the linear regression offered very clear food for thought, which despite some limitations confirm the relevance of some specific factors in the explanation of subscription fatigue and perceived satisfaction in subscription services.

The first research question (RQ1) set out to investigate the extent to which consumers perceive subscription services as sustainable and satisfactory over time. The data collected highlighted that the regression model explains approximately 20% of the variance in satisfaction, a value which, although not very high, is significant in light of the complexity of the phenomenon. The main result that emerges is that the perception of sustainability and satisfaction does not depend as a priority on economic factors, such as the number of subscriptions or overall spending, but rather on deeper dimensions related to the quality of the perceived experience. This indicates that subscription fatigue is not only a question of costs, but a phenomenon that affects the psychological and relational sphere of the user. The sustainability of the model, therefore, is called into question not so much by the price itself, but by the ability of services to maintain trust, transparency and a perceived sense of value over time.

The second research question (RQ2) aimed to assess the impact of economic, cognitive and psychological factors on the level of subscription fatigue. The analysis clearly confirmed that cognitive and psychological factors are the ones that have the greatest impact: with a positive and significant coefficient, they represent the dimension that most reinforces user satisfaction. In other words, when consumers perceive that subscription services are useful, easy to use and transparent, the likelihood of them experiencing fatigue is significantly reduced. On the contrary, coping behaviors – such as the tendency to cancel and reactivate services, reduce the number of subscriptions or systematically resort to free trials – show a negative and significant effect on satisfaction. This result suggests that, while such strategies serve users to manage overload, they constitute a clear symptom of stress and instability in the relationship

with services. However, as regards traditional economic factors, such as the number of subscriptions or the overall monthly cost, they were not included in the final model, and therefore did not show a significant role. This exclusion, decided during the analysis phase, suggests that these elements are not in themselves sufficient to explain satisfaction or subscription fatigue, but must be interpreted in light of the subjective perceptions that users develop towards their digital consumption. In other words, it is not so much the absolute expenditure that determines the perceived fatigue, as the feeling of control or loss of control that goes with that outlay.

Finally, compared to the third research question (RQ3), relating to the role of cultural dimensions in the Italian and European context, the results do not have a statistically significant impact on satisfaction. This data appears interesting especially when compared with theoretical expectations, which often underline how cultural differences can influence consumer perceptions. In the sample analyzed, however, these differences do not seem to directly affect the level of user satisfaction. One possible interpretation is that, since this is a highly homogeneous sample from a geographical point of view, the cultural variations were not marked enough to generate measurable effects. In this sense, the result should be read as indicative of the fact that culture, at least in this specific context, does not represent a discriminating factor in the evaluation of the subscription experience.

The analysis of the control variables also confirms that age, country of residence, level of education and employment status do not exert a significant influence on satisfaction. This data is important because it highlights how subscription fatigue and subscription-related satisfaction are not phenomena determined by basic demographic or socioeconomic factors, but rather by psychological and behavioral elements. In other words, it is not the age of the user or his employment status that makes the difference, but the way he lives and manages his subscriptions. This finding reinforces the idea that subscription fatigue is a transversal phenomenon, which can affect individuals belonging to very different demographic categories, but which finds its main root in cognitive processes and coping behaviors.

The gender variable deserves a separate discussion, which although not fully reaching statistical significance at the conventional level of 5%, shows a trend close to the

threshold ($p = 0.060$) and therefore potentially relevant. The negative coefficient indicates that women, compared to men, tend to report slightly lower levels of satisfaction. This data suggests a possible greater vulnerability of the female gender towards subscription fatigue, consistent with the idea that women can experience the overload effects linked to the management of digital subscriptions with greater intensity. Although it cannot be stated with certainty that such a difference is statistically significant, the evidence gathered deserves attention and could be an interesting starting point for future research. In fact, even if significance is not fully achieved in this sample, the observed trend appears consistent with what the model found and, considering the proximity to the critical threshold, should not be overlooked.

All this considered, the results prove that subscription fatigue is not a one-dimensional phenomenon: it is not enough to analyze it from a cost point of view, nor to interpret it only as a consequence of the proliferation of services. Rather, it is a complex experience that combines cognitive, psychological and behavioral aspects, to which are added possible gender differences. The absence of significance of cultural factors invites us to consider the phenomenon as potentially universal, at least within the European and Italian context. These results therefore offer a solid basis for reflecting on both managerial and theoretical implications, which will be explored in depth in subsequent sections.

6.2 Managerial implications

The results that emerged from the analysis offer insights of great interest for companies operating in the digital subscriptions sector, particularly within the creative industries, where the subscription model has become the dominant formula for the use of cultural content. Understanding the dynamics that fuel subscription fatigue is not just an academic exercise, but an essential element for defining effective strategies aimed at retaining customers, reducing churn rates and consolidating long-term relationships.

The first implication concerns the centrality of cognitive and psychological factors. The regression highlighted how these aspects are the most significant in determining user satisfaction. This means that, in order to reduce the fatigue associated with subscriptions, it is not enough to propose competitive prices or multiply offers; rather, it is necessary to guarantee an experience that is perceived as useful, simple, clear and

reliable. From a managerial point of view, this translates into different operational lines. First, platforms must invest in user experience (UX), taking care of the intuitiveness of interfaces, transparency in management processes (such as renewals, modifications or deletions) and the fluidity of access to content. Complex navigation or unclear cancellation procedures not only increase the perception of fatigue, but risk eroding user trust.

Secondly, the perception of utility must be cultivated through an offer that is able to remain relevant over time. This implies a constant strategy of updating and enriching content, so as to avoid the feeling, frequent among consumers, of paying for a service that no longer adds value compared to free or already known alternatives. Companies should therefore work on customization logic, exploiting data analytics techniques to propose content and functionality aligned with individual tastes and behaviors. Subscription fatigue, in fact, is accentuated when users perceive a gap between the cost incurred and the benefit obtained: reducing this gap is one of the main retention levers.

The second big lesson concerns coping behaviors, which, according to the results, have a negative and significant impact on satisfaction. Strategies such as the cancellation and reactivation of services, the systematic use of free trial periods or continuous switching between platforms are clear symptoms of a fragile relationship between user and service. For managers, this should be interpreted as a wake-up call: when customers engage in similar behaviors, they are not just trying to save money but are experiencing discomfort related to managing the subscription experience. From an operational point of view, it therefore becomes essential to monitor usage and abandonment patterns, so as to promptly identify signs of dissatisfaction.

One possible answer consists in introducing forms of contractual flexibility, which allow users to manage their subscription without perceiving excessive constraints. “Modular” subscriptions, which allow you to select and pay only for the content or services you actually use, can reduce the feeling of overload. Similarly, temporary subscription pause mechanisms (without reactivation costs) or continuity-rewarding loyalty programs can help contain cycling and churn tendencies. The key, in this case, is to transform coping behaviors from frustration symptoms to relationship opportunities, showing the client that the company is ready to adapt to their needs.

A further important element is represented by the role of gender. Although the coefficient did not reach full statistical significance, the data suggest that women tend to experience slightly higher levels of subscription fatigue than men. For managers, this evidence paves the way for segmentation and differentiated communication strategies designed to intercept the different sensitivities of user groups. For example, engagement campaigns could be developed aimed at underlining the reliability, clarity and added value of services, aspects that the literature often associates with greater weight in female consumption decisions (Liana et al., 2023). In addition, a focus on transparent and respectful communication practices can help build confidence, reducing perceptions of subscription-related stress.

On a broader level, the results invite companies to reconsider the very concept of sustainability of the subscription model. Sustainability is not only economic – linked to price or contractual duration – but also psychological and relational. A sustainable model is one that manages to fit stably into consumption habits, without generating frustration, without conveying the idea of being a burden and without compromising user trust. From this point of view, the phenomenon of subscription fatigue constitutes a crucial test: it forces companies to reflect not only on how to acquire new customers, but above all on how to maintain a healthy and lasting relationship with existing ones.

Another aspect that deserves attention is the management of communication with consumers. Transparency confirms itself as a decisive lever: price increases communicated without clarity, less explicit contractual changes or restrictions introduced without notice fuel the perception of lack of respect and reliability, reducing satisfaction. Managers should therefore develop proactive, two-way communication practices, in which business decisions are explained, contextualized and – when possible – shared with the user community. Involving consumers in the innovation process, for example through regular feedback and surveys, can turn a potential weakness into an opportunity for strengthening the relationship.

Finally, it should be underlined that subscription fatigue represents a risk across multiple sectors. It's not just about video or music streaming, but extends to software, publishing, gaming, digital fitness and many other areas of the creative industries. The managerial implications are therefore valid in different contexts: every company that

adopts a subscription model must consider the risk of overload and develop mitigation strategies. The ability to differentiate itself will not only be the exclusive content offering or aggressive pricing policies, but also the expertise in managing customer well-being throughout the subscription lifecycle.

In a nutshell, the evidence from this research points to three key messages for managers:

1. Investing in the quality of experience – making services useful, simple and reliable is the most effective lever to combat subscription fatigue.
2. Recognizing coping signals – behaviors such as cycling or switching are not simple tactical practices, but signs of dissatisfaction that must be addressed with flexibility and innovation.
3. Rethinking the sustainability of the model – it is not only economic, but psychological and relational; the real goal is to create subscriptions that become an integral part of users' daily lives, without generating stress or effort.

The managerial implications discussed here therefore offer companies a clear framework on how to orient their strategies to maintain the value of the subscription model over time and reduce the risk that subscription fatigue compromises loyalty and profitability.

6.3 Theoretical implications

From a theoretical point of view, this research offers an original contribution to a line of studies that has seen a growth of interest in recent years, but which still remains fragmented and partly incomplete. The empirical analysis conducted has allowed us to verify some central hypotheses and to advance considerations that enrich the literature both on technological adoption models and more specifically on the topic of subscription fatigue.

A first notable element concerns the extension of traditional models of technological acceptance, such as TAM (Davis, 1989) and UTAUT (Venkatesh et al., 2003). Both models have shown an extraordinary ability over the years to explain the dynamics of adoption and initial use of digital services but are limited when it comes to grasping what happens in the subsequent phases of the consumer's life cycle, particularly in

moments of disaffection or abandonment. The results of this thesis confirm the need to shift the focus from adoption to maintenance and continuity of use, showing that variables such as trust in providers and cognitive and psychological dimensions take a determining weight in the perception of satisfaction and, consequently, in the perceived sustainability of the subscription model.

In this sense, the work contributes to updating classical frameworks, introducing post-adoption factors that the literature has so far treated sporadically or secondarily. The evidence that coping behavior acts in the opposite direction to satisfaction shows that it is not enough to measure the intention of use or the perception of utility: it is also necessary to consider the strategies put in place by consumers to manage the overload, which themselves turn into signs of discomfort and fatigue.

A second theoretical contribution concerns the framing of subscription fatigue as a multidimensional construct. The results highlighted that not all the hypothesized factors have a significant impact: for example, cultural variables were not relevant in the analyzed sample. This data, although representing a deviation from what is suggested by some international studies, has theoretical value because it invites us to reflect on the contextuality of the phenomenon. Subscription fatigue cannot be understood as a universal and uniform phenomenon, but as a dynamic that takes on different configurations depending on the markets and populations involved. In this sense, the work contributes to downsizing too generalist approaches and to promoting a more situated and critical reading of cultural variables.

A third innovative element is gender-related evidence. Although the variable did not reach the conventional threshold of statistical significance, the results show a tendency that women experience higher levels of subscription fatigue than men. Although this observation will have to be confirmed by future investigations, it opens up a relevant theoretical front: the possibility of integrating the gender dimension into studies on subscription fatigue, exploring it not only as a control variable, but as a potential driver of the phenomenon.

Finally, the research contributes to strengthen the critical perspective on the sustainability of the subscription model. Literature has often celebrated subscription as a winning formula for digital consumption, but the evidence collected shows that its hold

over time is far from obvious. From a theoretical point of view, this implies the need to rethink the model not as a stable paradigm, but as a dynamic balance, continuously negotiated between businesses and consumers and subject to economic, psychological and cultural pressures.

7. Conclusions

The present work has set itself the objective of investigating the phenomenon of subscription fatigue in the creative industries, with particular attention to digital subscription services, a model that has spread widely in recent years and which raises growing questions about its sustainability in the long term. The main intention was twofold: on the one hand, to understand the extent to which consumers perceive this model as satisfactory and sustainable over time; on the other hand, to verify the role of specific economic, cognitive, psychological and cultural factors in explaining the phenomenon. The path was guided by three research questions, built on the basis of existing literature and the need to fill some knowledge gaps.

The analysis of the data first revealed a clear answer to the first research question, concerning the perceived sustainability of subscription services and the level of satisfaction associated with their use. The results highlighted that user satisfaction cannot be taken for granted: while many consumers continue to benefit from the flexibility and variety of offers available, signs of fatigue and saturation emerge, especially in cases where the number of subscriptions grows or coping strategies become more frequent. In this sense, the perception of sustainability is closely linked to the ability of individuals to manage the complexity of the offer, rather than to the simple accumulation of active services.

Responding to the second research question, the data confirm that the most relevant factors to explain subscription fatigue are cognitive and psychological ones, together with coping behaviors. The former showed a positive association with satisfaction: increased cognitive awareness and perception of control over subscriptions seem to reduce the possibility of the model being experienced in negative terms. On the contrary, coping behaviors – that is, the strategies implemented by users to cope with complexity, such as the temporary cancellation of subscriptions or the continuous transition from one service to another – are associated with a significant drop in

satisfaction, proving to be a direct indicator of the presence of subscription fatigue. These results emphasize the importance of reading the phenomenon not only through the most immediate economic variables, such as cumulative costs, but especially through the psychological and behavioral lens.

The third research question, related to the role of cultural factors, led to a more nuanced result. In the analyzed sample, cultural variables were not statistically significant for the purposes of explaining satisfaction, suggesting that, at least in this context, they do not directly affect the perception of subscription fatigue. However, this figure does not reduce the relevance of the cultural dimension: while the proposed model has not captured a strong effect, the space remains open for future investigations that consider larger and more diversified samples, capable of grasping the nuances linked to cultural values and different approaches to digital consumption in various European and international contexts.

An interesting aspect that emerges from the analysis also concerns the gender variable. Although the result is not statistically significant at the conventional level, the data show a clear trend: women appear to experience slightly lower levels of satisfaction than men, showing greater exposure to subscription fatigue risks. This evidence, while requiring further investigation, enriches the interpretative framework and signals a possible direction for future studies, especially in relation to differences in behavior and sensitivity towards digital consumption.

Taken together, this evidence gives a complex and multifaceted picture: subscription fatigue is not a marginal phenomenon nor a temporary effect but represents a concrete challenge for the sustainability of the subscription model. It derives from the combination of several elements – psychological aspects, consumption habits, adaptation strategies and individual characteristics – that interact with each other and make it difficult to identify simple or unique solutions. For this reason, understanding the dynamics becomes crucial not only for the academic literature, which can enrich the interpretative models of consumer behavior, but also for managers and professionals in the sector, called to rethink supply logics, pricing strategies and methods of relationship with the customer.

From the theoretical point of view, the research contributes to broaden the debate on the subscription model, integrating economic, cognitive, psychological and cultural variables in a single frame of analysis. At the same time, it opens up new study perspectives: delving into gender differences, testing cultural dimensions in a more targeted way and observing longitudinally how the perception of subscription fatigue transforms over time could constitute developments of particular interest.

From a practical point of view, the results offer companies tools to identify signs of consumer fatigue and anticipate possible abandonment behaviors, underlining the need for more flexible and differentiated loyalty strategies based on different audiences.

The conclusions of this thesis do not mark a definitive point of arrival, but a stage in a research path that will necessarily have to continue. Subscription fatigue is in fact a dynamic phenomenon, which evolves together with services, technologies and consumption practices. Constantly monitoring changes will be essential to understand whether the subscription model can maintain its centrality or whether it will have to transform into hybrid and more sustainable forms. From this perspective, the work conducted is configured at the same time as a first contribution and as a stimulus to continue the exploration of a theme that involves millions of users and the entire ecosystem of the creative industries.

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