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The Hidden Cost of “Free”: An Empirical Analysis of Subscription Forgetfulness and Auto-Renewal Behaviour among Young, Educated Digital Consumers in India

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Abstract

Subscription-based service applications are a pillar of everyday life in the fast-growing digital economy, riding on the back of free trials and auto-renewal features to gain and maintain users. These mechanisms, while convenient, can lead to consumers making inadvertent payments and incurring hidden costs. This research attempts to explore the effect of free trials and auto-renewal terms in digital service apps on consumers' accidental subscription payments and the hidden costs that result, which contribute to increased revenue and profit for app providers. The design of this study is quantitative research with primary data through the survey of the structured Google Form distributed to 157 respondents. Structural Equation Modelling (SEM) was used to screen and analyse the data in order to investigate the relationships between key constructs and to test the proposed research framework. The results show that poor renewal reminders, automatic conversion of free trials and lack of billing transparency are associated with higher subscription forgetfulness and consequent financial loss, frustration and loss of trust in digital service applications. Subscription management preferences: Consumers want better reminders and more transparency. The study concludes that the persistence of unintended subscription costs is not because consumers are uninformed, but because digital subscription designs exploit inattention and friction. The path to really fair “free” digital services is to strengthen transparency and make subscription controls easier.

Keywords: Auto-Renewal, Free Trials, Subscription Forgetfulness, Consumer Trust, Digital Services.

Introduction

Subscription-based service applications are now a common way to access a wide range of digital services, from entertainment to productivity tools, financial applications and online platforms in today's digital economy. These services often include free trials and auto-renewal features as part of their subscription strategies,

allowing firms to lower entry barriers but also ensuring continuity of payments. As subscription-based models increasingly shape digital consumption, concerns have emerged regarding unintended payments and the hidden costs borne by consumers as a result of subscription design practices (Shukla, S. et al., 2025).

A digital subscription model refers to a system in which consumers obtain recurring access to digital services in exchange of periodic payments, often initiated through a free trial that automatically converts into a paid subscription unless actively cancelled (Shukla, S. et al., 2025). While such mechanisms are presented as convenient & behavioural and economic research indicates that consumers frequently face cognitive and attentional constraints when monitoring trial durations, renewal deadlines, and cancellation requirements. Models of rational inattention suggest that consumers often spend too little effort monitoring their subscriptions, which increases the chances of forgetting to cancel them and facing unwanted renewals (Nguyen, 2025).

Research findings further demonstrate that digital subscription practices - such as automatic trial-to-paid conversions, nil or limited renewal reminders and opaque billing disclosures significantly influences the consumer behaviour. Studies also show that longer trial periods and insufficient notifications increase automatic renewals, even when consumers initially intend to cancel (Hema Yoganarasimhan et al., 2020). Research on subscription-type markets reveals that consumers often continue paying for services they do not actively use. This behaviour is largely driven by behavioural inertia, such as forgetfulness, procrastination, and the tendency to stick with default options, rather than by an informed and deliberate evaluation of the service's ongoing value (Roberts et al., 2022).

This process can be illustrated by a typical subscription journey: a consumer signs up for a free trial with the intention of cancelling before payment. Where renewal reminders are insufficient and the cancellation process is disproportionately difficult, the consumer may not act in time and may be charged for the subscription by mistake. When this happens across a number of digital services small recurring payments add up to a lot of hidden costs over time. Further, interface designs that make cancellation more difficult than subscription (sometimes called manipulative or “roach motel” patterns) further reduce consumer control and increase the likelihood of unintended payments (Sheil et al., 2024).

The existing literature on digital subscriptions has focused heavily on pricing strategies, trial designs and firm-level outcomes. Relatively less attention has been paid to the behavioral mechanisms through which these practices affect consumers. Previous research shows that free trials, auto-renewals, and friction-heavy cancellation designs systematically influence consumer behavior and raise concerns about consumer welfare and regulation. Much of the literature, however, has focused on the observable outcomes, rather than the underlying processes that translate

these practices into negative consumer experiences. In particular, the mediating role of subscription forgetfulness and perceived control over subscription management has been largely neglected. This is a major gap because these behavioral factors may explain how digital subscription practices result in consumer impacts such as financial loss, frustration, and reduced trust. The present study addresses this gap by integrating views from behavioural economics and consumer protection to consider the pathways through which subscription design practices shape consumers.

Review of Literature

Business entities employ automatic renewal contracts because business entities want to take advantage of individual lack of movement that comes from restricted mental focus. Many people believe that a balance exists between taking money from individuals who do not pay attention and avoid bad users who watch carefully. Although markets with one seller restrict this exploitation, competition can make higher prices for staying in a contract more common. Timely notices are given to individuals who use services so that overconfidence is reduced. Market efficiency is not damaged by these notices. (Johnen, 2019)

Differences in free trial design change how many individuals join and stay with a service. The goal is to see if changing the structure for each person helps longterm subscription value. Free trial design are shaped by how long the trial lasts and when reminders are sent. It has been observed that many transitions to paying for a service happen because individuals who use services do not take action. Bad financial results are created when systems for reminders are not good. Because clear information about the end of a trial is linked to payments that individuals did not mean to make, free trial design must be clear. (Yoganarasimhan et al., 2020)

The way individuals who use services leave or stay in subscription-based publishing markets focuses on why individuals keep paying even when individuals use the the service less. Payments for a service are often kept active even when there is no reading of the material. This behavior shows a lack of movement rather than a choice of high value. Experts claim that staying in a contract is often not connected to how much an individual likes the service. Subscription-based publishing markets show that limited monitoring and feelings of control are important. (Roberts et al., 2022)

Differences between joining and leaving digital platforms are studied to see if digital platforms make leaving harder than joining. Manipulative interface designs are used by digital platforms to reduce how much control an individual has. It has been observed that due to these designs individuals stay in contracts they do not want. These problems are part of the system rather than happening by chance. It has been observed that rules are needed to make the process of leaving the same and easy to

understand everywhere. Digital platforms change how much control an individual has over choices. (Sheil et al., 2024)

Methods for paying for services and the way renewal happens guide how much continued faithfulness and reliance on honesty individuals show toward companies. Experts suggests that the money usage habits of individuals change when two large digital service environments are compared. Even though subscription pricing brings ease consumer perceptions are negatively affected by pricing that is not clear and renewal that happens by itself. Reliance on honesty is removed because hidden costs exist and this situation touches the consumer impact directly. (Gajendra & Shetty, 2025)

This research investigates the choices individuals make and the feeling of authority they have inside subscription environments. How digital contracts are built also influences user autonomy because many people believe that freedom of choice is limited when agreement termination is difficult to understand. Individuals feel they have less authority when the path to stop a service is hidden or explained poorly. Interface design shapes the results for individuals and management instruments for subscription pricing make the control aspect stronger. (Taylor & Francis, 2024)

This research looks into the wide effects that repeating electronic payments have on the well-being of individuals. It has been observed that subscription pricing affects how much money people keep and their level of reliance on honesty. Mental pressure and lack of happiness grow because of hidden costs and terms of renewal that are not clear. Stronger rules for individuals and honest subscription pricing design are required so that negative effects are reduced, which makes the consumer impact more visible. (Kumar, M., 2024)

A system of economic behavior analyses, the way individuals deal with subscription pricing agreements when their focus is divided. The main goal is to see how the time of a free test and the cost structure affect the way people stop an agreement when the price of watching the dates is high. Experts believes that individuals usually think they will not forget the last day to stop a service, which leads to renewal that is driven by a lack of focus rather than a real desire for the service. Failure to remember subscription pricing dates is a natural result of limited focus instead of person-centered carelessness. Subscription pricing design must think about the limits of the human mind because this is how we understand why people fail to remember & how they lose authority. (Nguyen, 2025)

Market promotion experts study subscription-oriented methods from the view of profit creation because these experts want to understand how subscription models help keep purchasing individuals and increase money gains. Subscription growth is driven by free trials and auto-renewal mechanisms while many purchasing individuals feel unhappy because recurring charges exist. Experts claim that ethical design and

transparency are needed for digital subscription practices because these elements build trust. (Shukla, S. et al., 2025)

Legal scholars check the protection laws for purchasing individuals who use auto-renewal subscriptions because these scholars want to see if the rules are enough. Consent and disclosure requirements is examined to see if they guard purchasing individuals well even though many people believe that purchasing individuals agree to renewal terms without having full understanding. Auto-renewal subscriptions bring heavy risks to the well-being status of purchasing individuals because disclosure practices stay poor. It has been observed that mandatory reminders and clear consent make the link between subscription practices and harm stronger. (Cao, Y., 2025)

Experiences of purchasing individuals with free trials that change into paid subscriptions are recorded by researchers who wanted to show how accidental payments happen. Unexpected charges are created because many purchasing individuals fail to stop trials even when these people have a planned purpose to cancel. It has been observed that free-trial entrapment stays as a big problem in electronic trading spaces. Transparency and reminders are helpful for the impact on purchasing individuals which happens when purchasing individuals forget their subscriptions. (Chakraborty, S., 2025)

Weaknesses in the laws and rules for online automatic-renewal subscriptions in China are shown by recent studies that use case examples. Ambiguous legal standards and limited oversight are identified as key problems because judicial outcomes are not the same every time. Online automatic-renewal subscriptions use “dark patterns” like hidden terms which lead purchasing individuals into paying money they did not intend to pay. Experts claim that “dark patterns” take advantage of the mental habits of people and the power of electronic systems. Clear standards and better rules are recommended because these actions increase the knowledge of purchasing individuals. (Cao, Y., 2025)

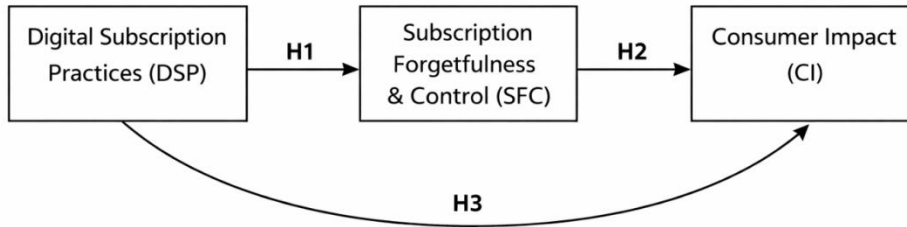
Objective of the Study

Examine the role of free trials and auto-renewal terms in Digital Servicing Apps that result in accidental subscription payments and the consequent hidden costs for consumers and analyse how these practices contribute to increased revenue and profit for the app providers.

Hypothesis of the Study

Many people believe that the rapid spread of digital service applications makes trial periods a normal way to start for everyone. When individuals who purchase services use these platforms, clarity is reduced because the mind has limits and the system is built with confusion. It has been observed that Digital Servicing Apps create hidden costs which harm the person using the app.

Experts claim that digital subscription practices have a strong connection with how individuals who purchase services are affected in their daily lives. Hypotheses were created to observe how forgetfulness or lack of control affects digital subscription practices. These hypotheses were formulated so that the study could prove how digital subscription practices change the way individuals who purchase services manage their money.



- H1:** Digital Subscription Practices have a positive relationship with Subscription Forgetfulness and Control.
- H2:** Subscription Forgetfulness and Control have a positive relationship with Consumer Impact.
- H3:** Subscription Forgetfulness and Control mediate the relationship between Digital Subscription Practices and Consumer Impact.

Research Methodology

Research was conducted using a descriptive research design to look at the way digital subscription practices cause payments that were not intended by the person. Primary survey methodology was used because data needed to be gathered from people directly to ensure the information is correct. We gave a structured questionnaire to individuals providing responses aged 18 years and above through a non-probability convenience sampling technique to find people who use these apps. It has been observed that 157 valid responses were collected, which means the response rate reached 78.5 percent. Most individuals who answered consisted of people enrolled in educational institutions.

Construction of the questionnaire was done to see what individuals who purchase services feel about how they use digital subscription practices. These questions asked about knowing the rules for renewing, how easy it is to stop the service, and the power a person has over the digital subscription practices. By using Structural Equation Modelling (SEM), the relationships among digital subscription practices and forgetting were investigated. Many people believe that testing the research model is necessary to understand how one thing leads to another because the logic must be tested with math. This research revealed the hidden costs of Digital Servicing Apps.

Data Analysis

Demographic Analysis

Methods for organizing data allow the characteristics of a sample to appear clearly because these techniques summarize information into a meaningful form. Many experts believe that descriptive analysis focuses on showing the traits of a specific person or collective group when researchers present data through frequencies and percentages. According to Kothari, C. R. (2004), descriptive analysis is concerned with describing those traits without establishing why one thing causes another. A systematic profile of the individuals who answered is established by this process before the study moves to advanced statistical testing.

Demographic characteristics were summarized within this study to provide a clear picture of the people who provided information, which includes the age of respondents, their gender, their level of schooling, and their working position. Because the age of participants started from those younger than 18 years and reached 55 years and above, respondents were found in every category that the study listed. It has been observed that a wide range of ages provides a better understanding of the group. The age distribution was recorded carefully to show that participants were active across all specified categories.

Male, female, and other categories were used when the study recorded the gender of the respondents, and the results showed that people from these different groups were present in the data. Regarding educational qualifications, individuals reported having different levels of learning which varied from secondary educational institutions to postgraduate degrees. Experts claim that the variety in schooling helps the research. In terms of the working position of the participants, people belonged to many groups such as students, employed individuals, self-employed, and others. The demographic context for the structural model analysis is built by these structured numerical summaries.

Table 1: Demographic Details of Respondents

Age	% of Respondents
Below 18	5.5%
18–24	58.6%
25–34	6.3%
35–44	10.2%
45–54	10.9%
55 and above	8.6%
Gender	% of Respondents
Male	50%
Female	50%
Education Level	% of Respondents
High School or below	3.1%

Undergraduate	60.2%
Postgraduate	23.4%
Professional Certification (CA, CFA, etc.)	11.7%
Other	1.6%
Occupation	% of Respondents
Student	60.2%
Employed	24.2%
Homemaker	6.3%
Self Employed	3.9%
Unemployed	1.6%
Other	3.8%

Measurement Model

Evaluation of the measurement model occurred after the demographic analysis was finished, and the researchers used Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4. Experts claim that PLS-SEM is a technique based on variance that focuses on making the explained variance of constructs as large as possible. This specific method is very helpful for models that look at mediation or prediction because it provides strong results (Henseler et al., 2009); (Hair et al., 2019). The measurement model was assessed by the researchers to ensure that every part of the data was correctly represented.

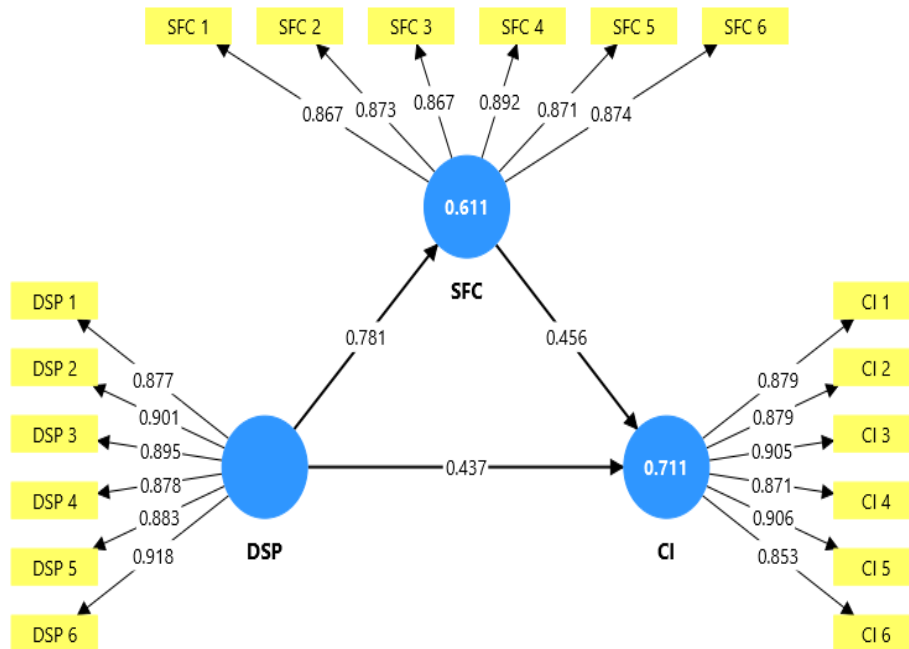
Three reflective latent variables were chosen for this research, which are Digital Subscription Practices as the independent variable, Subscription Forgetfulness & Control as the mediating variable, and Consumer Impact as the dependent variable. Many people believe that using multiple indicators for these constructs ensures that each latent variable is shown in a good way. Because the study wanted the results to be accurate, every construct was measured using several different indicators. A clear representation of the variables is provided by these measurement techniques to support the final results of the study.

In order to check the reliability of an indicator, the factor loadings for each item were assessed. It was observed that the factor loadings for all items exceeded the threshold of 0.70. As such, it can be said that each indicator sufficiently explained its respective construct. Internal consistency reliability was subsequently assessed using Cronbach's alpha and Composite Reliability, which exceeded the acceptable standard of 0.70. The Average Variance Extracted (AVE) was used to assess convergent validity and, as all constructs yielded AVE values above 0.50, the measurement model demonstrated satisfactory reliability and valid for the subsequent analysis structural model.

DSP: Digital Subscription Practices

SFC: Subscription Forgetfulness and Control

CI: Consumer Impact



Structural Model

The evaluation of the structural model in PLS-SEM examines the hypothesized causal relationships among latent constructs and assesses the strength and predictive power of the theory. The focus is on path coefficients and the model's ability to explain and predict endogenous constructs. It does not evaluate measurement quality (Ringle et al., 2012).

R - Square

The R-squared (R^2) value tells us the proportion of variance in the endogenous construct that's explained by the predictor constructs. It measures the explanatory power of the model (Chin, 1998). In this analysis, the R^2 value of the Consumer Impact found that a combination of Digital Subscription Practices and Subscription Forgetfulness & Control explain 70.6% of their variance. Incidentally, this value reflects a significant explanatory power.

F - Square

The effect size (f^2) was evaluated by constructing a model for each endogenous variable based on the predictors while omitting one of the exogenous constructs at a time to ascertain its relative contribution. The findings show that SFC has a medium effect on CI ($f^2 = 0.280$), while DSP also has a medium effect on CI ($f^2 = 0.257$), according to Cohen (1992). Moreover, the effect of DSP on SFC is very high ($f^2 = 1.569$), so it is a strong predictor in the structural model.

Table 2: Assessment of Effect Size (f^2) for Structural Model Relationships

Predictor $\square$ Outcome	f^2 Value
DSP $\square$ CI	0.257
SFC $\square$ CI	0.280
DSP $\square$ SFC	1.569

Hypothesis Testing

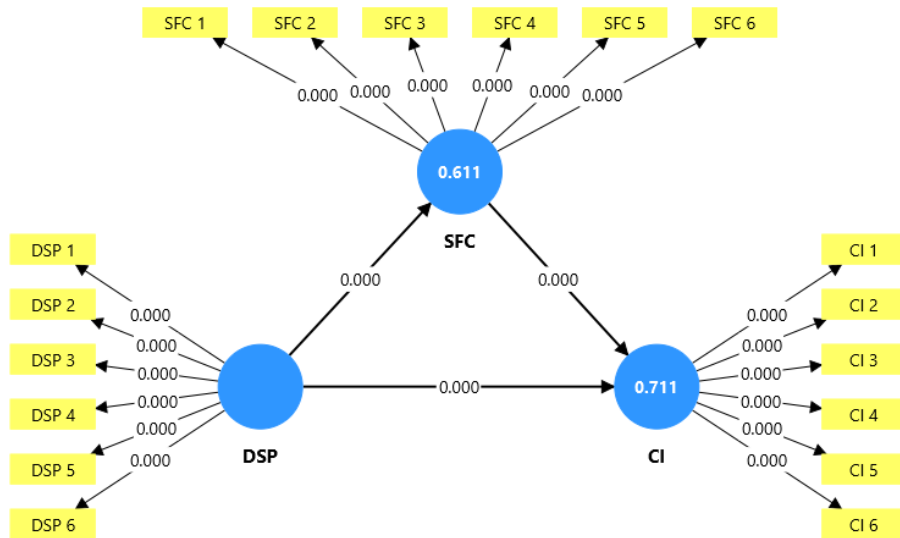
In PLS-SEM, hypothesis testing evaluates whether the structural path coefficients are statistically significant and sufficiently strong to support the proposed relationships. A non-parametric bootstrapping procedure is usually used to generate standard errors and t-values to assess significance because there is no assuming of normality (Sarstedt et al., 2017).

In the later stage, hypothesis testing for the proposed framework was performed using bootstrapping in SmartPLS 4 with 157 samples. The analysis indicated that all the hypotheses were accepted, as the path coefficients were positive and statistically significant.

- H1:** Digital Subscription Practices have a positive relationship with Subscription Forgetfulness & Control. The results revealed a significant positive effect ($\beta = 0.781$, $t = 21.663$, $p < 0.001$), thereby supporting H1. This suggests that higher levels of digital subscription engagement increase issues related to forgetfulness and perceived control.
- H2:** Subscription Forgetfulness & Control have a positive relationship with Consumer Impact. The findings showed a significant positive relationship ($\beta = 0.456$, $t = 6.082$, $p < 0.001$), confirming H2. This indicates that greater subscription forgetfulness and control concerns significantly influence consumer impact.
- H3:** Subscription Forgetfulness & Control mediate the relationship between Digital Subscription Practices and Consumer Impact. The indirect effect was found to be significant ($\beta = 0.357$, $t = 0.06$, $p < 0.001$), demonstrating positive and statistically mediating relationship hence supporting H3.

Table 3: Results of Hypothesis Testing Using Bootstrapping

Hypothesis	Relationship	Beta Value (β)	P – Value (p)	Result
H1	DSP $\square$ SFC	0.781	$p < 0.001$	Supported
H2	SFC $\square$ CI	0.456	$p < 0.001$	Supported
H3	DSP $\square$ SFC $\square$ CI	0.357	$p < 0.001$	Supported



Overall, the bootstrapping results confirm that all hypothesized relationships in the proposed mediation model are positive and statistically significant.

Discussion

The objective of this study is to examine how digital subscription practices generate consumer impact through the mediating mechanism of subscription forgetfulness and perceived control. Using PLS-SEM, this model revealed a substantial explanatory power ($R^2 = 70.6\%$), indicating that the proposed framework captures the behavioural pathway underlying unintended subscription costs. The discussion below interprets each hypothesis considering both structural findings and prior scholarship.

First, it was hypothesized that digital subscription behaviors would have a positive relationship with subscription forgetfulness and the loss of control, and the analysis showed a strong and statistically significant relationship ($\beta = 0.781$). This result is in accordance with Nguyen (2025) which explains how rational inattention allows consumers to not monitor renewal deadlines carefully and in accordance with Yoganarasimhan et al. (2020), which shows how trial design alters automatic continuation. Similarly, Sheil et al. (2024) show that complex cancellation flows reduce user autonomy and increase continuation through friction. The strength of the path coefficient suggests that structural design features play a dominant role in shaping forgetfulness. In the context of Indian students, frequent engagement with multiple subscription-based apps may increase cognitive overload, thereby intensifying inattentive renewals.

Similarly, complex cancellation flows reduce user autonomy and increase continuation through friction, according to Sheil et al. (2024). The strength of the path

coefficient implies that the structural design feature was most dominant to shape forgetfulness. Constant use of different paid apps may lead to cognitive overload for Indian students which in turn will lead to inattentive renewals. The second hypothesis related to subscription forgetfulness and less control impacting consumer impact was confirmed as having a positive and significant association ($\beta = 0.456$). This aligns with previous studies which show that unintended renewals cause dissatisfaction, perception of unfairness and decreasing trust (Sheth et al., 2024; IJRTI, 2025; Emerald, 2025). These studies overall show that lack of disclosure and automatic conversion will increase financial risk. The current results add to the literature by showing that forgotten events lead to quantifiable economic loss and annoyance. Students in Indian families with low disposable income perceive small recurring charges as disproportionately affecting their financial well-being and trust in digital platforms.

Finally, the mediation effect ($\beta = 0.357$) supported the hypothesis that subscription forgetfulness and control mediated the relationship between digital subscription practices and consumer impact. The findings show that digital subscription practices exhibit not only a direct effect, but also an effect through the behavioural inattention channel which causes less monitoring. This finding is in line with Nguyen's (2025) behavioural framework and the regulations expressed in Updating EU Consumer Law identifying how auto-renewal design structures exploit predictable cognitive biases. The mediation finding strengthens the theoretical contribution of our study by providing empirical support for the behavioural mechanism of hidden subscription costs. The lack of awareness is not the problem in the Indian student segment but the design being used that is making the unintended payment happen, it suggests.

Conclusion

The subscription model for digital services is substantively changing consumer markets, as it layers a new structural dominant design based on convenience across digital services. Payment systems operating on free trials and auto-renewals provide subscription services at low barriers and change consumer consumption to signal spending which results in a revenue predictability, automated payment and unintended consumer spending systems. From a welfare and sustainability standpoint it is important to understand the systems of digital subscription tradeoff, consumer outcomes, and digital subscription service sustainability.

The purpose of this study focused on the how they influence consumer outcomes through subscription forgetfulness and perceived control. Behavioral inattention and subscription design theory were merged. This study made a major analytical contribution and empirically validated the mechanisms by which hidden social costs.

This study suggested that subscription forgetfulness and control decreased through digital SSPs ($\beta = 0.781$), financial loss and trust ($\beta = 0.456$), and digital subscription services ($\beta = 0.456$) increased consumer detriment. The mediation balance ($\beta = 0.357$) was explained through the systems of design, bounded attention, and subscription auto-renewals. The model had a strong effect on the unwanted behavior of consumer subscription auto-renewals containing a 70.6% explanatory effect. The model behaved as a strong proxy to explain the subscription auto-renewals service in the digital space.

This research controls for multiple outcomes to explain the relationships between the dimensions of the formed model. The effects of contributing to consumers' spending loss, sense of frustration, and loss of trust take shape as digital subscription practices cause subscription forgetfulness and feelings of perceived loss of control ($\beta = 0.781$). The confirmed mediation effect ($\beta = 0.457$) explains the structural design and the bounded attention gaps. Predictably, the model explains subscription harms auto-renewal features. Unintentional subscription continuation has a behavioral pathway explained by the model that has 70.6% of the effect that unintentional subscription continuation has on the outcome.

This research corroborates digital loss control and subscription forgetfulness theory. Additionally, the gaps of design and bounded attention have been explained as interdependent, aggravating factors of subscription trial design, regulation-induced churn, controlled behavior design, and subscription multi-level coordination.

The short-term effects of subscription loss renewals illustrate the tradeoff between a "friction-based" retention strategy and "digital trust" subscription governance. "Friction-based" retention policy may result in subscription loss (in a "friction-based" instead of "flip based" manner) as a digital growth governance policy. Improved user interfaces, cancellation and renewal transparency, and drafts may take precedence over consumer trust.

There are a couple of factors that may assign boundaries to the implementation of the model. Marked homogeneity (i.e., students) of the population and the cross-sectional nature of the research have caused as well as are of prospective value in terms of future research.

Subsequent studies may utilize longitudinal approaches and experimental designs involving interface testing and cross-country comparisons of regulatory regimes, which may facilitate policy relevance and increase external validity.

Ultimately, the deeply embeded phenomenon of concealed subscription costs is not simply the failure of the consumers to look and understand; instead, it is the result of deceptive digital systems that manipulate and exploit the cognitive limitations and systematic weaknesses of the consumers. In this regard, for subscription-based business models to be sustained and the subscription-based

markets to be legitimate and credible, it will not depend on how well the companies capitalize on the consumers "invisible trade-offs," but rather how well the companies design their subscription-based systems to be more transparent, more enabling for the consumers, and cultivating of the trust the consumers will have towards the companies for subscribing for longer periods of time.

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