

## “I Pick My Poison”: Agency and Addiction in the Age of Subscriptions

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*This paper illuminates key aspects of the subscription economy and offers a framework for understanding customer decision making and willingness to pay. Subscriptions are aimed at becoming embedded in our lives, habits, and behaviours, and our in-depth research explored how people see themselves as agents in the subscription economy, how they value subscriptions, and how they navigate a complex market characterized by ever-changing bundles of features and deals. We argue that a new kind of customer agency emerges from the complexities and uncertainties of the subscription economy—one that recognises dependencies and even addictions to subscriptions and navigates their activity and passivity to produce desired outcomes. The paper describes 4 key factors that play a role in people’s evaluations of subscriptions. Building on the work of Michel Callon, we also describe subscriptions as attachments and reframe ‘willingness to pay’ to better reflect the complexity of subscriptions. The paper is based on self-funded research (not commissioned by any client) conducted by Stripe Partners to improve our approach to willingness-to-pay studies.*

It’s very difficult to be someone my age in this day and age and not be addicted to something. I just pick my poison and I would rather watch a TV show than get sucked into social media. (Archana, 21, US)

In the summer of 2023, Stripe Partners conducted self-funded (not commissioned by any client) research with 12 participants across the US and the UK into the role that subscriptions played in their lives to help our data science team innovate willingness to pay studies. Our goal was to produce a framework for understanding people’s decision-making around subscriptions and to identify factors that impacted their willingness to pay. Across paid and free subscriptions—from streaming services to digital storage and meal boxes—we were interested in how people thought of the value of subscriptions and how they navigated the market and the ever-changing bundles of features and deals.

In our conversations about subscriptions, participants talked about their passivity and dependency on subscriptions and their unconscious behaviours, such as forgetfulness, laziness, poor money management, or being prone to seek dopamine hits. Our youngest participant, 21-year-old medical student Archana from the US,

understood her passivity as a form of addiction, and saw her agency limited to “picking her poison”:

It takes so much longer on Instagram for me to get enough of that dopamine hit to stop versus these streaming services, they provide that so much more quickly and, to an extent, yeah, okay, maybe I am addicted to streaming platforms or whatever, but I think it's very difficult to be someone my age in this day and age and not be addicted to something. I just pick my poison and I would rather watch a TV show than get sucked into social media, ... I might be scrolling on Instagram, I might see some things that are entertaining, but I'm also going to see a lot of like gosh, climate change is killing our planet, gosh Trump is ruining our democracy. Streaming provides a little bit of escapism in a way that social media and YouTube cannot. So if I have to be addicted to something, I would rather be addicted to streaming services.

Archana was not alone in recognizing her dependency. Other participants talked about being “hooked” or needing to “break up” with their subscriptions, reflecting on the habits they had formed. Our inquiry into their willingness to pay for various subscriptions revealed a subjectivity characterised by its awareness of their behaviours and habits, and by the need to make conscious decisions about their unconscious habits. This subjectivity emerges from the complexities and uncertainties of the subscription economy, under which more and more services are aimed at becoming embedded in people's lives, habits, and behaviours.

In this paper, we aim to explore how the subscription economy impacts people's agency and subjectivity, how they see themselves as agents in these new markets and how that affects the value they attribute to various subscriptions. We bring together several different perspectives and “schools of thought”:

1. We look at subscriptions from a business perspective, aiming to understand how digitally driven subscription models bring value to customers and how customers establish this value.
2. We draw upon theory and especially the work of Michel Callon whose analysis of the relationship between market agents and markets helps us unlock how people think of the value of subscriptions.
3. We bring a critical perspective to shed light on how the subscription economy impacts customer agency.

Bringing these different perspectives together will help us make sense of the inherent uncertainty of subscriptions and decision making around them and better understand the current phase in the subscription economy and the impact it has on customers.

## The Subscription Economy

While subscriptions are not new, the subscription economy has been enabled by digital technology and fueled by vast amounts of personal data. This has led not only to a wider socio-economic shift from ownership of products to access to services, but also to new types of relationships between customers and service providers, in which personal data is used to generate value across multiple channels and surfaces, enabling all aspects of life to not only be measured and ranked, but also predicted (Fourcade and Healy 2024). The resulting relationship we have with the digital services we use impacts how we see ourselves, how we conduct ourselves in our daily lives, and how we navigate our aspirations and futures.

In his 2018 book *Subscribed*, Tien Tzuo explains that the subscription economy represents a transformation in the way business is transacted. The defining characteristic of the subscription economy, Tzuo argues, is the shift from the product-centric business model to a customer-centric business model (Tzuo and Weisert 2018). As a result of this transformation, says Tzuo, a new type of consumer emerges, one who prefers access to services to ownership of products. To cater to this new consumer, businesses need to leverage new tools, build new knowledge about their customers and sustain the process and development of a customer relationship over time (Tzuo 2015).

Tzuo's framing of the subscription economy summarises how many businesses currently think about their products and services and the relationships they want to build with their customers. The subscription model underlies many business tools aimed at personalisation, retention, localisation, customer journeys and monetisation. At the heart of these new customer relationships are mechanisms that help attract and retain customers. While these mechanisms are not unique to subscriptions, they become more urgent for both businesses and customers, because subscriptions require more ongoing interactions with digital interfaces, often leveraging and generating vast amounts of data.

Fast forward to 2024, Tzuo writes:

But a year ago, a new phrase entered our lexicon: subscriber fatigue. Consumers are overwhelmed with the multitude of subscriptions they're expected to maintain. Some businesses discovered that they have more SaaS applications than employees. Everyone is reassessing the value they get from these products. Profits are down. Churn is on the rise.

## **The Three Phases in the Subscription Economy**

According to the 2022 FT Strategies report, we have entered a third distinct phase in the subscription economy:

Starting in the early 2000s, the first phase took around 20-plus years in which digital subscriptions gradually took hold as a strategic lever for businesses across most industries, from Media and Lifestyle, to Financial Services, Gaming, and many more. It was followed by a second phase of marked acquisition growth during the COVID pandemic, which helped spike the already healthy consumer appetite for subscriptions. We are now entering a third phase, or what we see as the retention phase (Adelman 2022, 3).

The report explains that the current phase is characterised by heightened consumer awareness driven by the economic downturn and the cost of living crisis. While consumers still value subscriptions, the expectation is that they will be more reserved and likely jump between subscriptions (Adelman 2022, 3). Tzuo shares the concern. In his 2024 article, he writes:

It's not looking too good for subscriptions right now: news sites are dropping their paywalls, streaming services are turning to ads (and into cable), and there's even noise of SaaS companies abandoning the model.

What is going on?

Yet, new services, products and experiences are still being offered as subscriptions or memberships, including, for example, restaurants (Goldfield 2024) or financial services that help users consolidate their subscriptions (e.g. Rocket Money or Finanz Guru).

In this current context, businesses need to think of new ways to retain customers and new monetisation and pricing strategies. Businesses want to understand their customers' willingness to pay, however, as our paper illustrates, subscriptions are

complex and uncertain products, and from the customer perspective, their value is difficult to establish.

## **The New Business Model**

As business models, digitally delivered subscriptions offer unique benefits to both businesses and subscribers: they offer businesses a predictable revenue stream and deeper customer insights, while providing consumers with convenience, cost savings, or access to a broader range of products and services (Ughade 2024).

Tzuo explains that the old product-centered business model was aimed at selling more products and this was achieved by getting the products into as many sales and distribution channels as possible (Tzuo and Weisert 2018, 19-20). The new customer-centric business model represents a shift from these “linear transactional channels to a circular, dynamic relationship” with the customer. Technology enables companies to identify various channels across which they can meet their customers’ needs as they emerge (Tzuo and Weisert 2018, 20).

An ongoing relationship also has implications for pricing and revenue. According to Tzuo, the traditional business model does not differentiate between recurring and nonrecurring revenue (Tzuo and Weisert 2018, 179), whereas it is precisely recurring revenue that is the cornerstone of the subscription economy.

The new business model enables powerful relationships between businesses and their customers by leveraging various mechanisms—social, financial, technical and behavioural—that foster engagement over time. At the core of these mechanisms is data. Data can be used for many purposes, including targeted marketing, ads, or segmentation. Many subscription models are enabled and empowered by large amounts of personal data harnessed and leveraged at scale. The data is used to provide better personalisation and create more powerful algorithms, which creates value for the individual customer as well as for the wider customer base. However, this data also generates new forms of capital for businesses, advertisers and third-party data providers.

When coupled with digital products and personalisation, subscriptions, such as for streaming platforms, benefit from vast and engaged user bases who generate data used to provide better recommendations. In this context, however, the relationship between the individual user and a large digital platform is an asymmetrical one, albeit often disguised as reciprocal. As Fourcade and Healy argue, in these relationships,

the role and value of personal data is obfuscated and users' ability to opt out is limited (2024, 43-44).

Tzuo's model doesn't acknowledge the complexity of the data economy that underlies the subscription economy and the issues associated with it, as they have been powerfully documented by Shoshana Zuboff (2019) and plenty of other authors, who have pointed out the connection between transactional data enabled by electronic payment systems and surveillance (e.g. Fourcade and Healy 2013; Lauer 2020). As a result of this connection, the relationship between finance and information has been reversed (Fourcade and Healy 2024, 136): transactions are now less about money and more about the data trails they leave (Maurer 2014) and the monetary record becomes "a proxy for the intimate secrets and desires of its users" (O'Dwyer 2019, 12).

The asymmetrical relationship that exists between an individual customer and digital service is often tainted with suspicion regarding personal data that is being collected and how it might be used. At the same time, customers find themselves captivated and engaged by the mechanisms that are designed to meet their needs across many channels and moments.

### **The Agencement Model of the Market**

The mechanisms that produce ongoing attachments and dependencies are of a particular interest to Michel Callon. Callon's work *Markets in the Making: Rethinking Competition, Goods, and Innovation* challenges the fundamental distinction between agents and goods that underlies the established thinking about markets as encounters between agents with needs and desires, and goods with specific properties that address (or don't) these needs and desires (Callon 2021, 46).

Callon introduces the agencement model of the market which sees goods as processes that go through different trajectories throughout their "careers" (c.f. Appadurai 1986) as they are designed, produced, commercialised, attached to customers, and as they become singularities—the value of which can be established and experienced by the customer. Throughout these "careers", value is created collectively and by multitudes of heterogeneous agents, tools and devices. Callon's neologism, agencement,<sup>1</sup> refers to assemblages that act as systems to accomplish various courses of action (Callon 2021, 140).

According to Callon's model, agents and goods are constitutive and transformative of each other. This is particularly obvious in the case of digital

products that utilise data to offer more personalised experiences. For example, an Amazon book recommendation that appears after one has bought a book can shape the customer's understanding of themselves as it reflects their tastes back to them, telling them something about themselves they didn't know before. Subscriptions are great examples of how goods and agents come together and transform each other. The attachments that are formed between customers and goods in these relationships are often long-term and therefore shaped by various factors that impact not only their perceived value but also their respective trajectories. For example, a music fan feels transformed by music they've discovered through Spotify, but they've also transformed their Spotify algorithm and provided data that informs the algorithmic recommendations for others.

The capacity of a good to create an attachment is what makes Callon's agencement model distinct and novel as it acknowledges that goods play a role in the structuring and dynamics of market activities (Callon 2021, 255). Callon points out that "if agents get attached, or are captured by goods, it is at least in part because the goods are made to be ... captivating" (Callon 2021, 255). Anyone working in business understands that goods are, indeed, made to be captivating. However, Callon's point is that this power of goods to be captivating comes together with the customer's agency and ability to be captivated. Through market encounters, both goods and agencies (customers) are transformed as they become attached.

The idea that digital subscriptions are utilising various devices to foster long-term attachments might not be surprising to the reader. However, Callon's analysis of agencements reveals the shortcomings of our approaches to willingness-to-pay studies that assume that an agent is able to make an informed evaluation of how much they're willing to pay for their subscriptions and even a prediction about how much they'd be willing to pay should some features of the subscription change.

### **The Problem of (E)Valuation: Framing and Overflowing**

As subscriptions are so embedded in people's lives, relationships, finances, routines and other subscriptions, they are difficult to disentangle, compare, evaluate or review. Even in corporate or institutional contexts where formal processes are established and quantitative rankings or usage statistics are available, decisions around subscriptions are embedded in relationships and social contexts (Ivanov et al. 2020).

To establish the value of such attachments requires complex informational devices that are both quantitative and qualitative in nature. While price is a quantitative metric, as Callon notes, it also carries qualitative and symbolic meaning. For example, the price of a wine bottle indicates its place in the wine hierarchy, just as subscription names like “Premium” or “Plus” reflect similar hierarchies.

From a business perspective, subscription pricing is complex and ambiguous. As Tzuo explains, “at the end of the day, you’re not pricing an object, you’re pricing an outcome” (Tzuo 2018, 152). Outcomes are important for customers as well but how do they anticipate whether an outcome will be worth the costs over time?

Evaluation doesn’t happen inside a customer’s mind.<sup>2</sup> The key to Callon’s understanding of market dynamics and evaluations is the role of framings.<sup>3</sup> Market agencements, explains Callon, “are structured by framings that format the courses of action” (Callon 2021, 362). Callon uses the example of a dating app: there are many qualitative and quantitative points of information that a user evaluates when they see another user’s profile. How they frame that encounter and what they value formats their action. However, “[a]ny framing produces overflowing,” (Callon 1998, 38) meaning that over the course of evaluation and engagement, the user reframes the encounter—perhaps they might frame the potential match based on their pictures and immediately reframe it based on their education or religion. Enabled by tools and information, this dynamic of framing and reframing is the condition for any attachment to form.

Now consider a person who is trying to evaluate a dating app subscription that provides them with access to many more profiles—how does one decide on the value of such a subscription? How might getting that subscription impact how they evaluate individual profiles and how they interact with the app over time?

### **Subscriber Fatigue or a New Form of Customer Agency?**

In their book *The Ordinal Society*, Fourcade and Healy analyse the intersection of digitally enabled products and services and a broader context of surveillance, and how their coming together impacts society and individuals. The abundance of data enables the proliferation of rankings and ratings, which impact all aspects of our lives, everyday decisions and future prospects. These rating and ranking systems support better services, for example by ranking Uber drivers or potential matches on dating apps, but they also enable more addictive experiences (from video games to social media scrolling), they impact one’s ability to use services such as insurance or



credit, and they lead to more surveillance (Fourcade and Healy 2024, 261-270). This ordinal society of data, metrics and rankings, impacts how customers are seen as agents, as well as how they see themselves.

Engagement is often understood as a key signal of a customer getting some kind of value out of a service, and vice versa, engagement generates valuable data about tastes, preferences, spending as well as everyday behaviours. To initiate and boost engagement, various strategies informed by the knowledge of human behaviour are used, such as free trials, social experiences, or nudging.<sup>4</sup> In the effort to get as many people to subscribe to a service or prevent them from unsubscribing, many businesses have used “dark patterns”, such as difficult cancellation processes, confusing presentation and communication of different tiers, prices and billing options (Sinders 2023).

At the heart of these strategies is an understanding of customer engagement with technology as both active and passive at the same time—active in the sense of being affected by a product and willingly interacting with it while actively producing data, and passive in the sense of being captivated and made dependent on it. Nudging, for example, is intended to incentivise agents to adopt and maintain certain behaviours without questioning them (Callon 2021, 155).

However, customers are often at least vaguely aware that with every transaction and interaction, data is collected. Sometimes, this data is fed back to them directly, in the form of various statistics that help them learn something new about themselves. They are able to reflect on their own passivity and take action to change their (passive) behaviours.

We go back to Callon and his reminder that goods and agents transform each other. The complexity of subscriptions and the difficulty of establishing their value shapes how customers make decisions, it shapes the framings that format their attachments, and the factors they consider when establishing the value of their subscriptions.

We examine how this new type of agency that considers its passive attachments and even addictions, evaluates subscriptions and we suggest how to reframe the question of willingness to pay. To understand what Tzuo calls “subscriber fatigue”, we need to examine how the market encounters with subscriptions transform agencies as well as markets, creating new alignments and misalignments between customers and businesses. Addressing them can help us identify new opportunities.

## Methodology

Our research was unusual in that it was not commissioned by a client but instead, it was initiated by our data science team. Our objective was to explore various factors that impacted how people valued subscriptions and how these findings could improve Stripe Partners' approach to willingness-to-pay studies and provide a deeper and broader perspective on the subscription economy and how it might evolve.

We conducted 2-hour remote interviews with 6 participants in the US and 6 in the UK. Our sample included 5 women, 6 men and 1 non-binary person, aged between 21 and 67, skewing younger. We recruited participants with varying levels of income and various numbers of paid subscriptions (from 1 to 10+).

In our interviews, we explored attitudes towards subscriptions and their perceived value, without any strict definition of what a subscription was. We probed participants around different types of subscriptions they were using for free or were paying for, including shared subscriptions and subscriptions paid for by others.

## The Problem with Willingness-to-Pay

Willingness-to-pay (WTP) exercises are typically used in two situations: 1. to decide which of a set of possible directions to pursue (because demand for that direction is greater than for alternatives); or 2. to help set prices that maximise profits. For WTP exercises to be informative they need to provide results that are as reflective as possible of what real world behaviour might look like.

The premise of WTP studies is the idea that a customer is able to identify their needs and desires (demand), evaluate their options (supply) and establish how valuable something is to them and how much they're willing to spend to acquire a particular good or service. A qualitative perspective can then help understand relevant factors that are important to people when considering and evaluating the different options and deciding whether or not to pay for them.

The assumption behind WTP exercises related to subscriptions is that the qualities of an offered subscription would impact customers' demand, and vice versa, that understanding customers' unmet needs and desires could be used to improve the offer.

However, we want to show that the current assumptions that inform WTP approaches are not sufficient in helping us understand how people go about the calculations that inform their decision-making and evaluations regarding

subscriptions. The question of willingness to pay in the context of the subscription economy revealed fundamental problems of our understanding of markets and market agencies.

## Subscriptions as Complex Attachments

Subscriptions are complex products that offer various types of content, services, features and entitlements, many of which participants didn't use or weren't aware of. While a single subscription can offer multiple benefits, participants would frame its value through their own individual use cases and goals. For example, some users of Amazon Prime saw it as a shopping and delivery subscription while others valued it primarily for entertainment.

Subscriptions were also recognized as complex because they were often bundled together or came as benefits to other subscriptions. Frank (67, US), had about 10 TV subscriptions, many of which were bundled together with other services, such as broadband or Walmart.

We have them separately, but they're as a result of a promotion. So for an example, Paramount Plus was given to us for free as a result of joining Walmart Plus.... And Peacock was the result of a similar promotion. I don't remember exactly what we joined or what was offered to us, but we pay 99 cents a month for the next year and a half or something for it, so why not have it?

Participants often had multiple subscriptions with overlapping features and benefits, which impacted their awareness of what they were paying for, were entitled to and how they could manage the service. Yolanda, a 48-year-old single mother from New York City, was so anxious when it came to her spending that she did not even want to pay her bills automatically and checked her bank accounts every day. She had recently "broken up" with a lot of her subscriptions, the hardest of these breakups being Amazon Prime. However, during our conversation, she remembered she had subscribed to a toilet paper subscription on Amazon Prime during the pandemic. During the interview, she went on Amazon and realised she still had the subscription:

Oh, I missed that. Missed this breakup. Um, yeah. So I guess I did do that.  
Wow.

Yolanda's resistance towards subscriptions was a result of her recognising that she had formed attachments with her subscriptions, which she wasn't able to stay on top of. She understood that companies could exploit people's forgetfulness. This was also important to explain to her son, who was very keen to get subscriptions but would often forget to manage them.

It's the same thing that my son gets caught up in. ... Not thinking about it three months from now. And then they're billing me. So it's their banking on you forgetting and them being able to bill you.

### **Subscriptions Are Recognised as Business Models That Leverage Customers' Passivity**

While subscriptions are difficult to define, participants recognised them as business models that were designed in ways that leveraged their vulnerabilities, especially their tendency to develop dependencies, their forgetfulness and their lack of awareness over the personal information they shared. Participants thought that subscriptions exploited their passivity and therefore had to be actively, or pro-actively managed.

The youngest participant, Archana (21, US) was aware of the difference in attitudes towards subscriptions between herself and her parents who were a lot more "distrustful" than her because they were not familiar with how subscriptions worked. In contrast, she felt she understood the business model and was able to benefit from it.

I don't think my parents would ever consider a meal kit service. They would think that's dumb. And they're also very distrustful of subscriptions. Every time I'm like, oh, I'm gonna have four months of this, they're like, 'they're gonna charge you for the rest of your life.' I'm like, 'it's not that hard to cancel'. So there's an attitude of, like, why would I buy a subscription when I can just buy the item? And an attitude of, be very careful what you subscribe to, because it's very easy to get tricked... Their concerns are valid, but I think I trust myself to navigate subscriptions more than they trust themselves. Like, I trust myself to be able to catch that and act accordingly.

For Archana, there were both pros and cons with regards to the subscription business model. On the one hand it reduced the cognitive burden of decision-making or problem-solving and could help habitualise certain behaviours, but on the

other, it might mean having a suboptimal pairing of goods with needs as one's circumstances changed.

The pro is that something that you want, something that you like, you don't have to make the conscious effort to get it again and again. It'll just always be there for you. But the con is that it's hard to evaluate whether you still need something or, like, you end up paying for things you may not be using or need as much as you think you do. Because once you make that decision to start having the service, you're not reevaluating every month—do I still need this? Do I still want this?

Many participants recognised the different mechanisms that were used to get them “hooked” on subscriptions. For example, many felt like specific TV shows, exclusive sports content or free trials were used to get people to get a new subscription. Participants had to develop strategies for working around these mechanisms, such as setting reminders for cancelling subscriptions, re-evaluating their expenses or using gift cards to control their spending.

You know when you do the free trial and you forget about it. I did that with Now TV and I was really angry because there was literally nothing else to watch on it. I didn't enjoy it at all and now I always set an alarm if I do that to make sure that I unsubscribe and don't disappoint myself (Aaron, 42, UK).

All our participants saw subscriptions as potentially risky attachments<sup>5</sup>—they were risky because of the different mechanisms that were orienting them to behave in certain ways they weren't necessarily aware of. The mechanisms were an important characteristic of this type of commodity but if managed carefully and used in a way that would generate value, they were seen as convenient and even beneficial.

With his 10+ subscriptions, Frank (67, US) was conscious about managing the subscriptions he was paying for. He had seen a YouTube video that offered advice on how to be smart about subscriptions by pausing or cancelling them:

In order for you to save money with all these subscriptions, realise that you're really only on a month-to-month basis. So if you have a particular show that you like and it's ended and you really don't want to see anything else, just drop the subscription ...Suspend the subscription until the next season comes on.

In order to get the desired outcomes, participants considered how a subscription business model worked and how it might align with their active and passive behaviours and decisions over time. Within this dynamic and fluid picture of subscription evaluations, we identified the following factors that facilitate such an evaluation: 1. Desired effects, 2. Temporality, 3. Affordability and 4. Engagement.

## **The 4 Factors**

### *1. Desired effects*

Our participants expected subscriptions to have effects on their lives. Subscriptions played an important role in supporting their lifestyles, relationships, everyday habits and practices, as well as their goals and aspirations.

In general, the most valued subscriptions were for entertainment. Many participants thought it was essential to have something to watch as this provided them with talking points but also was something they often shared with others. Many of Frank's subscriptions were for his extended family, including his brother who was in Japan, his grandchildren who'd come and visit and he even shared subscriptions with friends. He thought it was a "nice little thing to be able to give access to someone."

Entertainment provided important effects for many participants. It helped them decompress or escape and provided relief from busy lives. Nana considered TV show subscriptions to be essential:

Especially, in a place like New York, I feel like a lot of people do have to work, so when you want to decompress, you don't want to be limited.

Participants expected to be attached to their subscriptions—a subscription that has had an effect on their lives would be considered most valuable. For Iman (37, UK), her gym membership was "invaluable" to her. With a baby daughter and a busy schedule, her gym membership not only provided her with the opportunity to go swimming, but it also incentivised her to take the time for herself:

Pure Gym is something that I know that if I get rid of it, then there's nothing holding me accountable to be able to go to the gym and because I enjoy swimming, it's just something that I do for myself. So that's why I do it. It doesn't really hold value, really because, maybe it's gonna sound really cheesy, but it's, like, invaluable.

Another young mother, Isoke (34, UK) used the Calm app because it had effects on her mind and calmed her down:

Especially when you have managed the kids for the whole day, you just really need some peace. So, you know, it brings that peace, that calmness, really. Like it revives me, it re-energises me.

Participants valued when subscriptions became incorporated into their lives, daily habits, rhythms and practices. They valued personalised experiences because they helped them achieve their desired effects without effort, allowing them to be passive. Nana (26, US) defaulted to Netflix when he didn't know what to watch. Netflix provided the desired effects while also enabling Nana to offload the cognitive effort needed to make decisions, which, Nana thought, has changed the way people watch TV more broadly:

So when I sit down to eat my lunch and I don't have any TV show to watch, I automatically go to Netflix because they're the goat. They're, like, dope. They're the ones that got people hooked on this way of watching stuff, streaming.

Paid subscriptions were expected to deliver the desired effects in a more predictable and straightforward way compared to free alternatives or alternatives with advertising. This is why Archana (21, US) picked streaming services over social media (see quote above) and why she paid for her Spotify subscriptions as opposed to having to listen to ads:

On Spotify, the ads are disruptive. If I'm about to fall asleep and I get a loud, raucous ad, then I'm awake.

Participants recognised that not all subscriptions became part of their daily habits, but they still were valuable to them because they represented their aspirations and provided motivation. Jane (26, UK) talked about how Headspace has helped with her anxiety and she still kept paying for it to keep up the habit and also help others:

I do feel like I should just continue to have it and to use it, especially if it's something that I'm recommending to people.

Although Headspace was not something she was actively using, she felt like it was part of who she was—a mental health professional. In this way, Headspace was part of Jane's identity and habitus<sup>6</sup>: the choice to keep it wasn't determined by how

often she was using it to regulate her mental health. By recommending Headspace, Jane was able to impact other people's mental health, and, in return, gain authority as an expert.

As participants adopted new subscriptions, these would impact the value of existing ones. Thus, they were often negotiating and reprioritising the different desired effects they wanted to achieve and the subscriptions that help them achieve them. Iman (37, UK) had been subscribed to 'The Good Housekeeping Magazine since she was young and felt like it was "part of her". She kept the subscription because reading the magazine provided a detox from her phone:

Like, sometimes, you know, when I don't want to spend time on my phone and things like that, I open the magazine and I spend some time in the evening where I'm not actually on the phone and I'm actually just reading the magazine.

As people's lives change, this impacts how they get the effects they desire from subscriptions. Some subscriptions remain incorporated in their lives, while others may be forgotten, paused or cancelled, or incorporated into new relationships.

## *2. Temporality*

Temporality plays a crucial role in the effectiveness and perceived value of subscription services, as the benefits derived from subscriptions are meant to accrue incrementally over time rather than instantaneously. When asked to generate a formula for what made a subscription valuable, most participants mentioned frequency and recency of use.

For Archana (21, US), Spotify was her most useful subscription because she was using it every day.

I've had my Spotify subscription for years without cancelling. And it might be one of my longest running subscriptions. That is something that I don't re-evaluate because that's how I go to sleep every night as I listen to my Spotify.

Some subscriptions provided better personalisation over time, or better deals for loyal customers in order to provide continuous value to customers. Participants also found greater value in some long-term subscriptions. For example, Archana appreciated the fact that over 10 years that she'd been using Spotify, it reminded her of various different periods in her life. The prospect of future personalised



experiences was an important benefit to her and played an important role in her original intention to form a long-term attachment to Spotify:

I think their algorithm does a very good job for me personally. That's what persuaded me to buy it in the first place.

The right opportunity was another important temporal factor. A lot of participants understood that their engagement with subscriptions was dependent on their life circumstances. Jane (26, UK) understood that her use of entertainment subscriptions fluctuated:

I think it fluctuates how much I watch Disney. Like, I'll go through phases. I've maybe not been watching it as much recently, so I'd maybe think, oh, maybe I should just cancel it for a few months and see how it goes.

Certain life stages were particularly significant triggers for adopting new subscriptions, especially moving house, becoming financially independent, starting work, looking after others, especially children, or retiring. Similarly, specific events or occasions inspired participants to get a subscription. For example, when Nana (26, US) and his girlfriend got a puppy, and because they lived on the 4th floor of an apartment block and didn't want to have to go outside, they bought a subscription to a patch of grass called Doggy Lawn.

Many participants considered subscriptions to be a long-term commitment. Ideally, they would prove to be rewarding over time, however, they could also produce diminishing returns and become forgotten. This was a risk many recognized, and some were so worried about being stuck with a subscription they couldn't get out of, forgot to use, or manage, that they'd intentionally try to pause them or avoid them altogether. The fact that the value of subscriptions was relative to time also meant that participants struggled to establish the value of a particular subscription. Thus, the value of subscriptions was never stable and could not be easily predicted.

### *3. Affordability*

Being able to afford subscriptions was an important factor that impacted people's willingness to adopt one. However, while price was an important point of reference, participants were also taking other factors into consideration in order to determine whether they could afford a subscription or not. Participants needed to consider whether they'd be able to stay on top of their bill along with other bills, for

how long and whether it might be difficult to pause or cancel their subscription, and they also considered any alternatives.

For example, during the time of our research, many participants were aware that Netflix had changed the rules around sharing subscriptions.<sup>7</sup> This triggered many different considerations. Archana (21, US) was sharing Netflix with a friend who was also sharing it with someone who wasn't living with them. Archana thought that if she could no longer use this account, she wouldn't get her own Netflix subscription. Instead, she'd continue using her Dropout subscription over Netflix. Dropout offered enough comedy to provide the important escape from social media, which was the main reason Archana paid for a streaming service.

Dropout is so cheap comparatively. Like, it's a dollar a month when it works out between all my friends. It feels like bad value to pay \$6.99 a month for Paramount, for example, and then pay \$1 for Dropout and watch Dropout more.

Importantly, she thought Dropout was paying their creators fairly and she wanted to support their business model:

It's not necessarily just supporting a creator, any creator. It's supporting specific creators that reflect my values. ... It baffles me that Netflix and Disney and Paramount and Hulu cannot afford to pay their actors and writers livable wages. And that's why there's a strike going on.

For young students, such as Archana and her friends, the change of Netflix's conditions felt destabilising. Part of the value of Netflix was the ability to share shows that others were watching too.

The benefit it brings to my life is also that now that I share a subscription with all of my friends, that means we have something in common. Automatically, we all watch the same stuff.

Sharing his Netflix account was important to Frank (67, US) as well. He was sharing it with his brother in Japan. For Frank, paying more was not a problem but the change in conditions was disappointing and made Frank critical of Netflix's business model:

If you're [Netflix] so hard up for money, maybe consider not making so many television shows. Part of the reason why you're the number one in this regard is that you make it available for so many other people. And if you want to, you know, rather than trying to crack down, if you want to

charge a couple of dollars more a month, then okay, do so. But allow for us to be able to share it with whoever we want, and it doesn't matter where.

For many participants, there was eventually a ceiling where budgets constrained the number of subscriptions they could have. This was more important to help them determine what they'd be willing to pay than the price of an individual subscription. Nana (26, US) told us how he wanted to learn how to DJ and make music. He had already been paying for Apple Music, Spotify Premium and YouTube Premium but the DJ tool he wanted to use required that he used Tidal so he got Tidal as well. However, he then cancelled both Tidal and the DJ tool, when he realised that, while his expenses were increasing, his income was remaining the same.

I have gotten to a place where I just cancelled the ones that don't necessarily work for me in this moment, just because I feel like I don't have that luxury anymore of just, like, having this go on for however long.

The objective value of a subscription is impossible to determine. While price was an important piece of information, it wasn't enough for participants to determine value. Callon reminds us that price is not about the value of a good, it is a quality of the good (Callon 2021, 288). Price, says Callon, "is neither the consequence nor the measure of the value of a good. It participates in the formulation of this value.... Price is a cause of value, but only one of its numerous causes. The consumer buys the price..." (Callon 2021, 300.) Price helped participants compare similar or different products and experiences. Iman (37, UK) felt in general she wouldn't pay over £30 for a subscription but wouldn't mind paying £7.99 or £5.99 because that's "like a cup of coffee".

Price could also be negotiated or lowered. Many participants actively looked for ways to lower the costs of their subscriptions—for example by sharing it with others, by registering for free trials with new email addresses or by paying with gift cards to avoid unwanted renewals. Importantly, the affordability of a subscription was also relative to how they engaged with it. For example, Archana (21, US) paid for Jack's Flight Club because she knew she was going to book flight tickets. She then intentionally maximised its benefits so that it would have turned out to be good value for money.

#### 4. *Engagement*

As mentioned above, participants wanted to use subscriptions to achieve various desired effects. But they understood that in order for subscriptions to be good value for money, they'd have to use them frequently. Thus, getting a new subscription required forming new habits. Yolanda (48, US), who had recently started dating, was considering getting a subscription that would enable her to discover beauty products. She saw this as an investment into herself, as well as potentially doing something different. This could even impact how she'd re-evaluate the importance of entertainment.

I think the whole makeup thing is fun for me, and it's doing self care. ...  
I'm not sure I want to have more fun. And I guess it's something new and different for me. Netflix and Hulu, you kind of know what you're getting.

Subscriptions were important for providing access, convenience and flexibility. Being able to access content or service as one needed was valuable and participants registered these occasions as engagement. Often, they would also consider it valuable to have the possibility of this engagement, should their needs arise. Jane (26, UK) was paying for her Audible subscription even though she wasn't using it, in case she would like to use it in a car or at the gym.

Sometimes, just having a subscription, without using it, was important for their identity, values and relationships. Iman (37, UK) wasn't using many of her streaming subscriptions for herself but shared them with others. For example, she was paying for her Pret a Manger subscription even after she stopped using it because her brother and nieces could still use it. Often, even as participants' lives changed and they could disengage from their subscriptions, they were still sharing them with others, creating further dependencies and attachments.

Nana (26, US) also talked about keeping subscriptions despite not using them because they represented who he wanted to become. In his instance this could be becoming a DJ. Having a dedicated subscription represented the aspirational identity and the possibility of achieving his goal. He compared it to how others get a gym membership to motivate themselves to get fit:

There's some things you just want to try out or, like, you aspire to try out.

Many participants recognised that their engagement with subscriptions was a result of the different mechanisms that were used to get them "hooked" so that they would become part of their routines. Archana (21, US) recognised that for

subscriptions to become more valuable, they were aiming to be embedded in people's lives.

Subscriptions that are successful entice you to use it more often, so it becomes part of your routine. Like, for example, Netflix does this with their two-part releases. So, like, I was watching the Witcher, season 3, and they released the first four episodes one day, and then they released the second four episodes two weeks later, even though everything was already done. The reason for this is they make you use it more in terms of, like, you're using it today and you're using it two weeks from now. And that makes it part of your routine, that makes it something that you see as more valuable.

Participants often mentioned that the value they were getting from subscriptions was related to their ability to be aware of their behaviours, change their behaviours and navigate their activity and passivity. Iman (37, UK) had forgotten she was paying for her Elevate subscription. This realisation made her reactivate her interest and start using it more to achieve the desired effects that motivated her to get the subscription in the first place. For her, the cost was less important than the chance to re-engage with her aspiration:

I forgot that I was paying for it. Honestly, this is how bad I am with money. So for me, I think I probably will start using it more often. Instead of forgetting that it's even there.

Most participants considered frequency and recency of use to be important indicators of how much value they were getting from a subscription. However, most also realised that their actual behaviours did not support this formula. Having the possibility to use a subscription was also valued because it was seen as motivational and aspirational.

On the other hand, pausing a subscription could be seen as a motivation to pursue other things in life while still valuing the subscription and intending to resume the attachment at a later time. Getting a paid subscription could be considered a way to "hack" one's behaviours and motivate oneself to create new habits.

How people engage with a subscription plays an important role in how they attribute value to it. However, engagement was just one of the indicators of how a customer might attach to their subscription and to what effect.

The 4 factors we identified surface how important it was for participants to navigate their activity and passivity to get value out of their subscriptions. We found

that participants were aware of their attachments, dependencies, and their day-to-day weakness of will and correlated passivity. In other words, they were aware of their lack of awareness around their habitual behaviours and around the broader consequences of forming attachments to subscriptions. This lack of awareness was exacerbated by the fact that participants were never quite sure what they were paying for, were entitled to and how they could manage the services.

This complexity and subjective understanding of subscriptions means that evaluating them is a relatively difficult task. Callon argues that goods lie on a continuum from those that are more easily defined by their qualities, to those that are more uncertain because their qualities are less clear, and customers can ascribe their own meanings to them (Callon 2021, 260). Subscriptions are very much at the uncertain end of this spectrum.

### **Evaluating Subscriptions Requires Calculative Agencies and Calculative Tools**

Evaluating individual subscriptions is difficult, it's even more difficult to curate one's portfolio of subscriptions. While participants often had subscriptions that were overlapping in terms of the entitlements they offered, they also often felt like they were missing some subscriptions. For example, Nana (26, US) had several music subscriptions but wouldn't recognize that his Amazon Prime was bundled with the Amazon Music subscription. Jack (65, UK) had multiple subscriptions for watching sports but also had to go to the pub to watch his favourite team play because none of his subscriptions provided access to all the content he wanted to watch.

The valuation and evaluation of complex products, often bundled and highly personalised, such as subscriptions, is an understudied subject. In our analysis, we go back to Callon whose model stresses the importance of calculative devices as well as calculative agencies.<sup>8</sup>

Often, the way subscription options are presented to people is through different tiers—this helps to create choice for people, but it also provides references that people can use to compare options. This information provides cognitive tools for people to make calculations. Price, as discussed above, is just another quality of a subscription. For example, the price of a Netflix subscription places it within the market of other entertainment subscriptions offered by competitors and the possibility to choose from 3 different tiers of Netflix subscriptions also creates an internal hierarchy within which each tier is positioned against the other.

The way various subscriptions and bundles are presented to potential customers help them compare them with other options. For example, the resolution of 1080p means very little, without being positioned next to the resolution of “4K+HDR” and a higher monthly price. The price and other specs, thus, play the role of information devices and serve as cognitive tools that can help customers make decisions. Without these tools, customers are not able to determine the value of a subscription, not to mention the price they’re willing to pay.

Callon (1998) doesn’t buy into the idea of people having an innate ability to make rational decisions. In line with the symmetrical approach of Actor Network Theory, he argues that it is only thanks to various calculative devices that people enter into market transitions, and that any markets can exist, for that matter. Calculative devices include all sorts of measuring tools, currencies (especially money), accounting tools and management processes that enable pricing, comparisons and calculations. “Calculativeness,” he says, “couldn’t exist without calculative tools” (Callon 1998, 23). The dynamics of markets, as well as asymmetries between agents, can be explained by agents performing various types of calculations and using various types of calculative devices.<sup>9</sup>

According to Callon and Muniesa, calculation

...starts by establishing distinctions between things or states of the world, and by imagining and estimating courses of action associated with things or with those states as well as their consequences (2005, 1231).

Calculation is neither purely quantitative, nor qualitative, and therefore cannot be reduced to a mathematical calculation or an intuitive judgement. In the market of subscriptions, customers are also taking into consideration their potential long-term engagement with a subscription. While they cannot know exactly how successful this will be, they can interpret various signals and predict how they might be activated or passivated by a particular subscription and form an attachment.

Looking at different Netflix subscription tiers, Archana, (21, US) reflected on how she would interpret them:

I’m not looking at the video quality or the resolution when I’m deciding whether or not to buy it. I need to see monthly price. These bottom two check marks are telling me about how much I’m going to get it used. Downloads are another way for me to use it. Watching on my TV or my phone are different ways for me to use it. And then what I would need to

see is, what kind of stuff do they have on there? And that's about, does it spark joy or not?

Archana was able to combine the information presented with her predicted behaviours. She could then compare this to other options, especially the Dropout subscription. The fact that the Dropout content was something she and her friends talked about, helped her prioritise the Dropout subscription.

The importance of information devices and calculative devices that help people frame an offer is important in helping them determine their willingness to pay for a subscription. However, Archana's response also reflects the existing information asymmetry, which left her unsure whether a subscription would spark joy, and how affected she might be by the subscription and to what effects and outcomes.

### **Pick Your Poison**

According to Callon, markets are animated by what he calls *affectio mercatus*, passions, tastes, habits and energies that enable attachments and dependencies. Callon's agencement model stresses the importance of the material component of market activities. To experience a desire for a product requires that one can be affected by it, that they are moved or changed by it (c.f. Latour 2004). Subscriptions too, have a material component. Their effects are felt as they impact people's daily habits, rhythms, moods, energy levels, attention spans, tastes, as they generate new desires and new actions. The effects of ongoing encounters facilitated by subscriptions or experiences can come in virtually infinite forms. For example, one subscription can be used to change one's mood, be inspired or to fall asleep. However, for an attachment to be ongoing, it needs to also create a form of dependency and leverage people's dispositions to form dependencies.

Markets leverage these dispositions to captivate customers by appealing to people's learning systems and the underlying two different decision-making circuits, one responsible for impulse decisions and another corresponding to longer deliberations (Callon 2021, 254). The attachments that are formed between agents and goods can be of various intensity and length, with some utilising human hedonistic drives to create addictive attachments.

Archana (21, US) felt like games were most powerful at leveraging human dispositions to form dependencies but thought that subscriptions too, were using rewards to become addictive:



Games get you to spend money by, like, you know, they're hitting that dopamine reward center, too. ... For example, Clash of Clans has this formula where every day you log in, whether you're not, you have a subscription, you get some bonus thing. So they make it part of your routine by rewarding you for making it part of your routine. Subscriptions that are successful, I feel like, do much of the same where they entice you to use it more often, so it becomes part of your routine.

Callon predicts that “[e]ngineering addiction and addictive practices makes explicit and weaves together on a whole new scale the stuff that contemporary man is made from” (Callon 2021, 283). The insights from our research show how agents respond to these new attachments, how they are shaped by them and how they adapt to the market that is dependent on utilising them.

Getting “hooked” or becoming addicted to hits of dopamine go contrary to our understanding of the will. As our research shows, participants were aware of their lack of awareness, of their passivity, dependencies and weaknesses of the will or weaknesses of their memory. Many participants felt that this was part of being an agent in the markets of subscriptions. In this context, it was impossible to determine their willingness to pay. Nana (26, US), who felt dependent on Netflix expressed this uncertainty through a pause when he said:

If Netflix decided, oh, yeah, well, we're so incorporated into your life, we're charging \$50 now, I'm not paying \$50 for Netflix [pause] probably.

How do businesses respond to the market that is shaping and being shaped by agents who feel like their best choice is to “pick their poison”?

## **Adopt and Adapt: Reframing Willingness to Pay**

I'm open to new subscriptions if it makes life easier. Cost doesn't really come into it, up until a point. Then you're paying a lot just to be lazy.  
(Nana, 26, US)

Subscriptions are agencements, they should be thought of as dynamic processes or systems that produce outcomes by incentivising attachments. To understand how value is attributed to subscriptions, multiple factors need to be considered. Our research has identified factors relating to desired effects, temporality, affordability and engagement. Importantly, we also explained how, as a result of these

attachments, a new type of customer agency emerges: one that navigates their own passivity and activity and recognizes addiction as part of its condition.

For this agency, price and other information devices that are used to present subscriptions—such as streaming quality, number of downloads, etc.—serve the purpose of helping them understand how a subscription might leverage their conscious and unconscious behaviours, their weaknesses or cognitive biases. In the context of information asymmetry, exacerbated by the use of data and algorithmic technologies, customers experience the need to, above all, assess their current and anticipated behaviours and circumstances.

In essence, when determining the value of subscriptions, customers need to establish what might be the outcomes of the adoption of a subscription and how they might adapt to it. Attachment, Callon argues, is a structured process that can be organised. This process involves experimentation, investigations and trials through which “affects are produced, identities transformed and connected, durable connections made, and solid associations between goods and agents established” (Callon 2021, 265).

Without attachments, markets cannot exist. Equally, markets cannot exist without detachments. “Subscriber fatigue,” referred to by Tzuo, needs to be understood not in the context of singular subscriptions, but in the context of the broader subscription economy, in which the sum of various subscriptions people are paying for is affecting how they are evaluating, using, pausing or cancelling various individual subscriptions.

Last but not least, the role of personal data needs to be considered when thinking of the value of subscriptions. Consumption practices are key to how modern consumers craft their lifestyles and their selves. In 1999, Nikolas Rose wrote about the condition of the consumer: “we are obliged to make our lives meaningful by selecting our personal lifestyle from those offered to us in advertising, soap operas, and films, to make sense of our existence by exercising our freedom to choose in a market in which one simultaneously purchases products and service, and assembles, manages, and markets oneself” (103). Digital technologies that leverage personal data have enabled a more detailed understanding of one’s decisions and habits. Perhaps we are less impacted by what we see in soap operas, and more impacted by the reflection of our behaviours as they appear in our screen times, step count or number of accomplished tasks. The data that is available to us impacts how we organise our lives and further feeds into the pressure to be responsible for and

educated about ourselves (Rose 2004, 88). Coupled with predictive technologies, subscriptions raise new questions about how modern agents are governed through their consumer practices.

The modern subscriber understands their dependency as well as their need to be responsible for their lives and their decisions. Where businesses are profiting from predictable cash flows and recurring revenues, customers experience challenges and powerlessness associated with their inability to manage the subscriptions they are using or not using. We would like to invite the community of ethnographers to provide more understanding and solutions that would support customers while also helping grow sustainable businesses.

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## Notes

Acknowledgements: We would like to thank our curator Claudia Ruge and our colleague Cath Richardson for their feedback and suggestions.

1. The translator of Callon's book, Olivia Custer, explains that agencement might be translated as "arrangement" or "layout". "It can refer to the way elements are laid out in space or the way they combine to create an effective whole. In order to preserve the insistence on the agency arrangements, the choice was made to import it into English" (Translator's note, Callon 2021, 428). Callon explains that the term is compatible with the definition of an assemblage. However, he doesn't want to use the word assemblage because it creates the sense that the various entities associated with an assemblage are just put together. Callon wants to stress the collective action that structures these assemblages. At the heart of the market agencement model are the various interdependent framings that, together, make it possible for a good to be attached to an agency (Callon 2021, 361-362).

2. For more on the various tools and processes used in evaluation, see Lamont (2012). According to Lamont (2012), it is a cultural process. Lamont proposes that to understand valuation and evaluation, we need to understand various other practices and factors: 1. How does categorisation and legitimation happen? 2. What are the different criteria and “grammars of worth”? 3. How is knowledge produced and what non-human agents and devices are used to produce that knowledge? Karpik (2010) has also provided a useful perspective on valuation, which has inspired a case study by Hajdakova, Karol and McDonald presented at EPIC 2020.

3. Framings and the tension between framing and overflowing is important to Callon’s explanation of market dynamics, pricing, marketing and market competition.

4. For more on nudging, see Callon (2021, 155) and Fourcade and Healy (2024, 145).

5. We noticed that participants felt angry at themselves, guilty or ashamed if they’ve failed to stay on top of their subscriptions. These feelings point towards a moral economy associated with subscriptions. Fourcade and Healy also point out the connection between ordinalization (the use of data, metrics, rankings, etc.) and morality (2024, 245-247). For the purposes of this paper, we did not focus on the moral aspect of the subscription economy albeit we think that morality plays a crucial role in shaping people’s attitudes towards subscriptions and informs how they navigate their activity and passivity, and should be closely examined.

6. Building on Pierre Bourdieu’s concept of the habitus, Callon argues that how people calculate and evaluate goods is part of their habitus (Callon 2021, 195).

7. Netflix. 2023. ‘Update on Sharing’. May 23, 2023. <https://about.netflix.com/en/news/update-on-sharing-may-us>

8. In his earlier work (Callon 1998), Callon talks about “calculative agencies” whereas in his later work (Callon 2021), he talks about “qualculations” to highlight the qualitative aspect of calculations. For the purposes of this paper, we found the concept of “calculative agencies” clearer and more sufficient.

9. There are plenty of asymmetries between agents involved in a transaction and calculative agencies, do not use the same calculative tools. The more complicated and complex the network of relations and entities is, the larger the number of potential asymmetries (Callon 1998, 45).

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