Perceived Consumption Decision of SBU-CAS students on paid subscription on video streaming services

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Abstract

This study examines how college students decide to subscribe to paid video streaming services such as Netflix and Disney+. This study focuses on students from the College of Arts and Sciences at San Beda University which examines whether their decisions are influenced more by how they perceive the service (value, content quality, and convenience) or by economic factors (price and allowance). The study has 162 respondents from the Department of Financial Management, Entrepreneurship, Marketing Management, and Economics and Public Policy. It involves the use of survey and used statistical treatments such as Mean, Pearson R, and Cross Sectional Linear Regression which analyzed patterns in students' streaming behavior. The findings shows that students are more influenced by how the platforms are useful and enjoyable than by their socio-economic profile (age, gender, and monthly allowance). Students are also sensitive to price and prefer cheaper or affordable platforms however cost strongly does not affect how much time they spend watching these paid platforms. Instead, a lot of students will still rely on free content since it is more accessible and has different choices. Overall, the study implies that students are selective and thoughtful consumers. The decisions of the students to subscribe or to continue paying depending on what they believe the service offers good value, and not just how much money they have. Alongside with the results, this supports consumer theories which explain consumption influenced by perceived benefits rather than income alone.

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Chapter I

Background of the Study

Introduction

Over the last few years, paid subscriptions on video streaming services like Netflix, Disney+, and Hulu have gained immense popularity, changing the dynamics of digital content consumption and access by consumers. These platforms, through their on-demand streaming and subscription-based platforms, have turned into a necessary part of entertainment in current times. Yet for all that health, the paid subscribers in the video streaming services space have big blockades when it comes to engagement as well as price strategy and customer retention—because there are so many alternatives for consumers in this sector. Yet, the key factors that have led educators to select these services will be determined by how they value these services moving forward and budget towards them (Yang & Yan, 2023). The students' media consumption choices, particularly those of the college students in San Beda University, College of Arts and Sciences (CAS) found a strong relevance for analyzing the economic drivers of paid subscription on video streaming services subscription patterns. Due to the fact that students generally have low discretionary income, and some sort of budget constraints, schools in which they are attending where they live will power users' decisions on making a decision related to the choosing of a paid subscription in video streaming services. Perceived economic drivers such as pricing models, perceived value and willingness to pay feature strongly in this type of applications. It is critical for businesses and policymakers concerned with maximizing service provision whilst simultaneously keeping paid subscription reasonable to the wallets of younger. Consumers for video streaming services should recognize how these economic factors affect students' expenditure decisions. Whether customers perceive a service to good value for money is one of the biggest deciding factors as to whether they will maintain or switch providers (Fan, 2024). Also, the age, gender, and allowance of children may affect their willingness to pay for online services. Online services are also seen as economically advantageous by students, in addition to being affordable. Users who perceive more benefits of these platforms tend to use them longer (Moorthy et al., 2024).

Statement of the Problem

Fast-increasing paid subscription for video streaming services such as Netflix, Disney+, and other more have brought about a sea change in content consumption, particularly among young adults. The subscribers for these platforms are based on a number of economic considerations - including the monthly allowance and consumption level of selected students of College of Arts and Sciences (CAS) in San Beda University. This study attempts to explore how the economic factors impact on SBU-CAS students perceived consumption behavior toward video streaming paid subscriptions. Specifically, selected CAS students have varied features that can be analyzed in terms of:

1. What are the demographic and socio-economic profiles of the selected SBU-CAS students in terms of:

   1.1. Age

   1.2. Gender

   1.3. Allowance

2. What is the trend analysis of paid subscriptions on video streaming services?

   2.1. Pricing Models

   2.2. Price Sensitivity

3. What is the time spent online on digital devices?

    3.1. In terms of the number of hours spent on free subscriptions such as YouTube, Facebook Reels, Instagram Reels, TikTok

    3.2. In terms of the number of hours spent on paid subscriptions such as Netflix, Disney+, and Hulu

4. Is there a significant relationship on the socio-economic profile and economic factors specifically age, gender, monthly allowance, price models, and price sensitivity— and the time spent of paid subscription video streaming services among selected SBU-CAS students?

5. What are the policy recommendations?

Objectives

The objective of this research is to investigate the ways by which perceived economic conditions affect the viewing choices of selected College of Arts and Sciences (SBU-CAS) students regarding paid subscription to video streaming services. This research attempts to present the socio-economic and demographic profile of the chosen SBU-CAS students in regards to their gender, age, and monthly allowance. It also attempts to investigate present paid video streaming subscription trends using the analysis of students' preferred pricing schemes and their degree of price sensitivity. In addition, the study endeavors to establish how many hours students spend on electronic devices, both for free video streaming sites like YouTube, Facebook Reels, Instagram Reels, and TikTok, and paid services such as Netflix, Disney+, and Hulu. The study likewise examined a determinant relationship between students' socio-economic and economic determinants—age, gender, monthly allowance, pricing model, and price sensitivity with the usage of time on paid video streaming. Last but not the least, the study aims to offer policy implications from the findings to inform students, learning institutions, and streaming service providers to make evidence-based decisions about paid digital media use.

Significance of the Study

The result of the study will be useful to many important actors. It will provide a deeper insight for students of their consumption behavior and how expenditure habit is formed by socio-economic characteristics, such as monthly allowance. Such information may trigger more responsible use of the media and budgeting behavior. For guardians and parents, the research offers useful information on what students do with the money they receive, especially on entertainment and leisure. Schools such as San Beda University can also learn from the research, as the results can be used to guide policies or programs on time management, money literacy, and cyber wellness. Also, marketers and Over the Top streaming providers can leverage the results further to tailor their pricing approaches and marketing strategies to better meet the requirements of the student audience. Lastly, potential researchers will be able to use this study as a reference basis to research related problems in digital consumption patterns, socio-economic criteria, or student lifestyle tendencies.

Scope and Delimitation of the Study

This research targets selected students from the College of Arts and Sciences (SBU-CAS) of San Beda University-Manila, specifically the third and fourth year students of BS Financial Management, BS Economics and Public Policy, BS Marketing Management, BS Entrepreneurship. The study will investigate their consumption patterns of paid video streaming services like Netflix, Disney+, and Hulu. The study considers free video content platforms, including YouTube, Facebook Reels, Instagram Reels, and TikTok, to compare the number of hours spent consuming across paid and unpaid platforms. Self-reported data only will be utilized to calculate socio-economic profiles and consumption levels that might be biased or influenced by estimation errors. Subscriptions in the form of music, e-books, or mobile applications are not included in the study. Also, the results are limited to a certain duration within the academic year and hence might not show long-term or seasonal consumption habits. Therefore, the results are most relevant to the present student body of SBU-CAS and should not be generalized to other colleges, universities, or student populations. This study focuses on the consumption patterns of the students regardless whether the subscription fee is paid by the parent or student. The research does not examine how the choice of payer influence the purchasing behavior, which may affect the interpretation of monthly allowance.

Chapter II

Review of Related Literature

This chapter provides a review of related literature on the perceived consumption decisions of chosen SBU-CAS students towards paid subscription on video streaming services. It discusses how economic and behavioral considerations like pricing models, allowance, price sensitivity, and consumption level that affect students' decisions and subscription behaviors. This review synthesizes journal articles, prior research, and academic work to present an in-depth understanding of the economic factors influencing the paid subscription on video streaming services in a student setting.

Economic Factors

College students enjoy more time and financial independence than their high school counterparts. They have a less demanding curriculum, so they can pursue new interests and experiences. Their financial sources mostly come from their parents and part-time jobs. This results in a relatively stable budget with a surplus. College students are full of energy. Aside from their coursework and outside activities, they have the energy to engage with new products and ideas. This makes them an attractive business market, as they have demand, availability, financial capability, and the ability to distribute and accept new products among each other. They now prefer that college students spend on fashion, smartness, and luxury goods. They previously purchased the first sets of products that had been purchased after putting high-technology products on a list. A better standard of living provided by new products and new technologies is their stimulus for spending. Through questionnaire research and statistical analysis, it is found that 16.6% of the students make detailed budgetary plans, and 67.4% make comparatively more liberal spending plans. 16% is a meager percentage that does not have a fixed spending budget and spends as and when they like. Secondly, 81.3% of the students exhibit careful spending habits, not overdrawing, or overspending. Nevertheless, 18.3% of students are habitually frequent overdraft buyers. These figures indicate that most college students exhibit careful spending habits (Yang & Yan, 2024). Not all students are impatient spenders, and more complex consumption patterns exist only among a minority. The majority of college students choose to buy a product depending on the quality and cost of the product. Information relevant to this matter shows that college students tend to give priority to the quality and affordability of the product when they make a purchase. Their choices are typically based on their ability to pay and the perceived value of the item (Yang & Yan, 2024).

The research work done by Tuliao (2019) looked into the expenditures of college students in Cabiao, Nueva Ecija, to describe the influencing factors in the aspects of family background, way of life, attitude, and their spending priorities. Using a descriptive research design based on a quantitative approach and simple random sampling, the study of Tuliao employed a questionnaire for collecting data from the respondents among the students. The results of the study of Tuliao, indicated that students concurred that their spending behavior was shaped by their family background, looking up to their parents as role models for money. In lifestyle, students concurred they have constraints on spending and mainly spend on weekly mobile credit. Their spending attitude was mostly neutral, reflecting a balance between their mindset and behavior, with a leaning towards prioritizing needs over wants. In analyzing spending priorities, the research discovered that students give priority to spending on things that are truly needed, school project supplies and personal needs, and give less priority to things such as cell phone accessories. Most of the respondents have a weekly allowance of P500 or less, which most likely influences their spending decisions (Tuliao, 2019). The research revealed that student consumer behavior was motivated by multiple influences, skewed to basic and education-related requirements, and that they should have good saving attitudes, budgetary allocation, and ensure needs versus want prioritization so that their well-being in a financial perspective will be realized.

The present research of Xiang et al. (2022), has identified that family income is positive and significant and is linked with the consumption behavior of students. This indicates that the more the family income, the more the students spend. This implies that students may lack proper spending behaviors. As per the study conducted of Xiang et al. (2022), students' financial literacy level bears a weak and negative relationship with their spending behavior, which implies that students who possess a high level of financial literacy may not influence their spending habits. Even if students possess more or less financial literacy in school, it does not necessarily mean they possess sufficient capability to handle their own money or control their spending. Those who studied courses about financial literacy did not necessarily possess superior financial ideas compared to those who did not. The financial knowledge they have acquired in their daily living, control their expenses and consumption appropriately, and minimize overspending (Xiang et al., 2022). This research of Xiang et al. (2022), confirmed that peer influence is negatively significant with spending behavior. When students are merely influenced by their peers, they would prefer to consume more by buying what they see or are recommended. Therefore, students should be more controlled in their consumption and should not be easily influenced. In the study, it was discovered that price elasticity has proved to be zero and has a negative correlation to spending patterns (Xiang et al., 2022). In short, regardless of whether the students are focused on price elasticity, it is not impacting their spending patterns. Nonetheless, if the students do not care about the price elasticity, it could result in impulsive consumption. Second, some students with brand trust would not sacrifice their purchasing due to the high price (Xiang et al., 2022).

With three experiments, the study of Kang et al. (2024), discovers that all three strategies of subscription plans are weaker than All-Inclusive Pricing (AIP) in raising the user's Willingness to Pay (WTP), but exhibit different influencing mechanisms on user-perceived value. As compared to Partitioned Price (PP), All-Inclusive Pricing (AIP) performs better as it is capable of enhancing the user-perceived value and price fairness perception of subscription plans. User-perceived price complexity and perceived playfulness are two important underlying mechanisms to consider when analyzing the impact of three PP strategies on users' valuation of subscription plans. In comparison with users in Single conditions, both perceived price complexity and perceived playfulness under PP in Combination or PP in Blind Box are more pronounced. Even though both these PP strategies (vs. PP in Single) can enhance user-perceived value through enhanced perceived playfulness, such positive indirect effects may be negated by the negative indirect effects on perceived value through user-perceived price complexity (Kang, J., et al., 2024). Such an offsetting effect partly explains the nonsignificant total effect on PP in Combination or PP in Blind Box (vs. PP in Single) on perceived value. Finally, the impacts of PP strategies for subscription plans on user WTP are comparatively stable on digital content platforms. Pricing strategy, as well as platform quality, exhibits considerable impacts on WTP. The superiority of PP in AIP (vs. Single) existed whenever the platform quality was high or low (Kang, J., et al., 2024). Furthermore, the indirect impacts of PP strategies on perceived value exist across product types. One possible explanation of this counter intuitive finding is that neither the perceived non-monetary trade-offs nor the perceived taste gains are as large as they ought to be, in light of the superior online search abilities of most digital content sites and the lack of the true price being presented in the experiments (Kang, J., et al., 2024).

The emergence of Over-the-Top (OTT) video streaming services has motivated research into what drives consumer adoption. In the context of perceived value in digital services, a study of the Indian market identified that there were five key factors to consumer subscription willingness: content, convenience, features, price, and quality. Consumers who only subscribed to OTT services were significantly more focused on access and content, as they attach great importance to these. Fourteen reasons for signing up for an SVoD service were also identified in the study, along with the elements that lead to the value proposition perceived (Nagaraj, 2021). As for pricing systems in Over the Top, the entrance pointed at a shift towards “freemium” driven business models as crucial trend in consumer preferences and market selection, assuming their importance in the current Over the Top reality. There is no extensive analysis of different pricing model types mentioned by the source beyond this reference. With regard to willingness to pay for streaming, the study revealed that price had a reverse impact on consumer decisions, reflecting sensitivity towards the price of such digital offerings (Nagaraj, 2021). Lastly, although the study analyzed the impact of demographics like age, education, and profession on subscription decisions, it lacks detailed information about the economic behavior of students toward Over the Top service adoption. The area of research concentrated on determining large-scale factors of subscribing and not subscribing in the Indian market (Nagaraj, 2021).

The findings of the study of Ariola et. al. (2024), indicated that the participants were less price sensitive to both basic and overall customized t-shirts according to the Range of Acceptable Prices (RAP) and the Price Sensitivity Index constructed in the study. Even with the incorporation of product characteristics, the core t-shirt did have a wide band of acceptable prices, and this unveiled the fact that study group members were still willing to pay for the product for all its characteristics. The source continues to highlight the fact that customers' band of acceptable prices is an important result that can be utilized in pricing and marketing. Moreover, it shows that businesses can create an excellent company image and offer product and service customization since customers are willing to pay (Ariola et al., 2024).

Among the respondents of the study, students are in the majority users of digital streaming service users and 48.8% of them belong to the Medan City sample with majorities being female and aged 21-25 years old. That's a lot of people that this digital streaming industry has to service, in ever more competitive landscape and at an extremely hard price point. Digital streaming publication subscription prices vary significantly, so it's difficult to keep pricing equitable. And while students are the biggest group of users, between them and the more general user base sources do not definitively say that their price-sensitivity or affinity for a free service model should sway Spotify's decision on which subscription tiers to offer. Nevertheless, the assertion that fair price is an important aspect of price is very well-documented: fairness of prices indicates one’s psyche which heavily affects consumer behaviour towards prices. It is further found that price fairness has a positive and significant effect on customer satisfaction and loyalty. Studies cited in the source report above also reveal a strong relation between price fairness and satisfaction. Also, findings of tests revealed that price fairness have positive and significant impact on the consumer loyalty, partially mediated by customer satisfaction. These results indicate that online digital streaming companies should consider cost by altering price levels to satisfy customer demand and preference for the purpose of enhancing both satisfaction and loyalty (Harmawan et al., 2023).

Behavioral Factors

This study of Tanrikulu (2021), demonstrates the enhanced Theory of Consumption Value's explanatory power and popularity, perfects its structure, and deepens its scope by omitting one or more of its values or introducing a new value to the research models. The Theory of Consumption Value (TCV) is eligible for adaptation and modification to make further contributions when attaining research aims. It is, therefore, an insightful theory of consumer behavior with a dynamic and broad application when considering the notion of value in understanding consumer behavior. In summary, the Theory of Consumption Value is a theory of parsimony and offers practical contributions to perceived value understanding in the consumer behavior field. Contemporary research vindicates its dynamic and integrative application. The TCV will, therefore, be a contributor to theoretical explanations of the consumption values driving consumers' choice behavior across different categories of goods and services for many more years (Tanrikulu, 2021).

This study of Zolkepli (2020), investigates the influence of the perceived values, rating, and price of apps, thus creating a comprehensive framework which can account for why mobile consumer developed a certain behavior towards the apps, and in the process, it provides insight on the role played by apps rating and price in developing mobile behavior on apps. The findings of the study of Zolkepli altogether identify that the epistemic value is the sole value that lacks a considerable impact on the rating of the apps. Conditional value was discovered to have the most connection with the rating of the apps, followed by functional, social, and emotional values. The above findings give revealing facts in the sense that users who experience conditional and functional values are likely to rate apps with a high rating. For the case of app cost, it was found that aside from a satisfactory level, the predictive validity and the effect size of the cost of apps are deemed to be strong indicators that more emphasis should be placed on the cost of apps in future studies. The findings indicate that the highest correlation is found with the conditional value, which indicates that users attach more value and rating to trending apps. Users are also willing to pay for apps that are rated higher. This finding of Zolkepli, also indicates that users of smartphones do not like analytical or complex mobile applications. Furthermore, this finding will be an important lead to how the marketers, content providers, and managers should be promoting their products. To enhance the study on mobile applications and mobile marketing communication, subsequent studies must investigate the reason for the insignificance of epistemic value and why it doesn't impact mobile apps usage as it does in product consumption. The epistemic aspect of the desirability and curiosity of the mobile apps was assumed not to be there so much in the apps' creation (Zolkepli, 2020).

After data analysis, it is obvious that the interpersonal reputation of merchants, anchors' competence and popularity, commodity prices and incentive measures, interactivity, and scene planning while live broadcasting all positively affect the purchase intention of college students (Fan, 2024). Perceived value as a mediating variable moderates opinion leaders' effect, quality content's effect, and purchasing context's effect on consumer purchase intention (Fan, 2024).

The research cites the OECD report (2022) on financial literacy as saying that youth of young adult age have some of the lowest financial literacy. This is undesirable since the choices students must make, like spending allowance, optimizing needs with means, or getting scholarships, are guided by finance. This is compounded by the increasing sophistication of financial products and services and increased personal responsibility for assuming financial risk. But findings of the survey on UP Visayas (UPV) students are more heartening. The Results would mean that students of UPV could have a natural tendency to know money basically because of their analytical abilities; or indirectly, as students they were previously exposed to activities such as financial decisions for their allowances and tuition fees (payables) (Cainglet, Y. et al., 2022). The financial literacy results for UPV students showed there was an overall gender gap in financial knowledge, with males significantly outperforming females. In terms of financial attitude, there were no gender differences among the core dimensions, but women students reported higher sensitivity to the importance of financial literacy during the pandemic. In terms of financial behavior, although overall scores were not greatly different, females were found to have better financial planning, and males to save more habitually. From the study of Cainglet, it is suggested that socialization and gender stereotypes are possible factors underlying the observed difference,s with a call for gender-responsive financial literacy policies and programs to advance gender equality in financial inclusion (Cainglet, Y. et al., 2022).

The study examines youth's use, attitudes and digital literacy towards these services. Statistical investigations, including correlation and regression analysis, supported that digital literacy is a significantly determinant factor in youth intention towards subscription-based entertainment services. Greater digital literacy is positively related to attitudes toward subscription entertainment services. This competence is referred to as the key factor in engaging with digital entertainment services. In terms of the institutional focus, since digital literacy had a potential significant effect on people's performance, this research underlines the importance of targeted intervention. The sources emphasize the need to develop specific interventions for children and adolescents to promote their digital literacy, so they may know how to make better decisions when consuming entertainment. Finally, the study indicates that enhancing digital literacy may have significance in terms of increasing adolescents' consumption of digital entertainment platforms (Thomas et al., 2025).

User Satisfaction and Retention

The Expectation-Confirmation and Disconfirmation Paradigm has been a preeminent approach to the understanding of customer satisfaction, it is necessary to identify this paradigm. Adaptation Level Theory, Contrast Theory, Assimilation-Contrast Theory, Cognitive Dissonance and Equity theories as well as perceived Performance theory all provide facilitate a useful viewpoint of the situational influences expanded in previous research presented. These theories suggest satisfaction is dynamic and complex, taking into account adaptation, cognitive factors, perceptions, equity theory and interpersonal processes to explain the development of satisfaction. By considering these diverse influences, the researcher can gain a more sophisticated and integrated understanding of customer satisfaction. As a result, although expectation confirmation and disconfirmation model does offer a coherent rationale of satisfaction formation, it is interesting to mention that the scope of factors influencing satisfaction is narrowed. Integration of thoughts from related theories can aid in our understanding customer satisfaction so that firms may better focus toward their differentiated and varying requirements (Ramasamy, 2024).

The study by Shin and Park (2021) is using the Expectancy-value model as a guiding theory to investigate user satisfaction and dissatisfaction of Over-the-Top (OTT) services. This model explores gratifications sought prior to use (referred to as GS) and obtained after use (referred to as GO). The study contributes to traditional uses of this model by making disappointment an important outcome variable, addressing an identified limitation in previous work. Through comparing GS and GO, as well as users' dissatisfaction by South Koreans of Netflix and K-OTT services in this study, the present research offers interesting results on what factors of satisfaction / dissatisfaction are important to users under the competitive OTT market.

The study identifies several key determinants of satisfaction and dissatisfaction with OTT services, including content diversity, personal-psychological characteristics (e.g., enjoyment and social interaction), system aspects (quality and usability) and perceived price. This suggests that, in general, Korean respondents had higher levels of expectations and satisfaction with Netflix in these areas than K-OTT services; but at the same time they were more dissatisfied with K-OTT especially when it comes to content. Satisfaction with the perceived price of Netflix compared to K-OTT services were also significantly positively linked to overall dissatisfaction with K-OTT services. The work presented here contributes to the understanding of user experience in OTT platforms by moving beyond earlier models like Uses and Gratifications and the Technology Acceptance Model, where emphasis is laid on the necessity of a process-based approach and taking into account negative emotions like dissatisfaction while evaluating user responses to these services. Last, the study underscores that OTT service providers (i.e., local), need to focus more on con-tent quality and quantity, including the perceived value of price if they want to increase user satisfaction and decrease dissatisfaction in a market sector dominated by multinationals such as Netflix (Shin & Park, 2021).

Technological and Usage Trends: OTT Access and Device Use

Over-The-Top (OTT) websites, or video streaming technology, stream movies and other video content over the internet, a new confluence of television and cinema. Some popular OTT sites in India are Netflix, Amazon Prime, Hotstar, Zee5, ALT Balaji, and Jio tv. The emergence of these platforms has much to do with Indian technology development, particularly the acceleration in the pace of the internet and the expanding reach of mobile phones, mainly post-Reliance Jio's introduction of lower-priced data packs. Research identifies Hotstar, Netflix, and Jio as top players in the Indian market of Over the top services, with Indian youth actively utilizing these apps regularly, and the most favorite content being web series, followed by movies, and the preferred language being Hindi. Interestingly, most Indian viewers use these apps without spending a single penny, and the majority of the viewers watch content for a maximum of 2 hours a day, mostly in the early evening. Over the top (OTT) platforms are changing the face of Indian television and cinema as they break away from the traditional system of theatre performance/viewership, especially for conventional TV sets, offering viewers convenience and a personal experience in every way while also taking access to content global. The future of OTT applications in India seems rosy thanks to smartphone penetration, global partnerships, affordability, and the digital nature of the medium (Singh, 2019).

This may give insights to excessive media consumption among Philippine undergraduates as it characterizes their respondents, 95.79% in the age group of 18-24 years old and that 63.86% are college students. Most of the subscribers in this study were unemployed (87.77%), most likely dominated by students on a very high adoption rate for streaming platforms within the student community. Although such a high subscription rate, 40.40% subscribed to only one platform, due most likely to resource constraints. The most popular platform was NETFLIX (96.16%), followed by YOUTUBE PREMIUM, HBO GO, Viu and iQiYi. The majority of the survey's respondents indicated that they don't spend any money on streaming (26.46%), which may implicate utilizing shared accounts or free streaming platforms. Of those who paid, the majority spent Php 101–700 monthly on CABs. Laptops (34.00%) and mobile phones (30.87%) are the most used devices for streaming among Filipino students. The strongest factors motivating subscriptions were wanting to watch programs and movies on demand (mean of 4.62) and the range of programming available (mean of 4.35). The most important aspects of the platform for them were an effective platform (mean = 4.63), usability (mean = 4.57), security, both for financial purposes (mean = 4.63) and personal data (mean= 4.65) and a large amount of content to choose from (mean= 470). Overall, the study shows that Over the top is a significant form of entertainment for Filipino students in terms of availability of content, accessibility and cost – typically being in communal accounts (Lim 2023).

Technological and Digital Trends: Personalization and Access

The e-commerce implementation of AI-Driven personalization is an unparalleled experiences and gives business the control to connect with consumers in ways that were previously impossible. “Even if it is a trade-off between doing business and ethics, most companies can adjust to the n new landscape by being transparent first, reinvent through technological innovation an Take account of ethical concerns” (Raji 2024).

Synthesis

Literature has revealed a complex and interdependent relationship between economic, psychological and technological factors affecting college students' consumption behavior on Over-the-Top (OTT) media services. Central to these decisions is the perceived value of the services, influenced by price, quality of service, content availability, convenience level and satisfaction.

The rapid spread of Over-the-Top (OTT) TV streaming services–such as Netflix, Disney+, and Hulu–has significantly influenced the online viewing culture among young adults: students in particular. Purchasing preference is very economical-rational and usually wealthy source (Yang & Yan, 2024), the risk averse spending character of Chinese college students and experience accumulated in consumption activities make China’s undergraduate prefer to arrange their purchase with suggested ordering on whether they pursue quality, profit or perceived value. This is best explained by Tuliao (2019) as saying that students prioritize what they need but will use a part of their insufficient allowance for entertainment products and services, especially when it offers perceived convenience or social benefits. These are justifications for the necessity to examine monthly allowance, price sensitivity, and subscription behavior for students in most instances of paid streaming services.

Consumer Choice Theory is the basis on which students apportion their resources among alternative needs. There is considerable support from this theory on how monthly allowance should be included as a noteworthy variable, demonstrating that constrained budgets are the causes behind students seeking paid subscriptions or taking up free alternatives. The Consumer Price Sensitivity Theory (Wojcik, 2024) further links variable price sensitivity with the likelihood of subscription continuation; price-sensitive students unsubscribe or are not likely to subscribe whenever prices increase. These linkages confirm the integration of price variables in the research model.

Second, the Theory of Consumption Value (TCV) (Tanrikulu, 2021) posits that consumers evaluate types of value—functional, emotional, social—prior to decision-making. This theory supports why subscriptions and pricing models are being studied because students are going to consider if the qualities of an otherwise platform (e.g., ad-free, accessibility, exclusives) are worth paying for. Conversely, Uses and Gratifications Theory and Media Consumption Theory (EBSCO, 2021) explain why students choose certain media sites consciously and how their motivations (i.e., social interaction, entertainment) impact streaming length, both on paid and free platforms.

While existing studies have examined online engagement or total student spending, few have combined these with a systematic review of economic variables in the case of paid video stream services. Lim (2023) identified the research among Filipino university students where

Over-the-Top use was prevalent in the face of economic constraints, showing a characteristic trade-off between quality and cost of entertainment. This and other research, though, lacked rigorous econometric analysis connecting socio-demographic and economic factors with real media consumption behavior, especially within the Philippine academic circle.

So this study has to fill in that vacuum. Through regarding the influence of factors such as age, gender, monthly allowance, price sensitivity and preferred pricing models on paid video streaming time using cross-sectional regression analysis, this paper provides a factual view of student behavior. The proper understanding will allow Over-the-Top players, educators and policymakers to make better-informed decisions on student pricing plans, accessibility of media and student financial literacy.

Chapter III

Theoretical Framework

The students' potential behaviour regarding their willingness-to-pay for paid video streaming services is explained based on economic and behavioural theories which explain how people make decisions under conditions of limited resources, tastes, and expectations. This research draws on a number of explanatory theories illuminating the ways in which media services, for example Netflix, Disney+ and Hulu are viewed by consumers (in this case students). These theories contribute to an explanation of the influences of financial constraints and consumption level on consumer consumption behavior. Through these theories, the study intends to obtain economic reasons for rational choice of subscribing or using pay-for-use of video streaming service accounts according to their financial and Socio-eco-demographic status.

Theory of Consumption

The Consumption Theory consist of a number of models, which explaining consumer consumption behavior. The relationship between consumption and income is one of the basics. In Keynesian economics, when level of income rises, consumption increases but not in proportion to it and hence average propensity to consume (APC) falls (Simplynotes, 2024). It means that richer individuals eat a smaller percentage of their income than poorer people, presumably. In this study, students measure the value of paid video streaming options with potential trade‑offs to freely chosen alternatives. This evaluation is based on their price sensitivity, in which it establishes how responsive they are to changes in price. They also consider the opportunity cost of purchasing digital services vs. other necessary or optional purchases (Quiyang, 2020).

Income-Based Consumption Theory

According to the Income Based Consumption Theory, an individual's consumption pattern is positively influenced by their level of income. Under this theory, consumption increases as income increases but not in proportion to it (Simplynotes, 2024). The relationship between the household consumption and income is generally assumed through a function known as "consumption function", which depicts how total spending for consumption will change in response to changes in disposable personal income (Simplynotes, 2024). This is particularly relevant for students who receive fixed amounts from allowances. Their scarce financial resources create budget constraints that force them to prioritize expenditure and make interpersonal trade-offs between goods and services, including online services (Beckker, et al., 2021).

Consumer Choice Theory

Consumer Choice Theory is a microeconomic building block that accounts for how consumers make decisions when allocating their limited resources, like their allowances, among different goods and services to achieve personal enjoyment or utility. For this study, the theory accounts for how chosen SBU-CAS students decide between different paid video streaming services—e.g., Netflix, Disney+, and Hulu —according to their needs, perceived value, and available budget. Students typically have small allowances, so their consumption decisions are motivated by trade-offs between price, features, convenience, and satisfaction. Consumer Choice Theory is, therefore, supportive of the exploration of factors, all of which are significant in determining how students economically justify paid video streaming service consumption. Consumer Choice Theory is thus an important framework in understanding the perceived consumption decisions of students for paid video streaming services. The financial education had no significant effect on students' perception of attributes such as price, credit availability, product quality information, and promotion. Therefore, financial education does not automatically lead to shifts in consumer behavior (Beckker, et al., 2021).

Consumer Price Sensitivity Theory

Consumer Price Sensitivity Theory draws from microeconomic theory and behavioral economics, stating that the behavior of consumers when making purchasing decisions is strongly influenced by price sensitivity. As stipulated in the theory, consumers (most especially those whose disposable income is limited, like students) make their consumption choices relying on perceived fairness in prices, elasticity of prices, and the ability to pay for goods and services. In the scenario of the students, when considering subscribing to pay-for-view video streaming sites, price sensitivity directly impacts what they decide to do. For example, studies have shown that students will usually be satisfied to pay for services if they fall within their affordability range (up to PLN 20-30 per month), but they will start looking for other alternatives or drop a service if it falls beyond their affordability range (Wojcik, 2024).. This is supported by the price elasticity principle that holds that as prices rise, demand falls, especially among budget-restricted consumers (Wojcik, 2024). Central to this theory is the value-trade-off: students will be less price-conscious if the service has high perceived value, either in terms of special features, brand loyalty, or necessary use (e.g., entertainment, social connection, or professional requirements). Therefore, the theory posits that students will rank their subscription choices according to their perceived benefit from the service and their financial constraints (Wojcik, 2024).

Media Consumption Theory

Media Consumption Theory deals with the way individuals use different media sources for information, entertainment and social purposes - their "media diet". It is a relevant concept to explore how students make selections of free versus paid steaming sites through consumption habits and individual motivations (EBSCO, 2021). It's most useful in time spent on and perceived value of each site. It is further strengthened with theories like the Uses and Gratifications Theory as a means of justifying searching because it explains how active users would choose media that fulfills some needs for example entertainment, escapism or socialization (EBSCO, 2021). For this research, these needs explain why some students use free sources like YouTube or TikTok while others are willing to pay for paid services like Netflix or Disney+. By applying this theory to students' media consumption, we wish to gain insight into what motivates people to engage in paid streaming service use (EBSCO, 2021).

Conceptual Framework

This study determines how the perceived economic construct in renewed money, credit or assets influence the consumption decision of chosen SBU- CAS students who are paid subscription on video streaming. It influences the consumption decision at the core of Theory of Consumption, Income-Based Consumption Theory, Consumer Choice Theory, Consumer Price Sensitivity Theory and Media Consumption Theory. According to the Theory of Consumption, it implies that individuals with higher incomes will consume a smaller fraction of its income compared to with lower incomes (Quiyang, 2020). Income-Based Consumption Theory, the financial resources scares create a budget constraints which force the individual to prioritize expenditures and make interpersonal trade-offs between goods and services (Beckker, et al., 2021). Consumer Choice Theory, financial education had no significant effect on students' perception of attributes such as price, credit availability, product quality information, and promotion. Therefore, financial education does not automatically lead to shifts in consumer behavior (Beckker, et al., 2021). Consumer Choice Theory that financial the attribute of education has no significant impact influence on respondents' perception to price, availability of credit, information about product quality and promotion. As such, we cannot directly assume that financial education results in changes of consumer behaviour (Beckker et al., 2021). According to the Consumers Price Sensitivity Theory(CPST), consumers purchasing behaviour is influenced by price. It is also expected that students' ranking of their subscription preferences will reflect their utility considerations as well as financial constraints (Wojcik, 2024). And lastly, Media Consumption Theory is seen as how people use certain media sources to satisfy needs for entertainment, information and even social interaction (EBSCO, 2021).

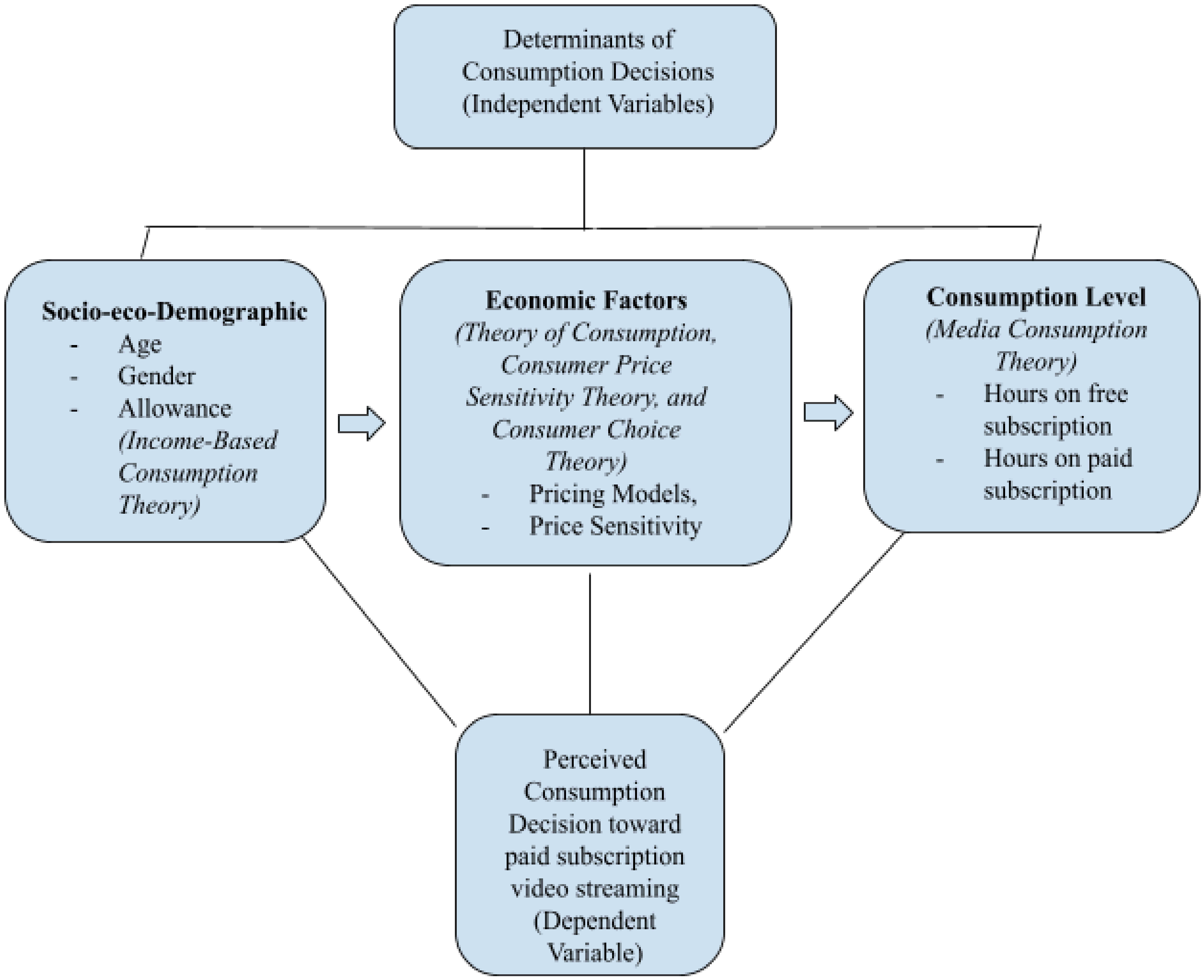

Figure 1: Conceptual Framework of Consumption Decision

The consumption choice of chosen SBU-CAS' students about paid-for video streaming websites is gained in this research by the relationship among demographic, economic determinants, and consumption level based on five leading theories: Consumption Theory (and Income-base theory), Consumer Choice Theory, Consumer Price Sensitivity Theory, Media Consumption Theory. The Income-Based Consumption Theory states that the socio-economic status of a student, namely one's own income or allowance, affects one's paid media subscription decision. With limited economic resources, students need to plan their spending, which will push them to choose whether to take paid subscriptions or opt for free options. The model stresses income barriers as determinants of the consumption decisions. Pricing and price sensitivity, as an economic factors, are discussed in the Theory of Consumption. The theory explains when students make judgments about whether fee-for-service consumption is worth more than a no-pay utility, given the opportunity costs of utilizing finite money resources for digital media use. The Consumer Price Sensitivity Theory directly explains how the students respond to variation in price, and it also facilitates in understanding their willingness to subscribe based on price affordability and sensitivity. Consumer Choice Theory can be included in this framework, because it describes how students decide to consume when they have some media platforms available to them. Consumer Choice Theory posits that students consider the attributes, prices and satisfaction associated with services when determining whether or not to subscribe to platforms such as Netflix, Disney+ and others. This theory is instrumental for explaining the rational choice structure of their media subscriptions. The Media Consumption Theory helps clarify students' media consumption behaviors in terms of the time spent on free websites (i.e., YouTube, TikTok) and paid subscription sites (i.e., Netflix, Disney+). The theory suggests that students consume the media for specific purposes such as entertainment, learning, or social interaction. Understanding these media use habits helps to understand how the students' media use impacts them to subscribe and pay for it. In total, perceived consumption choice is the outcome measure that results from the interaction between students' socio-economic mix, economic hardship, price sensitivity, and media habits. All three theories provide a systematic approach to understanding determinants of whether or not students choose to subscribe to paid video streaming, providing a complete description of how economic and behavioral factors interact in forming consumption decisions.

Operational Framework

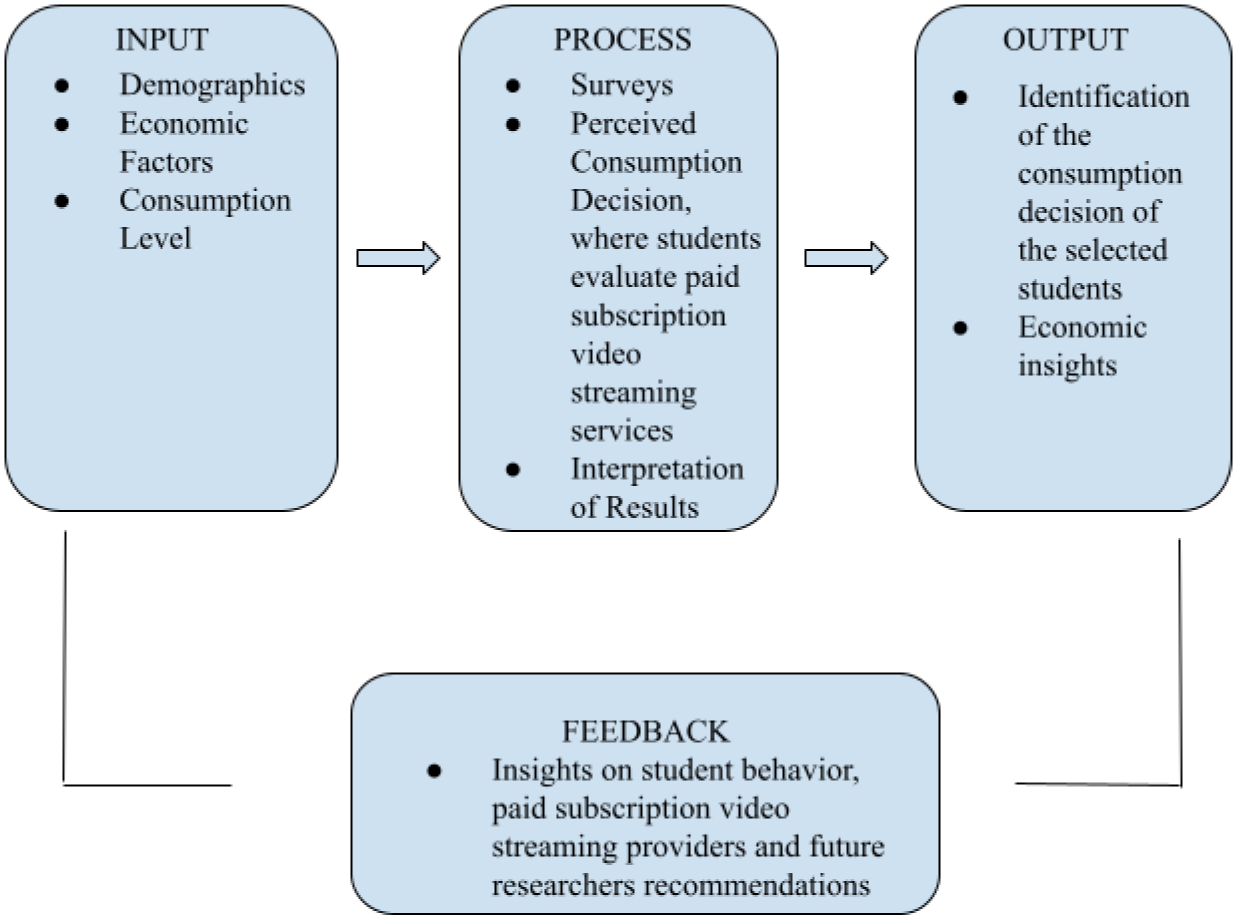

Figure 2: Operational Framework of Consumption

This research utilizes the Input-Process-Output (IPO) model to explain formally how the research investigates the perceived consumption decisions of SBU-CAS students with regard to paid video streaming services. The Inputs of the research are the socio-economic and demographic attributes of the respondents—their age, gender, and monthly allowance, and economic and behavior variables such as pricing models, price sensitivity, and hours spent watching free and paid video streaming content. The inputs furnish the raw information for the comparison of differences in consumption patterns and subscription behavior between students. The Process makes use of quantitative research approaches, i.e., questionnaires using Google

Forms, when surveying, to capture the information pertinent to it. The analysis consists of descriptive statistics to describe the respondents and to assess consumption behavior and inferential statistics such as correlation analysis performed to see whether given relationship is consistent with socio economic profiles, financial factors and time spent on paid v ideo streaming services. Trend analysis is also utilized to explore how student acceptance of pricing mechanisms and price sensitivity toward paying flows varies. Analysis The collected data will be analyzed through using descriptive statistics, correlation by Pearson's R and Multiple Linear Regression analyses through the software package. Categorical variables will be encoded in Excel, and the reliability test is Cronbach's Alpha. The contribution of the research is fourfold: this study will provide pricing strategy consultation for video streaming service providers; aid school administrators in understanding students' media usage, helping them to enforce better policies; raise awareness among students about digital habits that significantly contributes to avoiding a worse future choices and train management systems on student spending behavior, and students' preoccupations data, and digital consumption. The Output was conducted to determine what are the factors which influence the student for their perceived consumption behavior on paid video streaming services. This includes understanding what socio-demographic factors and economic perceptions (i.e. price sensitivity, perceived value) affect the propensity to subscribe of these potential users. The study also offers implications to policy and practice in higher education, Over the Top service providers, and policy makers that can use the findings to enhance financial literacy, tailor a service arrangement, and keep costs down for today's students. Ultimately, the product adds to a better understanding of digital consumption behavior among young people in an economically limited environment.

Assumptions

This study is guided by several assumptions that will support the collection of data of the students' perceived consumption decisions regarding on paid video streaming services. These are the following assumptions of the study:

1. It is assumed that the chosen SBU-CAS students know and have access to different paid video streaming platforms (e.g., Netflix, Disney+, etc.).
2. It is presumed that the respondents will respond to survey questions truthfully and accurately.
3. It is presumed that socio-economic factors such as allowance and economic constraints influence students' consumption behavior.
4. It is presumed that price models and price sensitivity shape the students' decision to subscribe to premium video streaming services.
5. It is assumed that students split their viewing time between free and paid streaming material and that such behavior represents their perceived value of such websites.

Hypotheses

Null Hypothesis (H_0):

HO_1: There is no significant relationship between the socio-economic background (age, gender, and allowance) of the selected SBU-CAS students and their usage level of paid video streaming sites.

HO_2: There is no substantial difference in the hours students use free video streaming sites and paid video streaming sites.

HO_3: Pricing structures and price sensitivity have no substantial impact on subscription choices of the chosen SBU-CAS students.

Definition of Terms

Budget Constraints - The financial constraints the students face because they only have one means of income affect the possibility of purchasing online products or computer software.

Perceived Utility - The value they place on online services or applications on an individual basis.

Price Sensitivity - The extent to which students adapt their expenditure on online services to price variation.

Opportunity Cost - The compromises that students weigh in deciding between paying for online services and other necessary expenses.

Theory of Consumption - An economic theory describing how people spend their income to achieve the greatest satisfaction, used here to describe CAS students' expenditure on online services

Consumption Decision - it is the process of choosing which goods and services to purchase to satisfy the individuals wants and needs, given the limited income and preferences.

Pricing Models - it is the prices of a good in a market as a function of supply and demand.

Over-the-top services - type of video or streaming media which provides a viewer access to TV shows or movies.

Trend Analysis - it recognize patterns in the market and forecast the future performance.

Chapter IV

Methodology

The paper deals with the research design, objectives, sampling, respondents, instrumentation, procedures, research ethics, diagnostic tests, and the appropriate statistical treatment tool that will be used for the development of the study.

Research Design and Strategy

The quantitative descriptive-correlational design applied in this research is suitable for the investigation of the relationship of chosen economic and behavioral variables to the perceived consumption choice by paid subscription video streaming services. Applying a quantitative method allows the collection of measurable data in numerical form to be analyzed using statistics, which is most suitable for the inquiry that seeks to explain trends, test hypotheses, and establish relationships. This research also takes a cross-sectional approach, i.e., data were collected from the respondents at a point in time and not over an extended period of time. Cross-sectional design is suitable for capturing the prevailing consumption practices and economic factors of students in a given academic term.

A descriptive design is used to capture a rich image of the consumption habits of SBU-CAS students, with a focus on how they use paid subscription video streaming services such as Netflix, Disney+, and Hulu. The design helps determine the extent of influence that individual economic (e.g., price models, price sensitivity) factors have on students' decisions and choices towards paid subscription video streaming consumption.

The correlational type of research attempts to define if and to what extent independent variables (allowance, price sensitivity, and hours spent on streaming) correlate with the dependent variable (consumption decision perceived) on a statistical basis. It doesn't attempt to impose cause but measures relationships, patterns, and trends in an endeavor toward a larger scope of comprehending what impels student spending and consumption in the paid subscription video streaming segment.

This method is potentially useful for investigating the consumption choice dynamics of a demographically stable student population with strong economic and behavioural determinants that are often correlated.

Research Participants/Respondents

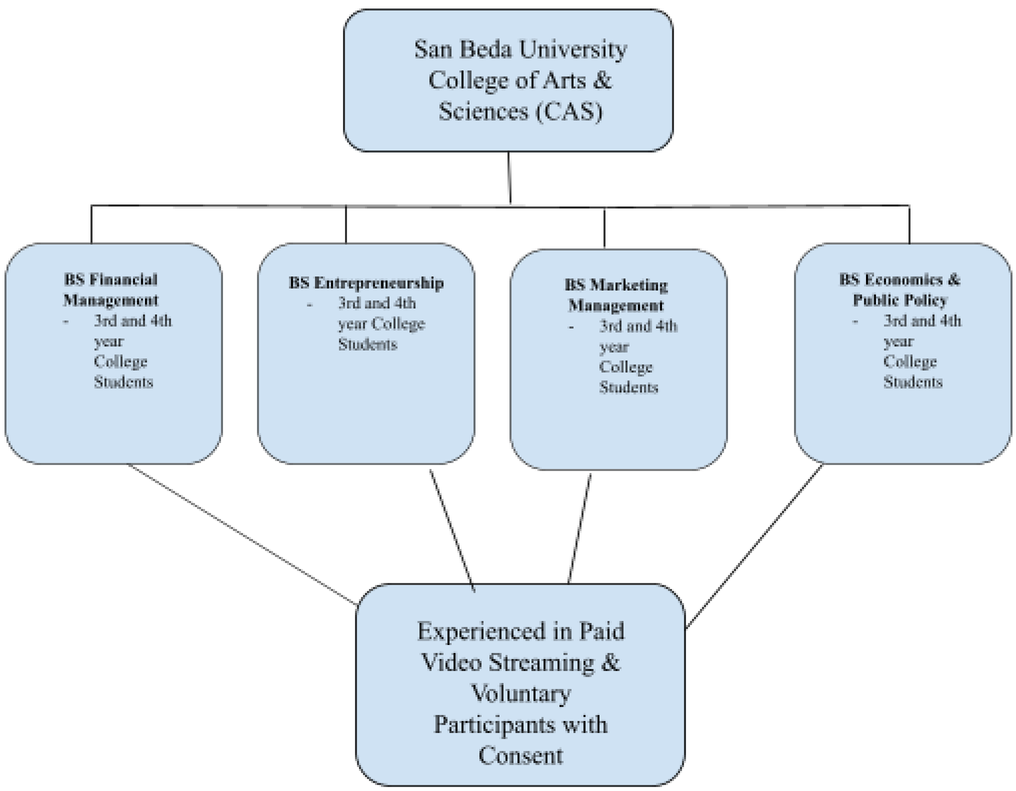

Figure 3: Research Respondents

The purposive respondents in this study include selected students from the BS Financial Management, BS Entrepreneurship, BS Marketing Management and BS Economics & Public Policy programs under the San Beda University (SBU) College of Arts and Sciences (CAS). The students were selected as they represent a very relevant segment of the youth sector who actively make use of paid subscription video streaming. The student population of CAS is heterogeneous in terms of academic discipline, gender, and socio-economic background, and thus it is an appropriate group to understand general consumption patterns and decision-making processes on media services.

The inclusion criteria for the respondents are:

- Must be a bona fide student of San Beda University – College of Arts and Sciences
- Must be under the said selected SBU-CAS students or courses
- Must be third and fourth year students of San Beda University — College of Arts and Sciences
- Must have experience in using paid subscription video streaming (either currently subscribed or previously subscribed)
- Voluntary willingness to take part in the research and give consent.

Through identifying this segment, the research aims to capture users' experiences as well as the decision-making actions that occur specifically within Filipino college students' online entertainment culture.

Sampling Design

The research uses non-probability purposive sampling, which is appropriate when the study requires participants who exhibit specific characteristics associated with the objectives of the study. In this study, current and former paid subscription video streaming customers are sampled. The purposive selection method increases the likelihood that all of the respondents have information potentially relevant to the study variables. Ideal number of participants to calculate the ideal number of participants, Slovin's formula is used:

$$n = \frac{N}{1 + Ne^2} \qquad n = \frac{273}{1 + (273)(0.05)^2} \qquad n = 162$$

Where:

- n = sample size
- N = total population of CAS students
- e = margin of error

This formula guarantees the statistical representativeness of the sam ple size and is also good for analyzing with 162 respondents. The respondents may vary based on the number and willingness of qualified students who are available for participation that will be verified by the registrar. Proportionate representation of different year levels and courses of CAS may also be made to provide an adequate picture of paid subscription video streaming use by different student segments.

Measurement and Instrumentation

This research employs a standardized self-administered questionnaire as the main research tool to elicit pertinent information from respondents. The questionnaire is specifically crafted to obtain data on three primary fields: (1) the demographic characteristics of the students (e.g., age, gender, allowance), (2) economic and behavioral variables (e.g., price sensitivity, and hours spent on streaming), and (3) the paid subscription video streaming consumption choices of the students. A few questionnaire items are borrowed from pre-tested ones used in previous similar studies to provide validity and reliability. Where possible, coefficients of reliability of adapted scales are higher than the minimum set at 0.70, which indicates high internal consistency. For original items or adapted constructs, pilot testing is performed with a small sample of students to gauge clarity, understandability, and reliability. The Cronbach's alpha coefficient scores from the revision of the pilot analyzed guide, confirm the reliability of our final tool.

Research Procedures of Data Collection

The research instrument will be designed by the researcher and structured questionnaire area will be formed. The reliability of this instrument will be checked by pilot testing it, and its internal consistency will be measured using Cronbach's Alpha. Pilot testing will be followed by revision as required to ensure clarity and accuracy. The survey and informed consent form will be published through Google Forms or Survey Form once they are ready to publish. The survey will be distributed to target respondents both online (i.e., Google Forms and Survey Form) in the selected manner of digital and paper. The research adviser will implement with thesis advisees standard protocols to guarantee informed consent and confidentiality. After collecting the data from Google Forms and Survey Form, the research will be conducted. After the conclusion of the study, we will interpret these findings for decision making with statistical tools.

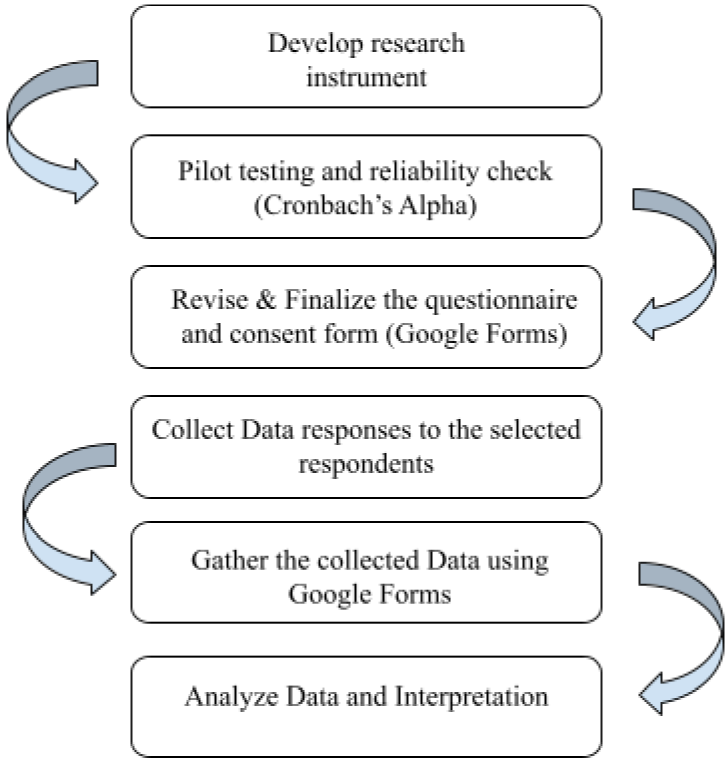

Figure 4: Research Procedures

Research Ethics Approaches

Ethical considerations, the study followed ethical guidelines in order to preserve participants' welfare, rights and safety during the whole research. In order to avoid any false, manipulated or misleading reporting, the collected data from participants were reported honestly in a non-transnepotistic way. The researchers made all stages of the study clear and ensured that all results were generated from actual responses. Written informed consent was obtained from all participants prior to data collection. An extensive consent form was presented at the beginning of the online survey including details regarding the goal of research, voluntary participation, right to withdraw and assurance concerning confidentiality. Only participants agreeing to the terms were able to proceed and respond to the survey. A copy of the informed consent form is attached in the Appendix of this manuscript.

To ensure the privacy and confidentiality of respondents' personal information, the study strictly adhered to the Data Privacy Act of 2012 (Republic Act No. 10173) of the Philippines. All sensitive and personal information was handled with extreme confidentiality. No personally identifiable information was collected from the respondents. The responses were stored safely in an encrypted digital file, retrievable only by the researchers, and for academic use only. Identity protection was maintained by coding every response at the analysis stage so that the individual identities could not be traced back to any data reported in the study. Further, the researchers have made sure that there was no conflict of interest during any stage of the research process. Ethical clearance and advice were also obtained from the academic advisor to make sure that the study follows institutional ethical standards and guidelines of research integrity.

Data Analysis

The data that will be collected, will be processed and analyzed using regression analysis and descriptive statistical methods. The relationship between the mediating variable (allowance, price sensitivity, hours of streaming) will be assessed with the dependent variable—Perceived consumption decision.

Data elicited in this study are quantitative approach. Descriptive statistics will be applied to describe and explain the demographic and socio-economic characteristics of the SBU-CAS students (e.g., BS Financial Management, BS Entrepreneurship, BS Marketing Management and BS Economics & Public). It contains attributes like age, gender, and allowance. The Mean will be used in the responses of consumption levels and allowances perceptions. The reliability of the instrument will be assessed using Cronbach's Alpha. With these methods it will provide a foundational understanding of the students' profiles.

Pearson's R correlation test will analyze the level of consumption of paid subscription media services based on the hours spent on free and paid subscription video streaming services. It will examine the strength and direction of the given variables. It identifies statistically significant correlations between the variables. Using the Cross-Sectional Linear Regression, it will measure whether a significant relationship exists on the socio-economic, economic factors, and the time spent on paid video streaming services. This statistical model will determine the relationship on the socio-economic, economic factors, and the time spent on paid video streaming services. R package will be used as the primary software tool for both statistical and econometric analysis to have accurate and efficient data processing.

The econometric model's general form is:

$$Y_j = \beta_0 + \beta_j X_j + e_j$$

Where:

Y = Hours spent online, Hours of streaming using free subscription, Hours of streaming using paid subscription

X = Age, Gender coded as 0 (Male) and 1 (Female), and Monthly Allowance

β_0 = intercept

β_j = coefficient in the regression model

e_j = error term

The subscript j stands for the jth individual in the regression model.

Summary of Statistical Treatment of the Study

Specific Problems (SOP)	Statistical Treatment
1. What are the demographic and socio-economic profiles of the selected SBU-CAS students in terms of: 1.1. Age 1.2. Gender 1.3. Allowance	Mean
3. What is the time spent online on mobile devices? 3.1. In terms of the number of hours spent on free subscriptions such as YouTube, Facebook Reels, Instagram Reels, TikTok 3.2. In terms of the number of hours spent on paid subscriptions such as Netflix, Disney+, and Hulu	Pearson R
4. Is there a significant relationship on the socio-economic, economic factors, and the time spent on paid video streaming services among selected SBU-CAS students?	Cross Sectional Linear Regress ion

Table 1. Summary of Statistical Treatments of the Study

Chapter V

Results and Discussions

This chapter introduces and discusses findings of the study. The data collected from the respondents were analysed for association between socio-economic and economic factors, (age, gender, monthly allowance, pricing models and price sensitivity) and students' time spent on paid video streaming platforms. Finally, this chapter seeks to clarify how these findings inform our understanding of college students' consumption practices in the era of digital media and economic decision making.

Reliability Test

Table 2: Cronbach Alpha

	Cronbach Alpha
Perceived Consumption Decisions on Paid Video Streaming Subscriptions among Selected SBU-CAS Students	**72.2%**

The Cronbach's Alpha was used to evaluate the internal consistency of the questionnaire. The reliability coefficient was calculated as 0.722 (72.2%), which showed a modest level of reliability. This implies that the constructs in the questionnaire are quite reliable to measure the same concept, namely concerning pricing models and price sensitivity. Accordingly the instrument can be deemed to be reliable for data capturing and further statistical analysis.

A Cronbach's Alpha of 72.2% means the responses are moderate reliable and consistent enough to use it for statistical analysis. The trustworthiness indicates that though individuals may interpret it slightly differently, the instrument reflects pricing-related behavior tendencies and choices. Since the Section II in the instrument involves perceptions and preferences, factors that are naturally vary among individuals, it is reasonable that the reliability falls within this range.

Therefore, doing Cronbach Alpha to Section II only is appropriate and methodologically correct. The instrument is considered reliable and valid with a value of 0.722, to be used in analyzing pricing models and price sensitivity in relation to students' consumption decisions.

Table 3: Demographic and Socio-economic Profile

Demographic and Socio-economic Profile	**Total Frequency** *(n=162)* *Number of SBU-CAS student respondents*	**Percentage of Total**
AGE		
20-21	82	51%
22-23	67	41.4%
24-25	12	7.4%
25 and above	1	1%
GENDER		
Male	86	53%
Female	76	47%
YEAR LEVEL		
3rd Year	66	41%
4th Year	98	60.5%
DEGREE PROGRAM		
BS Economics and Public Policy	35	22%

BS Marketing Management	72	44.4%
BS Entrepreneurship	31	19.1%
BS Financial Management	24	15%
MONTHLY ALLOWANCE		
Below P2,000	9	6%
P2,000 to P4,999	61	38%
P5,000 to P7,999	53	33%
P8,000 to P10,000	21	13%
Above to P10,000	18	11.1%

The results indicate that most of them made up at 20-21 years old people, counting for 51%, followed by those aged by 22-23 (41.4%), while the numbers are smaller and small; particularly regarding people from age group of 24-25% (7.4%) or elder by 1% and more before having a total mean at level of middle with value is estimated to be equal to 40.5%. It also reveals that most respondents are undergraduates, meaning the research apparently targets young adult consumers who are actively involved in consumption of digital media.

In gender perspective, there are 53% male respondents and 47% females, indicating relatively balanced gender because the grand mean of response is 81 in both media sources. This viewpoint from males and females as consumers is adequately reflected in the examination of consumption decisions.

Most of the students are 4th year (60.5%) and only 3rd year (41%) are the remainders. This suggests that the majority of respondents are nearing completion of their college education, and therefore a more consistent spending habit and understanding of financial values.

In terms of degree programmes, majority of the respondents are enrolled in BS Marketing Management (44.4) followed by BS Economics and Public Policy (22%) then followed by B S Entrepreneurship (19.1%) degrees and last is from the program BS Financial Management (15 %). The prevalence of business-oriented majors suggests that respondents have exposure to economic decision-making principles, consistent with the fact that this was a study centered around consumer behavior and price sensitivity.

In terms of the monthly allowance, (The highly represented group has 35.1% with an allowance range of P2,000-P4,999 followed by that ranging from P5,000–P7,999 which has 33%, those whose allowances fall below P2,000 only have a consensus in 6.2 % and at the opposite end are those above P10,000; all these obtained a total mean of 32.4). It indicates that the majority of those surveyed are moderate-income families, which is consistent with the economic status of most college student's families who depend on their families for financial backing. Their spending constraints could have a direct impact on the propensity to pay for paid video streaming subscriptions.

Table 4: Preferred pricing model when subscribing

Preferred type of pricing model when subscribing to a video streaming platform	Total Frequency	Percentage of Total
All-Inclusive monthly plan (fixed price for full access)	81	50%
Tiered subscription (basic, standard, premium)	70	43.2%
Freemium model (without a cost)	10	6.2%
Pay-per-view (per episode or on demand)	1	1%

As can be further seen from the table above, 50% of those surveyed would pay a fixed price for unlimited access to content on a subscription per month. This is indicative of the preference of students for simplicity and predictability when subscribing to paid video streaming services. Normatively, half the students (43.2%) see fit a single tiered subscription option, then it shows that majority want flexible choice in terms of affordability and viewership.

Other such organizations with entirely free or pay‑for‑use alternatives are still clearing have less than (6.2%) of the respondents population, Pay‑PerView (1%), again indicating that students are generally not interested in limited access or those required to pay per view suggestion types. The findings underscore that students are driven by cost effectiveness and convenience, thus supporting the Consumer Price Sensitivity Theory. It talks about how pricing affects choice. Thus, the liking for fixed and tiered prices stress the economic-mindedness of students who want maximum perceived value at an affordable price as a f-value with regards to the objective of this study on cost sensitivity and subscription options.

Table 5: Characteristics that attract the most in a video streaming platform

Characteristics that attract the most in a video streaming platform	Total Frequency	Percentage of Total
Affordable pricing	30	19%
Availability of exclusive or trending content	52	32.1%
Ad-free viewing experience	30	19%
Variety of content genres (e.g., K-drama, Anime, TV Shows)	39	24.1%
Platform reputation or brand recognition	11	7%

Considering that slightly over one third of people chose the first option based on exclusive or trending media content and seeing the table once more, one can conclude that participants appreciate engaging and fresh content, that can enhance their experience with more social value. Almost one quarter of people chose second option based on content genre variety. a different side of the same coin, this shows that participants appreciate having the variety of K-dramas, anime, and other shows and also value from those content oriented platforms. Price affordability and absence of ads on the platforms were also considered. They received 19% which suggests the other side of the coin of availability, other factors of ease and lower price are also valuable. The least preferred option was the trust in reputation and name which received 7% suggesting that it was prestige or name brand that was not of significant emphasis and rather it was the practical value and entertainment quality. Clearly, this explains the consumer traditional conviviality, which in other words explains that people are rational in spending their limited resources and the chosen collaborator, in this case the teacher or content producer, have exclusiveness and variety.

Table 6: Comfortable contributing to pay for a video streaming subscription from allowance

Comfortable contributing to pay for a video streaming subscription from allowance	Total Frequency	Percentage of Total
P100 to P199	25	15.4%
P200 to P299	21	13%
P300 to P499	29	18%
P500 to P699	46	28.4%
P700 to P999	26	16%
P1,000 and above	15	9.3%

The paper says that 28.4% of the students are likely to spend 500-799 on streaming subscriptions this is also a good indication that students value entertainment enough to pay for streaming subscriptions and accommodating the price at likely entertainment services streaming and price is within reach for students economically. The next most common range is P300 to P499, and P700 to P999 is the P300 to P499 is the 3rd most common range. This shows a good number of students are willing to spend more on having access to premium or exclusive content. On the lower end of the spending scale, 15.4% of respondents, and 13% of respondents are in the P100 to P199 and P200 to P299 spending brackets, likely indicating students with lower disposable spending, or students who use a subscription plan that is shared or heavily discounted.

The 9.3% of students spending 1,000 or more P1,000 would more likely be students with higher spending allotments, or students with a higher preference for purchased media.

Table 7: Price affects the decision to subscribe to a paid video streaming service

Price affects the decision to subscribe to a paid video streaming service	Total Frequency	Percentage of Total
Very strongly affects my decision	50	31%
Moderately affects my decision	64	40%
Slightly affects my decision	45	28%
Does not affect my decision at all	3	2%

Majority of respondents (40%) in Table 7 data declared that price moderately affects their decision to subscribe to a paid video streaming service, 31% of them said it very strongly impacts the decision. This means that pricing is a key yet an equal way in determining students' subscription choices—most of the respondents see price as a factor that needs to be considered when deciding whether to pay for streaming services, but it is not the only one.

There are 28% of respondents who believe that price only slightly affects their decision, and a small portion of 2% indicated that price has no influence on their decision at all. These results indicate that despite the existence of cost sensitivity, a subset of students is willing to pay for content quality, convenience, or exclusive access even at higher price levels.

The allocation here is in accordance with the notion of price sensitivity in consumer economics, whereby people's reactions to price changes are dependent on the value they perceive and their budget limitations. For most college students, decisions are affected by their monthly allowance and perceived affordability of plans. Results are also better explained through TCV, mainly their elements of functional and monetary value indicating that consumers weigh cost versus satisfaction derived from the service.

Overall, the numbers underscore that price remains the number one consideration environmental newshub when deciding to sign up, but other factors, including availability of content and platform attributes do play into students' readiness to subscribe to paid streaming services. This illustrates the power of socio-economic influence on a population.

This is consistent with the Theory of Consumption Value (TCV) which explains consumer spending on function and emotional utility. As students stream videos, they assess cost and convenience affordability. The pricing of the service is best suited for this consumer segment. This helps marketers understand spending patterns of college students.

Table 8: Influences the decision to continue subscribing to a paid streaming service

Influences the decision to continue subscribing to a paid streaming service	Total Frequency	Percentage of Total
The affordability of the subscription plan	32	20%
The quality of available content	52	32.1%
Access to newly released shows or movies	35	22%
The convenience of using the platform	33	20.4%
Loyalty or attachment to specific platforms (e.g., Netflix, Disney+)	10	6.2%

The table displays that the quality of content remains the key factor for students who decide to continue subscribing to a paid streaming video service, which 32.1% of respondents pointed out. The main factors that contribute to content quality and diversity are thus revealed as the drivers of customer subscription behavior. Users who discover that a platform is constantly offering them engaging, exclusive, or high-quality content are likely to keep their subscription even if there is the issue of cost.

Nearly 22% of participants said that the availability of the latest shows or movies would be a purchase driver, and 20.4% picked convenience as what got them to hit "buy." These findings suggest that timeliness and user experience are the main motivators for platform use. Students are perhaps the most loyal customers of easy-to-use platforms that regularly provide them with something new. At the same time, 20% of respondents views affordability crucial reason for them to keep their subscription, indicative of the price still being a relevant but not dominant consideration once the perceived value of the service has been established.

Only 6.2% expressed that they were attached or loyal to a particular system (like Netflix or Disney+), suggesting brand loyalty was less of concern than getting good content at their convenience.

This finding corresponds with the UGT that users are active and purposeful in selecting media to serve their needs – e.g., for entertainment, relaxation. Besides, it fits well with the Theory of Consumption Value (TCV), where functional value (content quality and usability) and emotional value (enjoyment and satisfaction) are the major driver of consumption behavior.

Overall, the survey data indicates that the issues of content quality and platform efficiency matter more to students than brand attachment and affordability for their decision of continuing a paid subscription to streaming services.

Table 9: Reasons to stop paying for a video streaming subscription

Reason to stop paying for a video streaming subscription	Total Frequency	Percentage of Total
The subscription is too expensive	41	25.3%
No longer find the content worth watching	94	58%
Prefer using free streaming alternatives	16	10%
Limit online entertainment to save money	11	7%

Based on the table, it is evident that most of the respondents (58%) expressed that they will discontinue paying the subscription fee for video streaming if they do not find the content interesting to watch anymore. The information implies that students prioritize content relevance and satisfaction over other factors when it comes to discontinuation of their video streaming behavior. When platforms do not deliver engaging or fresh content, users are not going to renew their subscriptions even if it is cheap or convenient.

However, 25.3% of respondents also mentioned that they will unsubscribe if the subscription becomes too expensive. This shows that price sensitivity still has a considerable impact on the decision but only to a certain extent or at a secondary level. What these numbers negate is the notion that cost, plain and simple, is what students value most; in fact they are likely to place a higher premium on content vs. peso when considering whether to continue or cancel their subscriptions.

Moreover, 10% of the respondents selected free streaming alternatives as their preferred option, which means that the existence of accessible and free platforms such as YouTube or TikTok is considered a perfect substitute for paid services. Finally, 7% of the respondents indicated that they would cease subscribing to save money and limit online entertainment, hence, forming a small but realistic group that changes consumption according to budgeting or lifestyle priorities.

Students are perhaps the most loyal customers of easy-to-use platforms that regularly provide them with something new. At the same time, 20% of respondents views affordability as truly important issue along with healthcare. Moreover, it can also refer to the Gratification Theory (UGT) concept, whereby users eventually stop using certain media platforms that no longer meet their entertainment or personal gratification needs.

The results indicate that content satisfaction and perceived value are potentially more important reasons for churn than price alone, which supports the argument for streaming platforms targeting student audiences to continue their product innovation efforts on bothcontent measures and relevance of price-value parity offers.

Table 10: Hours spent watching content on free video streaming platforms

Hours spent watching content on free video streaming platforms	Total Frequency	Percentage of Total
YouTube	129.58 hours	26.84%
Facebook Reels	48.52 hours	10.05%
Instagram Reels	77.5 hours	16.05%
TikTok	227.17 hours	47.06%
Others		

According to the table, TikTok is the leading free video streaming platform that is most used by the total 227.17 hours (47.06%) of the total viewing by the respondents. This is an evidence that the majority of respondents are choosing short-form and easily accessible video content. Second is YouTube with 129.58 hours (26.84%). It still shows that long-form videos and vlogs are appealing to a lot of people. Instagram reels 77.5 hours (16.05%) and Facebook reels 48.52 hours (10.05%). It indicates that there is some 'reasonable' amount of activity found across the discussed platforms. These findings indicate that people are still devoting time to a handful of social-media-based streaming apps. Free streaming is available primarily through TikTok and YouTube which offers all sorts of content that are a breeze to use.

Table 11: Hours spent watching content on paid video streaming platforms

Hours spent watching content on paid video streaming platforms	Total Frequency	Percentage of Total
Netflix	413.5 hours	81.445
Disney+	53.75 hours	10.59%
HBO Go	30.75 hours	6.06%
Prime Video	9.75 hours	1.92%
Others		

The table refers to the paid platform's data, which Netflix is leading with 413.5 hours (81.44%). It shows that it is the most preferred option for users if we talk about subscription-based streaming. The reason for its monopoly may be the fact that it offers a large number of movies, series, and has features that are easy to use. The third most significant platform is Disney+ with 53.75 hours (10.59%). It reflects a moderate level of engagement possibly among viewers that are looking for family-friendly or Disney-related content. Next, 30.75 hours (6.06%) is HBO Go and 9.75 hours (1.92%) is Prime video, which means, not many respondents use these platforms for timepass regularly.

Table 12: Device used

Device used	Total Frequency	Percentage of Total
Smartphone	147	32.3%
Laptop	120	26.3%
Tablet or Ipad	111	24.4%
Smart TV	68	12.7%
Desktop Computer	18	4.0%

From the table above, it can be inferred that majority of the respondents (32.3%) use smartphones as their mode of streaming video content. This depicts that college students still use mobile as an easily available and travel-friendly gadget to browse digital entertainment content. Smartphones provide versatile, on-the-go viewing in accordance to students' active and mobile lifestyles.

The second most popular viewing devices are Laptop (26.3%), with bigger screen and multi-tasking feature that such a device can offer when engaging in long time usage an or for academic-related purpose. The second most common device to use is tablets or Ipad 24.4%, and they are significant proportion too which indicates that portability with reasonable large screen size makes them in between of smartphones and laptops.

At the same time, Smart TV's have 12.7% and Desktop Computer have 4% are the least used devices, implying that streaming through shared or fixed setups is less common among students. This could be due to cost limitations, accessibility issues, or personal viewing preferences that favor individual and mobile device use.

The proliferation of mobile-based streaming compounds the upward digital demand spurred by availability and affordability in mobile internet. It also is consistent with the Uses and Gratification Theory (UGT) in media where what drives one's use of media is the need for ease of access, convenience, and control over viewing experiences.

The report actually shows the extent of mobile-first usage characterising streaming behaviour in college students, and is a reminder for streaming services to effectively tailor their platform's mobile interface, app capability, as well as data-friendly features that would appeal to such users.

Table 13: Mobile data or Wi-Fi when streaming videos

Mobile data or Wi-Fi when streaming videos	Total Frequency	Percentage of Total
Mobile Data	3	2%
Wi-Fi	87	54%
Both	72	44.4%

As per the table, 54% of the respondents mentioned that they mostly use Wi-Fi while streaming, and 44.4% said that they use both Wi-Fi and mobile data interchangeably. Just 2% of the respondents use only mobile data for streaming. These various facts convey that college students, in general, would opt for a Wi-Fi connection because it is more stable, fast, and cheap especially when they want to watch long videos or videos with a high resolution. Several respondents who declared that they both use Wi-Fi and mobile data imply a pattern of consumer flexibility in which students can use streaming services at various places like home, school, or public spaces. Such a lifestyle choice is reflective of the current youths who are always connected and can be reached in any setting.

On the other hand, the lowest usage of mobile data reflects that the decision is still influenced by economic and practical factors, as the mobile data plans could be limited or expensive for students who have a certain number of allowances. This pattern also aligns with the perspective of economic behavior that students are seeking affordability in their media consumption.

According to the Theory of Consumption (TCV), these results point out that the network reliability (functional value) and availability of free/stable connection (conditional value) are the main factors that determine students' streaming choices. The results reveal that network access especially Wi-Fi availability is the main factor that affects the frequency and quality of video streaming of SBU-CAS students which in turn influences their consumption.

Table 14: Pearson Correlation Test

Predictor	**Hours Paid**	**Hours Free**	**Interpretation**
Monthly Allowance	r= 0.113 (ns)	r= -0.1767	Low-allowance students depend more on free platforms
Price Sensitivity 1	r= 0.3804 ($p < 0.001$)	r= -0.2247 ($p = 0.004$)	The higher the price sensitivity is, the more paid hours and fewer free hours
Price Sensitivity 2	r= 0.1959 ($p = 0.012$)	r= -0.3121 ($p < 0.001$)	Sensitive students prefer paid content that has a strong effect
Price Sensitivity 3	r= 0.1788 ($p = 0.023$)	r= -0.126 (ns)	There is a minor effect on paid and no effect on free

The monthly allowance resulting from the operations did not show a significant correlation with the paid hours, with r=0.113 and p-value=0.150, but there was a significant negative correlation with free streaming (r= -0.1767, p=0.024). This means that students who have less allowance are more prone to creating a habit of free streaming, which is consistent with the price sensitivity concept (Wojcik, 2024).

Price Sensitivity 1 and Price Sensitivity 2 were found to be significantly correlated; both measures are positively correlated with paid hours (r=0.3804, p<0.001; r=0.1959, p=0.012). This implies that students who consider the price as a crucial factor in their decision are the ones who finally use the paid platform more, probably because of the availability of low-cost plans such as freemium or student discounts, which is in line with the transition to flexible pricing models (Nagaraj, 2021).

On the other hand, the two price sensitivity variables were negatively and significantly correlated with free hours (r= -0.2247, p=0.004; r= -0.3121, p<0.001). This is a demonstration of the more price-conscious individuals being less likely to spend a lot of hours on free platforms; therefore, they argue that these people value paid content more, which is in line with the Consumption Theory (Tanrikulu, 2021).

The findings suggest that allowance and price sensitivity, as economic factors, influence streaming consumption more than the demographic factors. This is in line with the research that students decide on subscriptions based on affordability, perceived value, and financial constraints (Lim, 2023; Yang & Yan, 2024).

Table 15: Summary of Regression Outcomes for Paid and Free Streaming Hours

DV	Predictor	Estimate (β)	Std. Error	t-value	Pr(>|t|)
Paid Hours	Age_num	0.2859	0.1508	1.897	0.0597
	Gender	0.3182	0.3695	0.861	0.3905
	Monthly Allowance	0.1865	0.1777	1.049	0.2956
Free Hours	Age_num	0.1588	0.2685	0.591	0.5551
	Gender	-0.9028	0.6582	-1.372	0.1722
	Monthly Allowance	-0.7121	0.3165	-2.250	0.0258*

Note: `Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1`

`Multiple R-squared:  0.03981,     Adjusted R-squared:  0.02146`

`F-statistic:  2.17 on 3 and 157 DF,  p-value: 0.09375`

`Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1`

`Multiple R-squared:  0.04361,     Adjusted R-squared:  0.02534`

`F-statistic: 2.387 on 3 and 157 DF,  p-value: 0.07116`

The regression analysis indicated that the variables age, gender, and monthly allowance were not significant predictors of the behavior of paid streaming among the students of SBU-CAS. Despite the fact, where age just missed a significant level with a p-value of 0.0597, it is still not strong enough for the building of a relationship. On the other hand, gender and monthly allowance with their p-values of 0.3905 and 0.2956, respectively, did not have any significant effect. This outcome implies that demographic and financial variables do not differentiate those students who pay for the platforms, which may be due to shared accounts, family subscriptions, or equal access among different economic groups. The R2= 3.9% of low explanatory power reveals that these basic socioeconomic characteristics are not the main factors that drive the paid streaming habits. The prediction of the time that will be spent on free streaming platforms reveals a substantial correlation between the monthly allowance and the p-value of 0.0258.

The financial shortage of students makes them turn to free services such as YouTube and TikTok and they tend to spend more hours or time on these platforms, which supports budget constraints as a factor in consumer behavior. At the same time, age and gender do not have any significant effects on the model. This is consistent with consumption theory which suggests that those on low incomes will choose free forms of play. The predictive power remained poor at R2= 4.3%, significant for allowance. It suggests that economic reasons can explain largely free streaming activity.

The overall pattern of models suggests that the monthly-limit is the primary economic driver splitting paid and free streaming behaviour, even third year students were most sensitive to the cost of subscription. As discussed, among the third-year students, free streaming is mainly affected by age and monthly allowance, meaning that in general they are somewhat poorer. Gender does not seem to be a predictor of any importance (suggesting gender differences are probably not very large in the streaming behaviour) These findings highlight that economic and academic considerations play a decisive role in students' consumption behaviour of paid vs. free platforms.

Table 16: Summary of Regression for Paid and Free Streaming Hours of 3rd Year Students

DV	Predictor	Estimate (β)	Std. Error	t-value	Pr(>|t|)
Paid Hours	Age_num	0.6608	0.3595	1.838	0.0708
	Gender	0.5181	0.6060	0.855	0.3959
	Monthly Allowance	-0.4594	0.3411	-1.347	0.1829
Free Hours	Age_num	1.9130	0.5926	3.228	0.00199**
	Gender	-0.9869	0.9989	-0.988	0.32700
	Monthly Allowance	-1.5080	0.5623	-2.682	0.00937**

Note: `Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1`

`Multiple R-squared:  0.07986,     Adjusted R-squared:  0.03534`

`F-statistic: 1.794 on 3 and 62 DF,  p-value: 0.1576`

`Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1`

`Multiple R-squared:  0.213,  Adjusted R-squared:  0.1749`

`F-statistic: 5.592 on 3 and 62 DF,  p-value: 0.001848`

The regression of hours for paid streaming for the Third Year students only indicates that there are no significant predictors. Age, Gender, and Monthly Allowance do not influence the amount of time these Third-Year students will be on paid platforms which means that subscription behavior in this group may be stable regardless of individual characteristics. On the contrary, the regression result for free streaming hours of the same group contains strong and statistically significant findings. Age significantly predicted free streaming with a p-value of 0.00199. It means that older Third Year students watched free content more. Besides age, monthly allowance is also significantly affected by free streaming with a p-value of 0.00937;

those who are given a lower allowance will be more dependent on free platforms. This accounts for a large part of the variance R2= 21.3%, thus, making it the strongest model. The findings show that third-year students' free streaming activities are largely determined by both factors, age, and economic constraints.

Table 17: Summary of Regression for Paid and Free Streaming Hours of 4th Year Students

DV	Predictor	Estimate (β)	Std. Error	t-value	Pr(>|t|)
Paid Hours	Age_num	0.33544	0.18959	1.769	0.2352
	Gender	0.04845	0.45098	0.107	0.9147
	Monthly Allowance	0.46582	0.19927	2.338	0.0216*
Free Hours	Age_num	-0.6819	0.3456	-1.973	0.05150
	Gender	-0.8691	0.8221	-1.057	0.29320
	Monthly Allowance	-0.2819	0.3632	-0.776	0.43963

Note: *Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1*

Multiple R-squared: 0.1119, Adjusted R-squared: 0.08267

F-statistic: 3.824 on 3 and 91 DF, p-value: 0.0125

*Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1*

Multiple R-squared: 0.06926, Adjusted R-squared: 0.03857

F-statistic: 2.257 on 3 and 91 DF, p-value: 0.08706

The regression results for paid streaming hours of the fourth-year students indicated that monthly allowance had a significant effect and the equivalent p-value was 0.0216. It is evident that those students who had more money spent more hours on paid subscriptions, and thus it became clear that even more so for older students, affordability was becoming more relevant as it could be due to their greater autonomy or they might be more responsible for managing their own accounts. Age was close to having an effect with a p-value of 0.0802, while gender did not show anything. It was statistically significant ($p = 0.0125$), showing that economic capacity plays a meaningful role in paid streaming among the fourth-years. There was no significant predictor in the fourth-year group that led to the regression of free streaming hours. Nevertheless, age was borderline significant with a p-value of 0.0515, but that was not enough to lead to a reliable effect. The fourth-year students are mature and not strongly influenced by demographic and financial factors as gender and monthly allowance did not have any effect.

This research has strong implications for the findings on models of pricing and price sensitivity. The higher the students' monthly allowance is, the more or higher paid streaming hours that they are proven to have used, which corroborates with their preference for a comprehensive graduated pricing tier model due to it's greater financial commitment (Ngaraj 2021). In contrast, less average minutes per month of students are spent in free streaming platforms. Freemium or free viewing options thus seem to be a replacement for (a cheaper form of) a subscription model (Simplynotes, 2024). It is consistent with explanations rooted in Income-Consumption Theory, which posit that consumption rises with income, though not linearly, affecting decisions on discretionary spending like streaming services (Becker et al., 2021). It also corresponds to the Consumer Choice Theory which claims that students diffuse their constrained financial resources based on price-versus-utility trade-offs, in such a way as low-income students prefer free platforms while higher income groups take paid plans (Becker et al., 2021). And high allowance being more associated with free streaming hours also supports the Consumer Price Sensitivity Theory, which implies that individuals with lower disposal income are less price sensitive and have a less willingness to pay for service (Wojcik, 2024.

Based on the results, not only do students consider functional plus emotional value and content availability when deciding which streaming service to use, but also perceived affordability (Tanrikulu, 2021). Given these theories, this study's research hypothesis that monetary capability and pricing models have a significant impact on consumption of content seems to be consistent with the existing perspective on the overall consumption behaviors for streaming services (Lim, 2023).

Table 18: Test of Hypothesis

Hypothesis	Statement	Result
Null Hypothesis (HO_1)	There is no significant relationship between the socio-economic background (age, gender, and allowance) of the selected SBU-CAS students and their usage level of paid video streaming sites.	Not Rejected
Null Hypothesis (HO_2)	There is no substantial difference in the hours students use free video streaming sites and paid video streaming sites.	Rejected

Null Hypothesis (HO_3)	Pricing structures and price sensitivity have no substantial impact on subscription choices of the chosen SBU-CAS students.	Rejected

Based on the findings, HO_1 was accepted, which means age, gender, and monthly allowance do not significantly affect paid streaming usage. HO_2 and HO_3 were rejected since students spend more hours on free platforms and price sensitivity significantly affects subscription decisions. This proves that economic factors are the main drivers of paid streaming consumption among selected SBU-CAS students.

Chapter VI

Conclusion and Recommendation

The findings suggest that the consumption of paid streaming services by selected SBU-CAS students are more influenced by behavioral and perceptual factors e.g., perceived value, content availability, and platform convenience—compared to demographic or socio-economic characteristics. Student market elasticity is demonstrated by preferences for low price policies and indicated sensitivity to price. And so none of that translates statistically into the number of hours they spend on paid platforms. In either case, it seems like free content still reigns supreme when it comes to their daily consumption, was this due to ease of access, lack of cost or sheer amount of choices?

It was found that students are well-informed and discriminating consumers of digital content. Whether they subscribe or stick around has little to do with their underlying demographic profiles and monthly allowances, but rather a question of whether the service itself is providing relatively significant value in return. This finding is in line with both the Theory of Consumption Value (TCV) and Consumer Choice Theory, according to which consumption decisions do not rely exclusively on economic means but instead are motivated by functional, emotional, or conditional benefits.

The findings reinforce the impression that students base adoptions on content not cost, and their consumption habits confirm this: In general, they seem to be very willing to find a maximum amount of access to content with only secondary consideration for minimizing expenditure. Therefore, in order to increase usage among student consumers, streaming platforms for pay have to improve value perception.

Policy Recommendations

Based on the findings, the following recommendations are proposed:

1. **Transparent and Fair Pricing Structures**
   - Subscription vendors can establish fair prices that are all-inclusive or use tiers that offset the cost of complexity. There is evidence to support the claim that simpler pricing provides a lift in purchase intention and perceived value (Kang et al., 2024).
2. **Student-Friendly or Budget-Based Subscription Plans**
   - Due to their price sensitivity and preference for free platforms, students are what ought to tip the balance between full-priced or budget tier subscriptions. The importance of price fairness in streaming service is well-documented as one of determinant factors that influence user satisfaction and loyalty (Harmawan et al., 2023).
3. **Promote Digital and Financial Literacy in Students**
   - Schools need to provide awareness campaigns designed to assist students in the evaluation of value for subscription, how to distinguish between gratis vs. paid content and manage their digital wallets. Studies show that digital literacy is one of the key factors affecting how young people interact with pay television (Thomas et al., 2025).
4. **Institutional Partnerships for Bundled Access**
   - Similar to partnering platforms and telecom companies for bundled deals (e.g., student discounted subscription + data package), universities like San Beda University can cut a deal with streaming services or telecom providers. High

levels of free streaming among students implies that bundling could convert free users to paid subscribers with relatively low budget expenditures and value perception.

5. **Regulation of Fair Personalized Pricing**

    - Regulation should also examine subscription-based pricing in digital streaming services to avoid arbitrary personalized pricing. The rise of data-driven price discrimination brings concerns for equity and accessibility (Xu et al., 2022).

6. **Subscription Management**

    - Long-term preservation of revenue streams and will stabilize subscription. Students are more likely to cancel or discontinue subscriptions based on price changes, providers should introduce an option where they are able to pause their subscription, short-term plans or even academic-season discounts. It emphasizes retention depending on balancing cost and perceived benefit. Subscription management option can reduce rates instead of cancellation (Moorthy et al, 2024).

7. **Group or Campus-Based Subscription Plans**

    - Providers may launch a official group subscription specifically for university students. Monthly allowance was not a strong predictor especially among third year students, this suggests shared accounts. Shared access is very common among Filipino students which formalize group subscriptions that allows providers to monetize instead of losing revenue. In which, it will improve the revenue while maintaining affordability (Lim, 2023).

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Appendices

Appendix 1.

Reliability Test: Cronbach Alpha

Descriptions	Values
# of variables	4
sum of the item variance	4.338235294
variance of total scores	9.454152249
cronbach's alpha	**0.7215054747**

Appendix 2.

Survey Questionnaire and Consent Form

Perceived Consumption Decision of selected SBU-CAS students' on paid subscription on video streaming services.

* Indicates required question

CONSENT FORM *

You are invited to participate in the study **"Perceived Consumption Decisions on Paid Video Streaming Subscriptions among Selected SBU-CAS Students"**. The purpose of the research is to understand how the demographic, socio-economic, and economic factors influence students' streaming service choices. The participation involves answering a short questionnaire that will take approximately 5-10 minutes. You are aware that your participation is entirely voluntary. Personal identifiers or names will not be collected and all responses will remain confidential and will be used solely for academic purposes only.

In compliance with the **Data Privacy Act of 2012**, all information you provide will be kept secure and will only be used for the purposes of this academic research. By selecting "I agree", you confirm that you voluntarily agree to take part in this study.

○ I agree

Instructions: Please select the option that best describes your current streaming experience. If none of these apply, you may stop answering the survey. Thank you!

1. **Which of the following best describes your usage of video streaming services?**
    - **I currently use at least one paid video streaming service (e.g., Netflix, Disney+, HBO Go)**
    - **I currently use at least one free video streaming service (e.g., YouTube, Facebook Reels, TikTok)**
    - **I use both paid and free streaming services**
    - **I do not use any video streaming services**

Section I: Demographic and Socio-economic Profile

Instruction: Please answer by checking the box or filling in the blank.

1. **Age**
    - **20-21**
    - **22-23**
    - **24-25**
    - **25 and above**
2. **Gender**
    - **Male**
    - **Female**
3. **Year Level**
    - **3rd Year**
    - **4th Year**
4. **Degree Program**
    - **BS Economics and Public Policy**
    - **BS Marketing Management**

- **BS Entrepreneurship**
- **BS Financial Management**

5. **Monthly Allowance**
    - **Below P2,000**
    - **P2,000 to P4,999**
    - **P5,000 to P7,999**
    - **P8,000 to P10,000**
    - **Above P10,000**

Section II: Pricing Models and Price Sensitivity

Instructions: Kindly answer the following based on your experience or preference.

6. **What type of pricing model do you prefer when subscribing to a video streaming platform?**
    - **All-Inclusive monthly plan (fixed price for full access)**
    - **Tiered subscription (basic, standard, premium)**
    - **Freemium model (without a cost)**
    - **Pay-per-view (per episode or on demand)**
7. **Which among the following characteristics attracts you the most in a video streaming platform?**
    - **Affordable pricing**
    - **Availability of exclusive or trending content**
    - **Ad-free viewing experience**
    - **Variety of content genres (e.g., K-drama, Anime, TV Shows)**
    - **Platform reputation or brand recognition**
8. **From your allowance, how much are you comfortable contributing to pay for your video streaming subscription?**
    - **P100-P199**
    - **P200-P299**

- **P300-P499**
- **P500-P699**
- **P700-P999**
- **P1000 and above**

9. **How does price affect your decision to subscribe to a paid video streaming service?**
    - **Very strongly affects my decision**
    - **Moderately affects my decision**
    - **Slightly affects my decision**
    - **Does not affect my decision at all**
10. **What influences your decision to continue subscribing to a paid streaming service?**
    - **The affordability of the subscription plan**
    - **The quality of available content**
    - **Access to newly released shows or movies**
    - **The convenience of using the platform**
    - **Loyalty or attachment to specific platforms (e.g., Netflix, Disney+)**
11. **What is the most likely reason you would stop paying for a video streaming subscription?**
    - **The subscription is too expensive**
    - **No longer find the content worth watching**
    - **Prefer using free streaming alternatives**
    - **Limit online entertainment to save money**

Section III: Consumption Behavior on Digital Devices

Instruction: Please answer by checking the box or filling in the blank.

12. **How many hours per day do you spend watching content on the following free video platforms? (Write the estimated number of minutes & hours)**
    - **YouTube: _____ hour/s**
    - **Facebook Reels: _____ hour/s**

- **Instagram Reels: _____ hour/s**
- **TikTok: _____ hour/s**
- **Others:_____ hour/s**

  ***If you answered "Others", please indicate the specific streaming platform*:**

  ____

13. **How many hours per day do you spend watching content on the following paid video streaming services? (Write the estimated number of minutes & hours)**
    - **Netflix: ____ hour/s**
    - **Disney+: ____ hour/s**
    - **HBO Go: ____ hour/s**
    - **Others: _____ hour/s**

      ***If you answered "Others", please indicate the specific streaming platform*:**

      ____
14. **What device do you primarily use to stream video content?**
    - **Smartphone**
    - **Laptop**
    - **Tablet or Ipad**
    - **Smart TV**
    - **Desktop Computer**
15. **Do you use mobile data or Wi-Fi when streaming videos?**
    - **Mobile Data**
    - **Wi-Fi**
    - **Both**

Appendix 3.

Pearson Correlation

1. **Monthly Allowance (Hours Paid)**

```
    Pearson's product-moment correlation

data:  data$MonthlyAllowance_num and data$HoursPaid
t = 1.4448, df = 160, p-value = 0.1505
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 -0.0414368  0.2630757
sample estimates:
      cor
0.1134837
```

2. Monthly Allowance (Hours Free)

```
    Pearson's product-moment correlation

data:  data$MonthlyAllowance_num and data$HoursFree
t = -2.2714, df = 160, p-value = 0.02445
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 -0.3221594 -0.0231801
sample estimates:
       cor
-0.1767438
```

3. Price Sensitivity 1 (Hours Paid)

```
    Pearson's product-moment correlation

data:  data$PriceSensitivity1 and data$HoursPaid
t = 5.2035, df = 160, p-value = 5.92e-07
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 0.2403462 0.5050125
sample estimates:
      cor
0.3804423
```

4. Price Sensitivity 1 (Hours Free)

```
	Pearson's product-moment correlation

data:  data$PriceSensitivity1 and data$HoursFree
t = -2.9164, df = 160, p-value = 0.00405
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 -0.36617858 -0.07300215
sample estimates:
       cor 
-0.2246686 
```

5. Price Sensitivity 2 (Hours Paid)

```
	Pearson's product-moment correlation

data:  data$PriceSensitivity2 and data$HoursPaid
t = 2.5271, df = 160, p-value = 0.01247
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 0.04301848 0.33984348
sample estimates:
      cor 
0.1959144 
```

6. Price Sensitivity 2 (Hours Free)

```
	Pearson's product-moment correlation

data:  data$PriceSensitivity2 and data$HoursFree
t = -4.1557, df = 160, p-value = 5.267e-05
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 -0.4449095 -0.1659168
sample estimates:
       cor 
-0.3121269 
```

7. Price Sensitivity 3 (Hours Paid)

```
	Pearson's product-moment correlation

data:  data$PriceSensitivity3 and data$HoursPaid
t = 2.2994, df = 160, p-value = 0.02277
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 0.02535675 0.32410996
sample estimates:
      cor 
0.1788529 
```

8. Price Sensitivity 3 (Hours Free)

```
    Pearson's product-moment correlation

data:  data$PriceSensitivity3 and data$HoursFree
t = -1.6126, df = 160, p-value = 0.1088
alternative hypothesis: true correlation is not equal to 0
95 percent confidence interval:
 -0.2752924  0.0282817
sample estimates:
       cor
-0.1264653
```

Appendix 4.

Cross Sectional Linear Regression

1. Hours Paid

```
Call:
lm(formula = HoursPaid ~ Age_num + Gender + MonthlyAllowance_num
    data = data)

Residuals:
   Min     1Q Median     3Q    Max 
-4.501 -1.357 -0.357  1.325  7.753 

Coefficients:
                     Estimate Std. Error t value Pr(>|t|)  
(Intercept)           -2.8773     3.2037  -0.898   0.3705  
Age_num                0.2859     0.1508   1.897   0.0597 .
Gender                 0.3182     0.3695   0.861   0.3905  
MonthlyAllowance_num   0.1865     0.1777   1.049   0.2956  
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 2.336 on 157 degrees of freedom
  (92 observations deleted due to missingness)
Multiple R-squared:  0.03981, Adjusted R-squared:  0.02146 
F-statistic:  2.17 on 3 and 157 DF,  p-value: 0.09375
```

2. Hours Free

```
Call:
lm(formula = HoursFree ~ Age_num + Gender + MonthlyAllowance_num
    data = data)

Residuals:
    Min      1Q  Median      3Q     Max 
-6.5152 -2.6125 -0.6125  1.0700 17.1672 

Coefficients:
                     Estimate Std. Error t value Pr(>|t|)  
(Intercept)            4.6843     5.7062   0.821   0.4129  
Age_num                0.1588     0.2685   0.591   0.5551  
Gender                -0.9028     0.6582  -1.372   0.1722  
MonthlyAllowance_num  -0.7121     0.3165  -2.250   0.0258 *
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 4.16 on 157 degrees of freedom
  (92 observations deleted due to missingness)
Multiple R-squared:  0.04361,	Adjusted R-squared:  0.02534 
F-statistic: 2.387 on 3 and 157 DF,  p-value: 0.07116
```

3. Hours Paid (3rd Year)

```
Call:
lm(formula = HoursPaid ~ Age_num + Gender + MonthlyAllowance_num, 
    data = third_year)

Residuals:
    Min      1Q  Median      3Q     Max 
-4.0103 -1.4922 -0.0622  1.0383  7.9672 

Coefficients:
                     Estimate Std. Error t value Pr(>|t|)  
(Intercept)           -8.6768     7.4814  -1.160   0.2506  
Age_num                0.6608     0.3595   1.838   0.0708 .
Gender                 0.5181     0.6060   0.855   0.3959  
MonthlyAllowance_num  -0.4594     0.3411  -1.347   0.1829  
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 2.448 on 62 degrees of freedom
Multiple R-squared:  0.07986,	Adjusted R-squared:  0.03534 
F-statistic: 1.794 on 3 and 62 DF,  p-value: 0.1576
```

4. Hours Free (3rd Year)

```
Call:
lm(formula = HoursFree ~ Age_num + Gender + MonthlyAllowance_num, 
    data = third_year)

Residuals:
    Min      1Q  Median      3Q     Max 
-7.0447 -2.2187 -0.6976  1.3026 13.9684 

Coefficients:
                     Estimate Std. Error t value Pr(>|t|)   
(Intercept)          -29.9946    12.3328  -2.432  0.01791 * 
Age_num                1.9130     0.5926   3.228  0.00199 **
Gender                -0.9869     0.9989  -0.988  0.32700   
MonthlyAllowance_num  -1.5080     0.5623  -2.682  0.00937 **
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 4.035 on 62 degrees of freedom
Multiple R-squared:  0.213,	Adjusted R-squared:  0.1749 
F-statistic: 5.592 on 3 and 62 DF,  p-value: 0.001848
```

5. Hours Paid (4th Year)

```
Call:
lm(formula = HoursPaid ~ Age_num + Gender + MonthlyAllowance_num,
    data = fourth_year)

Residuals:
    Min      1Q  Median      3Q     Max
-4.3399 -1.1853 -0.0449  1.3768  4.9694

Coefficients:
                     Estimate Std. Error t value Pr(>|t|)
(Intercept)          -4.91415    4.11224  -1.195   0.2352
Age_num               0.33544    0.18959   1.769   0.0802 .
Gender                0.04845    0.45098   0.107   0.9147
MonthlyAllowance_num  0.46582    0.19927   2.338   0.0216 *
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 2.179 on 91 degrees of freedom
  (1 observation deleted due to missingness)
Multiple R-squared:  0.1119, Adjusted R-squared:  0.08267
F-statistic: 3.824 on 3 and 91 DF,  p-value: 0.0125
```

6. Hours Free (4th Year)

```
Call:
lm(formula = HoursFree ~ Age_num + Gender + MonthlyAllowance_num,
    data = fourth_year)

Residuals:
    Min      1Q  Median      3Q     Max
-6.7115 -2.3886 -0.6326  1.4854 13.3705

Coefficients:
                     Estimate Std. Error t value Pr(>|t|)
(Intercept)           22.2552     7.4958   2.969  0.00382 **
Age_num               -0.6819     0.3456  -1.973  0.05150 .
Gender                -0.8691     0.8221  -1.057  0.29320
MonthlyAllowance_num  -0.2819     0.3632  -0.776  0.43963
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

Residual standard error: 3.972 on 91 degrees of freedom
  (1 observation deleted due to missingness)
Multiple R-squared:  0.06926, Adjusted R-squared:  0.03857
F-statistic: 2.257 on 3 and 91 DF,  p-value: 0.08706
```