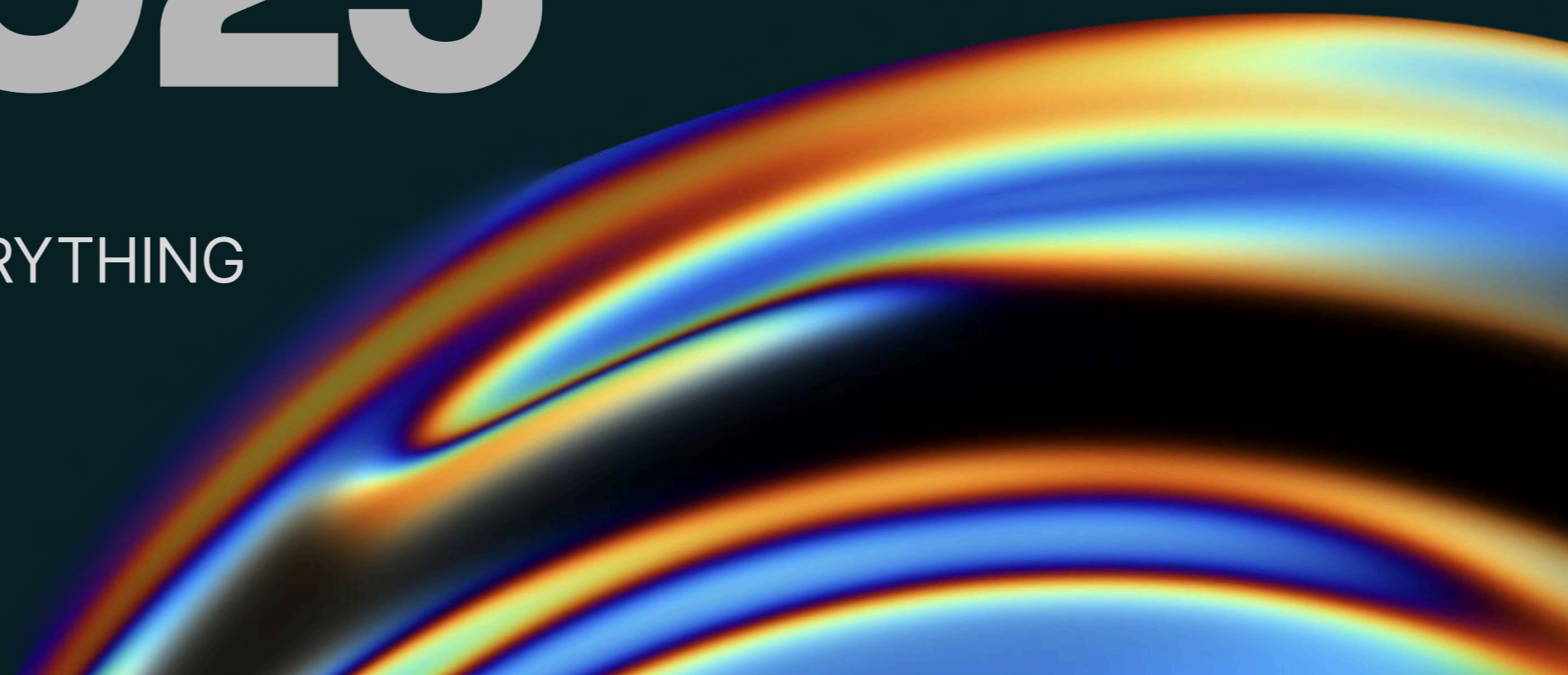




GLOBAL CONSUMER INSIGHTS REPORT 2025

SUBSCRIBE, CONTROL, REPEAT:
THE NEW CONSUMER PLAYBOOK THAT CHANGES EVERYTHING



Introduction

With change as the only economic constant this year, what does the future hold for subscription businesses? We surveyed more than 1,000 consumers in the U.S. and U.K. to find out.

Here's what we learned:

The early subscription market land grab has evolved. Tomorrow's winners need to keep customers happy with the services they love, combined with the flexibility to buy, use, and pay as they want.

People want easy plan changes that work with life's unpredictability. 82% are more likely to subscribe when they know cancellation is easy. 58% have paused a subscription instead of canceling. It's a stunning paradox: easier exits can actually win more customers.

Price hikes can succeed when justified.

90% of consumers noticed recent price increases, but only 58% found them justified. The gap? Clear value communication.

Companies must offer transparent pricing that builds trust, not resentment.

Nearly 70% of people said they were open to usage-based pricing if given the option. Smart bundles beat menu fatigue. Curated experiences outperform discounts. And plenty of customers are still willing to pay more for a premium experience.

	Key Findings	03
---	---------------------	----

	Methodology	04
---	--------------------	----

	The New Subscription Landscape	05
---	---------------------------------------	----

	The Price Truth Hurts	09
---	------------------------------	----

	The Flexibility Revolution	14
---	-----------------------------------	----

	What Winners Are Doing Differently	23
---	---	----

	The New Playbook	30
---	-------------------------	----

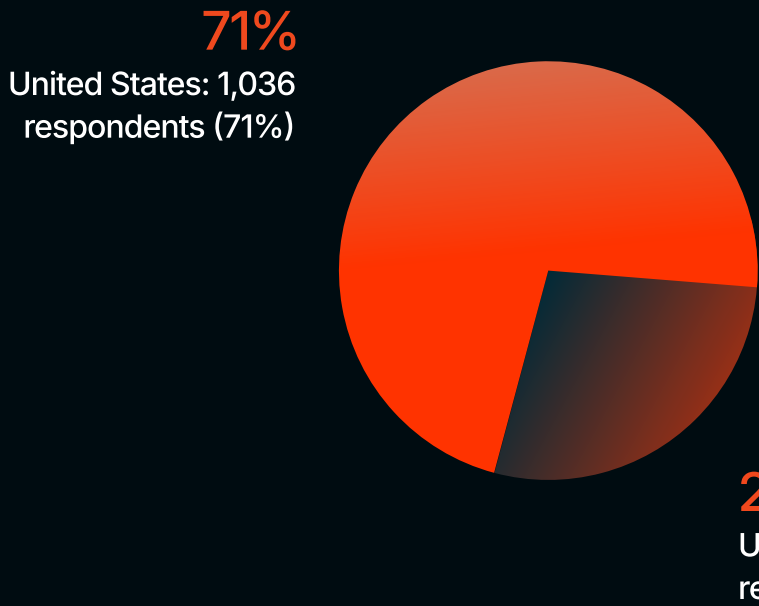
Key Findings

- 01 **85% of consumers already pay for at least one digital subscription** or loyalty program, with millennials spending more per month on subscriptions than any other generation.
- 02 44% of consumers say subscriptions take a **moderate or significant** bite out of their budget.
- 03 Streaming rules, with **82% of respondents subscribing to at least one streaming service**. Retail loyalty (56%) and online shopping memberships (55%) follow.
- 04 **90% of survey respondents noticed a price hike** to one or more of their subscriptions last year, but only 58% felt that increase was justified.
- 05 A majority of subscribers have reacted **negatively to price hikes: 37% canceled subscriptions**, and a further **22% downgraded** or contacted support in response.
- 06 Flexibility to pause, swap, or meter subscriptions is table-stakes: **78% of consumers call it "very" or "extremely" important** when picking a subscription.
- 07 **67% of consumers** are open to switching to a usage-based or mixed pricing model.
- 08 Discounts are the **#1 sign-up trigger (31%)**, followed by exclusive access (18%) and premium features (16%).

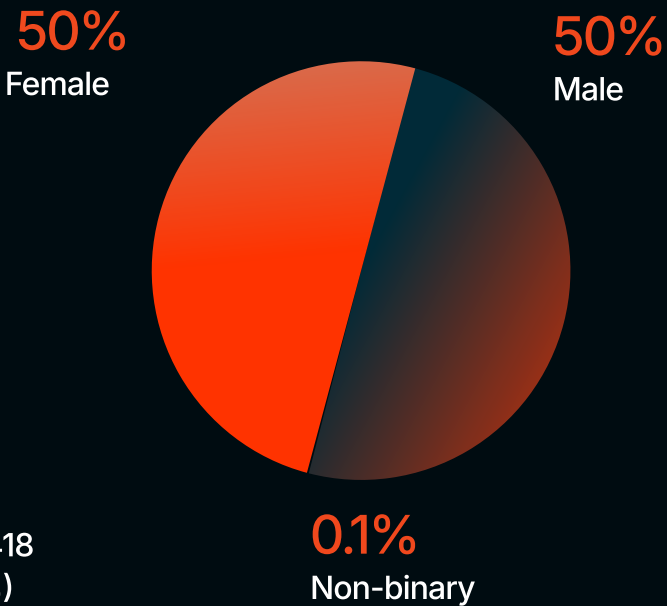
Methodology

For the 2025 Global Consumer Insights Report, Chargebee surveyed 1,454 consumers across the U.S. and U.K. through our partner, Centiment. All respondents were between the ages of 18-65 with a minimum household income above \$75k/year (U.S.) or £30K/year (U.K.).

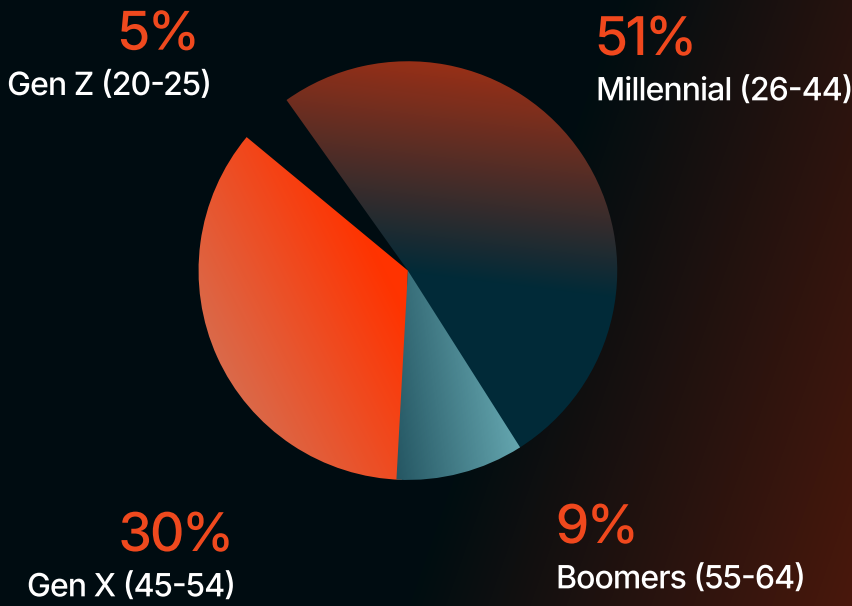
COUNTRY



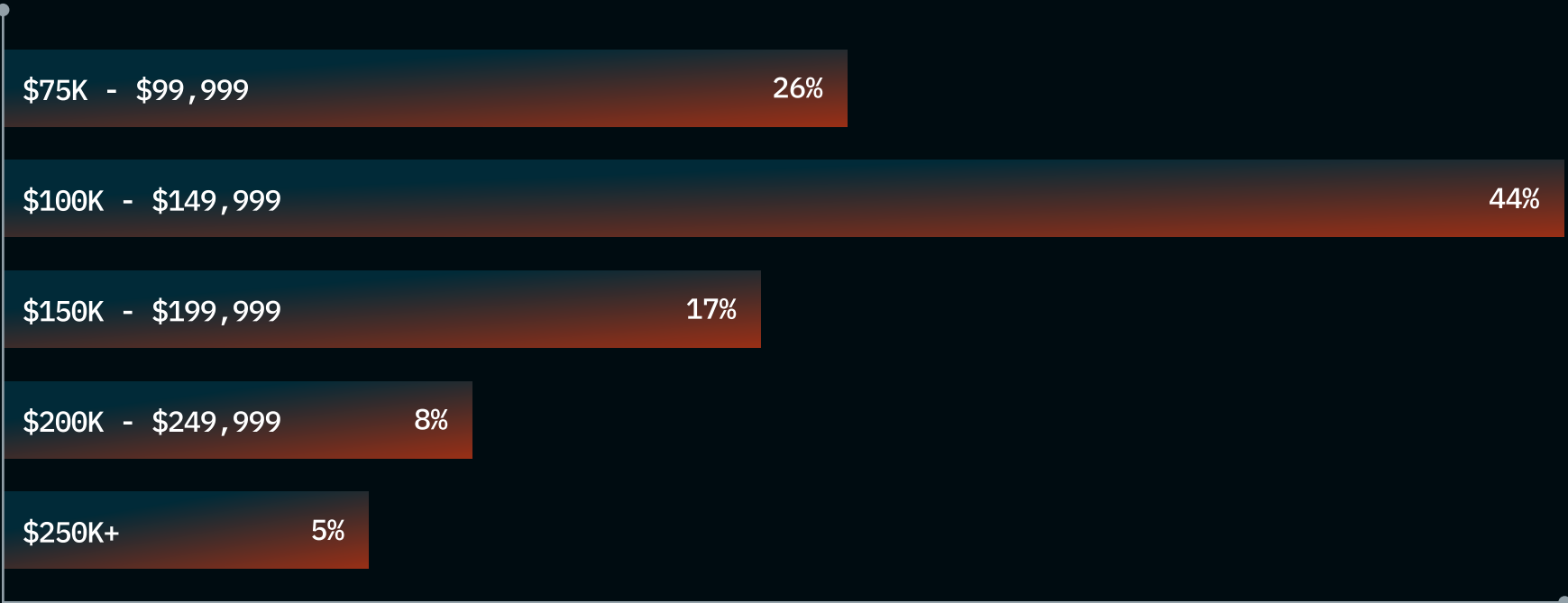
GENDER



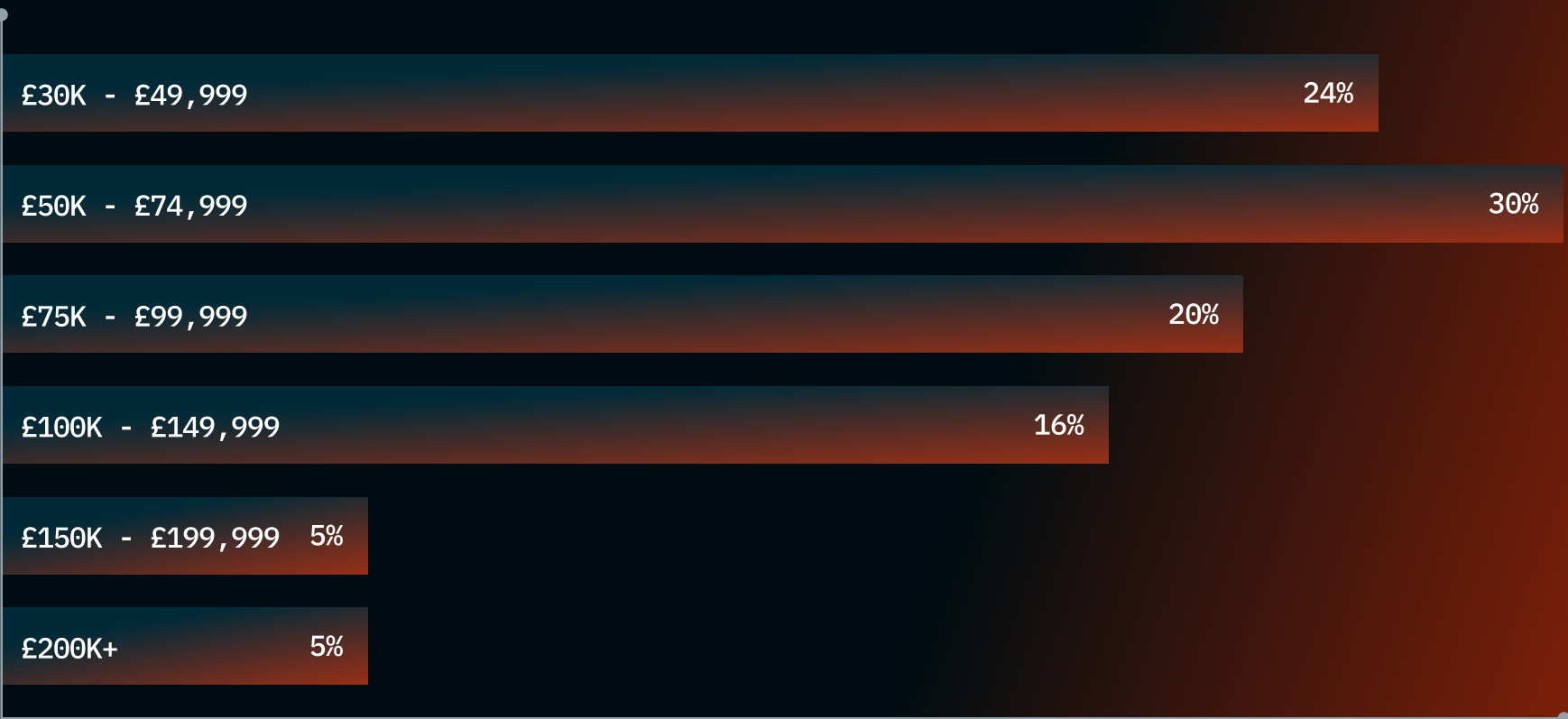
GENERATION



What is your annual household income? (USD)

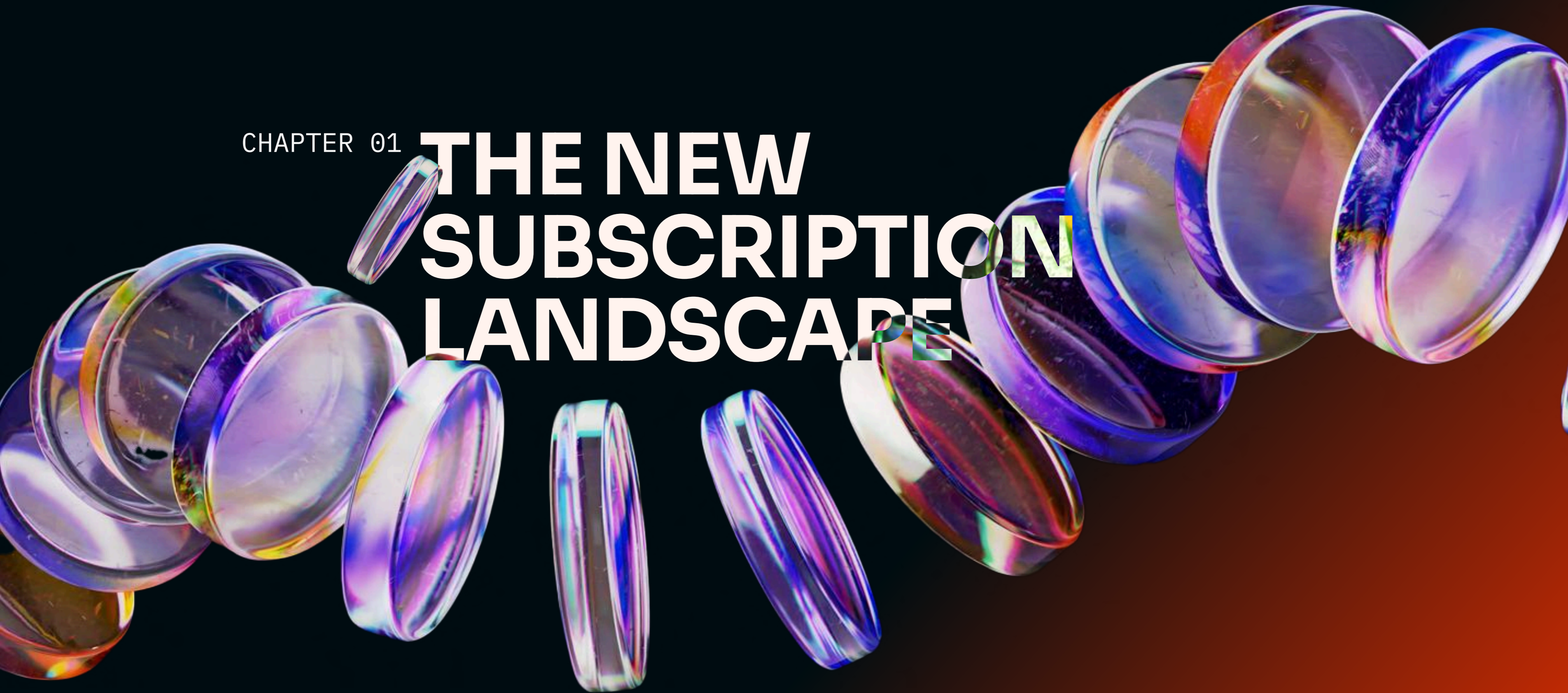


What is your annual household income? (GBP)



CHAPTER 01

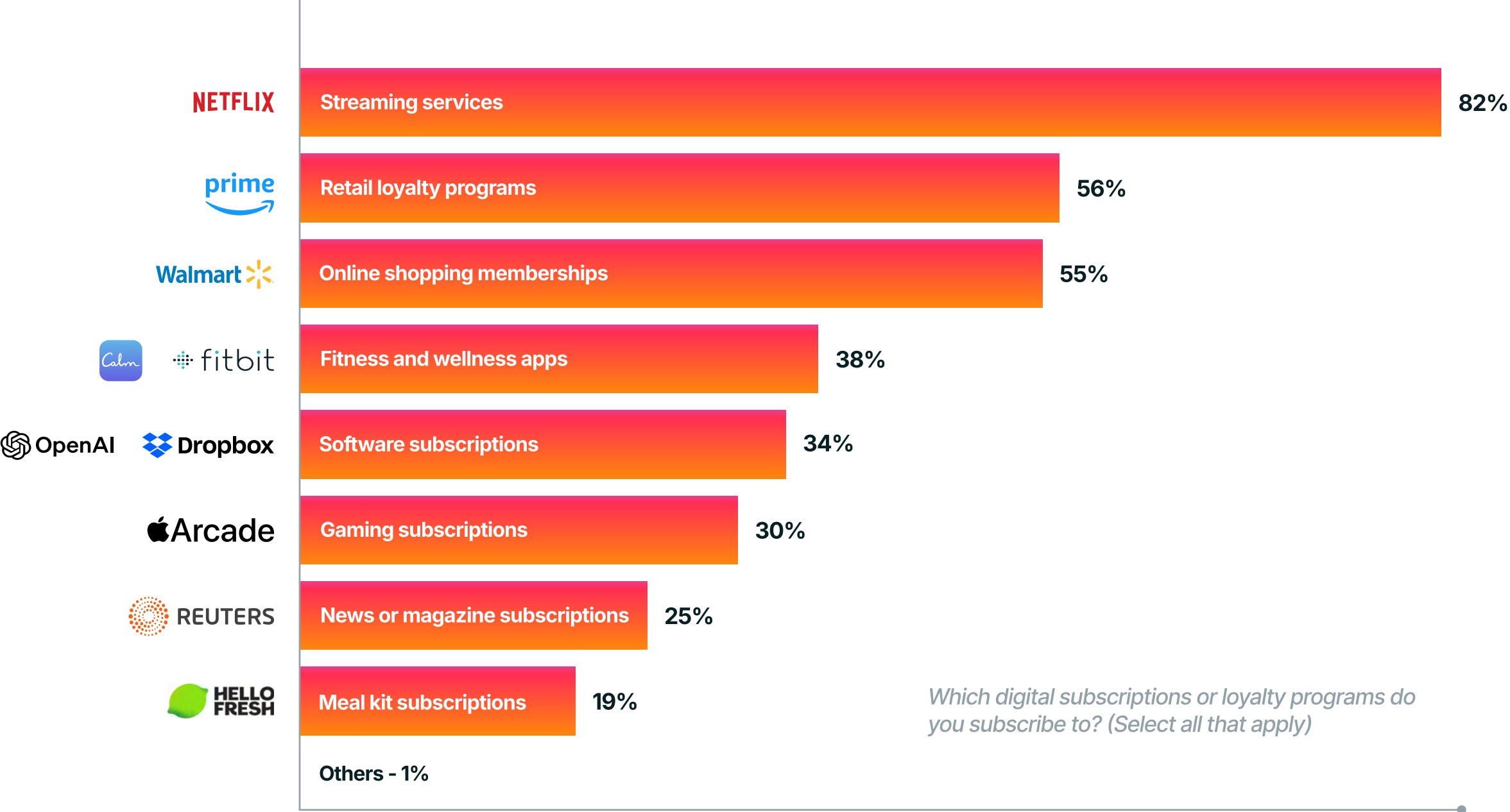
THE NEW SUBSCRIPTION LANDSCAPE



Streaming is the #1 subscription type, followed by retail loyalty and online shopping

85% of consumers already pay for at least one digital subscription or loyalty program.

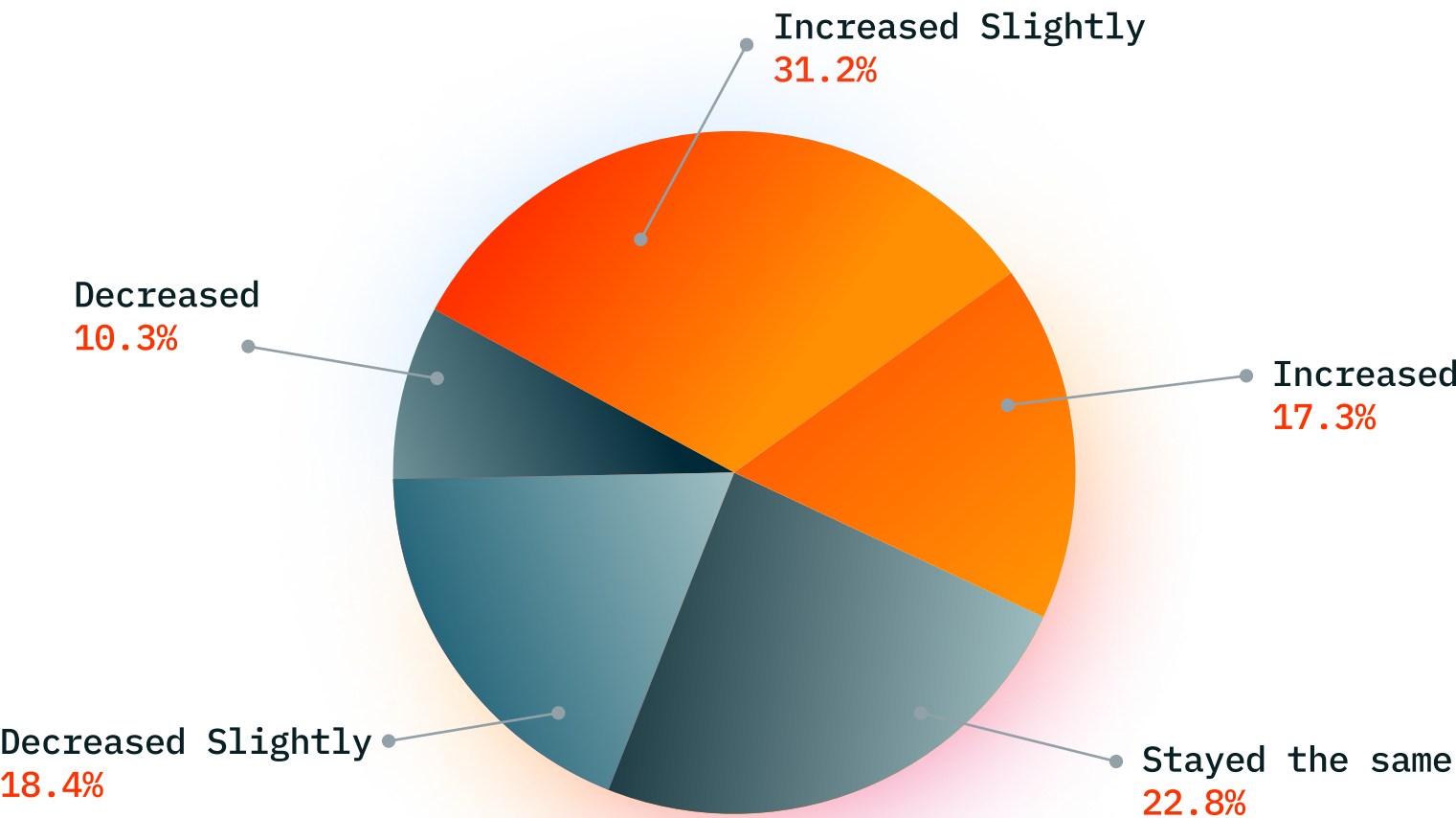
For those with subscriptions, streaming is the most popular type, with 82% subscribing to at least one streaming service. Loyalty and online shopping programs come next, signaling that people see predictable subscription fees as a way to offset inflation.



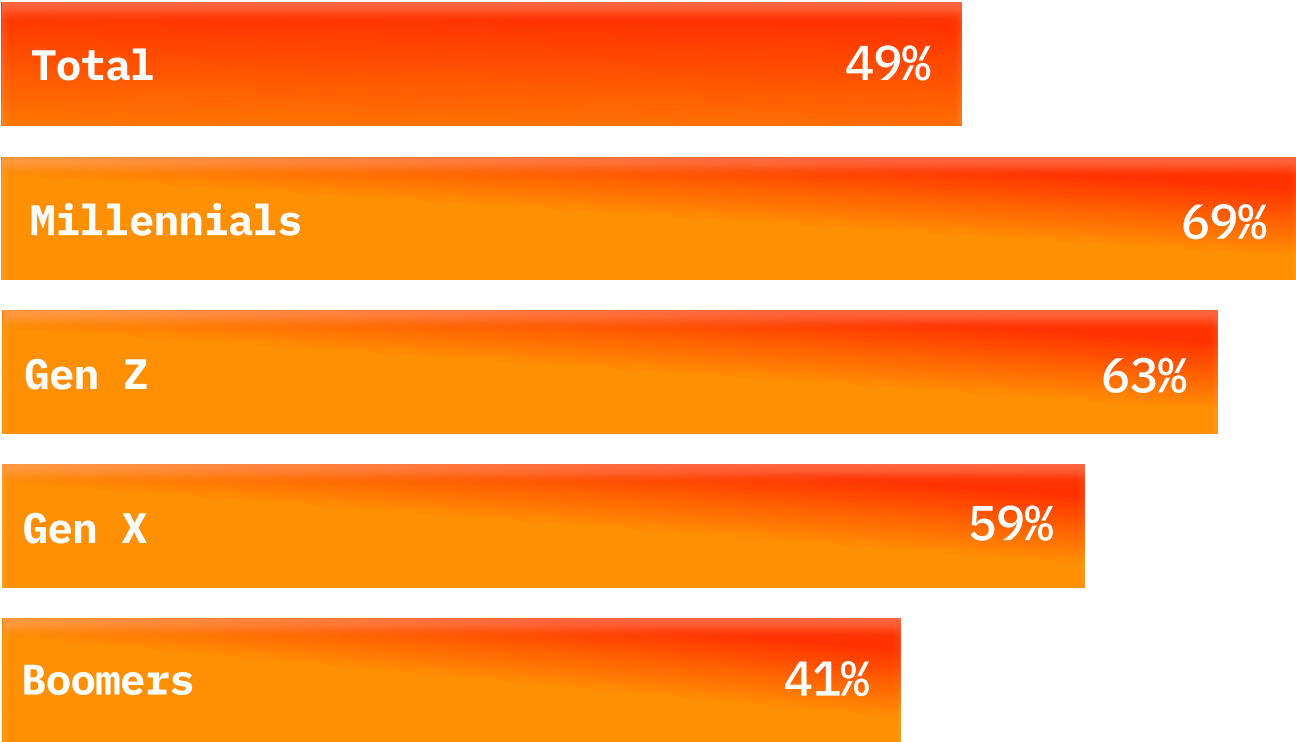
Nearly half of people have increased discretionary spending this year, with millennials outpacing all other groups

Millennials are driving the subscription economy’s evolution. They’re spending more overall and increasing their spending at a faster rate than other generations.

Over the past year, how has your discretionary income (money left after paying essential expenses) changed?

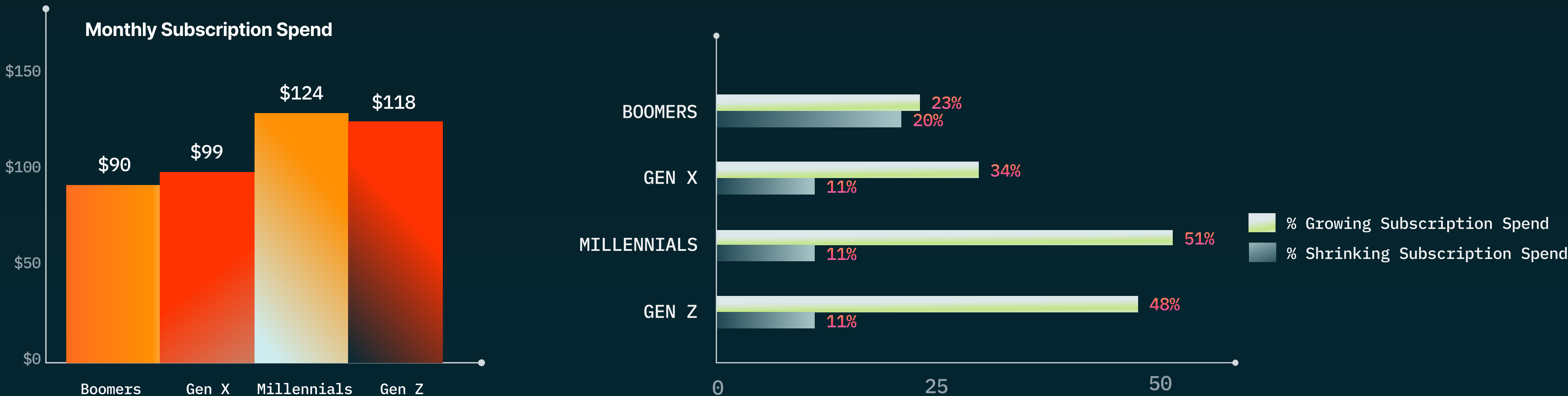


49% of respondents increased discretionary spending this year



Percentage of Consumers

Millennials spend the most on subscriptions, while Gen Z has unique preferences



Millennials aren't just heavy spenders — they're sophisticated buyers who rely on recurring relationships.

Gen Z shows strong appetite for subscriptions, but in new categories compared to other generations: they uniquely prioritize gaming subscriptions (42.3%).

Baby Boomers show the strongest preference for news/magazines (45%).

CHAPTER 02

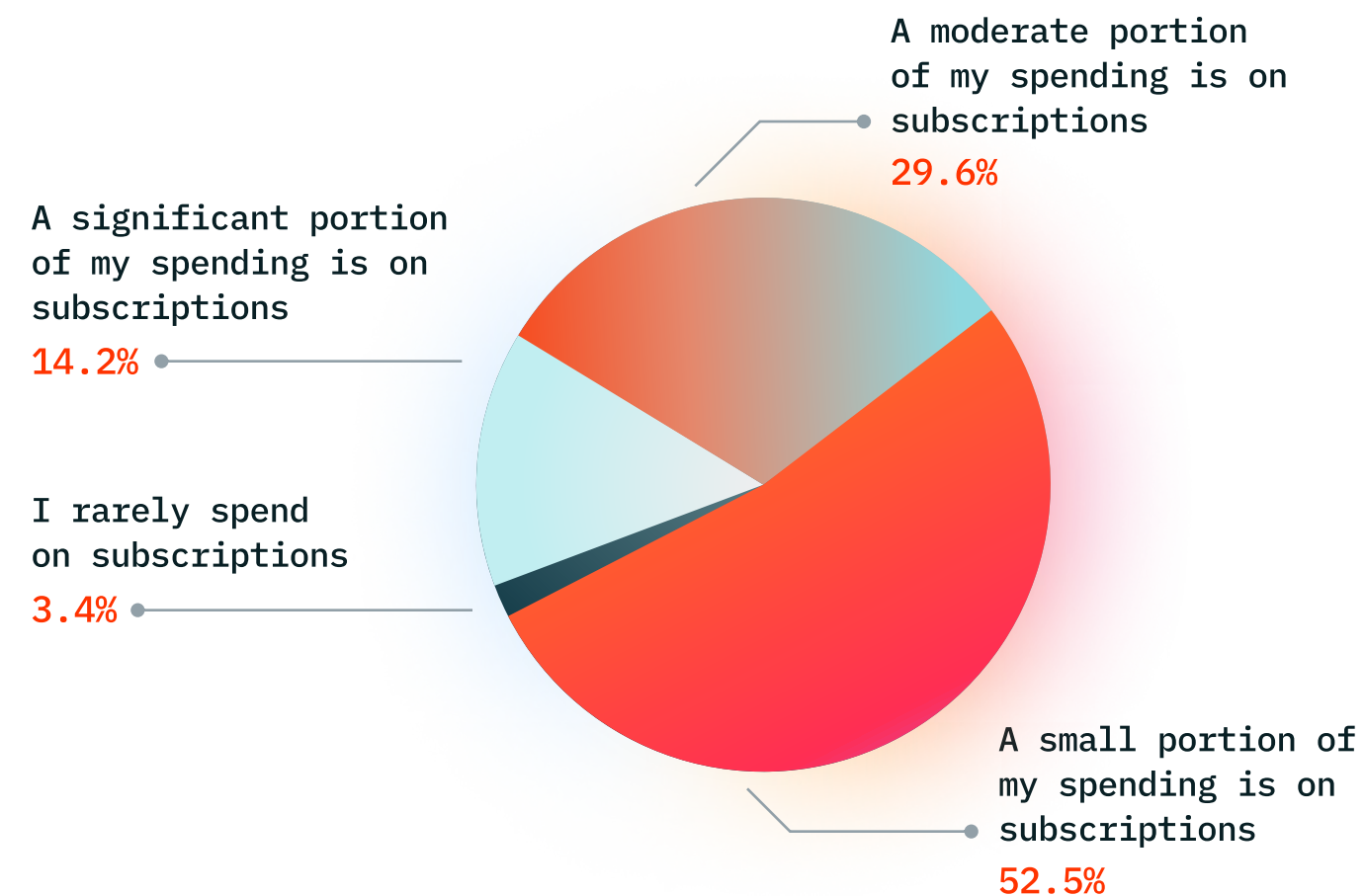
THE PRICE TRUTH HURTS



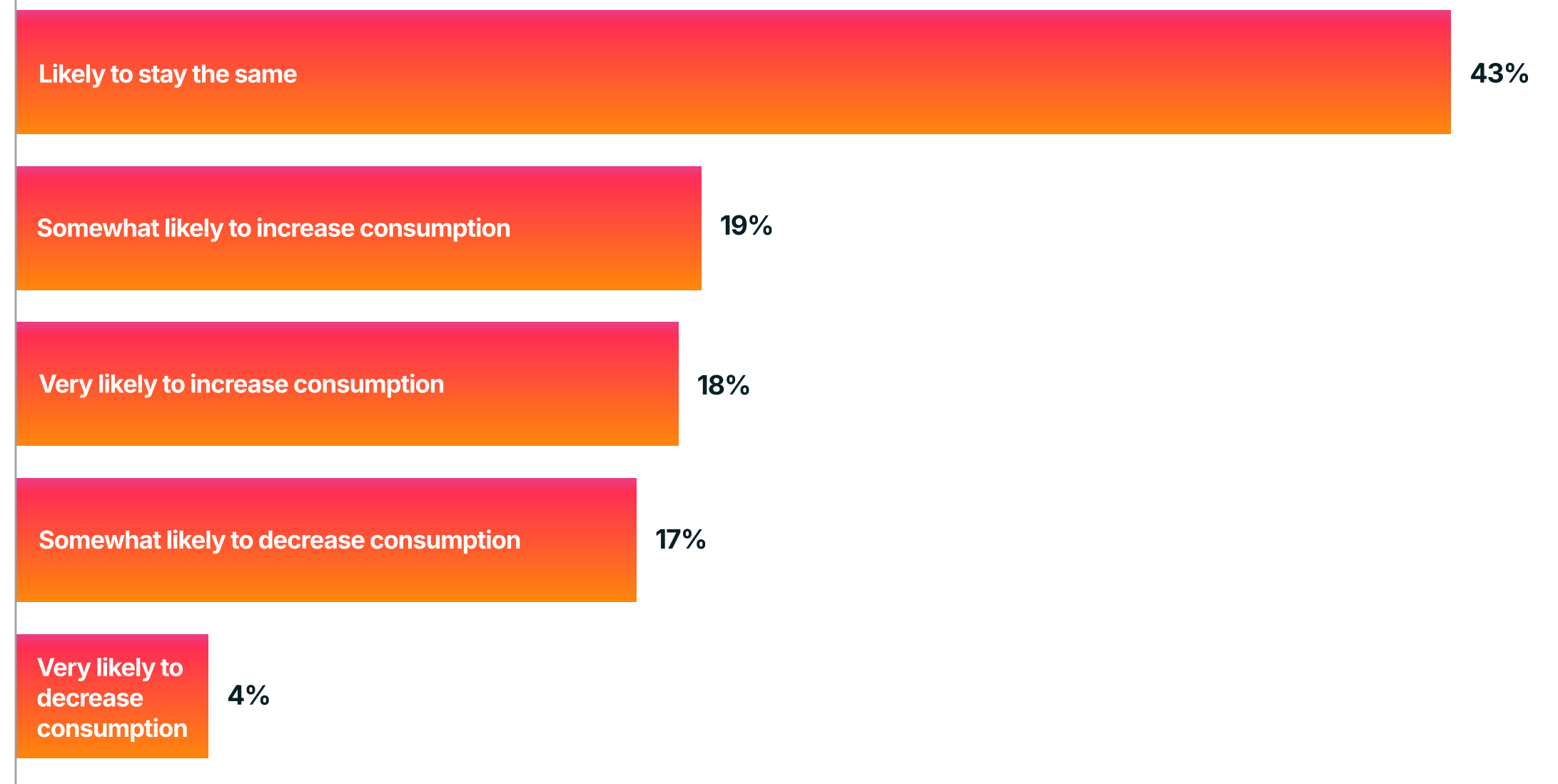
Subscription fatigue is overstated: 80% of consumers say they have no plans to consume less overall this year

While 44% of people say subscriptions take a moderate or significant bite out of their budget, most consumers say they are likely to continue with their current spending habits.

How does subscription-based purchasing fit into your overall spending habits?



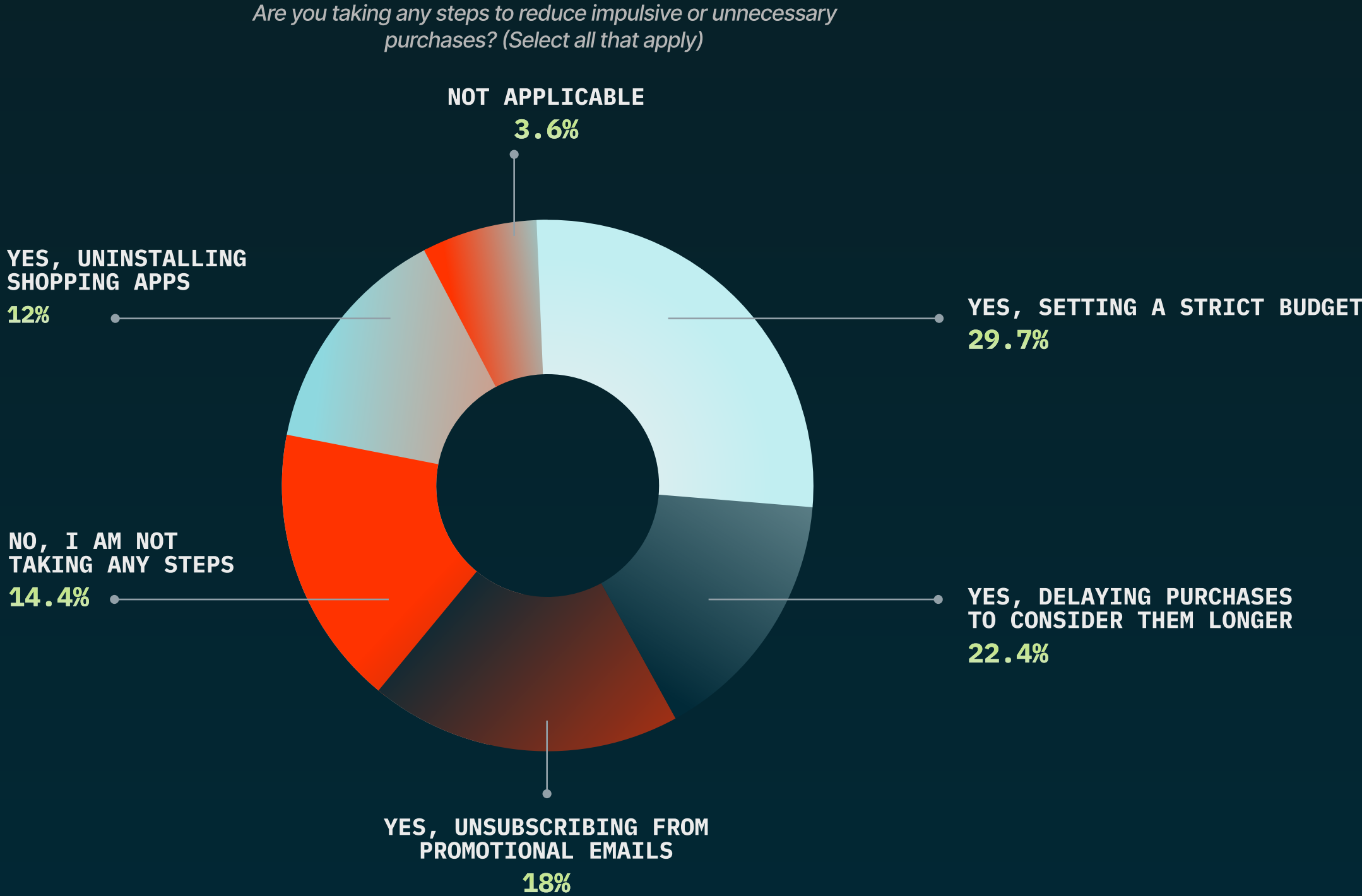
How likely are you to continue your current consumption habits over the next year?



But, 76% are taking steps to reduce impulsive or unnecessary purchasing

The market isn't contracting, but it is consolidating.

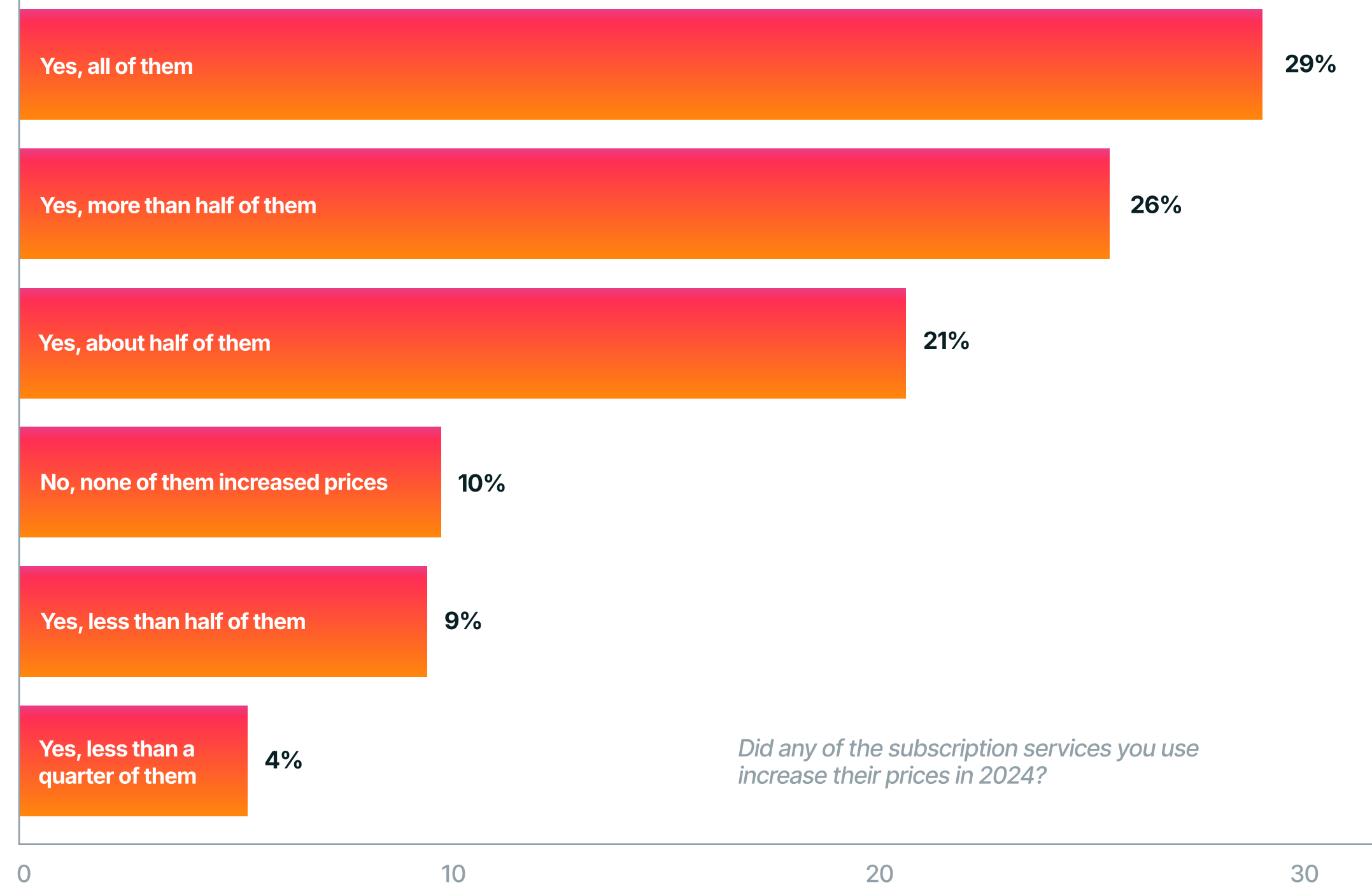
Winning businesses will capture share from losers as consumers optimize, rather than eliminate, subscriptions.



90% of consumers say their subscription prices have risen in the last year

Nearly everyone notices price changes, especially when they outpace inflation.

During the survey period, U.S. inflation was 3.4% and U.K. inflation was 4.0%—but some subscription services raised prices to the tune of 15-25%.

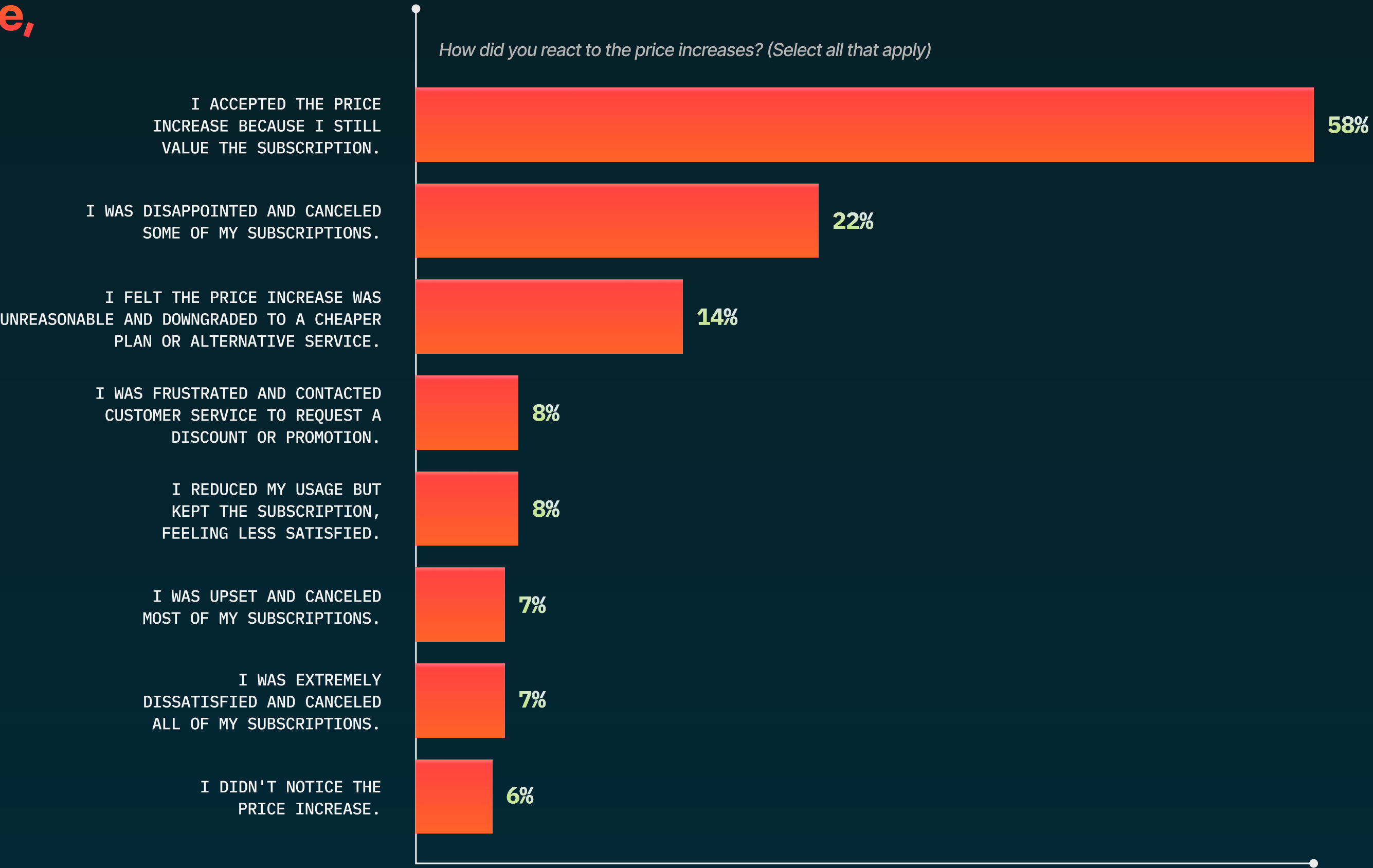


When prices change, people respond

Changing prices? Be prepared for people to respond.

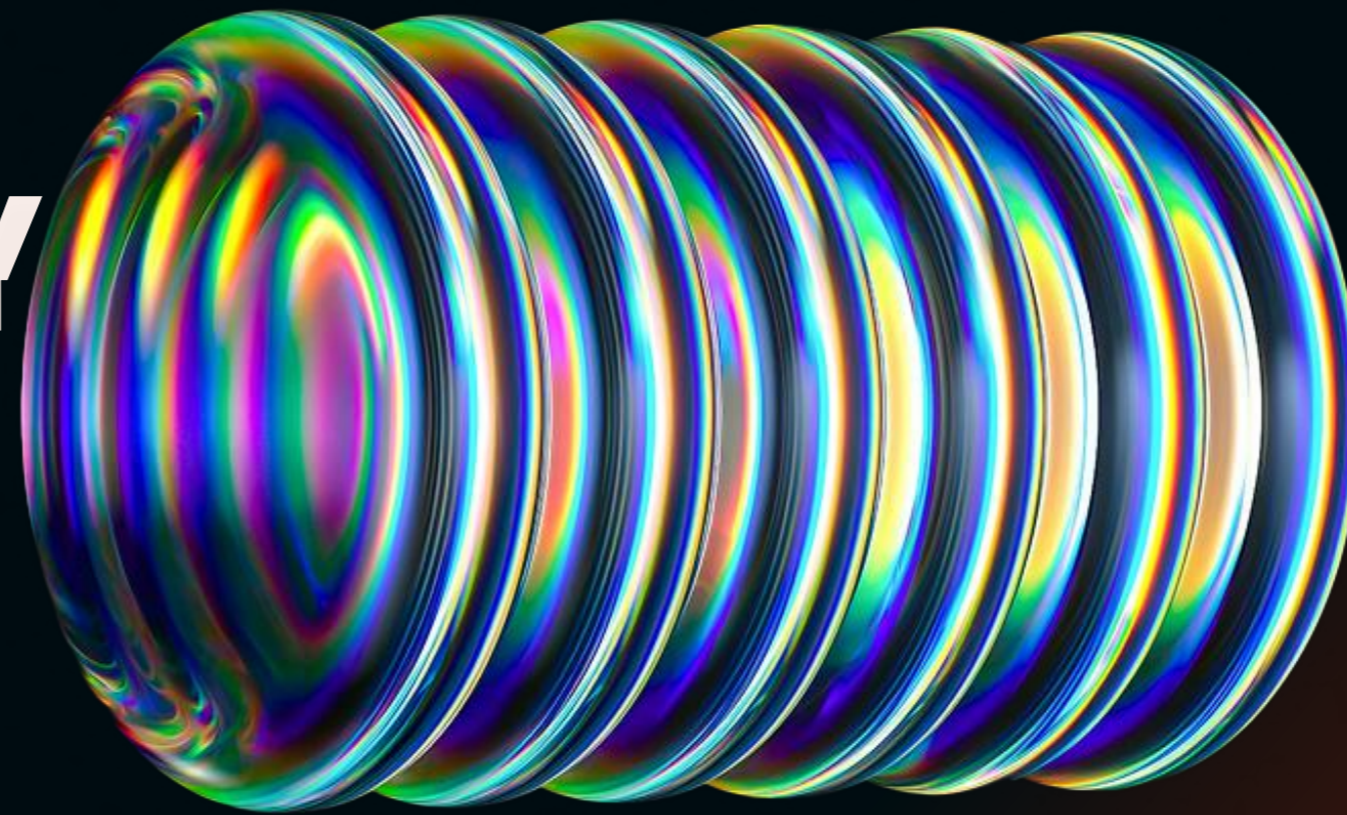
58% of people actively accepted price increases, confirming that increases can work when people understand the value they're getting.

Only 8% took no action at all. Everyone else voted with their wallets - canceling, complaining, or cutting back.



CHAPTER 03

THE FLEXIBILITY REVOLUTION

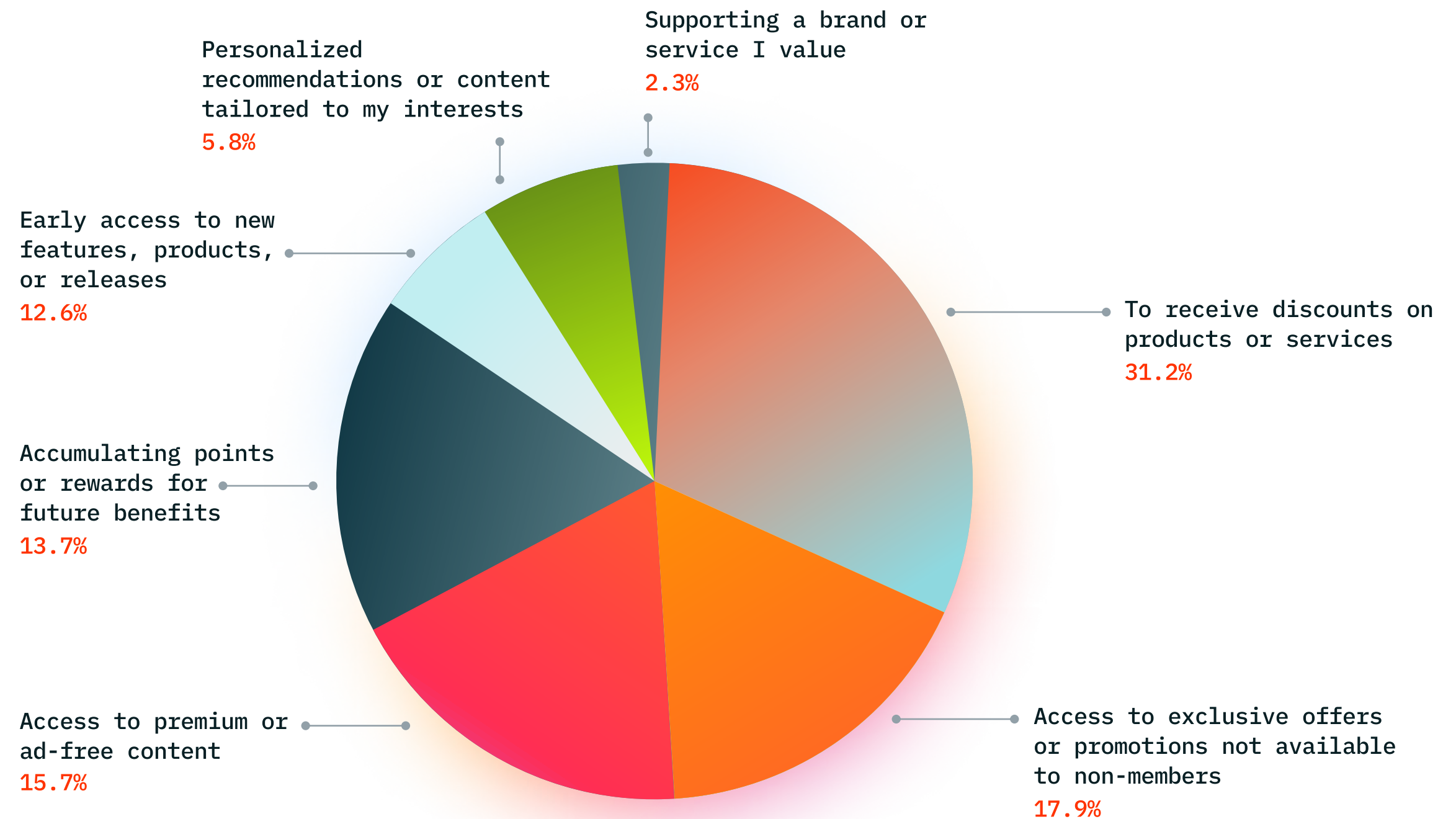


Why do people choose subscriptions over one-time purchases? Good pricing, ongoing access, and premium features — in that order

31% subscribe for discounts, 18% for exclusive access, 16% for premium features.

Price, access, and quality — in that order — determine people's subscription choices.

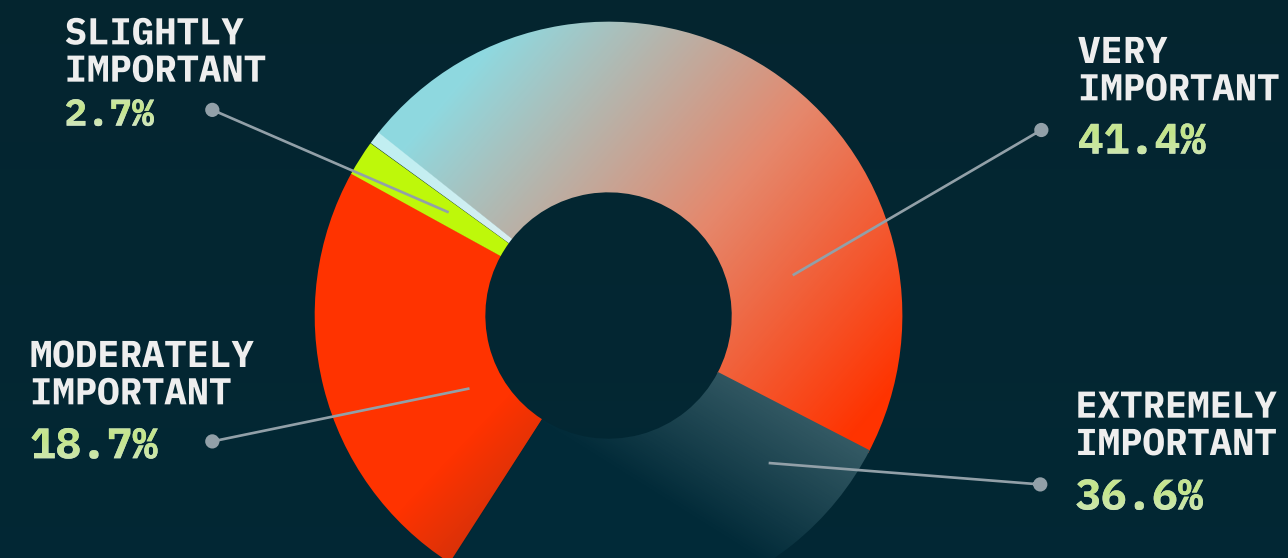
What is the primary reason you subscribe to digital subscription or loyalty programs?



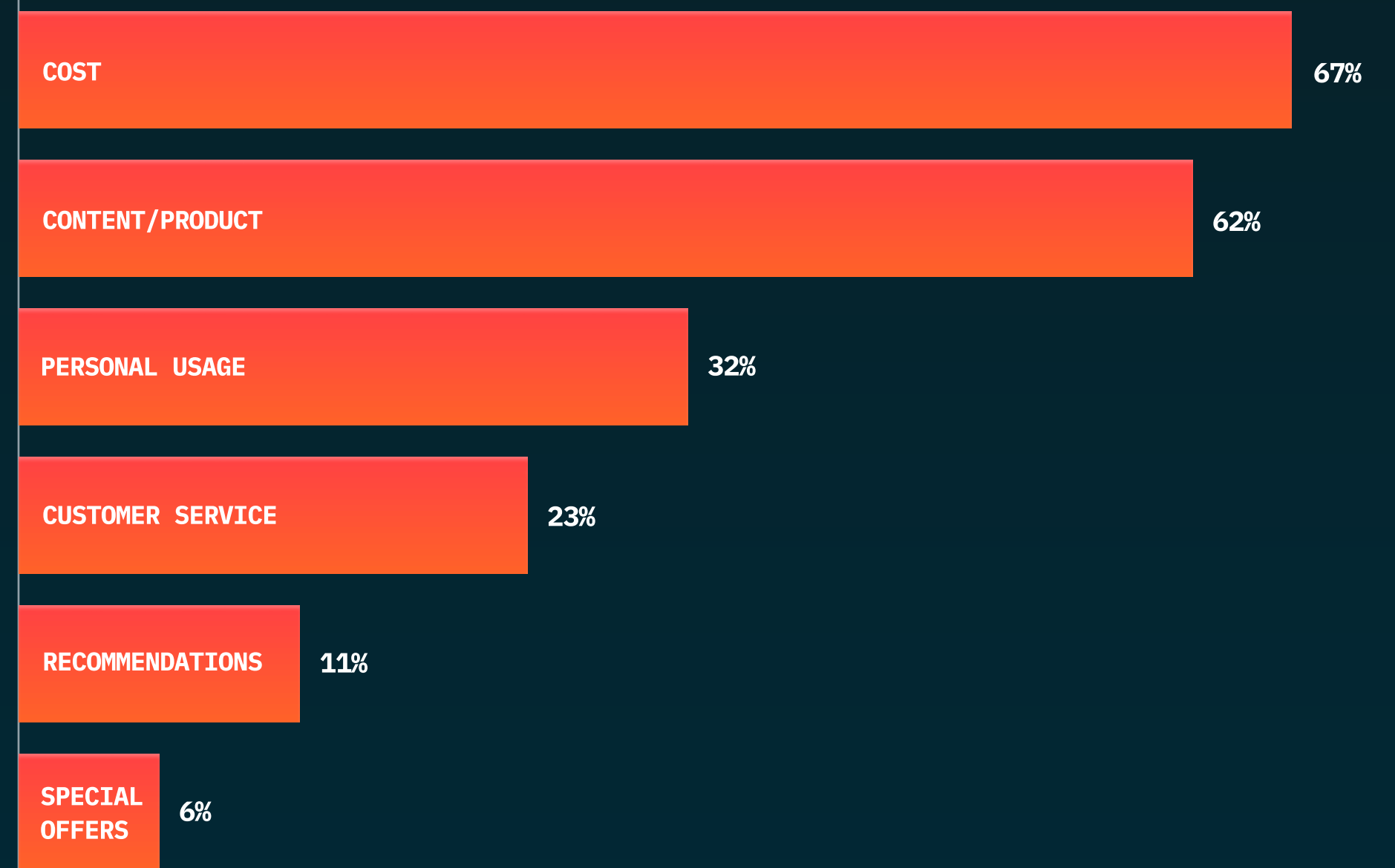
Flexibility makes people sign up. Cost and content quality make them stay.

78% of people say flexibility is “very” or “extremely” important when they are choosing a subscription. What makes them stay? Cost and content quality. Miss one metric, and you risk losing a subscriber.

How important is flexibility when it comes to choosing a subscription?



What factors are most important when deciding to keep or cancel a subscription service? (Pick 2)



Want to get more subscribers? Make cancellation easy.

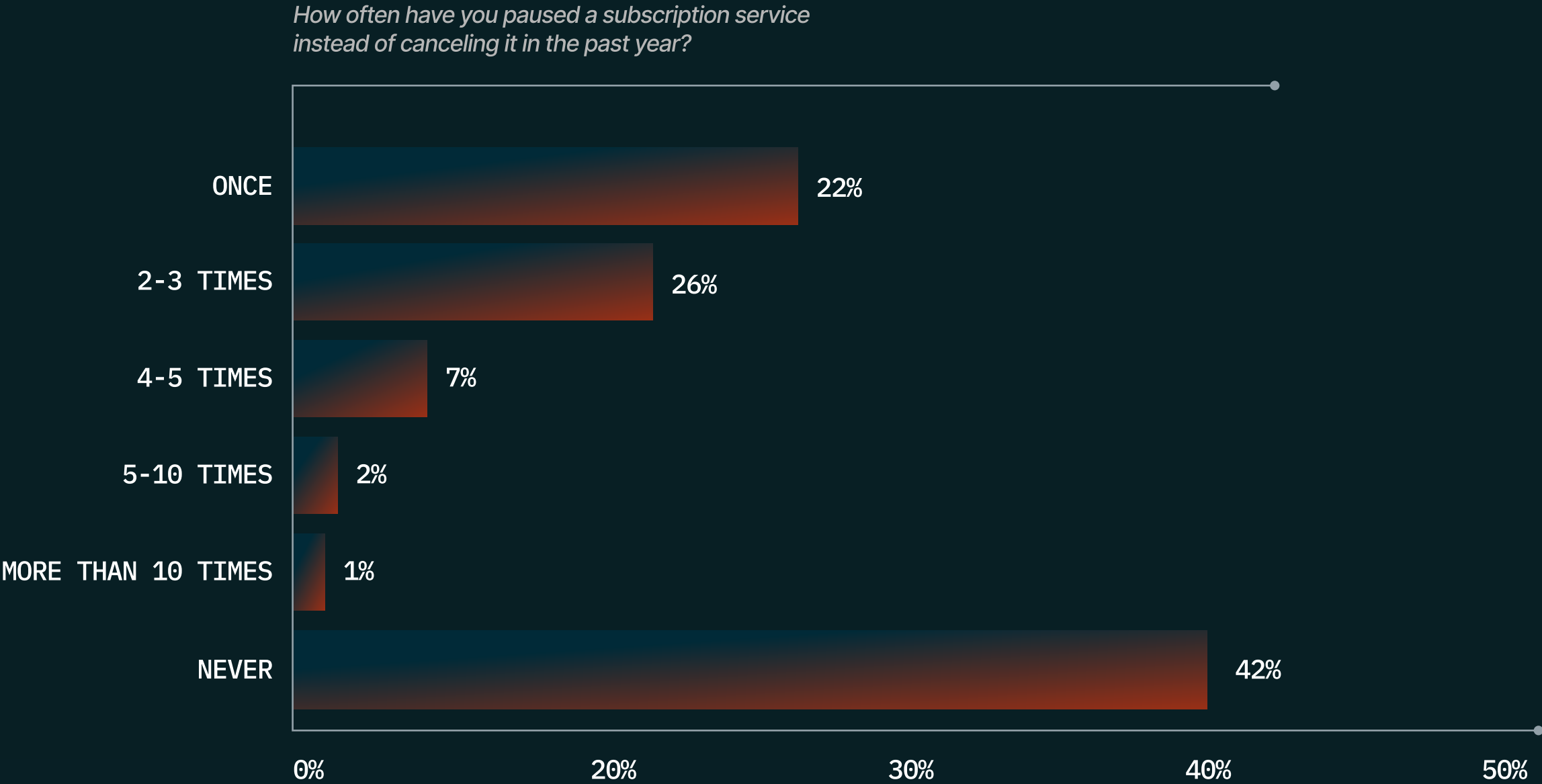
82% of people say they need easy cancellation options in order to subscribe. Pausing is nearly as important, with 79%.

Wanting easy cancellation isn't a sign that people are more likely to leave — they just want the comfort of knowing they could.

The power of pause: 58% of people have paused instead of canceling a subscription in the past year, with 3% doing so 5 times or more

Pause is your subscription superpower. For more than half of subscribers, it's the difference between a breakup and break.

To ease the risk of pause abuse, consider capping how many times a subscriber can pause in a given term.



It's not just about account control: people want flexible pricing, too

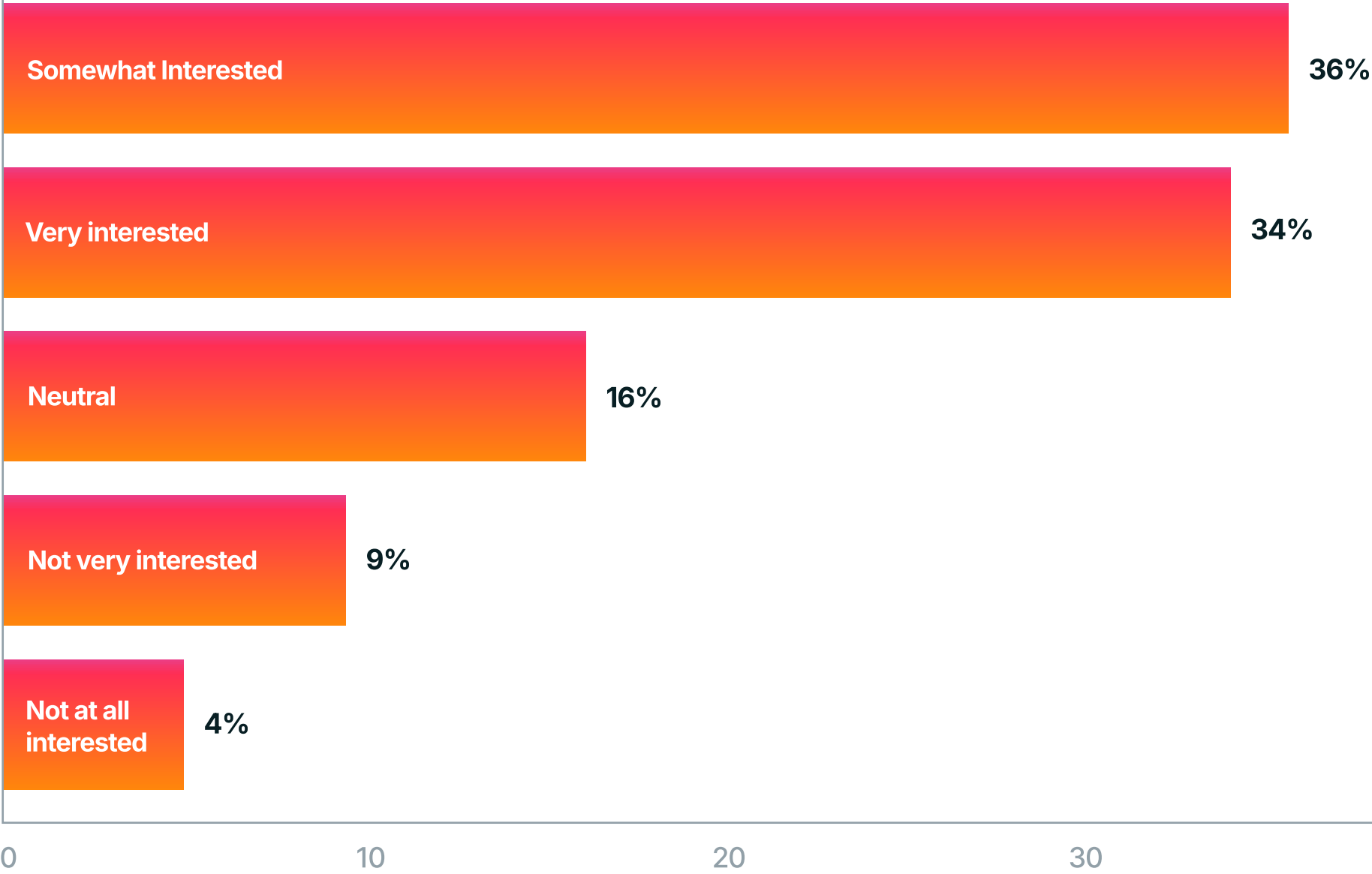
People who want easy cancellation aren't necessarily more likely to leave — they just want flexibility.

This translates to their pricing needs, too: these customers are also more interested in flexible pricing, based on usage or a combination of models.

When it comes to pricing, most people are open to paying based on what they actually use

70% of people said they would be interested in a subscription service with usage-based pricing, showing a desire for fairness and clear understanding of the value of their subscriptions.

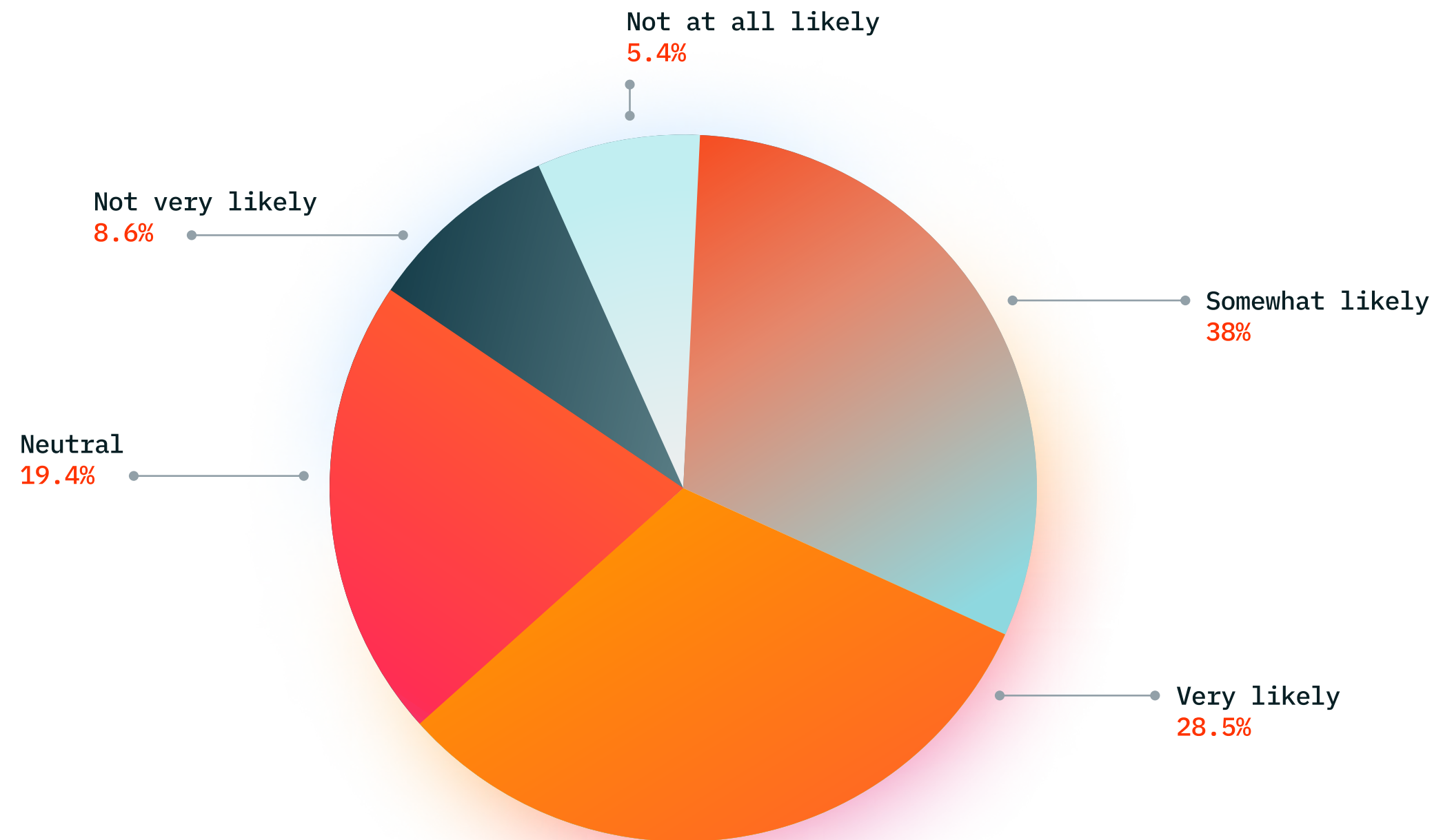
Would you be interested in a subscription service that charges on your actual usage (e.g., pay-per-view for streaming, per meal for meal kits)?



67% of people are open to switching to usage or hybrid pricing for existing subscriptions

Two-thirds of people would switch to a hybrid pricing model, like a combination of flat fees plus overage credits, if offered—but most companies don't even give them the option.

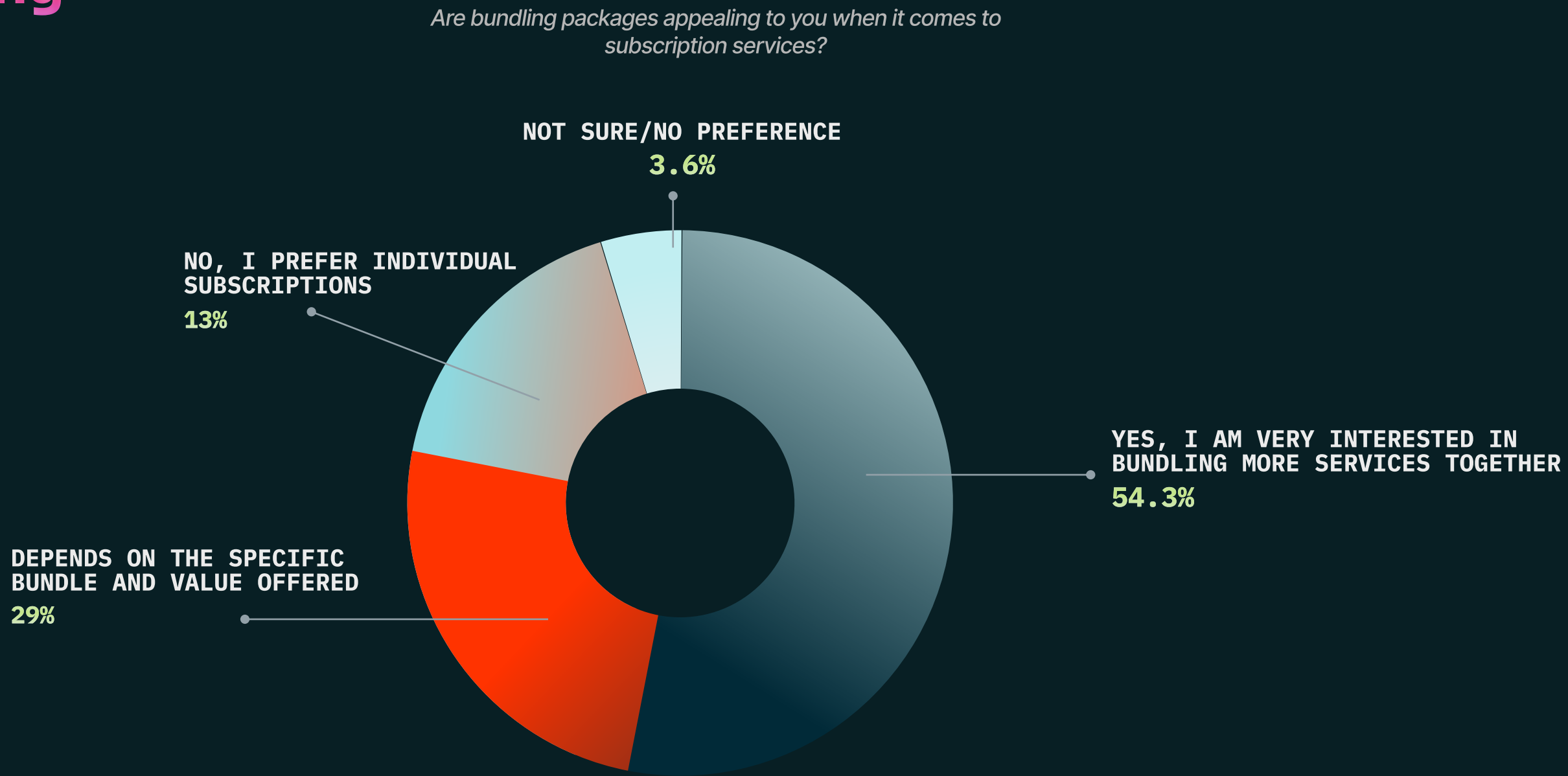
If your current subscription services offered an option to switch to a usage-based or hybrid pricing model, how likely would you be to switch?



More than half of people find bundled offerings appealing

Smart bundling can entice people to sign up with perceived discounts.

Then, an ecosystem of valuable offerings can help retain them over time.



CHAPTER 04

WHAT WINNERS ARE DOING DIFFERENTLY



There's no single best subscription strategy — but new patterns are emerging

**What sets subscription
leaders apart?**

Read on for examples of how leading companies across industries are evolving their offerings, price points, and packaging to match consumers' preferences.

Streaming leaders are seizing the opportunity to bundle

Apple One

Try it free*

Individual

\$19.95/mo.

Save \$12/mo.** on your favorite content and iCloud+ storage.

iCloud+ 50GB

Apple TV+

Apple Music

Apple Arcade

See price breakdown +

Family

\$25.95/mo.

Save \$14/mo.** on even more iCloud+ storage and content for the whole family.

Share with up to five people

iCloud+ 200GB

Apple TV+

Apple Music

Apple Arcade

See price breakdown +

Premier

\$37.95/mo.

Save \$32/mo.** on all six Apple subscriptions and 2TB of iCloud+ storage.

Share with up to five people

iCloud+ 2TB

Apple TV+

Apple Music

Apple Arcade

Apple Fitness+

Apple News+

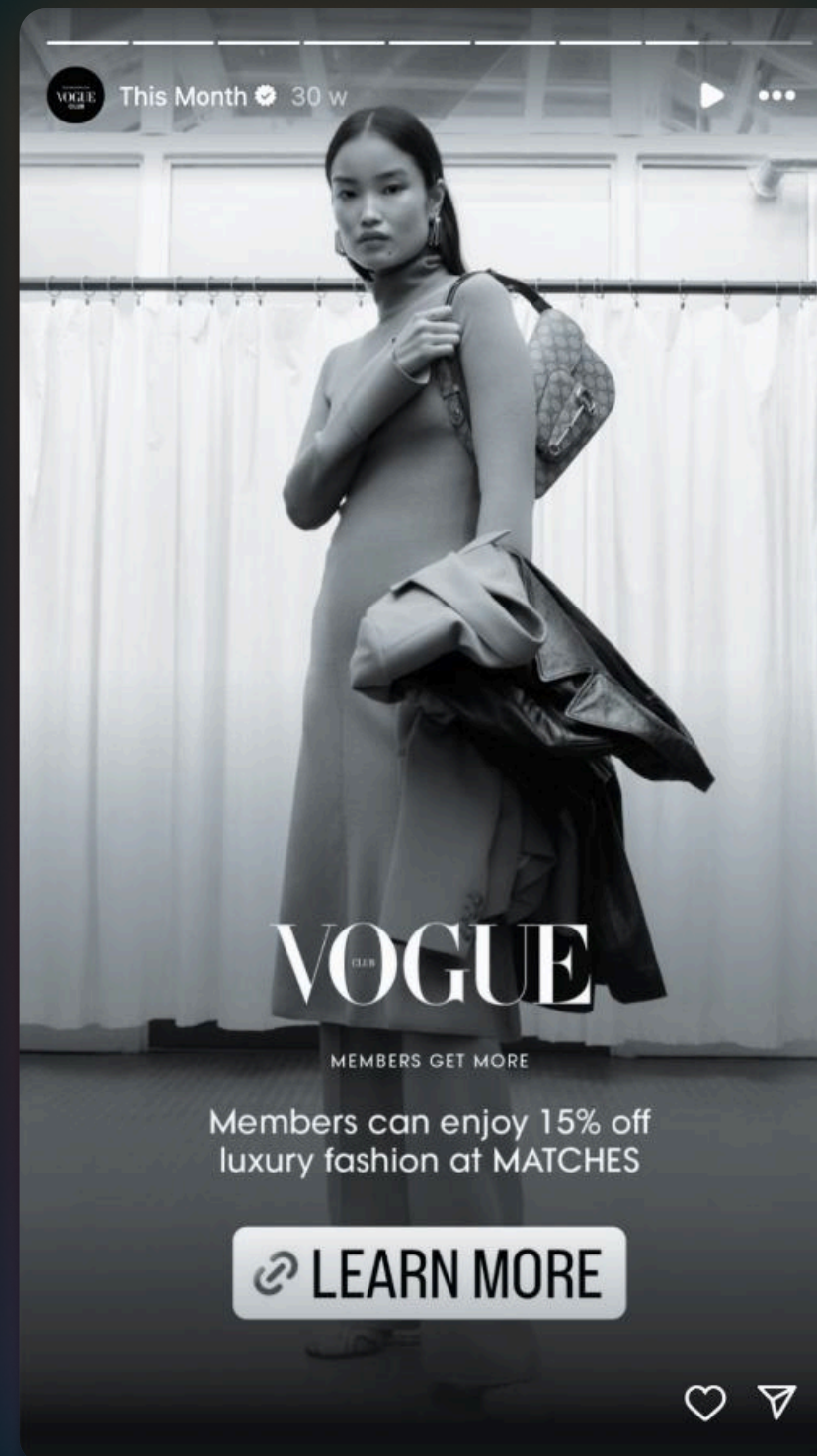
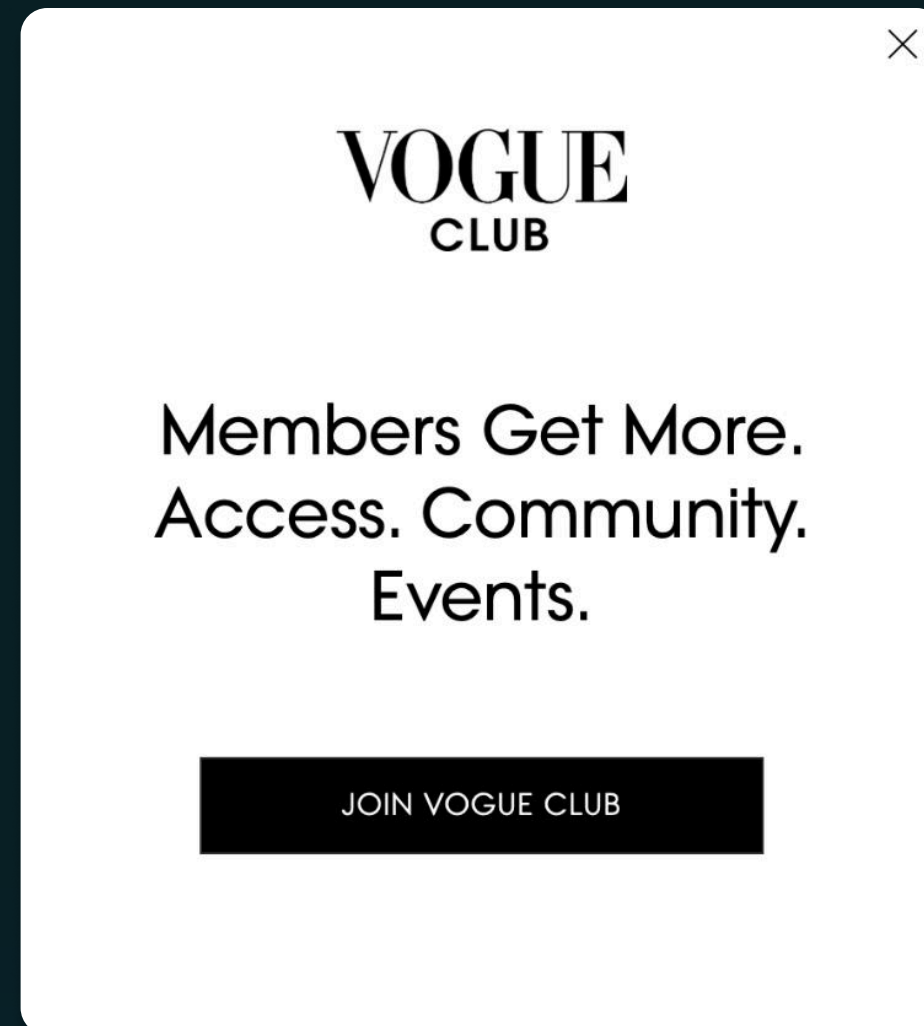
See price breakdown +

Apple offers significant savings when bundling multiple services.

CHARGE BEE / 2025

25

Condé Nast transforms commodities into communities with exclusive access



Coinbase turns runaway cost anxiety from pay-as-you-go into a paid privilege for unlimited usage

Coinbase’s entry plan offers casual traders a simple, frictionless on-ramp with baseline access and usage caps.

Heavy users can pay more for predictability and uncapped usage.

Discover the best of Coinbase			
Find the right plan for you			
	Basic (New!)	Preferred	Premium
Monthly price	\$4.99 <i>\$49.99/year</i>	\$29.99 <i>\$299.88/year</i>	\$299.99 <i>No annual plan</i>
Zero trading fees	Up to \$500/month	Up to \$10,000/month	Unlimited
Account protection	\$1,000 coverage	\$10,000 coverage	\$250,000 coverage
4.5% APY on USDC	First \$10,000 <i>Regular APY after</i>	First \$30,000 <i>Regular APY after</i>	All USDC on platform
Staking rewards boost	+5% boost	+10% boost	+15% boost

Audible's hybrid approach puts users in control

Start your Audible membership

Listen anywhere. Cancel anytime.

Plus

\$7.95/mo after 30-day trial

- ✓ Listen to thousands of audiobooks. Originals, and podcasts from the Plus Catalog.

Try Plus free

Auto-renews at \$7.95/mo after 30 days. Switch plans or cancel anytime.

Premium Plus

\$14.95/mo after 30-day trial

- ✓ Get 1 credit a month to buy any audiobook from our entire collection. Yours to keep, even if you cancel.
- ✓ Listen to thousands of additional audiobooks. Originals, and podcasts from the Plus Catalog.
- ✓ Enjoy exclusive sales & discounts.

Try Premium Plus free

Auto-renews at \$14.95/mo after 30 days. Switch plans or cancel anytime.

Audible's low-friction subscription access creates an engagement moat.

Heavier users can upgrade to a premium subscription with more usage credits.

For those who want even more, Audible turns excess consumption into incremental ARPU without forcing cancellation.

Additional plans

PREMIUM PLUS

2 credits a month

\$22.95/mo

- ✓ Get 2 credits a month to buy any 2 audiobooks in our entire collection.
- ✓ Listen to thousands of additional audiobooks and Originals from the Plus Catalog.
- ✓ Enjoy member-only deals & discounts.

Select this plan

Auto-renews at \$22.95/mo. Switch plans or cancel anytime.

PREMIUM PLUS ANNUAL

12 credits

\$149.50/yr

- ✓ Get 12 credits a year, each good for any audiobook in our entire collection.
- ✓ Listen to thousands of additional audiobooks and Originals from the Plus Catalog.
- ✓ Enjoy member-only deals & discounts.

Select this plan

Auto-renews at \$149.50/yr. Switch plans or cancel anytime.

PREMIUM PLUS ANNUAL

24 credits

\$229.50/yr

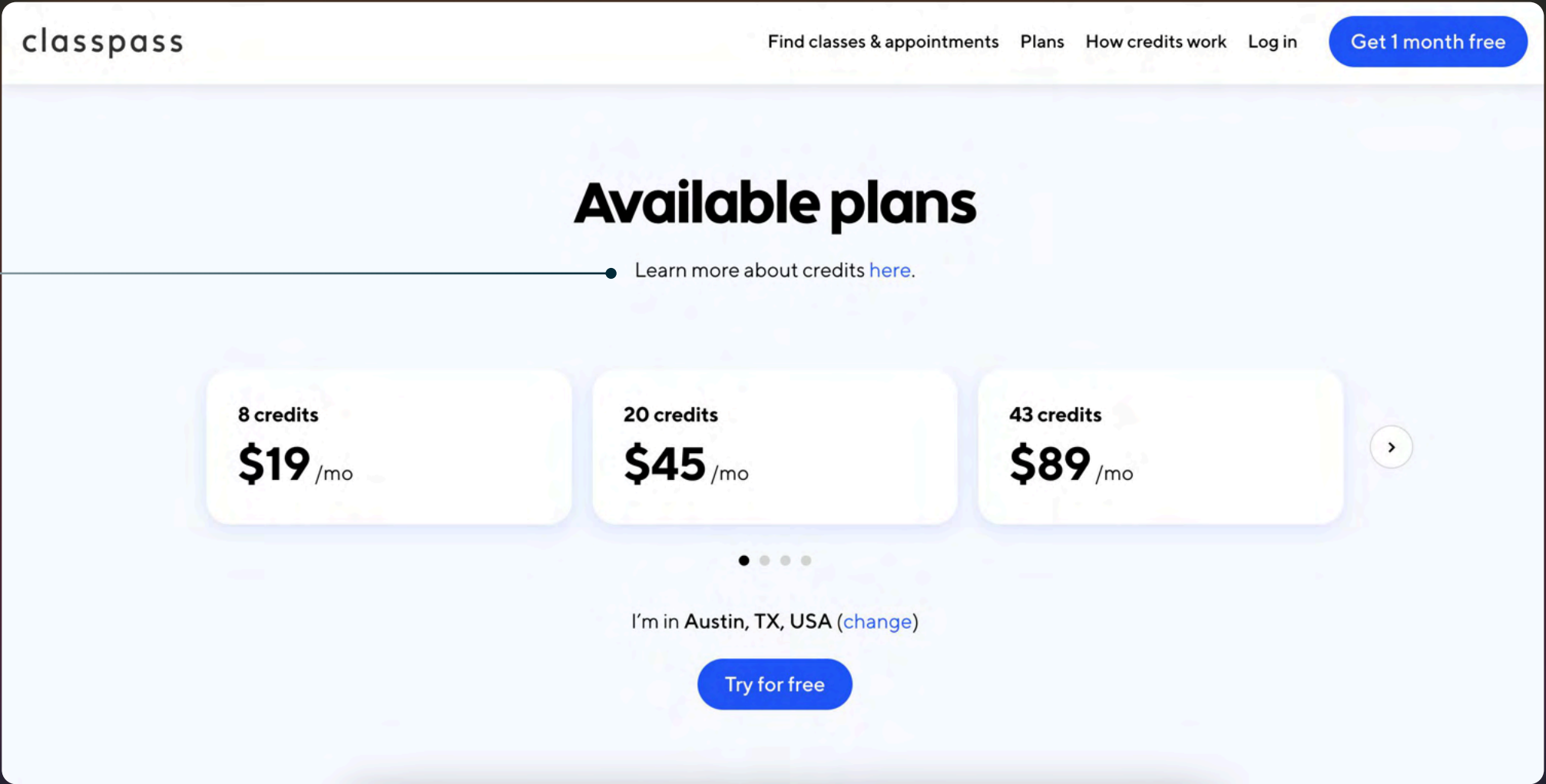
- ✓ Get 24 credits a year, each good for any audiobook in our entire collection.
- ✓ Listen to thousands of additional audiobooks and Originals from the Plus Catalog.
- ✓ Enjoy member-only deals & discounts.

Select this plan

Auto-renews at \$229.50/yr. Switch plans or cancel anytime.

ClassPass prices access, not attendance, with flexible credits over flat memberships

ClassPass offers a credit meter that feels fair. Different studios charge different credits, which maps pricing to value, not time.

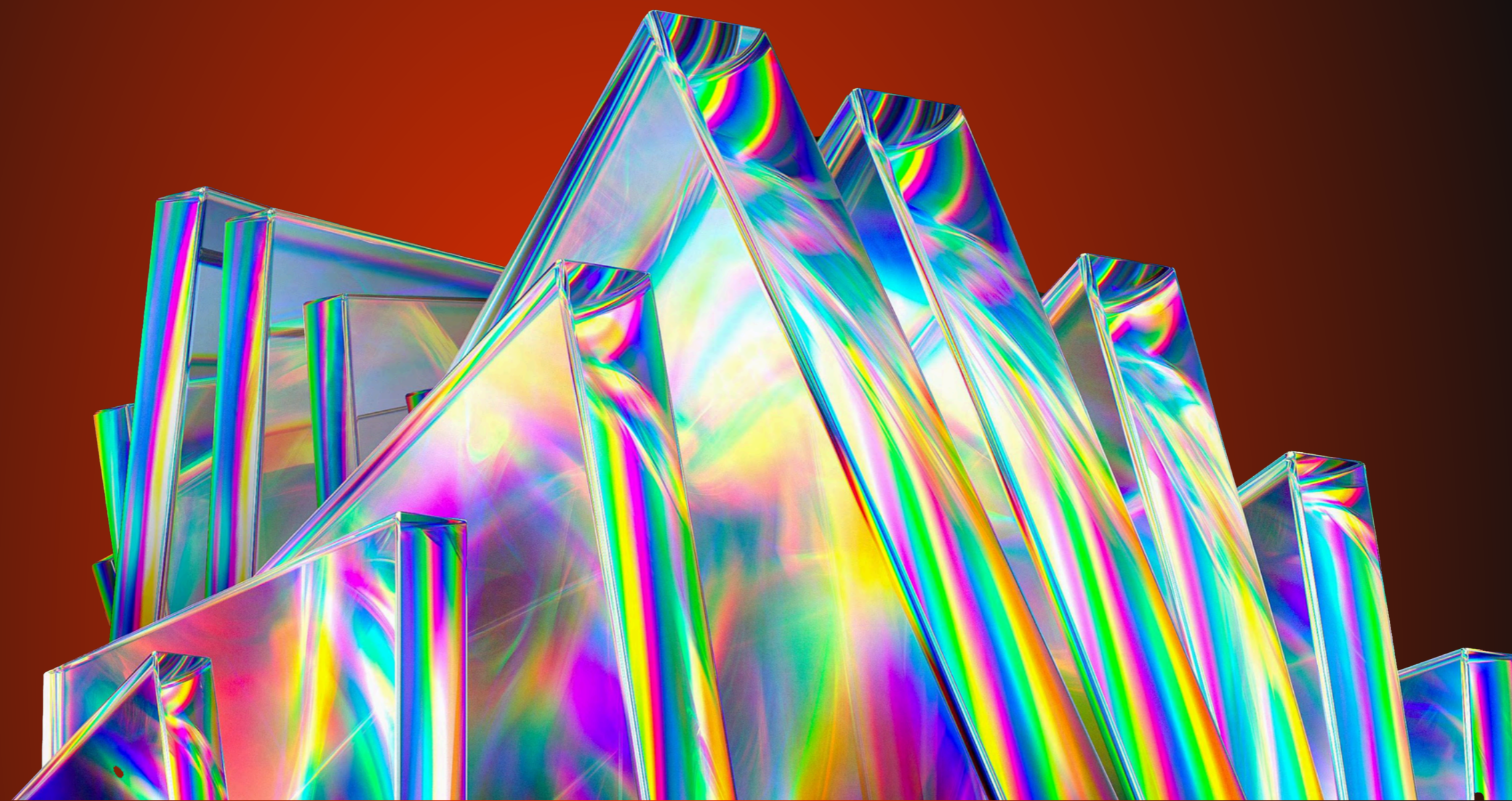


The option to top up converts overage anxiety into incremental ARPU instead of churn.

Subscribers can self-select as casual users, committed exercisers, or power players.

CHAPTER 05

THE NEW PLAYBOOK



The Five Consumer Archetypes

Not all consumers think about subscriptions in the same way.

We identified five distinct archetypes from our survey respondents. The next few pages offer recommendations for which business strategies may suit which archetypes best.



FLIGHT RISKS

Anxious spend optimizers who spend more than average, but constantly question the value

44.9% of respondents



GROWING SPENDERS

Confident consumers riding the wave of increased discretionary income

17.3% of respondents



PRICE SENSITIVES

Value hunters adapting to tighter budgets without abandoning subscriptions entirely

28.7% of respondents



POWER USERS

Digital natives for whom subscriptions aren't just services—they're a way of life

14.2% of respondents



UPGRADE ENTHUSIASTS

Tech-savvy optimists with rising incomes who view subscriptions as investments in their lifestyle

26.3% of respondents

The best subscription strategies for each archetype

Segmentation isn't optional. Each cohort requires distinct strategies, from retention-focused flexibility for Flight Risks to premium expansion for Enthusiasts.

FOR FLIGHT RISKS

Strategy:	Opportunity:	Solution:
Flexible downgrades over cancellation	48% find hybrid pricing appealing despite churn intent	Pause/resume + plan swap workflows

FOR PRICE SENSITIVES

Strategy:	Opportunity:	Solution:
Ad-supported or lite tiers	Keep them engaged during tough times	Tiered pricing with feature gating



FOR GROWING SPENDERS

Strategy:	Opportunity:	Solution:
Premium bundles with flexibility	Multi-Category (Video + Music + Fitness + News bundles)	Multi-item bundles with hybrid pricing

FOR POWER USERS

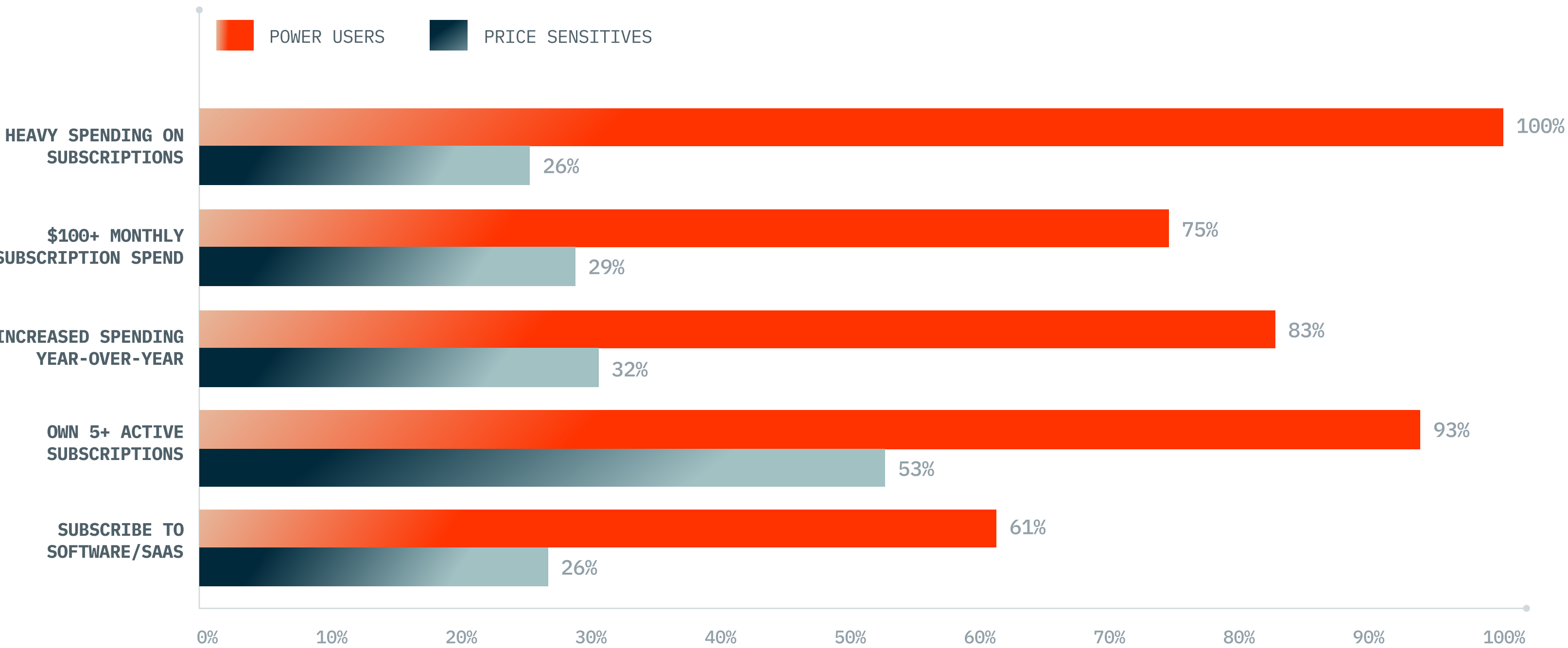
Strategy:	Opportunity:	Solution:
Early access + exclusive perks	New content	Loyalty add-ons + tenure-based pricing, entitlements

FOR UPGRADE ENTHUSIASTS

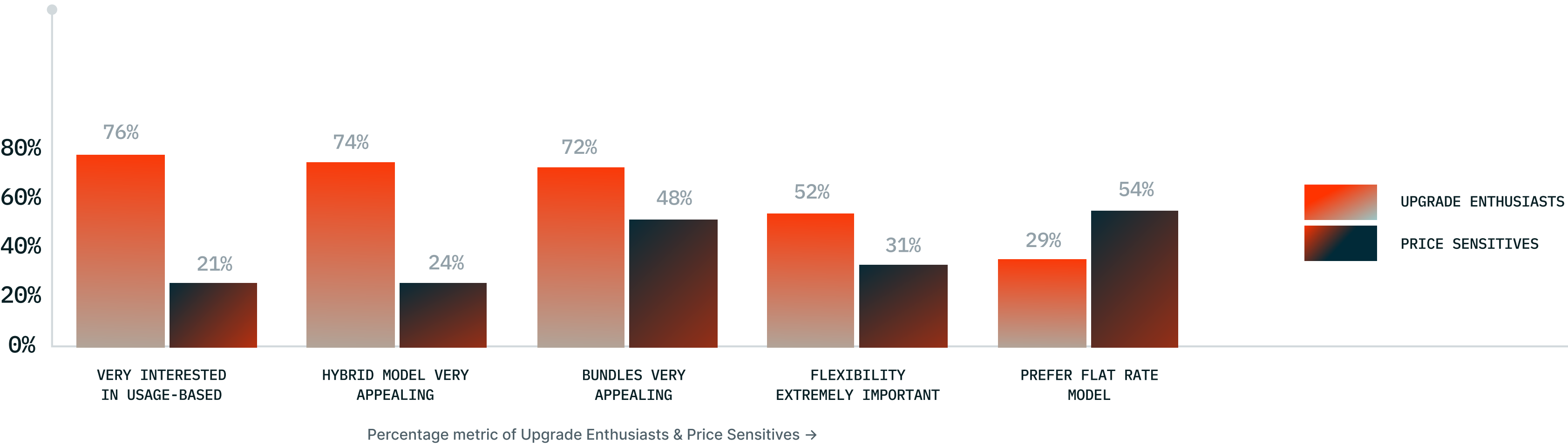
Strategy:	Opportunity:	Solution:
Usage-based pricing with premium add-ons	76% interested in usage-based, 74% in hybrid pricing	Granular metering + self-serve upgrades

A Tale of Two Extremes: Power Users vs. Price Sensitives

Power Users have 40% more subscriptions and spend 3x more than Price Sensitives. Give them more ways to spend, not fewer.



Don't let Price Sensitives hamper your innovation

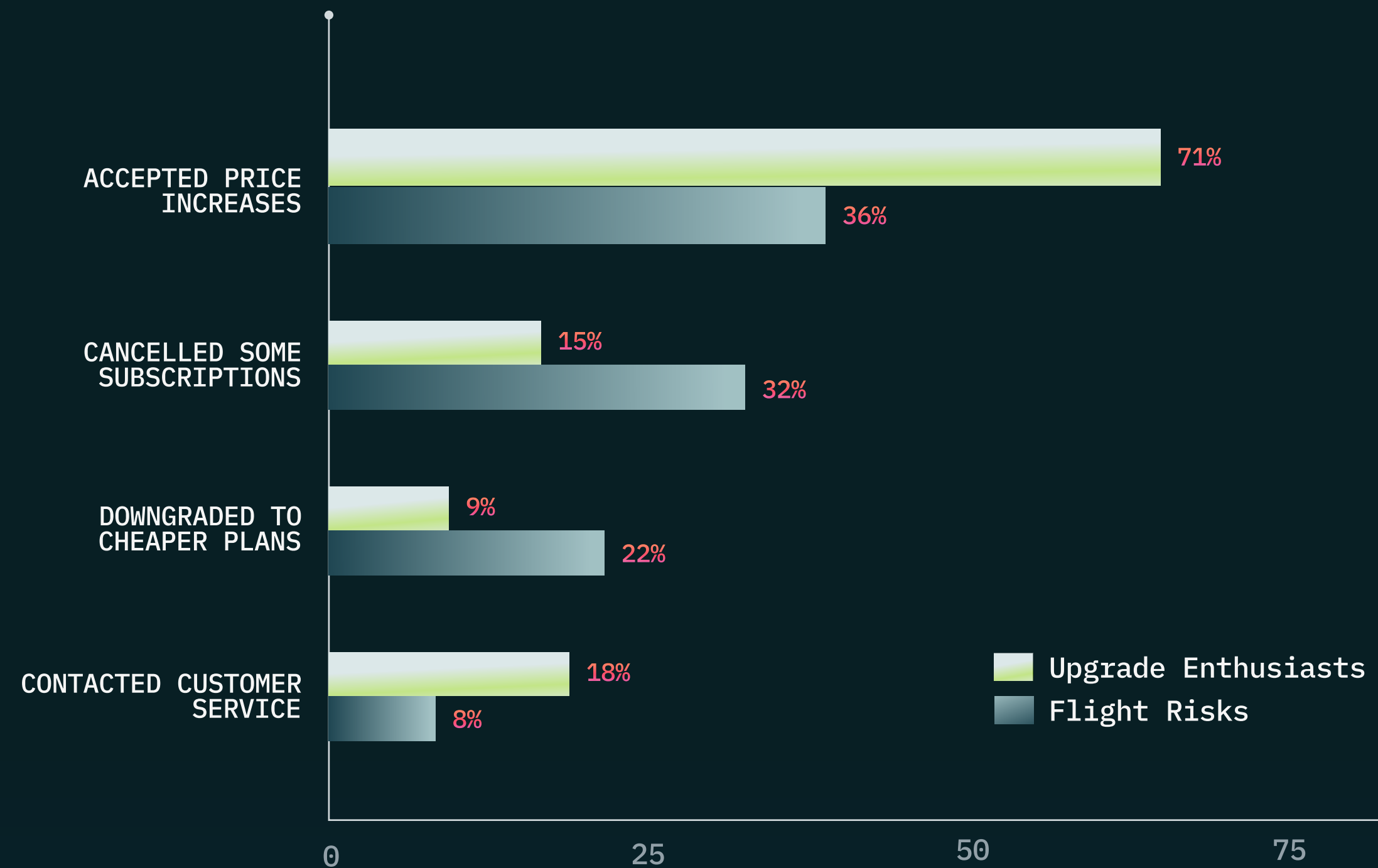


The people who are most likely to upgrade are also the most open to change.

If you introduce a new pricing model or offering, don't be afraid if some people leave at first. The cohort that stays is much more likely to increase their spend, too.

Price Tolerance by Cohort: Upgrade Enthusiasts vs. Flight Risks

Consumers' price elasticity — how easily they will accept price changes — varies dramatically. One size fits none. So, one-size-fits-all pricing can leave money on the table with Upgrade Enthusiasts and trigger churn with Flight Risks.

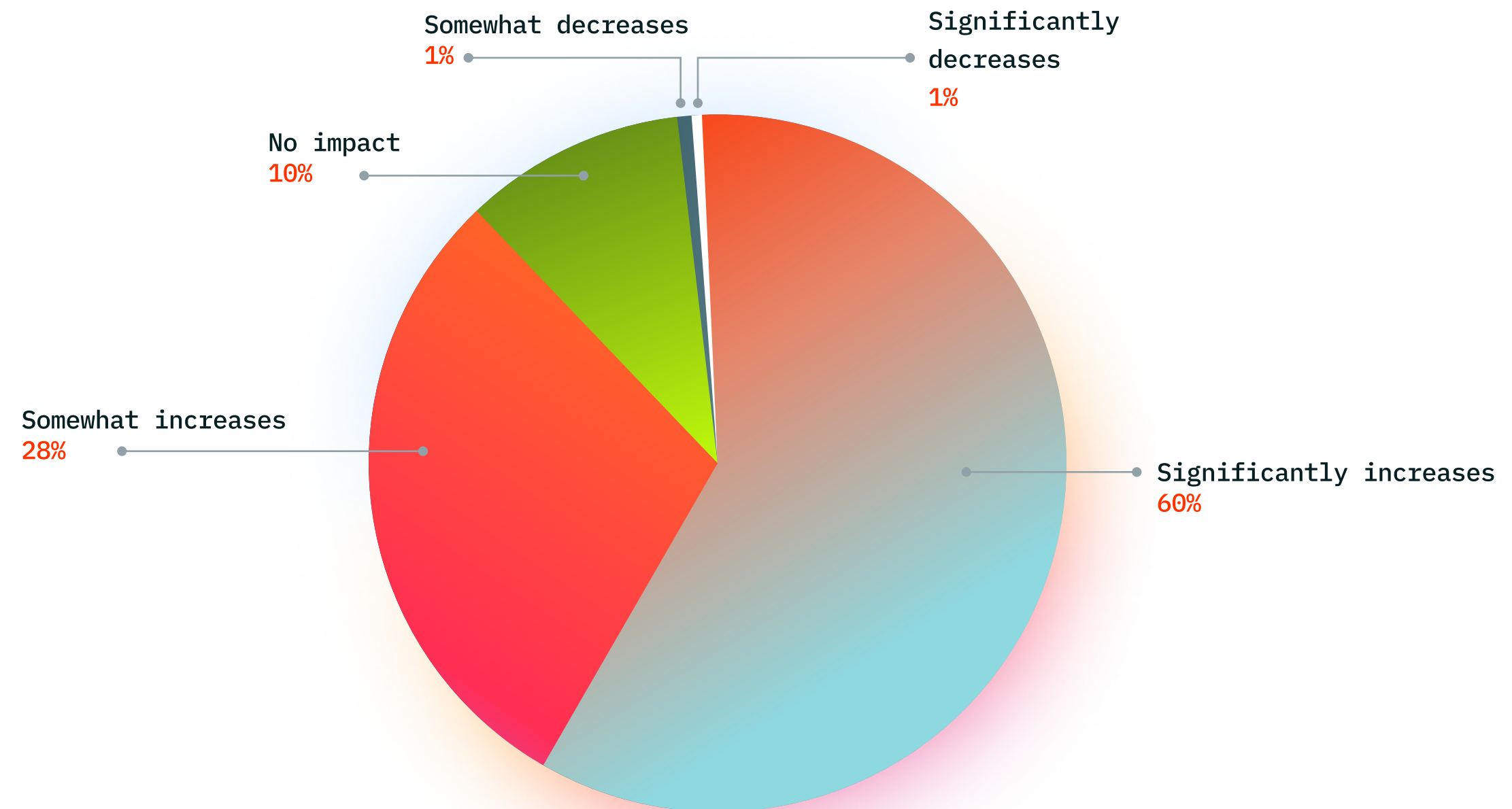


For Upgrade Enthusiasts, flexible payment options are a win

High-value customers want more ways to say yes.

Companies can unlock premium potential with flexible payment options.

How does the availability of flexible payment options (e.g., installment plans, buy now pay later) affect your likelihood of purchasing?



How to drive subscription success in 2026 and beyond

Track these KPIs:

1. Pause-to-cancel ratio
2. Downgrade-to-churn ratio
3. Add-on attachment rate
4. Price increase acceptance rate
5. Reactivation rate

Build for control, not convenience:

1. Make pausing easier than cancelling
2. Make downgrading smoother than departing
3. Make upgrading clearer, not confusing
4. Make pricing transparent, not transactional
5. Make exiting graceful, not grudging

Technical Implementation Tips:

Build a hybrid catalog architecture with Base plans + Metered add-ons. The base subscription provides predictability, while usage-based components double down on fairness.

Offer granular metering & seat/unit pricing. It's a perfect way for software, gaming, and fitness brands to monetize "power users", avoiding flat-rate ceiling frustration while capturing value from heavy usage.

Provide self-serve downgrade/pause workflows. These are critical for containing churn when price sensitivity kicks in.

Create an early-access & add-on bundle engine. Customers with high interest in new content categories are an ideal test cohort.

The Winning Formula

Consumers haven't fallen out of love with subscriptions. They've simply raised their standards.

They want flexibility, not contracts. Control, not complexity.

The subscription economy isn't fading. But it is evolving. Businesses that evolve with it will find consumers more loyal, engaged, and valuable than ever.

The question isn't whether consumers will subscribe. It's whether you're worth subscribing to.

Success requires:

- Genuine flexibility without friction
- Transparent value that justifies prices
- Pause and downgrade options that keep customers close
- Bundles that enhance customers' lifestyles
- Exits designed for returns

About Chargebee

Chargebee is a leading provider of billing and monetization solutions, empowering businesses with recurring revenue models to streamline operations, capture actionable insights, and drive growth.

Chargebee is trusted by businesses of all sizes, including Condé Nast, Pret a Manger, Cineplex Entertainment, and Study.com, and is proud to have been consistently recognized by customers as a Leader in Subscription Management on G2.

To learn more about how Chargebee can help unlock and maximize revenue growth, visit chargebee.com.

Chargebee Authors & Contributors

Guy Marion, Chief Marketing Officer & Report Commissioner
Erin Gunaratna, VP, Corporate Marketing & Communications
Hemachandra Kumaraswamy, Senior Creative Designer
Fatima Qadiri, Director, Product Marketing

**The All-In-One Billing
& Monetization Platform**

 **chargebee**

