

# ANALYSIS OF FACTORS INFLUENCING WILLINGNESS TO PAY FOR PREMIUM SUBSCRIPTION FEATURES E-COMMERCE

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*Abstract: This study was conducted to analyze the influence of electronic word of mouth, perceived value, brand awareness, and attitude on consumers' willingness to pay for Shopee VIP features. This study uses a quantitative approach with data collection through an online survey. Data was collected from 230 respondents who were Generation Z born between 1997 and 2012, residing in DKI Jakarta, having active Shopee accounts, and knowing about and intending/willing to subscribe to the Shopee VIP premium feature. Data analysis was conducted using Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach. The findings of this study indicate that all hypotheses were accepted. Electronic word of mouth, perceived value, brand awareness, and attitude were proven to have a positive and significant effect on willingness to pay.*

*Keywords: E-WOM, Perceived Value, Brand Awareness, Willingness to Pay, Shopee VIP*

**Abstrak:** Penelitian ini bertujuan untuk menganalisis sejauh mana *electronic word of mouth, perceived value, brand awareness, dan attitude* berpengaruh terhadap tingkat *willingness to pay* konsumen pada fitur Shopee VIP. Penelitian ini menggunakan pendekatan kuantitatif dengan pengambilan data melalui online survei. Data dikumpulkan dari 230 responden yang merupakan Generasi Z kelahiran tahun 1997-2012, berdomisili di DKI Jakarta, memiliki akun shopee aktif, dan mengetahui serta berniat/bersedia untuk berlangganan fitur premium Shopee VIP. Analisis data dilakukan menggunakan *Structural Equation Modelling (SEM)* dengan pendekatan *Partial Least Square (PLS)*. Temuan dari penelitian ini menunjukkan bahwa seluruh hipotesis dinyatakan diterima. *Electronic word of mouth, perceived value, brand awareness, dan attitude* terbukti berpengaruh positif dan signifikan terhadap *willingness to pay*.

**Kata Kunci:** *E-WOM, Perceived Value, Brand Awareness, Willingness to Pay, Shopee VIP*

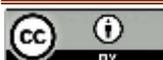
## INTRODUCTION

Significant transformations in the global digital economy are now leading to a subscription economy model. Based on the 'Subscription Economy Market' report by Grand View Research (2024) the global subscription-based economy industry is valued at US\$492.34 billion in 2024, with projections of expansion reaching more than US\$1.5 trillion by 2033, indicating an annual growth rate of around 13 percent throughout the 2025-2033 period. This phenomenon reflects a shift in business models from one-time purchases to subscription systems that offer long-term benefits to customers.

This exponential growth did not happen without reason. The rapid development of subscription-based business models has changed the way consumers access digital products and services around the world (Yang & Kwon, 2024). This business model shifts the paradigm from ownership to access, allowing consumers to enjoy digital products/services on an ongoing basis at a regular cost (Baek & Kim, 2022). According to 'Subscription economy: Evolution not revolution' report by FT Strategies & Mastercard (2024), the average consumer has around 8.2 active subscriptions and spends around \$118 per month on subscription services in 2024. This high level of adoption and spending indicates that the subscription model has become an important element in the digital routines of today's consumers.

The subscription business model is not only limited to the entertainment industry, such as Netflix and Disney+ Hotstar, but also extends to various sectors, including e-commerce (Agarwal, 2025). This transformation reflects changing consumer expectations, who now expect convenience and personalization in every aspect of their online shopping experience.

The e-commerce subscription segment contributes significantly to around 10% of total digital subscription revenue. This shows the enormous market potential for subscription services in the e-



commerce sector (Whop, 2024). This potential becomes even more relevant when looking at the dynamic growth of Indonesia's digital commerce sector. According to data from e-Conomy SEA 2024 by Google *et al.* (2024), the number of transactions on online shopping platforms in Indonesia has experienced consistent positive growth. The transaction value increased from USD 58 billion in 2022 to USD 59 billion in 2023, and reached USD 65 billion in 2024 with an increase of 11%. Furthermore, projections until 2030 show significant growth with transaction values estimated to reach around USD 150 billion. This considerable expansion creates substantial prospects for membership-based business frameworks within Indonesia's digital commerce industry. Facing these promising growth opportunities, the Indonesian e-commerce landscape is actually showing increasingly competitive conditions.

Based on a survey by APJII (2025), Shopee still dominates as the most frequently accessed e-commerce platform by internet users in Indonesia with a percentage of 53.22% in 2025, which is a significant increase from the previous year's 41.65%. The second position is occupied by TikTok Shop, which shows rapid growth from 12.20% (2024) to 27.37% (2025), displacing Tokopedia, which remains relatively stable at around 9.5%, followed by other platforms such as Lazada, Bilibili, and Facebook Marketplace. This data shows that even though Shopee has a strong dominance, competitive pressure from new players such as TikTok Shop is intensifying, requiring platforms to continue innovating in order to maintain their market leadership. Facing this intense competition, e-commerce platforms are required to develop effective differentiation strategies to maintain and increase their customer base (Anwar *et al.*, 2025).

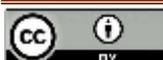
One differentiation strategy that is increasingly popular among e-commerce platforms is the adoption of a premium subscription model. This model enables the creation of more stable and predictable recurring revenue, while strengthening long-term customer loyalty by offering exclusive value and additional services that enhance the user experience (Lindström *et al.*, 2024). In addition, this model encourages a shift in consumer behavior from ownership to usage (usership), which opens up opportunities for innovation in value delivery and continuous interaction between platforms and customers through data management and continuous service improvement (Lindström *et al.*, 2024).

Responding to this opportunity, Shopee, as the leader in Indonesia's e-commerce market, launched Shopee VIP, a premium subscription service feature designed to provide added value to their loyal customers (Shopee, 2025). This program offers benefits such as daily discounts, unlimited free shipping, exclusive access to vouchers, and most notably, a collaboration with OpenAI in the form of free access to ChatGPT Plus for three months (Shopee, 2025). All of these benefits can be enjoyed for a subscription fee of IDR 14,900 per month. The launch of Shopee VIP is a strategic effort to provide a more personalized and appreciative shopping experience for loyal Shopee users (Disway, 2025). However, as a newcomer to the premium subscription segment, Shopee faces considerable challenges considering that Tokopedia PLUS has been around for more than three years and has built up a customer base.

Tokopedia launched PLUS by GoTo on August 23, 2022 giving it a first-mover advantage of more than three years to build brand awareness, acquire subscribers, and optimize its value proposition. This delay in launch has created a significant competitive gap, especially considering the characteristics of subscription e-commerce, where switching costs tend to be high and customer loyalty builds strongly over time (Einav *et al.*, 2025).

A comprehensive comparison between Shopee VIP and Tokopedia Plus reveals significant differences in terms of pricing structure, benefit packages, and the strategic positioning of these two premium subscription services. In terms of price, Shopee VIP offers a relatively more affordable package, while Tokopedia Plus positions itself with a higher premium price (Shopee, 2025); (Tokopedia, 2022). This striking pricing difference reflects different positioning strategies, where Shopee VIP seeks to attract the mass market with more accessible prices, while Tokopedia Plus targets the premium segment with much higher prices.

Although Shopee VIP offers more competitive prices and various benefits, including access to premium AI services, positioning itself as a newcomer with much lower prices can create a strategic dilemma. On the one hand, affordable prices can attract faster early adoption, but on the other hand, it can create a lower perceived value compared to Tokopedia Plus, which has built a premium image for more than three years. The difference in performance between Shopee VIP and Tokopedia Plus is even



more apparent when comparing the growth patterns of the two services. Tokopedia Plus users have increased sixfold since its launch in 2022 to September 2023 (Febrinastri, 2023). This indicates strong adoption momentum and loyalty that has been built within their subscription ecosystem.

This indicates strong adoption momentum and loyalty. In addition to lagging behind its competitors, Shopee VIP may also face complex challenges that could affect the sustainability of this business model. A key difficulty facing subscription business approaches is the development of subscription overload, in which users sense they are overwhelmed by how many membership offerings they currently hold (Dhivya *et al.*, 2025). According to George (2024), more than 80% of consumers experience 'subscription fatigue' because they try to manage payments for various subscriptions.

The structural challenges faced by Shopee VIP are increasingly complex given the characteristics of the e-commerce subscription industry, which has a high churn rate (subscription cancellation rate). A report by FT Strategies & Mastercard (2024) shows that the average churn rate in the subscription industry is 16% per month. This significant cancellation rate highlights the requirement for successful loyalty strategies to lower customer departure and boost overall customer profitability (Libai *et al.*, 2025).

This phenomenon raises a crucial question: how can Shopee VIP overcome its disadvantage as a newcomer? Is the e-WOM of Shopee VIP users positive and credible enough to attract new subscribers? How is the perceived value of the Shopee VIP benefit package formed in the minds of potential consumers? Is Shopee VIP's brand awareness strong enough to attract consumers in a market that has been dominated by Tokopedia Plus for more than three years? Furthermore, is consumer attitude towards Shopee VIP favorable enough, considering the perception that membership programs are a "waste of money," which is still quite strong among Indonesian consumers?

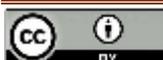
In addition to facing these complex challenges and problems, the success of Shopee VIP is largely determined by a deep understanding of the fundamental aspects of consumer behavior, namely their willingness to pay the offered price (Babiker *et al.*, 2024). Therefore, Shopee VIP needs to design effective retention strategies and provide a clear value proposition to maintain its customer base and reduce the risk of subscription cancellations.

The success of subscription services such as Shopee VIP is highly dependent on consumers' willingness to pay (WTP) for the subscription services offered. A report from Recurly (2025) reveals that 20% of subscription acquisitions are returning subscribers and more than \$200 million is generated from subscribers who resubscribe after unsubscribing. This shows that consumer willingness to pay is cyclical and can be influenced by the quality of the consumer experience. Therefore, understanding the factors that influence willingness to pay is crucial to the success of Shopee VIP.

One of the main factors that influence willingness to pay is electronic word-of-mouth (e-WOM). Prospective Shopee VIP subscribers tend to seek information and experiences from other users on platforms such as social media and online media portals before deciding to subscribe. However, negative reviews spread widely across various digital platforms can shape negative perceptions and reduce their willingness to pay.

E-WOM carries substantial weight in the Shopee VIP scenario, as individuals considering subscriptions commonly search for feedback and real experiences shared by other members across platforms such as social media channels, online forums, and reviews on Google Play Store before deciding to subscribe. When potential subscribers are confronted with these negative reviews, they begin to question the actual value they will get from subscribing to Shopee VIP, raising the crucial issue of perceived value. Potential subscribers evaluate whether the promised benefits, such as unlimited free shipping, exclusive vouchers, and priority service, are really worth the Rp 14,900 per month they have to pay. Negative reviews regarding the inconsistency of benefits serve as a warning signal for potential subscribers in assessing the value proposition of Shopee VIP.

Information about the gap between the promised value and the reality of implementation creates a negative perception in the minds of potential subscribers, which can reduce their willingness to pay. This gap in perceived value is exacerbated by low brand awareness of Shopee VIP itself. Although Shopee as an e-commerce platform has high brand awareness in Indonesia, the Shopee VIP premium subscription program still faces significant challenges in terms of consumer awareness.



Based on Google Trends data from January 2025 to December 2025, the search volume for the keyword “Shopee VIP” shows a very sharp imbalance compared to searches for the keyword “Shopee”. While searches for the ‘Shopee’ platform remain stable at the maximum interest index (index 75-100), searches for ‘Shopee VIP’ often remain at minimal levels and are inconsistent. This indicates that although Shopee has a very large user base in Jakarta, most of them are not yet aware of or actively interested in finding out more about Shopee VIP services. This low awareness is a major obstacle for consumers in forming their willingness to pay, because the service has not been internalized in the minds of consumers as a widely known premium service option.

The low brand awareness of Shopee VIP is reinforced by the lack of understanding among potential subscribers about the existence and differentiation of this service compared to regular Shopee services. Many potential subscribers are not even aware that Shopee has a premium membership program, or do not understand the significant differences between Shopee VIP benefits and vouchers for non-VIP users.

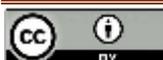
This brand awareness issue is crucial because in the context of subscription services, potential subscribers need to have a clear understanding of the service before they are willing to commit to paying periodically. When potential subscribers have low brand awareness of Shopee VIP, this can hinder their consideration process. Prospective Shopee VIP subscribers need to develop a positive attitude toward the value proposition of the premium membership before deciding to commit to paying Rp 14,900 periodically each month. However, fostering this positive attitude faces significant challenges in the Indonesian market.

The main problem lies in the skeptical attitude of potential subscribers towards paid membership programs in e-commerce. Many potential subscribers question whether the benefits offered are really worth it or just a waste of money. This skepticism is reinforced by the perception that the free vouchers available to regular users are sufficient, so there is no need to pay extra for premium membership.

The problem with the attitude of potential Shopee VIP subscribers in DKI Jakarta is rooted in a consumption culture that places great importance on cost efficiency. Referring to a survey conducted by Jakpad (2021) in the Indonesia E-Commerce Trend 2021 report, the key criterion for buyers when deciding on an e-commerce platform for shopping is free shipping promotions (66%). Furthermore, Saqina (2024) states that the elements of ‘Free Shipping’ and ‘Low Prices’ are crucial drivers that shape the success of online shopping platforms in Indonesia. This explains why consumers tend to have a reluctant attitude towards paid services such as Shopee VIP, because they are accustomed to prioritizing cost efficiency through free promotions. This situation creates a skeptical attitude toward Shopee VIP services, as consumers tend to be reluctant to pay a monthly subscription fee (Rp 14,900) to obtain benefits that they perceive should be available for free as part of the platform's standard promotions. Attitude serves as an important bridge between consumers' cognitive evaluation of the premium benefits offered and their willingness to spend Rp 14,900 periodically each month (Wu *et al.*, 2024). Consumer attitude in the context of premium subscriptions includes not only rational aspects but also emotional aspects related to trust in the platform (Wu *et al.*, 2025). Attitude menjadi penting karena mencerminkan evaluasi menyeluruh konsumen terhadap konsep *subscription* premium dalam konteks *e-commerce*. Attitude is important because it reflects consumers' overall evaluation of the premium subscription concept in the context of e-commerce.

The complexity of this issue indicates that there are several significant research gaps that need to be filled in the context of premium e-commerce subscription service features such as Shopee VIP. First, the majority of research on subscription business models focuses on the context of public services and entertainment subscription services such as Netflix and Disney+ Hotstar (Khoiri *et al.*, 2025); (Zahara *et al.*, 2022); (Song *et al.*, 2022), while research on the context of premium e-commerce subscriptions is still limited.

Second, although the influence of e-WOM on willingness to pay has been proven to be positive in various sectors, its effect on willingness to pay has been found to show inconsistent and variable results depending on the service context. Research by Zahara *et al.* (2022) found that e-WOM has a negative and insignificant effect on willingness to pay. Meanwhile, findings by Maylandi & Kurniawati (2025) and Farzin *et al.* (2023) found that e-WOM has a significant positive effect on willingness to pay. This inconsistency indicates the need for further research.



This research is important considering Indonesia's digital economic growth, where the value of e-commerce transactions in Indonesia will reach 65 billion in 2024 and is projected to reach USD 150 billion in 2030 Google *et al.* (2024), show the great potential of subscription e-commerce, which contributes 10% of the total subscription economy (Whop, 2024). In addition, the real phenomena experienced by Shopee VIP, such as the existence of negative e-WOM circulating on social media (Shiely, 2025), the perceived value gap due to the mismatch between benefits and promotions, and low brand awareness, represent challenges that are also commonly faced by subscription services in Indonesia, as well as the skeptical attitude of potential subscribers towards paid subscription models. Based on this, the outcome of this research is projected to provide relevant implementable contributions not only to Shopee VIP and Shopee as entities, but also to similar e-commerce platforms.

## **THEORETICAL REVIEW**

### **Willingness to Pay**

The notion of payment commitment characterizes the highest monetary amount that an individual is prepared to invest, sacrifice, or trade to acquire a specific product or service, or to prevent unwanted outcomes (Rozza *et al.*, 2025). Rizqiana & Kusumastuti (2021) characterize payment commitment (WTP) as the readiness of consumers to compensate for the offerings they utilize. Furthermore, Gomes *et al.*, (2023) view WTP as an indication of extra value or an additional charge that buyers are willing to accept for perceived enhanced benefits and superior quality.

### **Electronic Word of Mouth**

As articulated by Ataman *et al.*, (2025) e-WOM encompasses the transmission of details, including a firm's offerings and solutions, from one person to another through digital channels or social networking platforms. Consistent with this perspective, Albayrak & Ceylan (2021) elucidate that e-WOM represents any manifestation of consumer feedback or assessment, whether favorable or unfavorable regarding a product or service, that is circulated and readily obtainable to the broader audience via online mediums. As an emerging development in the contemporary digital era, e-WOM signifies a substantial shift in how individuals interact and exchange their experiences. Additionally, Putri *et al.*, (2025) highlight that e-WOM functions as a digital communication tool that holds significant importance in supporting the sharing of experiences, feedback, and endorsements regarding specific products or services.

### **Perceived Value**

Liu *et al.*, (2021) define perceived value as the subjective feelings of customers that reflect a comprehensive evaluation of products, services, and experiences on social commerce platforms. In line with this, Miao *et al.*, (2022) clarify that perceived value is consumers' assessment of products and services, which is a crucial element in the exchange transaction process. Essentially, perceived value is the end result of consumers' evaluation of benefits and costs (Akkaya, 2021).

### **Brand Awareness**

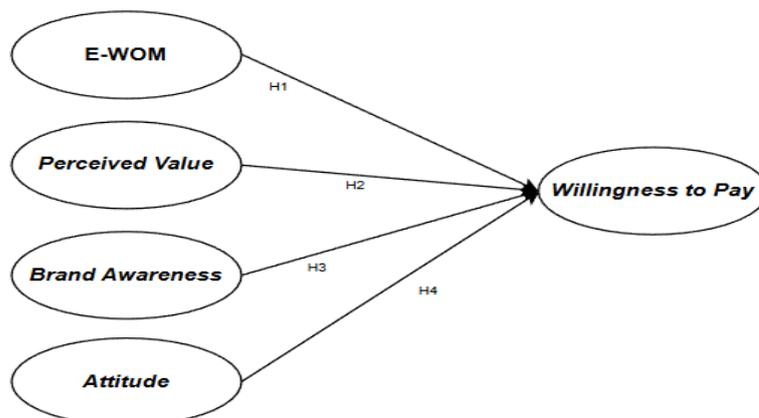
Brand awareness is the capacity of consumers to remember and recognize a brand through recognition or memory of it (Amperawati *et al.*, 2024). In addition, according to Hameed *et al.*, (2023) brand awareness is defined as the ability of buyers to identify brands in various aspects that are sufficient to form attitudes towards purchasing. The term 'brand awareness' was created to determine the degree of recognition and understanding that a brand has among its target market (Chen, 2024).

### **Attitude**

Attitude represents the degree of evaluation and association that individuals make towards a system in the context of their lives (Suhendra *et al.*, 2023). Furthermore, explain that attitude describes a person's attitude towards interactions with an object, with a particular object, whether favorable or unfavorable. Purwianti *et al.*, (2024) add that attitude is a variable that represents an individual's view of an object, topic, or event, which can be positive, negative, or neutral. Understanding these various forms of attitude is important because it will determine how individuals respond to and interact with certain objects or behaviors.



### Conceptual Framework



**Figure 1. Kerangka Konseptual**

Source: Data processed (2026)

- H1: E-WOM has a direct effect on willingness to pay.
- H2: Perceived value has a direct effect on willingness to pay.
- H3: Brand awareness has a direct effect on willingness to pay.
- H4: Attitude has a direct effect on willingness to pay.

### RESEARCH METHOD

The study used a quantitative paradigm with Structural Equation Modeling (SEM) application through the SmartPLS 4 tool. Primary data collection was conducted using an online survey instrument disseminated using Google Forms. The research population included an infinite number of Shopee account owners. Sampling was conducted using purposive sampling with the following criteria: (1) active Shopee users, (2) familiar with the Shopee VIP feature and intending to subscribe, (3) residing in DKI Jakarta, and (4) belonging to Generation Z aged 13-28 years. Following the recommendation of Hair *et al.* (2022) with a ratio of 5-10 times the number of indicators, this study targeted 230 respondents from 23 indicators used. The research instrument used a 6-point Likert scale (1 = strongly disagree to 6 = strongly agree) without a neutral option to avoid central tendency bias and encourage respondents to express their opinions more decisively (Tanujaya *et al.*, 2022). Data processing was carried out in two stages, namely outer model assessment to evaluate validity and reliability, followed by inner model assessment and testing of causal relationships between variables.

### RESULT AND DISCUSSION

#### Analisis Outer Model

Analysis of the outer structure is carried out to determine the accuracy and dependability of tools utilized in assessing latent variables. The outer structure evaluation in this research comprises three fundamental aspects, namely convergent validation, discriminant validation, and scale reliability.

#### Convergent Validity

Convergent validity is used to measure the extent to which indicators of a variable can measure the same construct. This test is conducted by looking at the outer loadings and Average Variance Extracted (AVE) values. The criteria used are that outer loadings must be above 0.70 and AVE must be above 0.50 (Hair *et al.*, 2022).

**Table 1. Convergent Validity (Outer Loadings & AVE)**

Variable	Item	Outer Loadings	AVE
<i>Electronic Word of Mouth</i>	EM1	0.835	0.659
	EM2	0.857	
	EM3	0.792	
	EM4	0.795	



Variable	Item	Outer Loadings	AVE
<i>Perceived Value</i>	EM5	0.778	0.662
	PV1	0.803	
	PV2	0.850	
	PV3	0.809	
	PV4	0.807	
<i>Brand Awareness</i>	PV5	0.799	0.680
	BA1	0.825	
	BA2	0.819	
	BA3	0.802	
<i>Attitude</i>	BA4	0.852	0.672
	AT1	0.822	
	AT2	0.825	
	AT3	0.825	
<i>Willingness To Pay</i>	AT4	0.806	0.646
	WP1	0.811	
	WP2	0.826	
	WP3	0.795	
	WP4	0.801	
	WP5	0.786	

Source: Data processed (2026)

Looking at the convergent validation testing outcomes displayed in the table above, it becomes clear that every measurement item for each construct exhibits outer loading scores that surpass the 0.70 standard. The testing results additionally demonstrate that all AVE scores across the five constructs are beyond the 0.50 cutoff, showing that each underlying construct can account for more than fifty percent (50%) of the variance among its related measurement items. Thus, it can be established that all constructs within this research have fulfilled the convergent validation standards, meaning that the measurement items employed are valid and adequately capable of assessing the designated theoretical constructs.

**Discriminant Validity**

Discriminant validation works to guarantee that each construct present in the model demonstrates clear differentiation from remaining constructs. Cross loadings are used to verify that indicator loadings must be greater than cross loadings on other constructs (Hair *et al.* 2022).

**Table 2. Discriminant Validity (Cross Loading)**

	E-WOM	Perceived Value	Brand Awareness	Attitude	Willngness to Pay
EM1	<b>0.835</b>	0.695	0.699	0.659	0.698
EM2	<b>0.857</b>	0.731	0.734	0.631	0.698
EM3	<b>0.792</b>	0.632	0.645	0.558	0.637
EM4	<b>0.795</b>	0.678	0.685	0.607	0.645
EM5	<b>0.778</b>	0.671	0.617	0.599	0.657
PV1	0.680	<b>0.803</b>	0.717	0.669	0.691
PV2	0.749	<b>0.850</b>	0.779	0.752	0.730
PV3	0.688	<b>0.809</b>	0.759	0.708	0.724
PV4	0.681	<b>0.807</b>	0.712	0.632	0.721
PV5	0.620	<b>0.799</b>	0.683	0.727	0.716
BA1	0.660	0.733	<b>0.825</b>	0.671	0.679
BA2	0.678	0.767	<b>0.819</b>	0.666	0.687
BA3	0.689	0.696	<b>0.802</b>	0.590	0.681
BA4	0.720	0.764	<b>0.852</b>	0.649	0.742
AT1	0.610	0.676	0.600	<b>0.822</b>	0.691
AT2	0.557	0.654	0.601	<b>0.825</b>	0.669
AT3	0.648	0.752	0.686	<b>0.825</b>	0.729
AT4	0.649	0.723	0.667	<b>0.806</b>	0.732
WP1	0.677	0.694	0.692	0.687	<b>0.811</b>



	E-WOM	Perceived Value	Brand Awareness	Attitude	Willingness to Pay
WP2	0.696	0.715	0.685	0.734	<b>0.826</b>
WP3	0.659	0.738	0.709	0.685	<b>0.795</b>
WP4	0.647	0.697	0.647	0.699	<b>0.801</b>
WP5	0.624	0.695	0.668	0.659	<b>0.786</b>

Source: Data processed (2026)

According to the discriminant validation assessment outcomes utilizing the cross loading technique presented in the aforementioned table, it becomes evident that every measurement item demonstrates a stronger loading coefficient on its designated construct relative to its loading coefficients on alternative constructs. These assessment outcomes reveal that all measurement items satisfy the standards for discriminant validation, signifying that each construct within this investigation possesses distinctiveness and can be clearly differentiated from remaining constructs.

**Reliability**

Internal consistency assessment is employed to evaluate the cohesiveness among measurement items that constitute a theoretical construct. The consistency examination was implemented utilizing two metrics, specifically Cronbach's alpha coefficient and composite reliability coefficient. The benchmarks applied required that both coefficients exceed the 0.70 threshold (Hair *et al.* 2022).

**Table 3. Reliability (Cronbach's Alpha & Composite Reliability)**

	Cronbach's alpha	Composite reliability
<b>EM</b>	0.870	0.906
<b>PV</b>	0.872	0.907
<b>BA</b>	0.843	0.895
<b>AT</b>	0.837	0.891
<b>WP</b>	0.863	0.901

Source: Data processed (2026)

All cronbach's alpha score and composite reliability score across all five constructs clearly surpassed the 0.70 cutoff mark. This confirms that the assessment instruments utilized possess robust and credible internal consistency for capturing the intended constructs. After comprehensively meeting the standards for convergent validity, discriminant validity, and reliability, it can be affirmed that the measurement model in this study has fulfilled the validity and reliability benchmarks, thus permitting the examination to proceed to the structural model analysis phase.

**Inner Model Analysis**

Inner framework analysis functions to evaluate the predictive connections between hidden constructs in the study framework and examine the developed hypotheses.

**R-Square**

The R<sup>2</sup> metric is utilized to determine what portion of variability in the outcome variable gets explained by the explanatory variables present in the model. The guidelines used for interpreting R<sup>2</sup> values are: R<sup>2</sup> figures sitting between 0.19-0.33 fall into the weak category; figures from 0.33-0.67 belong to the moderate category; and figures above 0.67 represent the strong category (Hair *et al.* 2022).

**Table 4. R-square dan R-square adjusted**

	R-square	R-square adjusted
Willingness to Pay (WP)	0.842	0.839

Source: Data processed (2026)

From the R-square evaluation shown in the table, the payment willingness (WP) construct displays an R-square score of 0.842 and an adjusted R-square score of 0.839. The R-square score of 0.842 reveals that 84.2% of the variability in the payment willingness construct gets explained by the predictor constructs in the study framework, which are online word-of-mouth, perceived service worth, brand familiarity, and consumer mindset. In contrast, the leftover 15.8% comes from other influences excluded from this research framework. The adjusted R-square score of 0.839 likewise shows stable findings after accounting for the quantity of predictor constructs in the framework. The tiny gap separating R-square and adjusted R-square (just 0.003) confirms that the framework avoids over-



specification and that the predictor constructs utilized are suitable for explaining payment willingness. Following the guidelines from Hair et al. (2022), the R-square score of 0.842 exceeds the 0.67 cutoff, thus positioning it as a framework with strong predictive strength.

### Hypothesis Test Results

Hypothesis examination was implemented through evaluation of path coefficients that characterize the magnitude and orientation of associations among underlying constructs. The standards for hypothesis validation relied upon the t-statistics and p-values derived from the bootstrapping process. As stated by Hair *et al.* (2022) a hypothesis gains support or acceptance when the t-statistics score surpasses 1.96 (t-statistics > 1.96) and the p-value falls under 0.05 (p-value < 0.05).

**Table 5. Path Coefficients**

Hypothesis	Line Connection	T-Statistics	P-Values	Conclusion
H1	<i>Electronic Word of Mouth → Willingness to Pay</i>	2.319	0.020	Diterima
H2	<i>Perceived Value → Willingness to Pay</i>	2.572	0.010	Diterima
H3	<i>Brand Awareness → Willingness to Pay</i>	2.432	0.015	Diterima
H4	<i>Attitude → Willingness to Pay</i>	5.181	0.000	Diterima

Source: Data processed (2026)

The hypotheses in this study were accepted or supported by the data. Overall, the four hypotheses in this study proved to be significant and showed a positive relationship, which means that Electronic Word of Mouth, Perceived Value, Brand Awareness, and Attitude all contributed significantly to increasing consumers' Willingness to Pay. These outcomes correspond with the established theoretical model and deliver robust empirical validation concerning the determinants that shape consumers' payment readiness within this research context.

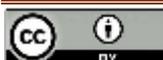
### Discussion

#### The Influence of Electronic Word of Mouth on Willingness to Pay

The hypothesis examination revealed that digital consumer reviews exert a substantial and statistically significant influence on payment commitment. This discovery demonstrates that as the frequency and caliber of e-WOM that consumers encounter concerning Shopee VIP membership offerings increase, their readiness to invest in subscription charges rises correspondingly. Put differently, when consumers are exposed to favorable endorsements, excellent feedback, and compelling user testimonials on channels including social networking sites, online news platforms, and web-based forums about Shopee VIP, this considerably strengthens their perceived readiness to cover membership costs. These outcomes align with the discoveries reported by Farzin *et al.* (2023), whose research established that e-WOM displays a meaningful and positive relationship with payment willingness. This consistency receives additional support from Farzin *et al.* (2022) whose work demonstrates that e-WOM creates a substantial impact on payment willingness. Research by Maylandi & Kurniawati (2025) yielded matching results, with e-WOM showing a substantial effect on payment willingness. Similar conclusions emerged from Farzin *et al.* (2023) whose study indicated that eWOM generates a substantial influence on payment willingness, revealing that consumer involvement in e-WOM exchanges notably shapes their readiness to pay for Shopee VIP subscriptions, since the connections formed with consumers produce positive feelings and enhance trust in the platform.

#### The Influence of Perceived Value on Willingness to Pay

Hypothesis testing results show that how consumers assess value produces a meaningful and positive relationship with their payment willingness. This result suggests that stronger consumer perceptions of worth regarding Shopee VIP services correspond with increased readiness to pay subscription costs. Simply put, when consumers believe the advantages gained (such as unlimited no-cost shipping, exclusive discount codes, and special offers) significantly surpass or equal the financial investment required, this directly boosts their motivation to spend money on continuing the membership. These findings correspond with observations by Murrar *et al.* (2025), indicating that customer value assessment represents a vital element that substantially influences payment willingness. This consistency gains additional support from Song *et al.* (2022) whose research demonstrates that



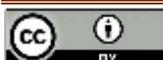
improvements in how value is perceived directly affect users' readiness to pay for digital platform services. Moreover, Anggoro & Shofwah (2025) discovered in their work that value assessment serves as a strong predictor of payment willingness, with people generally comparing expected benefits to costs before committing to payment. Work by Chen *et al.* (2021) also supports these findings by indicating that value perception factors act as key motivators for consumer payments in online platform settings. The meaningful influence of value perception on payment willingness in Shopee VIP's case can be clarified through the benefit-sacrifice assessment process. Shopee VIP delivers various practical benefits like unlimited free delivery, discount coupons, and other premium features. When these benefits are viewed as real and address users' shopping challenges, the "worth" of these services grows from the consumers' perspective.

#### **The Influence of Brand Awareness on Willingness to Pay**

The hypothesis testing outcomes demonstrate that how well consumers know a brand creates a strong and statistically relevant impact on their payment readiness. This evidence suggests that deeper consumer recognition of and recall regarding Shopee VIP services lead to greater willingness to invest in service memberships. When a brand becomes firmly planted in consumers' awareness as a trustworthy and dependable provider, the psychological obstacles to making payments lessen thanks to brand familiarity and faith in its reputation. These results mirror findings from Zahara *et al.* (2022) showing that brand recognition significantly affects how willing consumers are to pay subscription fees. The consistency of these observations receives backing from Malarvizhi *et al.* (2022) which highlights that brand recognition acts as a key driver that encourages consumers to pay certain prices due to trust that's been developed over time. Furthermore, Riswan (2025) strengthens these conclusions by asserting that brand recognition positively and substantially affects payment commitment, wherein well-established brands are typically perceived as more worthwhile compared to unfamiliar ones. The substantial impact of brand recognition on payment commitment within the Shopee VIP framework can be understood through the strength of Shopee's brand capital in Indonesia's marketplace. As one of the most prominent digital commerce platforms, Shopee's established reputation delivers assurance of excellence and protection for its customer base.

#### **The Influence of Attitude on Willingness to Pay**

Hypothesis testing results show that consumer mindset produces a meaningful and positive relationship with payment willingness. This result suggests that increasingly favorable consumer mindsets or evaluative viewpoints regarding Shopee VIP services correspond with stronger readiness to pay subscription costs. This positive mindset reflects consumers' belief that joining Shopee VIP represents a smart, beneficial, and valuable choice, making them feel more mentally ready to commit financially. These findings correspond with observations by Yraola III & Mendiola (2024) which state that attitude is the main predictor that significantly determines willingness to pay. The consistency of these findings is also supported by Huang (2023) research, revealing that consumer attitudes toward green products directly and substantially shape their willingness to pay, even when prices are elevated. Furthermore, research by Khoiri *et al.* (2025) reinforces these findings by showing that in a service, individuals' attitudes toward the perceived value of the service are closely related to their willingness to continue paying fees consistently. The significance of the influence of attitude on willingness to pay in the context of Shopee VIP can be explained through users' internal evaluation of their shopping experience in the Shopee ecosystem. When users have a positive attitude formed from their perception of the practicality and exclusive benefits of VIP, they will view the subscription fee not as a burden, but as a means to obtain added value. This positive attitude is often triggered by a sense of trust and alignment between the service and the user's lifestyle needs in the context of Shopee VIP. Huang (2023) emphasizes that attitude is not only influenced by knowledge but also by positive emotions towards the product. If consumers feel "happy" or "satisfied" with the image of Shopee VIP, they will have a higher willingness to pay. Conversely, as mentioned in the context of Khoiri *et al.* (2025) research, if attitudes toward the service decline due to low perceived benefits, willingness to pay will also weaken. Therefore, building positive consumer attitudes by improving the quality of Shopee VIP services is key to increasing the conversion rate of paying users.



## CONCLUSION

Online consumer reviews and recommendations (e-WOM) play a pivotal and meaningful role in shaping buyers' preparedness to invest in Shopee VIP memberships. The evidence suggests that greater exposure to high-quality positive feedback and endorsements through digital channels correlates with increased willingness to pay subscription charges. Buyers regard e-WOM as a dependable external validation tool that diminishes doubt when deciding to subscribe to fee-based services.

The assessment of service value presents a meaningful and positive relationship with consumers' payment readiness for Shopee's premium tier. This result indicates that customers become more willing to pay when they perceive the advantages received (such as zero-cost shipping and members-only promotions) significantly surpass the subscription expenses. Viewing the service as "worth the investment" and recognizing its concrete financial returns constitutes the key driver behind payment commitment.

The level of brand familiarity shows a meaningful positive connection to consumers' willingness to invest in Shopee VIP subscriptions. These results suggest that heightened consumer awareness and retention of Shopee VIP services directly correlate with greater payment commitment. Shopee's established reputation as the premier digital shopping platform instills confidence and reliability, making consumers comfortable with financial commitment based on their trust in this recognized brand.

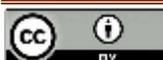
Consumer mindset demonstrates a meaningful positive relationship with payment willingness for Shopee's premium program. The evidence shows that increasingly favorable consumer perspectives, judgments, and opinions about the Shopee VIP offering translate to higher payment commitment. Positive mindsets rooted in beliefs about lifestyle enhancement through this service inherently diminish psychological hesitation toward committing to regular monthly payments.

On the theoretical front, this work offers significant value to the evolution of payment willingness studies in subscription-based commerce, especially regarding premium digital marketplace memberships in the Indonesian market. The evidence showing that online consumer feedback, value assessment, brand familiarity, and consumer mindset positively influence payment willingness supports existing theoretical models and prior research emphasizing that psychological dynamics and digital promotional factors are essential in determining consumer readiness to commit financially to subscription models.

Regarding practical applications, this work provides valuable guidance for numerous stakeholders, especially digital commerce professionals implementing subscription business approaches, such as Shopee, Tokopedia, and similar online shopping platforms, as well as their customer communities. For online shopping platforms, the research outcomes highlighting consumer mindset as the strongest predictor of payment willingness suggest that fostering positive customer perspectives toward premium subscriptions deserves primary focus. For customers, this research delivers practical knowledge for making more thoughtful and calculated subscription commitments. Recognizing that payment willingness depends on value assessment, online consumer feedback, brand familiarity, and personal mindset empowers customers to judge more carefully whether premium membership perks genuinely match their requirements and shopping habits.

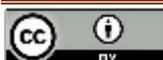
### Suggestions

Subsequent investigations should consider broadening the research parameters beyond Greater Jakarta to encompass additional Indonesian metropolitan areas such as Surabaya, Bandung, Medan, and Semarang, which represent diverse socioeconomic conditions and digital commerce penetration levels. Future research could also expand the demographic scope to include Millennials and Generation X cohorts, as these age groups constitute significant segments of e-commerce premium subscribers with different spending capacities and subscription motivations. Furthermore, comparative studies across different e-commerce platforms (e.g., Tokopedia Plus) would provide valuable insights into platform-specific factors influencing willingness to pay. Such expanded investigations would enable a more holistic understanding of Indonesia's e-commerce consumer base in its entirety and allow for more generalizable findings across different market segments.

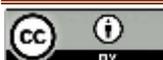


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