

Analysis of Value Co-Creation in the Subscription-Based Digital Economy

Yudikasih Halawa¹, Sariyoke Shintaruni²

^{1,2} Direktorat Jenderal Bimbingan Masyarakat Kristen, Kementerian Agama Republik Indonesia, Jakarta, Indonesia

✉ Corresponding author: halawayuka@gmail.com

Abstract

This study examines the role of value co-creation in the subscription-based digital economy, particularly in strengthening customer retention and supporting long-term monetization through add-on bundling strategies. The study focuses on how customer participation, feedback, personalization, and platform interaction contribute to retention intention, Average Revenue Per User (ARPU), and churn reduction. A mixed-method approach was applied by combining survey data from 1,000 users of digital subscription services, including Netflix, Spotify, and local SaaS platforms, with qualitative insights from Product Managers. Quantitative data were analyzed using multiple linear regression with robust standard errors and logistic regression as a robustness test. The findings show that value co-creation has a positive and significant effect on customer retention ($\beta = 0.459$; $p < 0.001$) and reduces the probability of 60-day churn by 14.7 percentage points. However, its direct effect on monthly ARPU is not statistically significant ($\beta = \text{IDR } 216$; $p = 0.706$), indicating that co-creation primarily operates through the retention channel rather than direct revenue expansion. The qualitative findings further suggest that effective add-on bundling should emphasize flexibility, personalization, and complementarity. This study contributes to Service-Dominant Logic by showing that co-creation functions as a strategic retention mechanism in digital subscription business models.

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1. INTRODUCTION

The rapid development of the digital economy has transformed the way firms create, deliver, and capture value. Consumer behavior has increasingly shifted from ownership-based consumption toward access-based consumption, in which users prefer continuous access to digital services rather than one-time product ownership. This transformation is reflected in the growth of

subscription-based business models across various sectors, including digital entertainment, Software as a Service (SaaS), e-learning, productivity applications, and online service platforms. In this context, the subscription economy is not merely a payment mechanism, but a business paradigm that emphasizes long-term customer relationships, recurring revenue, and continuous value delivery ([Tzuo & Weisert, 2018](#)).

However, the sustainability of subscription-based digital businesses depends not only on acquiring new customers but also on retaining existing subscribers. Customer retention has become a strategic issue because users can easily switch between digital platforms when they perceive that the value offered is no longer relevant to their needs. In highly competitive digital markets, firms are required to continuously strengthen customer engagement, improve service relevance, and design value-added offerings that encourage users to remain subscribed. Recent studies also indicate that subscription models are closely related to customer engagement because repeated interactions between users and platforms can shape stronger behavioral attachment over time ([Wu et al., 2024](#)).

One concept that is increasingly relevant in explaining this relationship is value co-creation. The idea of co-creation emphasizes that value is not produced solely by firms, but emerges through interaction between firms and customers. ([Prahalad & Ramaswamy, 2004](#)) argue that customers are no longer passive recipients of value; instead, they actively participate in shaping experiences, providing feedback, and influencing the development of products or services. This perspective is in line with the broader development of Service-Dominant Logic, which views value as being co-created through collaborative processes between providers and users.

In digital subscription services, value co-creation becomes particularly important because customer experience is formed through repeated and ongoing interactions. Customers may participate in co-creation through feedback, ratings, reviews, personalization settings, user communities, content recommendations, and the use of additional features or add-ons. These interactions can strengthen perceived value and customer attachment. ([Ranjan & Read, 2016](#)) explain that value co-creation consists of interactional and experiential dimensions that influence how customers perceive value in a service relationship. Similarly, ([Ramaswamy & Ozcan, 2016](#)) emphasize that digital environments allow firms and customers to jointly shape brand value through interactive platforms and personalized experiences.

Empirical studies in the Indonesian context also show that value co-creation has become an important factor in strengthening customer relationships. ([Fatmawati et al., 2024](#)) found that value co-creation and customer engagement influence customer loyalty through customer satisfaction among Kopi Kenangan customers. ([Handiani & Bintarti, 2024](#)) also demonstrated that conversation and co-creation contribute to customer loyalty through experience quality in digital video-on-demand services. These findings suggest that co-creation is not only relevant in global digital business studies but also increasingly important in understanding customer behavior in Indonesia's digital service ecosystem.

Furthermore, co-creation has been discussed in various service contexts, including tourism, social media marketing, and customer relationship management. ([Safirah et al., 2024](#)) showed that co-creation experience contributes to the development of digital tourism businesses in Medan by encouraging interaction and shared value between service providers and customers. ([Tito et al., 2024](#)) also found that co-creation value and social media marketing can improve customer relationships in local business contexts. These studies indicate that co-creation plays a significant role in building stronger customer relationships; however, most of them focus primarily on

satisfaction, loyalty, or relationship quality rather than on financial performance indicators in subscription-based digital business models.

Despite the growing attention to value co-creation, there remains a research gap in explaining how co-creation influences customer retention and monetization in the subscription economy. Previous studies have largely examined co-creation in relation to customer loyalty, satisfaction, engagement, and brand value. However, limited attention has been given to the role of co-creation in improving retention intention, reducing churn, and supporting Average Revenue Per User (ARPU), particularly in subscription-plus models that rely on add-on bundling and personalized service extensions. This gap is important because the success of subscription-based digital businesses depends not only on customer satisfaction but also on the ability to extend customer lifetime value through retention and appropriate monetization strategies.

Based on this gap, the present study aims to analyze the role of value co-creation in the subscription-based digital economy, particularly in relation to customer retention, ARPU, and churn reduction. This study also seeks to formulate an optimal add-on bundling blueprint that integrates flexibility, personalization, and complementarity as key principles for sustainable digital monetization. Theoretically, this study contributes to the development of value co-creation literature by linking co-creation mechanisms with retention and monetization outcomes in subscription-based services. Practically, the findings are expected to provide strategic insights for digital firms in designing customer engagement and add-on bundling strategies that strengthen long-term business sustainability.

2. METHODOLOGY

This study employed a mixed-method approach with a quantitative dominant design supported by qualitative insights. The quantitative approach was used to examine the effect of value co-creation on customer retention, Average Revenue Per User (ARPU), and churn probability in subscription-based digital services. Meanwhile, qualitative data were used to enrich the interpretation of the statistical findings, particularly in explaining how customers and service providers participate in value creation through feedback, personalization, community interaction, and add-on usage. This approach is relevant because it allows the study to measure empirical relationships while also capturing contextual explanations behind customer engagement behavior in the digital subscription economy.

The research design was explanatory in nature and used a survey-based method. Primary quantitative data were collected through structured questionnaires distributed to active users of subscription-based digital platforms, including streaming services, e-learning platforms, and Software as a Service applications. The questionnaire was developed using a five-point Likert scale to measure respondents' perceptions of value co-creation, retention intention, add-on usage, and service engagement. The construction of the co-creation variable was based on the dimensions proposed by ([Pralhalad & Ramaswamy, 2004](#)), namely dialogue, access, risk, benefit sharing, and transparency. These dimensions were considered appropriate because they reflect the active role of customers in shaping service experiences within digital platforms.

The population of this study consisted of users of digital services operating under a subscription model. The sampling technique used was purposive sampling, in which respondents were selected based on specific criteria relevant to the research objectives. The criteria included: (1) being an active user of a subscription-based digital service, (2) having subscribed for at least three months, and (3) having used or considered using add-ons, bundled packages, or premium service features. Based on these criteria, this study involved 1,000 respondents as the quantitative sample. This sample size was considered adequate for regression-based analysis because it

provides sufficient statistical power to examine the relationship between co-creation, retention, ARPU, and churn probability.

The variables in this study consisted of value co-creation as the main independent variable, while customer retention, ARPU, and churn were treated as dependent variables. Customer retention was measured through users' intention to continue subscribing and their duration of service usage. ARPU was measured based on the average monthly spending of users on subscription packages and add-on services. Churn was measured as the probability of users discontinuing their subscription within a specified period. In addition, several control variables were included, such as tenure, frequency of platform usage, feedback activity, community participation, user-generated content, personalization, number of add-ons, platform type, and subscription tier.

The data analysis was conducted in several stages. First, descriptive statistical analysis was performed to describe respondent characteristics, platform usage, subscription duration, and ARPU distribution. Second, validity and reliability tests were conducted to ensure that the research instrument was appropriate and internally consistent. Third, classical assumption tests were applied to confirm the suitability of the data for regression analysis. Fourth, multiple linear regression using robust standard errors was employed to examine the effect of value co-creation on customer retention and monthly ARPU. Finally, logistic regression was used as a robustness test to analyze the effect of value co-creation on churn probability.

To complement the quantitative analysis, qualitative data were collected through semi-structured interviews with selected Product Managers from digital subscription services. The interviews focused on add-on bundling strategies, personalization mechanisms, customer engagement practices, and factors influencing customer churn. The qualitative data were analyzed using thematic analysis by identifying recurring patterns related to flexibility, personalization, complementarity, perceived value, and customer attachment. The results of the qualitative analysis were then integrated with the quantitative findings to formulate an optimal add-on bundling blueprint for subscription-based digital business models.

Methodologically, this study follows the general principles of quantitative and qualitative research design as suggested by [\(Sugiyono, 2017\)](#), particularly in the use of purposive sampling, structured questionnaires, and the integration of qualitative interpretation to strengthen empirical findings. Through this methodological design, the study is expected to provide a comprehensive explanation of how value co-creation influences customer retention and long-term monetization in the digital subscription economy.

3. RESULTS AND DISCUSSION

3.1 Respondent Description

This study involved 1,000 respondents who were active users of subscription-based digital services. The distribution of platform usage shows a relatively balanced pattern across global and local digital services. Netflix users represented the largest proportion of respondents at 26.2%, followed by Local SaaS B at 26.1%, Local SaaS A at 25.4%, and Spotify at 22.3%. This distribution indicates that the sample reflects a diverse pattern of subscription service usage and is not dominated by a single platform category.

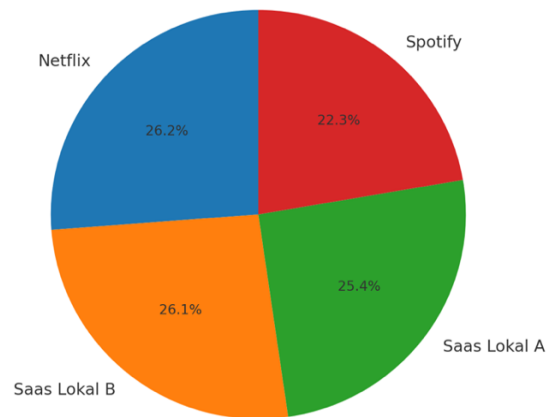


Figure 1. Distribution of Subscription Platform Usage

The balanced distribution of platform usage suggests that the findings are relevant for understanding customer behavior across different types of subscription-based services, including entertainment platforms and local SaaS applications. This diversity is important because value co-creation may occur through various forms of interaction, such as content recommendations, user feedback, community participation, feature personalization, and add-on usage.

The distribution of subscription packages also shows a relatively even pattern. Premium users accounted for 34.2% of the sample, followed by Basic users at 33.4% and Standard users at 32.4%. Although the proportion of Premium users was slightly higher, the overall distribution indicates that respondents were spread across different subscription tiers. This condition provides a suitable basis for analyzing how subscription level and add-on usage may influence customer retention and Average Revenue Per User (ARPU).

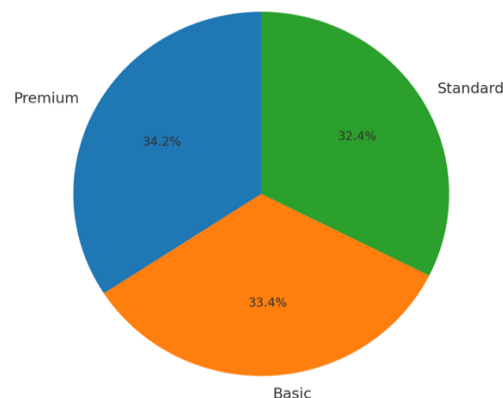


Figure 2. Distribution of Subscription Package Types

In terms of subscription duration, the average customer tenure was 9.7 months, with a median of 10 months. The shortest subscription duration was 0 months, representing new users, while the longest duration reached 19 months. Approximately 25% of respondents were in the early subscription phase of fewer than five months, while another 25% had subscribed for more than 14 months. This variation indicates that the sample includes both new and long-term subscribers, making it appropriate for examining retention dynamics in subscription-based digital services.

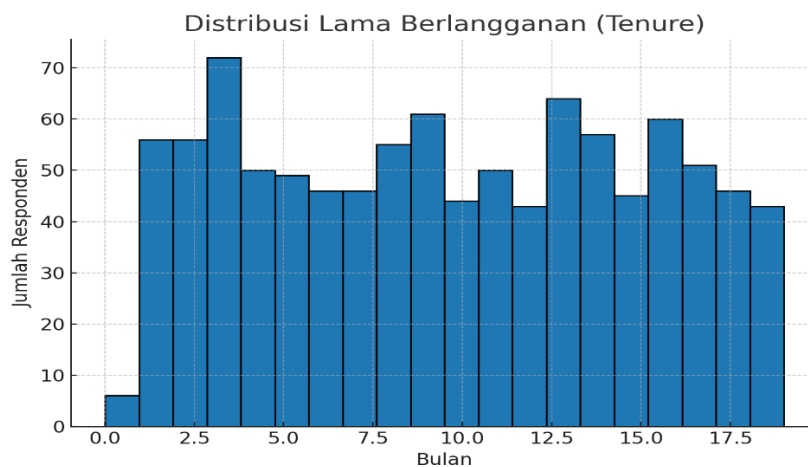


Figure 3. Distribution of Subscription Tenure

The descriptive analysis of ARPU shows that the average monthly revenue per user was IDR 115,633. The minimum ARPU was IDR 45,000, which generally reflects Basic subscription packages without additional services, while the maximum ARPU reached IDR 228,459, representing Premium users with more extensive add-on combinations. The median ARPU was IDR 113,690, and approximately one-third of customers spent more than IDR 150,000 per month. These findings indicate that subscription tier and add-on usage are important components in explaining variation in customer spending.

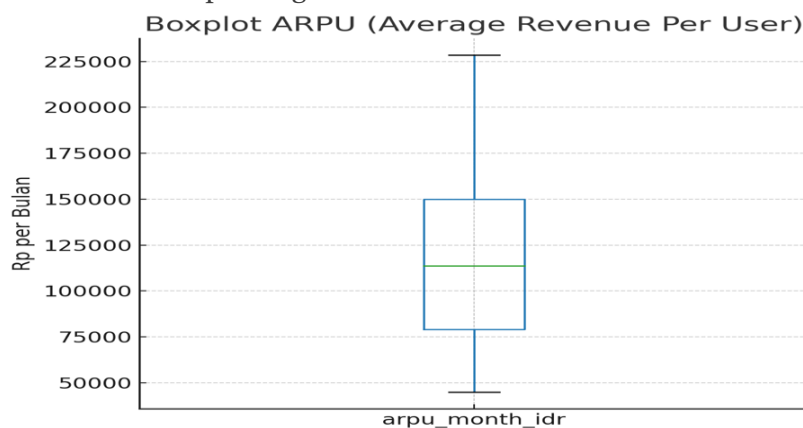


Figure 4. Distribution of Average Revenue Per User

Overall, the respondent profile demonstrates that the sample is sufficiently heterogeneous in terms of platform usage, subscription package, tenure, and monthly spending. This variation strengthens the relevance of subsequent regression analyses because it allows the study to examine the relationship between value co-creation, retention, ARPU, and churn across different user segments.

3.2 Regression Analysis

Regression analysis was conducted to examine the effect of the Co-creation Index on three key outcomes: customer retention intention, monthly ARPU, and 60-day churn probability. The analysis was carried out using Ordinary Least Squares regression with robust standard errors for retention and ARPU models, while logistic regression was used as a robustness test for churn probability.

Model 1: The Effect of Co-Creation on Retention Intention

The first model examined the effect of value co-creation on customer retention intention. The results show that the Co-creation Index has a positive and statistically significant effect on retention intention, with a coefficient of 0.459 and $p < 0.001$. This means that every one-point increase in the co-creation score is associated with an increase of approximately 0.46 points in customer retention intention on a five-point scale.

Table 1. OLS Regression Results: The Effect of Co-Creation on Retention Intention

Variabel Independen	Koefisien (β)	Std. Error	p-value	Keterangan
Co-creation Index (1–5)	0,459	0,037	0,000***	Signifikan positif
Tenure (bulan)	0,018	0,006	0,004**	Signifikan positif
Sessions per week	0,021	0,004	0,000***	Signifikan positif
Feedback per bulan	0,032	0,011	0,003**	Signifikan positif
Partisipasi komunitas (1=ya)	0,284	0,061	0,000***	Signifikan positif
UGC contributor (1=ya)	0,173	0,079	0,031*	Signifikan positif
Personalisasi (1=ya)	0,201	0,054	0,000***	Signifikan positif
Jumlah add-on	0,047	0,013	0,001**	Signifikan positif
Dummy platform & tier paket	—	—	—	Variasi terkendali
Intercept	1,217	0,112	0,000***	—
R ²	0,42	—	—	Daya jelaskan model
N	1.000	—	—	Jumlah responden

The result indicates that customer involvement in the value creation process contributes meaningfully to retention intention. Customers who are more actively involved through dialogue, feedback, personalization, community participation, and add-on usage tend to show stronger intentions to continue using the service. This finding is consistent with the concept of value co-creation, which emphasizes that customer participation strengthens perceived value and relational attachment between users and service providers.

The control variables also show significant positive effects. Tenure, session frequency, feedback activity, community participation, user-generated content, personalization, and the number of add-ons all contribute to higher retention intention. These results suggest that retention is not driven by co-creation alone, but also by the intensity of customer interaction with the platform. The R² value of 0.42 indicates that the model explains a substantial proportion of variation in customer retention intention, particularly for behavioral research in digital service contexts.

Model 2: The Effect of Co-Creation on Monthly ARPU

The second model examined the effect of value co-creation on monthly Average Revenue Per User. The results show that the coefficient of the Co-creation Index is positive, at IDR 216, but statistically insignificant with $p = 0.706$. This finding indicates that co-creation does not directly increase monthly ARPU.

Table 2. OLS Regression Results: The Effect of Co-Creation on Monthly ARPU

Variabel Independen	Koefisien (β)	Std. Error	p-value	Keterangan
Co-creation Index (1–5)	216	567	0,706	Tidak signifikan
Tenure (bulan)	512	99	0,000***	Signifikan positif
Sessions per week	284	64	0,000***	Signifikan positif
Feedback per bulan	418	145	0,004**	Signifikan positif
Partisipasi komunitas (1=ya)	3.215	812	0,000***	Signifikan positif

UGC contributor (1=ya)	2.890	1.045	0,007**	Signifikan positif
Personalisasi (1=ya)	2.532	697	0,000***	Signifikan positif
Jumlah add-on	5.812	229	0,000***	Signifikan positif
Dummy platform & tier paket	—	—	—	Variasi terkendali
Intercept	75.320	1.455	0,000***	—
R ²	0,58	—	—	Daya jelaskan model
N	1.000	—	—	Jumlah responden

Although co-creation is important for strengthening customer attachment, its direct effect on monthly revenue is not statistically supported in this model. This suggests that engagement and participation do not automatically lead customers to spend more in the short term. Instead, monthly ARPU appears to be more strongly influenced by product architecture, including subscription tier, add-on usage, personalization, and service intensity.

Among the predictors, the number of add-ons has the strongest contribution to ARPU. This indicates that monetization in subscription-based digital services is more directly associated with how firms structure premium features, additional services, and bundled offerings. The R² value of 0.58 shows that the model has relatively strong explanatory power in explaining ARPU variation. Therefore, while co-creation plays an important role in extending customer relationships, revenue optimization requires a well-designed add-on and pricing strategy.

Model 3: Robustness Test Using 60-Day Churn

To test the robustness of the findings, logistic regression was conducted using 60-day churn as the dependent variable. Churn was coded as 1 if a customer discontinued the subscription and 0 if the customer remained subscribed. The results show that the Co-creation Index has a negative and statistically significant effect on churn probability, with an average marginal effect of -0.147 and $p < 0.001$. This means that a one-point increase in the Co-creation Index reduces the probability of churn by 14.7 percentage points.

Table 3. Logit Regression Results: The Effect of Co-Creation on 60-Day Churn

Variabel Independen	AME (dy/dx)	Std. Error	p-value	Keterangan
Co-creation Index (1–5)	-0,147	0,022	0,000***	Signifikan negatif
Tenure (bulan)	-0,019	0,007	0,005**	Signifikan negatif
Sessions per week	-0,013	0,004	0,001**	Signifikan negatif
Feedback per bulan	-0,021	0,010	0,037*	Signifikan negatif
Partisipasi komunitas (1=ya)	-0,102	0,029	0,000***	Signifikan negatif
UGC contributor (1=ya)	-0,076	0,034	0,024*	Signifikan negatif
Personalisasi (1=ya)	-0,083	0,025	0,001**	Signifikan negatif
Jumlah add-on	-0,034	0,012	0,005**	Signifikan negatif
Dummy platform & tier paket	—	—	—	Variasi terkendali
Intercept	—	—	—	Model logit (tidak ditafsirkan langsung)
Pseudo R ²	0,37	—	—	Kekuatan prediktif model
N	1.000	—	—	Jumlah responden

The logistic regression results reinforce the findings of the retention model. Customers who experience higher levels of co-creation are less likely to discontinue their subscriptions. This

confirms that value co-creation functions primarily as a retention mechanism. When customers feel involved in shaping the value of the service through feedback, personalization, interaction, and community participation, they are more likely to maintain their relationship with the platform.

Other variables also reduce churn probability, including tenure, session frequency, feedback activity, community participation, user-generated content, personalization, and add-on usage. These results show that churn is lower among customers who have stronger behavioral and relational ties with the platform. The Pseudo R^2 value of 0.37 indicates that the model has reasonable predictive strength in explaining churn behavior.

Taken together, the regression results show a consistent pattern. Value co-creation significantly increases retention intention and reduces churn probability, but it does not have a direct significant effect on monthly ARPU. Therefore, co-creation should be understood as a strategic mechanism for extending customer relationships, while ARPU growth depends more directly on product design, tiering, add-on bundling, and personalization strategies.

3.3 Qualitative Findings

The qualitative findings were obtained through interviews with Product Managers from digital subscription services. These interviews were conducted to enrich the interpretation of the quantitative results, particularly in explaining why co-creation has a stronger effect on retention than on monthly ARPU.

The first major theme is flexibility in add-on selection. Product Managers emphasized that customers are more likely to respond positively to add-ons when they are given the freedom to choose features that match their individual needs. Flexible add-on mechanisms allow users to customize their subscription packages, such as adding family access, extra devices, premium content, storage capacity, or other service extensions. In contrast, standardized or forced bundles may reduce customer satisfaction because they do not always reflect users' actual preferences.

The second theme is personalization. Interview results indicate that add-on recommendations based on user behavior are more effective than uniform promotional offers. Personalized recommendations allow platforms to offer relevant features based on consumption patterns, usage intensity, and customer preferences. This finding supports the quantitative result showing that personalization has a significant positive effect on retention and ARPU, while also reducing churn probability.

The third theme is complementarity. Product Managers emphasized that add-ons should provide additional value that complements the core service, rather than merely duplicating existing features. Complementary add-ons can increase the perceived usefulness of the service and strengthen customers' reasons to remain subscribed. This is particularly important in highly competitive digital markets, where customers can easily switch to alternative platforms when they perceive that the service is no longer relevant.

The fourth theme concerns customer engagement and perceived relevance. The interviews suggest that churn is not driven solely by price sensitivity. Customers may discontinue their subscription when they perceive that the service no longer fits their needs or daily routines. Therefore, firms need to continuously refresh service value through new features, relevant content, personalized recommendations, and visible responses to customer feedback.

The fifth theme is community-based engagement. User communities, reviews, ratings, and user-generated content create a sense of belonging and strengthen the relational bond between customers and the platform. Product Managers viewed community interaction as an important channel for value co-creation because it allows customers to participate in shaping the direction and meaning of the service.

Overall, the qualitative findings support the quantitative results. Co-creation strengthens retention by increasing perceived relevance, customer involvement, and relational attachment. However, ARPU growth requires an additional layer of product strategy, particularly through add-on bundling, tiering, and pricing mechanisms. Thus, co-creation provides the relational foundation for customer loyalty, while product architecture transforms that loyalty into long-term monetization.

3.4 Discussion

The findings of this study demonstrate that value co-creation has a significant role in strengthening customer retention in subscription-based digital services. The regression results show that a one-point increase in the Co-creation Index increases retention intention by 0.459 points and reduces 60-day churn probability by 14.7 percentage points. These findings indicate that customer participation in value creation is an important mechanism for maintaining long-term customer relationships.

From the perspective of Service-Dominant Logic, these findings support the argument that value is not created solely by firms but emerges through interaction between firms and customers. ([Prahalad & Ramaswamy, 2004](#)) explain that customers participate in value creation through dialogue, access, transparency, and risk, benefit sharing. In the context of digital subscription services, these dimensions are reflected in customer feedback, personalization, community participation, and add-on usage. When customers feel that their preferences and interactions influence the service experience, they are more likely to remain engaged and continue subscribing.

The findings are also consistent with ([Ranjan & Read, 2016](#)), who argue that value co-creation strengthens perceived value and relational outcomes. Similarly, ([Ramaswamy & Ozcan, 2016](#)) emphasize that digital platforms enable firms and customers to jointly create brand value through interactive and personalized experiences. In this study, co-creation does not merely function as a symbolic form of engagement; rather, it has measurable effects on retention and churn reduction.

The results also align with ([Wu et al., 2024](#)), who highlight the relationship between subscription models and customer engagement. In subscription-based services, repeated interactions between customers and platforms are central to building continued usage. This study extends that perspective by showing that co-creation contributes more strongly to retention than to immediate revenue expansion. The insignificant effect of co-creation on monthly ARPU suggests that customer engagement alone is not sufficient to increase short-term spending. Instead, monetization requires a clear product and pricing architecture.

This finding is important because it distinguishes between retention mechanisms and monetization mechanisms. Co-creation helps customers remain attached to the platform, but higher ARPU depends on whether firms can design relevant add-ons, premium features, and bundled packages that customers perceive as valuable. Therefore, ARPU growth is more likely to occur when co-creation is combined with flexible, personalized, and complementary add-on strategies.

In the Indonesian context, this finding is consistent with previous studies showing the importance of co-creation in strengthening loyalty and customer relationships. ([Fatmawati et al., 2024](#)) found that value co-creation and customer engagement influence customer loyalty through customer satisfaction. ([Handiani & Bintarti, 2024](#)) also showed that conversation and co-creation contribute to customer loyalty through experience quality in digital service contexts. Furthermore, ([Safirah et al., 2024](#)) and ([Tito et al., 2024](#)) demonstrate that co-creation can enhance customer relationships in tourism and local business settings. However, the present study contributes

further by linking co-creation not only to loyalty, but also to retention, churn, ARPU, and add-on bundling strategy in subscription-based digital business models.

Thus, the main theoretical contribution of this study lies in positioning value co-creation as a retention-oriented mechanism in the subscription economy. Co-creation increases engagement, reduces churn, and extends customer lifetime. However, to transform retention into revenue growth, firms must design monetization strategies that are aligned with customer needs. This implies that the success of digital subscription businesses depends on the integration of co-creation as an engagement mechanism and add-on bundling as a monetization mechanism.

4. CONCLUSION

This study concludes that value co-creation plays an important role in strengthening customer retention in the subscription-based digital economy. The quantitative findings show that co-creation has a positive and significant effect on retention intention and a negative significant effect on 60-day churn probability. Customers who are more actively involved in feedback, personalization, community participation, and add-on usage tend to show stronger intentions to continue subscribing and lower likelihood of churn.

However, the study also finds that value co-creation does not have a direct significant effect on monthly ARPU. This indicates that co-creation primarily operates through the retention channel rather than through immediate revenue expansion. In other words, co-creation strengthens customer relationships and extends subscription duration, while revenue growth depends more directly on add-on usage, subscription tier, personalization, and product architecture.

The qualitative findings further confirm that effective add-on bundling should be designed based on flexibility, personalization, and complementarity. Customers are more likely to respond positively to add-ons when they can choose features that match their needs, receive personalized recommendations, and perceive that the add-ons provide additional value to the core service. Therefore, digital firms should not rely solely on customer engagement, but must integrate co-creation with well-designed product and pricing strategies.

Theoretically, this study contributes to the literature on value co-creation and the subscription economy by showing that co-creation functions primarily as a retention mechanism. Practically, the study offers an add-on bundling blueprint that can help digital firms strengthen customer attachment, reduce churn, and build sustainable monetization pathways. The success of subscription-based digital businesses therefore depends on the ability to combine customer participation with flexible, relevant, and value-enhancing add-on strategies.

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