

Improving Uptake of Healthcare Subscription: Role of Influencer, Customer Testimonial, and Microcredit

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Abstract

Out of Pocket Expenditure (OOPE) in healthcare is a significant challenge in low-and-middle-income countries. Prepayment mechanisms offer a potential solution to overcome OOPE related debt trap. However, uncertainty about future usage, provider credibility, and liquidity hinder adoption. We examine the effects of three marketing levers—influencer, customer testimonial, and credit sales—on healthcare subscription adoption and valuation through two randomized field experiments in a tribal population in India. We find that microcredit significantly increases adoption and valuation relative to the control arm (information provision), underscoring the critical role of credit. Local influencers greatly enhance the valuation. However, neither influencers nor testimonials improve adoption even when influencers/customers had themselves purchased the service. The findings reveal the causal impact of influencers and credit provision on adoption and valuation in contexts of uncertain future usage, offering managers actionable strategies to drive subscription uptake.

Keywords: subscription, randomized field experiment, influencer

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