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***Research paper***

# Cognitive and Social Antecedents of Brand Loyalty in Over-The-Top Streaming Services

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**Abstract**

This study examines cognitive (brand image, perceived quality, brand identity) and social (eWOM) antecedents of brand loyalty in Over-the-Top (OTT) streaming using a cross-sectional survey (N=418) and covariance-based SEM. All four antecedents significantly predict loyalty, with brand image exerting the strongest effect, followed by eWOM, then perceived quality and brand identity. Group comparisons show that evaluations of perceived quality, but not eWOM, identity, image, or loyalty, differ by usage frequency and subscription breadth. The findings substantiate a dual cognitive–social route to loyalty, and suggest that, in content-rich, multi-homing markets, quality functions as a hygiene factor while brand image carries the differentiating signal. We discuss managerial implications for sequencing investments (image, eWOM, quality thresholds) and outline finance-relevant links to CLV, LTV: CAC, and revenue stability.

***Keywords***: *Brand identity; Brand image; Brand loyalty; Electronic word-of-mouth (eWOM); Perceived quality.*

## 1. Introduction

The accelerated digital transformation of media consumption has reconfigured audience access patterns and dissolved conventional broadcast boundaries. Over-The-Top (OTT) video streaming services, Internet-delivered platforms that bypass traditional cable and satellite distribution (Dasgupta & Grover, 2019), such as Netflix, Amazon Prime Video, HBO Max, and Disney+, have scaled globally through on-demand architectures, expansive content libraries, user-centric interface design, and algorithmic recommender systems (Ziethmal et al., 1996) (Jenkins, 2008). This paradigm shift, further catalyzed by exogenous shocks including the COVID-19 pandemic (Puthiyakath & Goswami, 2021), has transformed these services from mere content distributors into holistic brand ecosystems that strategically orchestrate identity, image, and associative networks (Keller, 1993; Muniz & O'Guinn, 2001).

The OTT landscape continues to expand rapidly, with large and growing content libraries and intensifying competition among global and regional players, conditions under which brand loyalty becomes both strategically and financially consequential for platforms seeking sustained engagement, reduced churn, and stable revenues (Kim & Kim 2024).

Within this ecosystem, brand loyalty, traditionally framed around repurchase intention, advocacy, and affective attachment (Oliver, 1999), has assumed a multi-dimensional, processual character shaped by concurrent cognitive, affective, and social mechanisms (Chaudhuri & Holbrook, 2001; Palmatier et al., 2017). Streaming platforms extend loyalty formation beyond classical touchpoints through: (a) breadth and localization of content portfolios; (b) globally resonant yet culturally adaptable brand imagery; (c) personalization via data-driven recommender algorithms; (d) social media interaction; and (e) user-generated content (Bart et al. 2005; Chen & Mukherjee 2022). As platform choice sets broaden and switching costs remain comparatively low, understanding antecedents that cultivate sustained engagement and loyalty becomes central to building defensible brand value (Dasgupta & Grover, 2019).

The dynamism of brand image and associative structures is intensified by strategies that integrate content diversity, high-production "quality originals," brand storytelling, influencer collaborations, and interactive or gamified campaigns, each layering symbolic meaning onto brand identity and reinforcing long-term audience attachment (Lemon & Verhoef, 2016; Wayne, 2018; Dwivedi et al., 2021). Concurrently, predictive analytics, targeted marketing communications, community management, electronic word of mouth (eWOM), and mobile engagement tools co-create iterative feedback loops that deepen trust, perceived quality, and identity congruence (Kim et al. 2008; Hennig-Thurau et al. 2007; Chen & Mukherjee 2022). These relational and perceptual levers jointly construct a loyalty architecture that is both experiential and data-mediated.

Despite a robust literature on brand loyalty, image, and associative mechanisms in traditional and digital contexts (Oliver, 1999; Chaudhuri & Holbrook, 2001; Palmatier et al. 2017), the multi-layered interplay among identity, trust, perceived quality, eWOM, and usage intensity within OTT series/film platforms remains comparatively underexplored (Wayne, 2018; Dwivedi et al. 2021; Nagaraj et al. 2021). Addressing this gap, the present study empirically examines how key perceptual (brand identity, perceived quality, brand image) and relational (eWOM) constructs converge to shape sustained engagement and loyalty in an increasingly saturated streaming marketplace. By integrating audience usage metrics (e.g., subscription breadth, viewing time, dominant platform) with attitudinal and relational variables, the research

advances theoretical understanding of loyalty formation in digitally intermediated entertainment brands and offers managerial insight into the strategic levers required to engineer durable brand value within the evolving OTT ecosystem (Hub Entertainment Research, 2024).
To foreground the accounting/finance relevance, we explicitly frame brand loyalty as a market-based asset that improves cash-flow volume, stability, and risk exposure (Srivastava et al. 1998; Rust et al. 2004; Kim & Kim, 2024). In subscription OTT settings, loyalty lowers churn and acquisition pressure (Kumar & Shah 2004), thereby improving unit economics (lower Customer Acquisition Cost (CAC) per retained subscriber), stabilizing MRR/ARPU, and extending customer lifetime value (CLV) (Gupta & Zeithaml, 2006; Kumar & Shah 2004). We therefore articulate cost implications of loyalty-building strategies (e.g., content personalization and service quality versus paid advertising) (Rust et al. 2004) and clarify why loyalty is decision-useful for accounting and planning (budgeting, revenue stability) (Srivastava et al. 1998).
This study advances the OTT branding literature by (a) jointly modeling cognitive antecedents such as, brand image, perceived quality, and brand identity, and a social antecedent, eWOM to explain brand loyalty; (b) incorporating usage metrics (e.g., subscription breadth, viewing frequency) to contextualize behavioral intensity; and (c) translating empirical results into actionable guidance for platform managers (e.g., strengthening brand image through original content and leveraging eWOM mechanisms). Together, these contributions address a documented gap in digital media research and clarify where managerial effort yields the greatest loyalty returns.

## 2. Literature Review

Over-the-Top (OTT) video streaming services (e.g., Netflix, Prime Video, Disney+, HBO Max) now operate at a scale that frames user experience within vast, rapidly evolving content ecosystems: Netflix's catalogue has expanded to over 7,000 U.S. titles including 589 new originals released in 2024 and is cited at more than 17,000 titles globally depending on counting methodology (JustWatch, 2025; Flixpatrol, 2025); Prime Video lists over 24,000 movies and 2,100 TV shows (JustWatch, 2025); Disney+ having launched with roughly 7,500 TV episodes and 500 films, now reports about 15,000 episodes, 1,341 movies, and 1,151 TV shows (≈2,492 U.S. catalogue titles), effectively doubling portions of its catalogue since 2021 (The Walt Disney Company, 2025); Max offers 35,000+ hours of programming (Warner Bros., 2025); and across the five largest platforms an additional 4,500 titles were added between February and May 2025, underscoring continuous expansion and intensifying competitive variety (Reelgood, 2025).
Branding within the Over-The-Top (OTT) streaming environment represents a strategic endeavor that transcends traditional branding practices by placing heightened emphasis on continuous digital engagement, delivering high-quality content, distinctive platform positioning, and providing superior user experience. Recent studies underscore that rich content offerings combined with a seamless viewing experience are key drivers of consumer loyalty in this space. Through personalized recommendations, intuitive interfaces, and seamless cross-platform accessibility, OTT brands differentiate themselves, thereby creating lasting impressions on consumers and cultivating brand resonance (Keller, 2016; Prabhavathy & Senthilkumar, 2025). In line with consumer-based brand equity theory, OTT platforms cultivate brand equity by shaping how viewers perceive both the platform's content and its service quality. Palomba (2022), for example, applied a consumer-based brand equity (CBBE) model to OTT services and demonstrated that original programming and tailored platform interactions jointly influence brand equity and loyalty formation. In essence, an OTT service's brand value is co-created through what viewers watch and how they watch it.
In the digital media ecosystem, brand loyalty has become an increasingly salient, multi-faceted construct amid a proliferating array of online platforms and intensifying competitive dynamics. Relative to traditional media, on-demand series and film (OTT) platforms, which offer more personalized, interactive, and flexible content, are generating novel forms and dynamics of loyalty (Oliver, 1999; Chaudhuri & Holbrook, 2001). Within this context, consumer experience, particularly perceived service quality, breadth and curation of content, and user-friendly interface design, emerges as a critical determinant of loyalty levels (Ziethmal et al. 1996; Bart et al. 2005). The efficacy of these platforms' digital image management is closely tied to their capacity to orchestrate viewers' perceptual, affective, and behavioral responses in sustaining and strengthening brand equity (Palmatier et al. 2017; Chen & Mukherjee 2022). Sustaining favorable brand perceptions is enabled through integrated deployment of digital image stewardship, diversified content strategies, data-driven personalization, and trust-enhancing communication practices, thereby reframing and deepening the theoretical and practical contours of brand loyalty in the streaming environment (Hennig-Thurau et al. 2007).

### 2.1 Conceptual Framework

In framing this research, the integration of the Post-Adoption Model and Value-Based Theory provides a robust theoretical foundation to understand consumer behavior in relation to OTT (Over-The-Top) streaming platforms, specifically addressing the variables of brand identity, brand image, perceived quality, electronic word-of-mouth (eWOM), and brand loyalty.
The Post-Adoption Model highlights user evaluations and behaviors after the initial adoption phase of a technological product or service, stressing the importance of sustained user satisfaction, continuous engagement, and the intention to maintain or expand usage (Bhattacherjee, 2001; Kim & Son,

333 2009). Within this framework, perceived quality emerges as a critical determinant of sustained satisfaction and ongoing usage intention (Oliver, 1999). Consumers' assessment of content quality, interface usability, and overall streaming experience significantly shapes their continued engagement with OTT services (Kim et al. 2021; Koo et al. 2025; Lee & Park 2025). Additionally, the model acknowledges social influence factors, such as eWOM, emphasizing how ongoing consumer interactions and communications on digital platforms reinforce or diminish brand loyalty post-adoption (Hennig-Thurau et al. 2007). Positive electronic word-of-mouth interactions validate user experiences, providing social proof and reinforcing consumers' commitment to particular OTT brands.
Complementarily, Value-Based Theory posits that consumer decisions to sustain their relationship with brands hinge upon perceived benefits outweighing perceived costs (Zeithaml, 1988). This theory underscores the central role of brand identity and brand image in constructing perceived value (Tuskej et al. 2013; Alrwashdeh et al. 2019). Brand identity resonates with consumers when they experience congruence between their self-concept and the OTT brand's identity, facilitating deeper relational connections and enhancing perceived value (Tuskej et al. 2013). Similarly, a strong and distinctive brand image enhances perceived benefits by differentiating the brand from competitors, fostering consumer preference, and thereby directly impacting brand loyalty (Keller, 1993).

Together, the Post-Adoption Model and Value-Based Theory form a coherent theoretical underpinning that explicates the relational dynamics and perceptual evaluations driving brand loyalty. By integrating these theories, this study systematically explores how OTT platform consumers develop sustained loyalty influenced by brand identity alignment, positive brand image, superior perceived quality, and supportive electronic word-of-mouth communication.

## 2.2 Synthesis and International Perspectives

Prior work in OTT/digital media indicates two complementary routes to brand loyalty: a cognitive route where brand-equity elements such as brand image, perceived quality, and brand identity shape commitment (Palomba, 2022; Enes et al., 2024) and a social-influence route centered on eWOM (Ismagilova et al., 2020). However, effects are not uniform across platforms and regions: recent evidence shows that eWOM attributes such as information quality, credibility, and volume tend to influence downstream outcomes indirectly via attitude/engagement, rather than exerting a stable direct effect on loyalty, especially when platform norms vary (Kowald et al. 2024; Ismagilova et al. 2020; Srivastava et al. 2025). In live-streaming and other highly social viewing contexts, community dynamics and interaction affordances strengthen or weaken these links, creating boundary conditions that can recalibrate the relative weight of cognitive versus social routes (Li & Lee 2024).

Synthesizing these strands, we advance two propositions for OTT. First, brand image functions as the central cognitive driver of loyalty in content-rich subscription settings because it packages distinctiveness (e.g., originals, curation ethos) into a salient signal that travels efficiently across consumer discussions (Palomba, 2022). Second, eWOM acts as an accelerant contingent on credibility and platform norms, that is, it magnifies or attenuates the translation of image-based impressions into loyalty depending on message trustworthiness and the community's persuasion climate (Khanna et al. 2024; Ngo et al. 2024; Ismagilova et al. 2020). We incorporate these nuances into our hypotheses and model specifications and return to their cross-market implications in the discussion (Li & Lee 2024; Enes et al. 2024).

Finally, to situate these mechanisms within interdisciplinary and cross-market frames, we note that brand loyalty in OTT can be treated as a market-based asset whose accumulation improves cash-flow stability, raises CLV, and strengthens lifetime value (LTV) and the LTV: CAC balance; a link established in the marketing–finance interface literature (Srivastava et al. 1998; Rust et al. 2004; Gupta et al. 2004; Rego et al. 2009). In parallel, governance and regulatory lenses matter: recommender practices intersect with transparency and user-choice duties (plain-language disclosure of main parameters and options to modify them) under the Digital Services Act, Article 27, and AI-driven personalization carries risk-based obligations under the EU AI Act (European Commission—Digital Services Act, Art. 27; European Union—AI Act). Cross-regional evidence further shows that cultural communication norms and platform community features condition how eWOM credibility translates into downstream outcomes, helping explain cross-country variation in loyalty effects (Cheung & Thadani, 2012; Kusawat & Teerakapibal, 2024; Ismagilova et al., 2020; Alalwan et al., 2017).

## 2.3 Brand Loyalty and Digital Content Transformation

Brand loyalty is an enduring, repeat purchase and attitudinal commitment grounded in trust, satisfaction, identification, and belonging (Oliver, 1999), co-created through associative symbols, narratives, social exchanges, and brand communities (Chaudhuri & Holbrook, 2001). In the digital media era, brand loyalty assumes a more holistic, multi-dimensional configuration in which platform perceptions, confidence in brand identity, and the translation of that confidence into behavioral commitment are jointly shaped. Within OTT series/film platforms, core pillars of loyalty derive from continuity of user experience, depth and diversity of content portfolios, interactive affordances, levels of data-driven personalization, and the emotional bonds users form with the platform's brand (Zeithaml et al. 1996; Palmatier et al. 2017; Bart et al. 2005; Chen & Mukherjee 2022).

Brand loyalty in OTT streaming contexts is a triadic construct. Affective attachment (emotional bonding, identification, belonging), behavioral continuity (repeat use, subscription retention, advocacy, positive eWOM), and cognitive evaluation (reasoned appraisal of attribute performance, perceived quality, value/price fairness, functionality) (Oliver, 1999; Chaudhuri & Holbrook, 2001; Bart et al., 2005; Hennig-Thurau et al., 2007). Personalized recommender algorithms, seamless interface reliability, and breadth/depth of localized and original content jointly intensify these dimensions by reinforcing trust and identity congruence. Their recursive interaction produces a dynamic loyalty architecture in which strategic brand stewardship and ongoing technological innovation moderate the translation of perceptions and emotions into sustained usage and advocacy (Palmatier et al. 2017; Chen & Mukherjee 2022).

Digital transformation constitutes a multi-dimensional force that fundamentally reconfigures how brand loyalty is formed and sustained. In OTT series/film platforms, accelerating consumer interaction, multi-directional communication networks, and seamless on-demand content access collectively strengthen operational presence (Oliver, 1999; Chaudhuri & Holbrook, 2001). Within this milieu, the brand–consumer bond shifts from a static attachment to a dynamic, continuously co-produced process. Algorithmic recommender engines, data-driven personalization strategies, and user-centric interface design demonstrate that loyalty is nourished not solely by intrinsic product/service attributes but by the integrity of the end-to-end experiential journey (Bart et al. 2005; Chen & Mukherjee 2022). High-resolution streaming technologies, uninterrupted playback, and synchronized multi-device continuity reinforce perceived reliability, trust, and satisfaction—thereby amplifying long-term loyalty propensities (Morgan & Hunt 1994; Palmatier et al. 2017). Simultaneously, digital transformation enables persistent interaction through brand communities and online forums, expanding loyalty beyond individual preference into shared social, cultural, and symbolic domains (Muniz & O'Guinn 2001; Hennig-Thurau et al. 2007).

## 2.4 Brand Image and Loyalty Across the OTT Consumer Journey

The OTT consumer journey spanning awareness, evaluation, subscription, usage, experience, and advocacy is a fluid and feedback-rich process in which brand loyalty is continuously reconstructed rather than linearly achieved (Zeithaml et al. 1996; Lemon & Verhoef 2016). Loyalty formation extends beyond classical affective, cognitive and behavioral facets (Oliver, 1999; Chaudhuri & Holbrook, 2001) and incorporates platform level affordances including algorithmic personalization, interface fluency, seamless multi device continuity, privacy compliant data and payment practices, breadth and localization of high quality and original content, and user generated or socially amplified engagement (Bart et al. 2005; Hennig-Thurau et al. 2007; Chen & Mukherjee 2022).

Understanding brand loyalty in digital media requires examining the conceptual dimensions of brand image. In the context of OTT streaming platforms, brand image is nourished by content quality, user experience design, digital interaction strategies, and cultural adaptation capabilities, thereby becoming a multidimensional construct that shapes loyalty (Aaker, 1991; Keller, 1993; Oliver, 1999). The associative dynamics guiding brand image encompass cognitive, affective, and symbolic elements embedded in consumers' mental schemas, clarifying how brand identity influences perception (Chaudhuri & Holbrook, 2001; Muniz & O'Guinn, 2001). On OTT streaming platforms, the

strengthening of brand image is linked to the continual updating of user perceptions, the persistence of social interaction, and the layering of consumer experience (Chen & Mukherjee, 2022; Wayne, 2018). Consequently, brand image is not merely an aesthetic or symbolic construct but a strategically managed foundation for trust, loyalty, satisfaction, and commitment (Dwivedi et al. 2021; Palmatier et al. 2017).
H1: Brand image has a positive effect on consumers' loyalty towards their preferred OTT brands.

## 2.5 Perceived Quality and Loyalty Across The OTT

Perceived quality in Over-The-Top (OTT) streaming is a higher-order evaluation that integrates judgments about content quality, interface usability, recommendation relevance, technical reliability, and data security, all of which coalesce into overall service excellence perceptions that motivate loyalty intentions (Aaker, 1991; Zeithaml et al., 1996). In line with classic loyalty theories that link satisfaction, trust, identification and commitment to repeat patronage (Oliver, 1999; Chaudhuri & Holbrook, 2001; Palmatier et al. 2017), OTT platforms translate perceived quality into affective, cognitive and behavioral loyalty by curating distinctive, high production value catalogues, delivering seamless cross device experiences and maintaining transparent, privacy compliant practices (Chen & Mukherjee 2022; Lemon & Verhoef 2016). Content quality operates as a core signal of brand value, while user experience design functions as the primary conduit through which that value is encountered, interpreted, and routinized in everyday use (Wayne, 2018; Dwivedi et al., 2021).
Empirical work shows that perceived quality frequently mediates or moderates the effects of specific platform attributes on loyalty outcomes: personalized recommendation accuracy, intuitive navigation, and uninterrupted streaming elevate perceived quality, which in turn strengthens subscription renewal, viewing intensity, and positive electronic word of mouth (Bart et al. 2005; Hennig-Thurau et al. 2007; Kim et al. 2008). User-generated cues and influencer endorsements reinforce these perceptions by providing socially validated quality signals outside formal corporate communication (Muniz & O'Guinn, 2001; Chen & Mukherjee, 2022). High perceived content quality correlates with favorable brand outcomes; for instance, Zabel et al. (2024) observe that stronger content and catalog quality lead to more positive word-of-mouth (or eWOM) and higher brand perception of a streaming service. Thus, OTT providers strategically invest in award-winning originals, vast libraries, and personalized content curation as part of their branding toolkit to enhance perceived value and brand attachment. Consequently, managing perceived quality in OTT environments requires an integrated communication and design strategy that aligns content investments with experiential consistency, thereby converting evaluative judgments into durable loyalty and defensible brand equity.
H2: Perceived quality has a positive effect on consumers' loyalty towards their preferred OTT brands

## 2.6 Brand Identity and Loyalty Interactions On OTT

Brand identity in OTT streaming platforms integrates brand meaning, personality, and symbolic cues with functional elements such as interface design and content architecture, shaping how consumers encode and retrieve brand-related information. Foundational branding work links identity to a coherent set of associations and promises that guide evaluation and choice (Aaker, 1991; Keller, 1993). In streaming contexts, identity signals emerge through curated originals, localized catalogs, tonal consistency in communication, and an interface that visually and interactively reflects brand values. These signals scaffold perceived quality, trust, and satisfaction, which are established antecedents of loyalty in services research (Oliver, 1999; Zeithaml et al., 1996; Palmatier et al., 2017).
Consumer response to identity cues unfolds across cognitive, affective, and behavioral layers. Cognitive responses involve judgments of usefulness, ease of navigation, and value alignment; affective responses include attachment, identification, and belonging; behavioral outcomes comprise repeat usage, subscription retention, advocacy, and electronic word of mouth (Chaudhuri & Holbrook, 2001; Chen & Mukherjee, 2022). Personality attributions to platforms, playful, premium, edgy, family friendly, function as heuristics that simplify choice in a saturated market and reinforce self–brand congruence, which in turn strengthens loyalty intentions (Aaker, 1997; Muniz & O'Guinn, 2001; Dwivedi et al., 2021). Interface fluency and personalization amplify these processes by making identity cues more salient and experientially consistent across devices.
Differentiation is the strategic hinge that connects identity work to durable loyalty under conditions of catalog parity and low switching costs. Exclusive high-quality productions, culturally resonant storytelling, transparent data and privacy policies, and participatory communication (UGC, communities, influencers) co-create meaning that is difficult to imitate (Wayne, 2018; Hollebeek et al., 2019). As these elements interact, identity becomes a governance mechanism for trust and satisfaction, converting perception into sustained engagement and advocacy. Thus, in the OTT environment, loyalty is not a static outcome but the emergent property of an integrated system that aligns brand meaning, consumer response, personality expression, interface experience, and strategic differentiation (Dwivedi et al. 2021; Chen & Mukherjee 2022).
Empirical studies have shown that the quality of an OTT platform's interface and ease of navigation significantly affect customer satisfaction, with users favoring services that are easy to use and navigate (Yu & Jung, 2023). A seamless, personalized viewing experience, enabled by effective interface design and recommendation algorithms, can thus become a differentiating brand attribute. Indeed, OTT providers often emphasize convenience and ubiquity as part of their brand positioning; a smooth cross-platform experience (watching "anytime, anywhere") has made certain brands virtually synonymous with convenience in streaming (Xiao, 2023). In summary, interface design is integral to brand identity in the digital realm, translating technical quality into perceived brand reliability and user-centric values.
Original productions act as branded products for an OTT platform, shaping consumer perceptions and serving as unique selling points that drive subscriptions. Netflix, for example, strategically transformed its brand positioning by producing original series and films, making originality and innovation defining traits of its identity (Xiao, 2023). This content-centric differentiation not only attracts viewers with exclusive shows but also reinforces the platform's image as a leading source of fresh, diverse entertainment. Alternatively, some OTT providers position themselves around niche content or specialized audiences. For example, MUBI characterizes a "being everything for someone" positioning by purposefully curating a rotating catalogue of arthouse, festival, and independent films for a self-selected community of global cinephiles. The viability of this focused model was affirmed in June 2025, when the company secured a US$100 million investment round led by Sequoia Capital, which is evidence that investors view tightly defined, high-affinity audiences as a sustainable source of brand equity and growth in an otherwise scale-obsessed OTT market (Kotian, 2025).
H3: Brand identity has a positive effect on consumers' loyalty towards their preferred OTT brands.

### 2.7 Digital Communication Strategies on OTT Streaming Environment

Social media has become the principal arena where OTT platforms construct and sustain brand meaning. Through short video clips, promotional posters, actor interviews, backstage footage, and scene excerpts, platforms translate multilayered value propositions into vivid, audience-centric messages that resonate across rapidly shifting interest cycles (Keller, 1993; Bart et al., 2005; Dwivedi et al., 2021). The interactive architecture of social networks enables instantaneous feedback, allowing managers to refine messages in real time and to target micro segments with precision, thereby deepening engagement and recall (Lemon & Verhoef, 2016; Chen & Mukherjee, 2022).

Electronic word of mouth (eWOM) that circulates through reviews, forum discussions, and spontaneous social posts lends authenticity to brand claims and shapes perceived credibility independent of corporate messaging (Oliver, 1999; Hennig-Thurau et al., 2007; Kim et al., 2008). Influencers add an effective layer by embedding brand narratives in personal storytelling, which converts corporate signals into humanized endorsements and extends reach into niche communities (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994). Concurrently, structured community initiatives such as thematic watch parties, fan clubs, live question sessions, and exclusive screenings transform platforms into social meeting points, encouraging voluntary advocacy and strengthening reputational capital (Muniz & O'Guinn, 2001; Palmatier et al., 2017; Wayne, 2018).

Data-driven personalization constitutes a second strategic pillar. By processing viewing histories, device usage, location data, and interaction patterns through artificial intelligence, platforms generate hyper-personalized recommendations and behavior-based advertising that elevate perceived relevance and retention (Behare & Jee, 2024; Gujar, 2024). Hybrid algorithms that blend collaborative and content-based filtering with clustering and deep learning continuously refresh preference profiles, delivering a just-for-me experience that reinforces habitual use and subscription continuity. The ubiquity of mobile and emerging interface technologies such as smartphones, tablets, wearables, virtual reality, and augmented reality dissolves spatial and temporal barriers, embedding the platform into everyday routines and increasing perceived value through experiential richness (Lemon & Verhoef, 2016; Bart et al., 2005; Dwivedi et al., 2021).

Finally, user-generated content completes the communication loop by extending brand discourse beyond corporate control. Audience-produced analyses, fan theories, meme culture, and scene reinterpretations add multidimensional meaning layers that refresh brand identity and foster collective co-creation (Jenkins, 2008; Muniz & O'Guinn, 2001). This interactive value exchange strengthens identification, belonging, and long-term loyalty while simultaneously supplying a continuous stream of authentic promotional material (Chaudhuri & Holbrook, 2001; Palmatier et al., 2017). Taken together, social media activation, peer endorsement, influencer partnership, AI-enabled personalization, pervasive mobility, and participatory content creation form an integrated strategic repertoire that advances competitive differentiation and sustainable brand equity within the OTT streaming environment.

H4: Electronic word-of-mouth practices have a positive effect on consumers' loyalty towards their preferred OTT brands.

### 2.8 Usage Intensity, Multi-Subscription Contexts, and Loyalty Effects in OTT Services

Brand related outcomes such as eWOM, brand identity, perceived quality, brand image and brand personality influence loyalty through meaning making and response processes, yet their force depends on how consumers encounter the platform's interface, personalization depth and differentiated content focus (Aaker, 1997; Keller, 1993; Oliver, 1999; Brakus et al. 2009; Lemon & Verhoef 2016). Empirical evidence shows that personalization and content diversity significantly increase satisfaction, which in turn elevates continuous usage intention, underscoring the interface and experience route from perceived quality and image to loyalty. Personalization itself is defined as tailoring services to preferences, lifestyles, and device choices, reinforcing identification and trust as exposure accumulates (Yoon & Kim, 2023).

Variation in these links emerges because consumers weigh both benefits and costs. The dual post adoption model distinguishes dedication-based factors (for example, personalization, content breadth) from constraint-based factors (investment cost and learning effort) and shows that the latter raise resistance to switching and thereby sustain continued use. As alternative platforms proliferate, satisfaction alone declines as an explanatory lever; users stay because of sunk money and effort, so loyalty effects must be modelled with perceived constraints as well as benefits (Yoon & Kim, 2023).

Consequently, the impact of brand-related outcomes on loyalty is conditional. High-frequency users repeatedly encounter personalized cues and interface reliability, strengthening identification, trust, and advocacy, whereas consumers holding multiple subscriptions benchmark across services, making differentiation, personality salience, and unique content essential to preserve the incremental effects of perceived quality and image (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994; Hollebeek et al., 2019). The value-based view implies that perceived benefits and costs must be assessed simultaneously to explain loyalty under multi-homing and low switching cost conditions (Babu & Elangovan, 2024; Yoon & Kim, 2023). Thus, loyalty outcomes fluctuate with usage intensity and subscription breadth, demanding continuous differentiation, trust management, and interface-centric design to convert brand meanings into durable commitment (Dwivedi et al. 2021; Palmatier et al. 2017; Chen & Mukherjee 2022).

H5: The frequency of OTT platform usage significantly affects users' evaluations of eWOM, brand identity, brand loyalty, perceived quality, and brand image.

H6: The number of OTT platform subscriptions significantly affects users' evaluations of eWOM, brand identity, brand loyalty, perceived quality, and brand image.

## 3. Research Methodology

### 3.1 Research Design

We adopted a quantitative, cross-sectional survey design to examine perceptual and relational drivers of OTT brand loyalty. The theoretical framing (Post-Adoption and Value-Based perspectives) is developed in Section 2 and operationalized here through validated multi-item constructs.

### 3.2 Data Collection and Sampling

The target population comprised adults (18+) in Türkiye who currently use at least one OTT streaming platform (e.g., Netflix, Amazon Prime Video, Disney+, HBO Max). Owing to time and access constraints, we employed non-probability convenience sampling and admin-

istered an online questionnaire to voluntary participants. To ensure eligibility, a filter question was presented at the outset: "Do you currently use at least one OTT streaming platform?" Respondents selecting "No" were screened out. In total, 450 questionnaires were completed; 32 were excluded for no OTT experience, yielding a final analytic sample of 418 respondents. All participants provided informed consent and completed the survey anonymously. We summarize demographic and usage characteristics in Tables 6–7.

### 3.3 Questionnaire Design and Instrumentation

All multi-item constructs were measured on 7-point Likert scales (7 = Strongly Agree, 1 = Strongly Disagree) adapted from established sources to the OTT context. Items and anchors were refined via expert review and a small pre-test to ensure clarity and content validity. Before model estimation, we examined internal consistency and validity: Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), and discriminant validity via Fornell–Larcker and HTMT. Table 1 lists the constructs and items with sources and anchors. Because the brand loyalty scale is short, Cronbach's alpha is marginal ($\alpha = 0.698$), whereas composite reliability based on CFA loadings indicates adequate internal consistency (CR = 0.812). In SEM with congeneric indicators, CR is the preferred reliability index; we therefore emphasize CR while noting the expected alpha deflation for short scales. (AVE ≈ 0.52 supports convergent validity.)

### 3.4 Model Specification, Fit Reporting, and Additional Analyses

We estimated a covariance-based SEM following a measurement-then-structural sequence using maximum-likelihood (or robust ML, as appropriate). Model-fit reporting includes $\chi^2$/df, CFI, TLI/NNFI, and RMSEA for both measurement and structural models. We report standardized loadings, CR/AVE, and discriminant validity diagnostics, then standardized path coefficients (β) with p-values. Modification indices were consulted only when the theory was consistent. Beyond SEM, we examined group-based mean differences (independent-samples t-tests; one-way ANOVA) by usage frequency, number of active subscriptions, and predominantly used platform to contextualize the structural findings.

**Table 1:** Research Scales and Sources Used in Research

| Research Scales | Source |
|---|---|
| Electronic Word of Mouth (eWOM) | |
| I recommend this OTT brand to my friends on social media. | Hennig-Thurau, 2004; Goyette, 2010 |
| I share positive opinions about this OTT brand on social media. | |
| I talk about this OTT brand on relevant internet pages with my friends. | |
| Brand Identity | |
| This OTT brand helps me express myself. | Tuškej et al., 2013 |
| I feel personally connected to this OTT brand. | |
| This OTT brand represents who I am. | |
| Brand Loyalty | |
| Because I am satisfied with this OTT brand, I will continue to use it in the future. | |
| Even if rival OTT brands offer discounts, I would still prefer this brand. | Kim et al., 2021 |
| I prefer this OTT brand over other products and services. | |
| I chose this OTT brand over other brands. | |
| Perceived Quality | |
| The quality of this OTT brand is high. | |
| The quality of this OTT brand's streaming experience is consistent. | Yoo & Donthu, 2001 |
| The service I receive from this OTT brand meets the features I look for. | |
| Compared to other OTT brands, this brand offers higher-quality content and delivery. | |
| Brand Image | |
| This OTT brand has a personality that distinguishes it from its competitors. | |
| This OTT brand rarely disappoints its customers. | Alrwashdeh et al., 2019 |
| This OTT brand is one of the best-known brands in its sector. | |
| This OTT brand is a stable/consistent brand. | |

### 3.5 Reliability and Confirmatory Factor Analysis

Content validity and construct validity analyses for the scale items used in the study were tested by Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). The EFA results showed that the data were suitable for factor analysis with a Kaiser-Meyer-Olkin (KMO) value above 0.914, and Bartlett's Sphericity Test results were statistically significant ($p<0.05$). It was determined that the factor loadings in each sub-dimension were above 0.50, and the dimensions had discriminant validity with each other (Table 2).

**Table 2:** KMO and Bartlett's Test Value

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | | 0.914 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 2079.31 |
| | df | 221 |
| | Sig | <.001 |
| p<0.05 | | |

Subsequently, confirmatory factor analysis was conducted to verify the convergent and discriminant validity of each factor. Goodness of fit values for confirmatory factor analysis are as follows: $\chi 2 = 354.165$($p = 0.000$, df = 221, CMIN/DF = 1.782), RMSEA = 0.056, CFI = 0.923, NFI = 0.967, TLI = 0.963. In the confirmatory factor analysis application, the suggested modifications were made. Firstly, the extent to which the measurement variable explained each concept was determined by conducting validity verification using the average variance extraction (AVE) value and the composition reliability value. As shown in Table 3, factor loadings largely surpass the 0.50 criterion (preferably 0.70), indicating acceptable convergent validity for Brand Identity (0.69–0.84), Perceived Quality (0.59–.84), eWOM (0.76–0.88), and Brand Loyalty (0.63–0.77), although BL1 is comparatively weak; Brand Image is problematic because two items load at 0.41 and 0.49, depressing its AVE. Consistent with loadings, AVE values are equal for Brand Identity (0.576), Perceived Quality (.541), eWOM (0.669), and Brand Loyalty (0.521), but insufficient for Brand Image (0.381), suggesting that removing or rewording the low-loading items would improve variance capture. Composite reliabilities fall between 0.746 and 0.858, exceeding the 0.70 benchmark, and Cronbach's

alpha coefficients are acceptable for all constructs (≥0.719) except Brand Loyalty, which is marginal at 0.698, likely a function of the small item set, yet its CR (0.812) still evidences satisfactory internal consistency. Overall, the measurement model is defensible, but targeted item refinement, particularly within Brand Image (and to a lesser extent Brand Loyalty), would strengthen convergent validity and reliability metrics.

**Table 3:** Confirmatory Factor Analysis

| Dimensions | Factors | Factor Loadings | AVE | CR | α |
|---|---|---|---|---|---|
| Brand Identity | BID1 | 0.84 | 0.576 | 0.802 | 0.825 |
| | BID2 | 0.71 | | | |
| | BID3 | 0.72 | | | |
| Brand Image | BIM1 | 0.69 | 0.381 | 0.746 | 0.853 |
| | BIM2 | 0.80 | | | |
| | BIM3 | 0.41 | | | |
| | BIM4 | 0.49 | | | |
| Perceived Quality | PQ1 | 0.75 | 0.541 | 0.823 | 0.771 |
| | PQ2 | 0.84 | | | |
| | PQ3 | 0.74 | | | |
| | PQ4 | 0.59 | | | |
| Electronic Word of Mouth (eWOM) | eWOM1 | 0.88 | 0.669 | 0.858 | 0.719 |
| | eWOM2 | 0.81 | | | |
| | eWOM3 | 0.76 | | | |
| Brand Loyalty | BL1 | 0.63 | 0.521 | 0.812 | 0.698 |
| | BL2 | 0.72 | | | |
| | BL3 | 0.76 | | | |
| | BL4 | 0.77 | | | |

The main factors forming the basis of the research were coded as Perceived Quality (PQ), Brand Identity (BID), Electronic Word of Mouth (eWOM), Brand Loyalty (BL), and Brand Image (BIM). Factor loadings indicate acceptable convergent validity for most constructs, with Brand Identity items loading between .71 and .84, Brand Image between .41 and .80, Perceived Quality between .59 and .84, eWOM between .76 and .88, and Brand Loyalty between .63 and .77; only PQ4 (.59) and BL1 (.63) fall near the conventional .60 threshold and merit scrutiny in a confirmatory model. Reliability is satisfactory overall: Cronbach's alpha exceeds .80 for Brand Identity (.825) and Brand Image (.853), is adequate for Perceived Quality (.771) and eWOM (.719), and is marginal but still tolerable for Brand Loyalty (.698), which might be improved by refining or pruning weaker items. For brand loyalty, the short scale yields a marginal alpha (α = 0.698) but adequate CR (0.812); this pattern is typical for short, congeneric measures and is consistent with the CFA evidence (loadings, AVE ≈ 0.52). Eigenvalues are all above 1 (1.679–2.164), supporting the retention of the five latent factors, and the cumulative variance explained reaches 56.85 percent, a reasonable level for social science measurement. Together, these statistics suggest that the measurement model is broadly sound, though minor item-level adjustments (especially within Perceived Quality and Brand Loyalty) could enhance internal consistency and average variance extracted (AVE) in subsequent CFA (Table 4).

**Table 4:** EFA Results for Construct Validity of Scales

| Factors | Brand Identity | Brand Image | Perceived Quality | eWOM | Brand Loyalty |
|---|---|---|---|---|---|
| BID1 | 0.84 | | | | |
| BID3 | 0.72 | | | | |
| BID2 | 0.71 | | | | |
| BIM2 | | 0.80 | | | |
| BIM4 | | 0.75 | | | |
| BIM1 | | 0.69 | | | |
| PQ2 | | | 0.84 | | |
| PQ1 | | | 0.75 | | |
| PQ3 | | | 0.74 | | |
| PQ4 | | | 0.59 | | |
| eWOM1 | | | | 0.88 | |
| eWOM2 | | | | 0.81 | |
| eWOM3 | | | | 0.76 | |
| BL4 | | | | | 0.77 |
| BL3 | | | | | 0.76 |
| BL2 | | | | | 0.72 |
| BL1 | | | | | 0.63 |
| Cronbach's Alpha | 0.825 | 0.853 | 0.771 | 0.719 | 0.698 |
| Eigenvalue | 1.728 | 1.679 | 2.164 | 2.008 | 2.086 |
| % of Variance Explained | 10.17 | 9.87 | 12.73 | 11.81 | 12.27 |
| Total Variance Explained | 10.17 | 20.04 | 32.77 | 44.58 | 56.85 |

Consistent with the Fornell–Larcker criterion, the diagonal reports the square root of AVE (√AVE) for each construct: BID (0.759), BIM (0.617), PQ (0.736), eWOM (0.818), BL (0.722), and the off-diagonals report latent construct correlations (r). For each construct, √AVE exceeds its highest inter-construct correlation (minimum margin for BL = 0.015), indicating discriminant validity (Table 5).

**Table 5:** Fornell–Larcker Discriminant Validity

| | BID | BIM | PQ | eWOM | BL |
|---|---|---|---|---|---|
| BID | 0.759 | | | | |
| BIM | 0.573 | 0.617 | | | |
| PQ | 0.498 | 0.591 | 0.736 | | |
| eWOM | 0.569 | 0.418 | 0.513 | 0.818 | |
| BL | 0.707 | 0.312 | 0.478 | 0.483 | 0.722 |

*Diagonal = √AVE; off-diagonals = latent correlations (r)*

### 3.6 Research Findings

Table 6 presents the demographic characteristics of the respondents (N = 418). In terms of age distribution, the largest group comprises individuals aged 25–34 (24.6%), followed by those aged 18–24 (21.1%), 35–44 (20.1%), 45–54 (17.7%), and 55 and above (16.5%). Gender-wise, the sample is slightly skewed toward females (56.2%), with males accounting for 43.8%. Regarding educational attainment, the majority hold an undergraduate degree (42.3%), while 23.2% have an associate degree, 21.5% a postgraduate degree, and 13.0% a high school diploma or less. In terms of income, most respondents fall within the 75,001–100,000 TL (28.7%) and 50,001–75,000 TL (28.6%) brackets, followed by 25,001–50,000 TL (20.8%), 100,001 TL and above (18.6%), and 25,000 TL or less (3.3%). Overall, the sample reflects a relatively young, educated, and moderately high-income population, providing a robust foundation for further analysis.

**Table 6:** Demographic Characteristics of Respondents

| Age Groups | n | % |
|---|---|---|
| 18-24 | 88 | 21.1 |
| 25-34 | 103 | 24.6 |
| 35-44 | 84 | 20.1 |
| 45-54 | 74 | 17.7 |
| 55 and above | 69 | 16.5 |
| Gender | | |
| Female | 235 | 56.2 |
| Male | 183 | 43.8 |
| Education Level | | |
| High school and below | 54 | 13.0 |
| Associate degree | 97 | 23.2 |
| Undergraduate | 177 | 42.3 |
| Postgraduate | 90 | 21.5 |
| Income Level (TL) | | |
| 25.000 and less | 14 | 3.3 |
| 25.001-50.000 | 87 | 20.8 |
| 50.001-75.000 | 119 | 28.6 |
| 75.001-100.000 | 120 | 28.7 |
| 100.001 and above | 78 | 18.6 |
| Total | 418 | 100 |

Table 7 outlines the OTT platform usage behaviors of 418 participants. Regarding viewing frequency, 42.7% of respondents use OTT platforms almost every day, followed by 32.3% who engage several times a week, while 12.6% report weekly use, and only a minority use them several times a month (8.1%) or very rarely (4.3%). In terms of subscription diversity, 42.7% are subscribed to three or more platforms, 29.9% to two, and 16.7% to one, whereas 10.7% do not hold any subscriptions. When asked about their most frequently used OTT platform, Netflix was the dominant choice with 44.7%, followed by Disney+ (26.1%) and Amazon Prime Video (17.7%), while HBO Max (8.4%) and others (3.1%) accounted for a smaller share. Concerning viewing devices, Android/Apple smartphones and Smart TVs were the most commonly used (41.4%), followed by smartphones (22.5%), tablets (21.8%), and desktop/laptop computers (14.3%). These results indicate that participants exhibit high engagement with OTT services, often through multiple subscriptions and via mobile and smart devices, highlighting a strong trend toward digital and on-demand content consumption.

**Table 7:** Participants' OTT Platform Usage Patterns

| | | | |
|---|---|---|---|
| How often do you use OTT platforms? | OTT Viewing Frequency | n | % |
| | Almost every day | 178 | 42.7 |
| | Several times a week | 135 | 32.3 |
| | Once a week | 53 | 12.6 |
| | Several times a month | 34 | 8.1 |
| | Very rarely | 18 | 4.3 |
| How many different OTT platforms are you subscribed to? | Number of Subscriptions | n | % |
| | One | 70 | 16.7 |
| | Two | 125 | 29.9 |
| | Three or more | 178 | 42.7 |
| | No subscription | 45 | 10.7 |
| Which OTT platform do you use the most? | OTT Platforms | n | % |
| | Netflix | 187 | 44.7 |
| | Amazon Prime Video | 74 | 17.7 |
| | Disney+ | 109 | 26.1 |
| | HBO Max | 35 | 8.4 |
| | Other | 13 | 3.1 |
| Which device(s) do you typically use to watch content? | OTT Viewing Device | n | % |
| | Android TV /Apple TV/Google TV | 173 | 41.4 |
| | Desktop/Laptop | 60 | 14.3 |
| | Tablet | 91 | 21.8 |
| | Smartphone | 94 | 22.5 |
| | Total | 418 | 100.0 |

After verifying the reliability and validity of the constituent concepts, the relationship between the variables built on the structural equation model was analyzed. Next, the chi-square value of the structural model, 419.135, divided by the df 225, was 2.523; CFI was 0.984, NFI was 0.991, TLI was 0.952, and RMSEA was 0.078. Therefore, it was seen that all fit indices were at an acceptable level.

When we examine Tables 6 and 7 together, OTT usage behavior indicates high engagement, as 42.7% report daily use, aligning with the younger and educated profile of respondents. A majority subscribe to multiple OTT platforms, with 42.7% subscribing to three or more services, reflecting an advanced, diverse, and selective viewing culture. Netflix dominates as the preferred platform (44.7%), indicating strong brand preference and market penetration. Viewing is predominantly via Smart TV devices (Android TV / Apple TV / Google TV) (41.4%), followed by smartphones (22.5%), tablets (21.8%), and desktop/laptop computers (14.3%).

**Table 8:** Hypothesis Test Results

| Hypothesis | Route | Standardized Path Coefficient | t-Value | Verification Result |
|---|---|---|---|---|
| H1 | BIM - BL | 0.512 | 6.215 | Supported |
| H2 | PQ – BL | 0.318 | 3.419 | Supported |
| H3 | BID – BL | 0.284 | 3.716 | Supported |
| H4 | eWOM - BL | 0.459 | 4.374 | Supported |
| H5 | FREQ → PQ (+), BIM(+), BID(-), eWOM(-), BL(-) | | | Partially Supported |
| H6 | SUBSCR → PQ(+), BIM(-), BID(-), eWOM(-), BL(-) | | | Partially Supported |

*Fit Statistics: 419.135 (p = 0.000, d.f = 225, CMIN/DF = 2.523), RMSEA = 0.078, CFI = 0.984, NFI = 0.991, TLI = 0.952.*

According to the conceptual model results presented in Table 8, all four proposed hypotheses (H1–H4) regarding the determinants of brand loyalty in the OTT context were statistically supported. Specifically, brand image (H1) showed the strongest positive effect on brand loyalty (β=0.512, t=6.215, p<.001), indicating that favorable perceptions of brand image are highly influential in fostering consumer loyalty toward OTT platforms. Similarly, electronic word-of-mouth (eWOM) (H4) demonstrated a strong and significant effect on brand loyalty (β=0.459, t=4.374, p<.001), suggesting that users' exposure to or engagement with positive online discussions about OTT brands plays a critical role in shaping their loyalty behavior.

Moreover, both perceived quality (H2) and brand identity (H3) had significant positive effects on brand loyalty (β=0.318, t=3.419) and (β=0.284, t=3.716), respectively. These results imply that consumers who perceive their preferred OTT services as high-quality and who feel a sense of identification with the brand are more likely to remain loyal. The statistical significance of all path coefficients (t-values > 1.96) confirms the robustness of the model. Overall, the findings empirically validate the multidimensional structure of brand loyalty in the OTT environment, emphasizing the importance of both cognitive (quality, identity, image) and social (eWOM) antecedents.

According to the one-way ANOVA to test the H5 hypothesis, statistically significant differences in participants' evaluations based on OTT usage frequency were observed only for perceived quality (PQ) (F (4,413) =3.390, p=.012) and brand image (BIM) (F (4,413) =2.267, p=.066). However, among these, only perceived quality (p < .05) reaches statistical significance at the 0.05 level. For eWOM (p = .179), brand identity (BID) (p = .179), brand loyalty (BL) (p = .157), and brand image (BIM) (p = .066), the differences among usage frequency groups were not statistically significant. While the p-value for brand image is relatively close to the conventional alpha level, it does not meet the threshold for statistical significance.

These results partially support the proposed hypothesis. More specifically, they indicate that perceived quality perceptions vary significantly according to users' OTT platform usage frequency, suggesting that frequent users may develop more differentiated assessments of service quality. However, no significant differences were found in users' evaluations of eWOM, brand identity, brand loyalty, and brand image across different frequency groups.

According to the one-way ANOVA to test the H6 hypothesis, whether users' evaluations of eWOM, brand identity, brand loyalty, perceived quality, and brand image significantly differed based on the number of OTT platform subscriptions. Among the five dependent variables, only perceived quality (PQ) showed a statistically significant difference across groups (F=2.872, p=.039). This suggests that participants' quality perceptions vary meaningfully depending on the number of platforms they are subscribed to. Notably, users with three or more subscriptions reported the highest mean score for perceived quality (M=4.8006), while those without any subscription reported the lowest (M=3.4800), indicating a potential positive association between subscription breadth and perceived service quality.

In contrast, no statistically significant group differences were found for eWOM (p=.151), brand identity (p=.117), brand loyalty (p=.705), or brand image (p=.256). While slight variations in mean scores were observed, for example, higher eWOM and brand image evaluations among users with multiple subscriptions, these differences did not reach statistical significance. Therefore, the hypothesis that the number of OTT platform subscriptions significantly affects all brand-related outcomes is only partially supported, with the significant effect limited to perceived quality. These findings suggest that while broader platform exposure may enhance quality perceptions, it may not substantially influence users' broader brand-related evaluations.

## 4. Discussion

The findings of this study clearly demonstrate that brand image, electronic word-of-mouth (eWOM), perceived quality, and brand identity are significant antecedents of brand loyalty in OTT streaming environments. Brand image was found to have the most substantial influence, corroborating earlier works by Keller (1993) and Chen & Mukherjee (2022), which underscored the critical role of distinctive, consistent, and differentiated branding in fostering long-term loyalty. The strong effect of eWOM aligns with Hennig-Thurau et al. (2007) and Kim et al. (2008), indicating that user-generated content and peer endorsements significantly shape consumer trust and subsequent loyalty behaviors.

Perceived quality and brand identity also emerged as essential, reinforcing previous findings by Palmatier et al. (2017) and Dwivedi et al. (2021). Consumers' perception of high-quality content, consistent service reliability, and intuitive interface design translates directly into increased loyalty, validating earlier assertions by Bart et al. (Bart et al. 2005) and Lemon & Verhoef (2016). Brand identity's significant effect highlights its dual role in facilitating both cognitive evaluations and emotional attachments, consistent with Muniz and O'Guinn's (2001) insights into brand community dynamics.

The observed conditional effects of usage frequency and subscription breadth on perceived quality suggest nuanced consumer behaviors in multi-platform contexts. Frequent users and multi-subscribers may develop enhanced perceptual benchmarks for quality due to more comparative evaluations across services. This aligns with Yoon & Kim's (2023) arguments regarding post-adoption behaviors, underscoring a value-based evaluation approach wherein users balance perceived benefits and costs. Theoretically, these findings enrich the understanding of loyalty formation by empirically confirming cognitive and relational antecedents within digitally intermediated services. Practically, OTT platforms should strategically manage their brand image, amplify positive eWOM, ensure consistent high-quality experiences, and clearly articulate their identity to sustain consumer loyalty.

The relatively weaker effects of perceived quality and brand identity are consistent with two conditions of OTT markets. First, quality baselines are high and compressed across major platforms (ubiquitous HD/4K delivery, stable apps, comparable user experience-UX), which reduces cross-platform variance and shifts explanatory weight to distinctive image cues (e.g., originals, curation ethos). When variance is low, quality acts as a hygiene factor necessary but not loyalty-differentiating, whereas brand image concentrates the salient meaning that travels in word-of-mouth (thematic positioning, cultural cachet). Second, platform brand identity may be diluted by multi-homing and content-centric identification (users often identify with genres/fandoms rather than with a single platform brand), which weakens identity's

direct path while preserving its indirect role through image and eWOM. This pattern is coherent with our finding that image > eWOM > (quality, identity) in explaining loyalty in content-rich contexts.

Usage frequency plausibly moderates and/or conditions the observed paths. Among heavy users, accumulated familiarity and sunk search/setup costs elevate status-quo tendencies, amplifying the brand-image → loyalty link; among light users, eWOM can be comparatively more diagnostic by lowering uncertainty at the margin. We therefore anticipate nonlinearities (e.g., diminishing returns at very high frequency) and segment-specific effects (heavy vs. light viewers). Although we did not estimate these interactions in the current model, we encourage future work to (a) test image × frequency and eWOM × frequency terms, (b) compare heavy/light cohorts via multi-group SEM, and (c) evaluate whether frequency chiefly operates as a proxy for commitment or as a screen for fit with the platform's content proposition.

### 4.1 Accounting and Financial Implications

Our evidence that brand image, perceived quality, brand identity, and eWOM significantly predict loyalty has direct cost and revenue consequences in OTT subscription markets. First, loyalty-linked reductions in churn increase expected CLV and lower amortized acquisition costs, improving LTV: CAC economics and the efficiency of marketing outlays (Gupta & Zeithaml, 2006; Kumar & Shah, 2004). Second, positive eWOM partially substitutes for paid media and promotions, reducing customer acquisition cost (CAC) while shifting expenditures toward retention-oriented capabilities (service quality, personalization, first-party data). Third, a more loyal subscriber base stabilizes monthly recurring revenue (MRR) and reduces revenue volatility, which is decision-useful for budgeting and content-investment planning. Finally, loyalty can decrease cost-to-serve by lowering discounting and service recovery incidents. We discuss these managerial and policy-relevant implications and outline future research that integrates hard financial metrics (e.g., ARPU, churn, CLV) into structural models of brand loyalty in OTT.

### 4.2 Generalizability and Limitations

While our multi-construct model explains loyalty within an OTT context, external validity is constrained by the use of a convenience sample and a single-country bias implicit in our recruitment channels. Although Tables 6–7 report demographics and usage intensity, future research should employ probability-based or stratified multi-country sampling, compare OTT subsegments (ad-supported vs. subscription), and incorporate longitudinal designs to assess causal durability. We also encourage replication with objective behavioral metrics (e.g., watch time, churn) to triangulate self-reports.

## 5. Conclusion

The present study aimed to explore how perceptual (brand image, perceived quality, brand identity) and relational (eWOM) factors influence brand loyalty within OTT streaming platforms, specifically assessing the moderating role of usage frequency and subscription breadth. The core hypotheses posited that these factors significantly enhance brand loyalty, with conditional effects based on usage intensity and subscription behaviors.

Empirical findings robustly support all hypotheses related to brand image, eWOM, perceived quality, and brand identity. Brand image had the strongest influence, highlighting the pivotal role of distinctive brand positioning and consistent consumer perceptions. eWOM also significantly impacted loyalty, confirming the power of peer-driven communication in digital contexts.

Comparatively, the observed outcomes align closely with prior literature. Similar to Dwivedi et al. (2021), brand image and identity substantially affect consumer loyalty, with perceived quality functioning as a reliable loyalty driver, consistent with findings from Bart et al. (2005). The significant role of eWOM aligns with earlier digital branding research (Hennig-Thurau et al. 2007; Kim et al. 2008), emphasizing online communication's critical function in shaping consumer trust and loyalty.

This research advances existing knowledge by empirically validating multidimensional loyalty frameworks within OTT contexts, particularly highlighting the significance of perceptual and relational brand attributes. By identifying conditional factors of usage frequency and subscription behaviors, the study provides nuanced insights into consumer loyalty dynamics.

Our findings imply a practical sequencing for loyalty building in OTT: (a) prioritize brand-image assets that are hard to imitate (originals, distinctive curation, coherent editorial voice), (b) systematize eWOM amplification (creator/influencer collaborations, referral mechanics, community features) to convert image into credible advocacy, (c) treat perceived quality as a maintained hygiene threshold rather than a differentiator, and (d) monitor usage-frequency segments to tailor messaging (diagnostic eWOM for light users; habit-reinforcing value cues for heavy users). Managers should evaluate initiatives on incremental cash contribution tracking, CLV uplift, LTV: CAC, MRR/ARPU stability, and churn deltas rather than on list-price or isolated engagement metrics. This alignment ensures that brand-building choices not only move attitudes but also improve subscriber economics in measurable ways (Einav et al. 2025; Son & Lee 2025).

## 6. Practical Implications and Future Research Directions

### 6.1 Policy and Regulatory Implications

Platforms face converging policy and regulatory expectations around personalization and recommender design. Under the EU Digital Services Act (DSA), Article 27 requires platforms to disclose the main parameters of their recommender systems and to offer users meaningful controls (e.g., non-profiled or chronological options), together with options to modify those parameters (European Commission, 2022; Pinsent Masons, 2024; EU, 2022). In parallel, AI-driven personalization should follow the EU AI Act's risk-based approach: managers document data governance, conduct risk assessments, and meet transparency duties that scale with model risk; GPAI transparency requirements apply where relevant (European Commission, 2025; European Parliament, 2025).

Beyond recommender governance, content-market rules create additional obligations and budgeting needs. In Europe, the AVMSD framework expects on-demand catalogs to contain ⩾30% European works with appropriate prominence, and several jurisdictions impose levies/fund contributions; in Canada, certain foreign streamers must contribute 5% of Canadian revenues to domestic content funds above a threshold (European Commission, 2022). (AVMSD 30% quota/prominence; Canadian 5% contributions.) Compliance workstreams should

be costed against incremental margin and risk: (a) CLV gains from churn mitigation via trustworthy personalization; (b) LTV: CAC improvement via transparency-driven user trust; and (c) OPEX/CapEx for explainability and audit logs versus regulatory-risk reduction (cf. AI/DSA compliance guidance; subscription economics).

### 6.2 AI-Driven Personalization: Managerial Guardrails

Adopt design-for-compliance checklists for personalization: (a) parameter disclosures and opt-outs for profiling (DSA Art. 27); (b) risk management and documentation for AI components (EU AI Act); (c) fairness/quality controls to mitigate popularity bias and exposure skews in recommendations (survey evidence shows popularity bias can reduce diversity and fairness) (Klimashevskaia et al. 2024). Where feasible, implement transparency/fairness diagnostics for recommenders and consider privacy-preserving methods consistent with emerging guidance (Kowald et al. 2024).

Future research should examine how AI-driven personalization via algorithmic transparency, explanation richness, and fairness controls which reshapes the trust and loyalty pathway in subscriptions, using experiments that vary explanation type (simple vs. counterfactual), user control (opt-out/knobs), and exposure diversity (popularity-bias mitigation) while tracking churn risk, ARPU stability, and complaint/regulatory incidents as managerial outcomes; in parallel, as platforms pilot XR/VR experiences (immersive trailers, virtual premieres, co-viewing), scholars should isolate affective immersion and social presence as mediators between brand image and loyalty, using comparative designs (flat video vs. immersive preview vs. social co-viewing) to identify when immersion yields enduring loyalty versus short-lived engagement, and to test whether effects are stronger in high-involvement genres (e.g., fantasy, sports) than in low-involvement content.

### 6.3 Environmental, Social, and Governance (ESG) Considerations in OTT Branding

OTT branding decisions such as bitrate policies, encoding settings, CDN mix, and device guidance carry Scope 2/3 emissions implications across data centers, transit networks, and end-user devices, and recent evidence cautions that streaming energy use is not linearly proportional to data volume but varies with network/device efficiency, demanding nuanced measurement (Masanet et al. 2020; IEA, 2020) in parallel, industry disclosures show a growing shift toward value-chain (Scope 3) accounting and time-bound decarbonization roadmaps among major platforms (Netflix, 2024). In operational terms, managers should track per-stream or per-hour emissions with uncertainty bounds (Masanet et al. 2020; IEA, 2020), negotiate renewable-sourced CDN capacity, deploy adaptive bitrate and efficient codecs, and publish ESG dashboards that surface low-impact settings to end users, while also embedding an internal carbon price into content/technology portfolio choices (Netflix, 2024) on the accounting side, disclose and manage emissions intensity per subscriber-hour, and explicitly link efficiency investments to cash-cost savings (energy and egress) and brand-equity gains from credible ESG signalling so that environmental performance maps to subscriber economics (Masanet et al. 2020; IEA, 2020; Netflix, 2024).

To strengthen consumer trust and loyalty in increasingly competitive OTT markets, practitioners should continuously enhance platform quality and consistency, foster and curate positive electronic word-of-mouth through targeted engagement initiatives and influencer collaborations, cultivate clear and differentiated brand images, and deploy personalized communication strategies that heighten the resonance of brand identity among specific audience segments. From a scholarly perspective, future inquiries would benefit from employing representative sampling designs to improve external validity; conducting longitudinal studies to ascertain the enduring effects of brand image, brand identity, perceived quality, and eWOM on loyalty; exploring cross-cultural contingencies to gauge global versus local determinants; and examining how emerging Technologies, such as AI-driven personalization and virtual reality, reshape loyalty perceptions within OTT ecosystems.

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