

The Dual Mechanisms Through Which Prepaid Membership Fees Influence Consumer Spending: A Mental Accounting and Status Signaling Perspective

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Abstract. With the swift rise of prepaid membership programs, the spending behavior of consumers has been affected. However, the psychological mechanisms underlying the way in which membership fees can affect post-membership consumption behavior remain unclear. The existing studies are mainly based on the mental accounting perspective. The status signaling perspective has been given relatively little consideration, thus, there are ambiguities in the relationship between the two mechanisms in influencing consumer spending behavior. This paper proposes a dual-mechanism framework, integrating mental accounting and status signaling, to investigate the effects of prepaid membership fees on post-membership consumer spending behavior. Quantitative and qualitative methods are used together in the research process. It is found that mental accounting significantly mediates the relationship between prepaid membership fees and consumer spending behavior, while the indirect effect through status signaling on consumers' post-membership spending behavior is not significant. This paper provides insight into the dual-mechanism structure of the prepaid membership fee effect.

Keywords: Prepaid membership fees, Consumer spending behavior, Mental accounting, Status signaling.

1. Introduction

The rapid development of the membership economy has promoted the widespread adoption of prepaid membership programs. By requiring consumers to pay membership fees in advance, these programs encourage subsequent consumption and have become an increasingly popular marketing strategy. For example, Amazon reported that its Prime members had more than 200 million global users in 2021 [1]. In recent years, the prepaid membership programs have expanded rapidly in consumer services and digital platforms, attracting more and more academic attention [2].

Existing studies mainly explain the impact of prepaid membership fees on consumer spending from the perspective of mental accounting [3-5]. According to mental accounting theory, consumers

classify financial results into different mental accounts, resulting in the independent evaluation of prepaid membership fees and subsequent consumption [6, 7]. Mental accounting has been demonstrated to influence post-payment spending decisions of consumers.

Moreover, prepaid membership programs may also create social and symbolic advantages. The status implications of being a member are generally true (for example, exclusive privileges and visibility of membership levels) [8, 9]. Consequently, membership itself may be a status signal that shapes consumers' self-perceived status and their beliefs about how others perceive themselves, thereby encouraging spending consistent with those status perceptions [10, 11], which may shape consumers' subsequent spending decisions.

However, previous literature mainly focused on mental accounting and relatively less attention was paid to status signaling. Moreover, few empirical studies have examined both mechanisms in the same context or compared their effects on consumer spending behavior. Understanding the psychological mechanism underlying post-membership spending is very important for designing effective prepaid membership programs.

To address this gap, this paper develops a dual-mechanism framework that integrates mental accounting and status signaling to examine how prepaid membership fees influence consumer spending behavior. Specifically, it addresses three questions: (1) How mental accounting influences consumer spending after paying prepaid membership fees; (2) How status signaling influences consumer spending after paying prepaid membership fees; (3) How the two mechanisms jointly shape consumers' spending decisions and which mechanism has a greater impact.

2. Literature review

2.1. Mental accounting and prepaid membership consumption

Mental accounting refers to the cognitive processes through which individuals organize, evaluate, and monitor their financial activities [6, 7]. In contrast with the assumption of full fungibility of money in economics, mental accounting indicates that people classify money based on its source, purpose and timing. Classification influences the manner in which consumers assess subsequent spending.

Mental accounting has been shown to affect consumer behavior in many ways. Budgeting sets implicit spending ceilings for particular categories [12]. Payment decoupling diminishes the connection between payment and consumption, therefore decreasing the pain of payment at the time of consumption [3, 4]. Moreover, the sunk cost effect motivates individuals to consume goods or services in order to avoid treating previous payments as waste, even though this motivation could diminish due to the psychological distance from payments [13, 14].

These mechanisms are especially pertinent to the context of prepaid membership programs. In such programs, membership fees might be recorded in a separate mental account or seen as prepaid resources. Thus, later consumption becomes not the act of spending more money but the use of prepaid benefits. Such a conceptualization may decrease the pain of payment and motivate consumers to use their benefits and justify the cost of their initial spending. Indeed, in line with the aforementioned logic, evidence on the role of prepayment schemes and prepaid services demonstrates that prepaid payments can lead to higher consumption and spending because of reduced salience of payment and enhanced motivation of consumers to obtain value from previously made payments [5, 15].

Nevertheless, the majority of the existing research focuses on explaining post-payment consumption behavior using mental accounting while paying less attention to the possibility that

membership programs might influence spending through consumers' perceptions of social status.

2.2. Status signaling and membership consumption

Status signaling involves the use of observable or inferred attributes which indicate one's standing in the social hierarchy and impact how the person is perceived by the audience [8]. Consumers' consumption choices can be considered a means of status signaling.

Recent research shows that status signals are not limited to luxury goods or highly conspicuous consumption. Status can be conveyed through diversified consumption practices and may vary depending on the social situation in which the signal is interpreted [9]. In addition, different types of social hierarchies may give different meanings to the same consumption behavior, depending on whether the status is mainly based on dominance or prestige [11]. Status signals can also be dynamic, emerging over time through a combination of high and low status elements [10].

Prepaid membership programs provide a relevant context for examining this process. Membership levels, exclusive privileges and differentiated membership benefits may be used as visible or inferable clues to social position. Unlike traditional conspicuous consumption, membership-related signals may be expressed through service use, digital interaction or the exercise of member privileges. If consumers perceive membership as socially significant, they may adjust their consumption to reflect the status associated with that membership identity. Consumption can thus serve a dual purpose: obtaining economic benefits and communicating status.

However, membership does not automatically convey status signals. Status signaling is more likely to occur when consumers view membership status or privileges as socially salient, distinctive, or subject to audience evaluation. In a recent study, Wu et al. [2] identify social awareness as an important feature of membership subscription services, suggesting that consumers attach different levels of importance to the social meaning of membership. This difference may help explain why membership programs generate stronger status-related consumption for some consumers, but not for others.

2.3. A dual-mechanism perspective

Prior literature suggests two distinct pathways through which prepaid membership fees can affect post-membership spending. The first is mental accounting, which refers to how consumers categorize, evaluate, and track prepaid fees over time and across situations. The second is status signaling, which refers to consumers' use of membership as a cue to communicate status to others.

This study incorporates both mental accounting and status signaling to examine how prepaid membership fees influence post-membership spending behavior. From a mental accounting perspective, consumers may treat the prepaid fee as an initial financial commitment and seek to realize or justify its value through subsequent use of the membership, thereby reducing the perceived cost of later purchases. From a status signaling perspective, membership may be socially meaningful to consumers when its level or privileges signal status in their social environment. Consumers may therefore spend in ways consistent with their perceived membership status. Based on these two perspectives, the following hypotheses are proposed:

H1: Mental accounting acts as a mediator between the perceived prepaid membership fee effect and consumer spending behavior after membership.

H2: Status signaling acts as a mediator between the perceived prepaid membership fee effect and consumer spending behavior after membership.

H3: The indirect effect of the perceived prepaid membership fee effect on consumer spending behavior after membership via mental accounting is greater than that via status signaling.

3. Methodology

3.1. Research design and setting

An explanatory sequential mixed-methods design is adopted in this study to examine how prepaid e-commerce membership fees affect consumers' post-membership spending through two psychological mechanisms: mental accounting and status signaling. The quantitative phase was conducted first to test the proposed dual-mechanism framework.

The qualitative phase then aimed to explain the quantitative findings by exploring perceptual, experiential, and background factors that may account for the observed relationships between consumers' perceptions and behaviors.

This study focuses on prepaid membership programs in mainland China, specifically Taobao 88VIP and JD PLUS. These programs are suitable because they require advance payment and offer differentiated benefits, such as discounts, exclusive privileges, and membership identifiers.

3.2. Participants and sampling

The target group is adult consumers who have personally purchased and used prepaid e-commerce memberships (such as Taobao 88VIP or JD PLUS memberships). Participants must meet three inclusion criteria: (1) be at least 18 years old; (2) have personally paid for the membership rather than using a shared or externally purchased membership; (3) have used at least one membership benefit after payment and can recall the specific shopping experience after purchasing the membership.

In the quantitative stage, online questionnaires were distributed through Wenjuanxing and relevant social media channels. Convenience sampling was used to recruit participants with diverse demographic backgrounds and membership experience. A total of 207 valid responses were received, offering sufficient data to conduct mediation analysis and reliability assessment. Following the quantitative analysis of the collected data, purposive sampling was employed during the qualitative phase in order to recruit participants who could provide further clarification about the observed pattern. Participants were recruited on the basis of the relevant characteristics identified during the quantitative phase of the research (e.g., usage intensity, changes in spending, perceptions of membership value). A total of 12 participants with diverse membership experiences were recruited for the interviews. Each interview lasted approximately 20–30 minutes, and interviews were conducted until no substantially new themes emerged.

3.3. Data collection and instrument development

The collection of quantitative data came first, through the use of scales that had been developed before based on the literature. Following this process, the semi-structured interviews took place and revolved around four issues, namely: (1) The explanations for the relationships found from the quantitative data; (2) How consumers perceive the effects of paying for membership fees on their further consumption; (3) How mental accounting and status signaling are performed in certain consumption instances; (4) How consumers perceive the relative importance of the two processes.

Since the quantitative phase was performed first, the questionnaire items were primarily developed based on previous literature. All constructs were measured using seven-point Likert scales. Perceived prepaid membership fee effect was treated as the independent variable, while mental accounting and status signaling were treated as parallel mediators, and post-membership consumer spending behavior as the dependent variable. After the completion of the quantitative analysis, the interview transcripts were analyzed using NVivo 15 software. Thematic analysis, consisting of deductive and inductive coding, was applied to examine the interview transcripts. The deductive coding was based on the results of the quantitative study as well as the theoretical concepts of mental accounting and status signaling, while additional themes emerging from the participants' narratives were also identified during the qualitative research. Qualitative analysis was used to supplement and interpret the quantitative results, especially those requiring a deeper understanding.

3.4. Data analysis

Quantitative data were analyzed using SPSS 27.0 and the PROCESS macro. Initially, descriptive statistics, reliability analysis, and correlation analysis were conducted. Cronbach's alpha was used to evaluate the internal consistency of each multi-item construct. In order to test the proposed dual mechanism framework, parallel mediation analysis was carried out in PROCESS to estimate whether the perceived prepaid membership fee effect affects consumer spending after payment through mental accounting and status signaling. Bootstrapping with 5,000 resamples was used to obtain 95% bootstrap confidence intervals of the indirect effects. Finally, the quantitative and qualitative findings are integrated to comprehensively explain how and why prepaid membership fees affect consumer spending through different psychological mechanisms.

4. Findings

4.1. Sample profile

A total of 250 questionnaires were collected. After strict screening and elimination of invalid questionnaires with too short a response time, straight-line responses, and contradictions in reverse questions, 207 valid questionnaires were obtained, with a valid response rate of 82.8%. The sample shows relatively balanced demographic characteristics. In order to supplement the quantitative survey, semi-structured interviews were conducted with 12 consumers who had personally purchased and used Taobao 88VIP or JD PLUS memberships. There were differences in the type of membership, frequency of use, and shopping habits of participants, allowing the study to capture diverse experiences of prepaid membership consumption.

4.2. Reliability and validity assessment

The reliability of the measurement scale was assessed using Cronbach's alpha. The overall Cronbach's alpha coefficient reached 0.930, exceeding the generally accepted threshold of 0.70, indicating high internal consistency among the measurement items. Therefore, all measurement items were retained for subsequent analysis to confirm the reliability and appropriateness of the scale design.

The suitability of the data for factor analysis was assessed using the KMO measure and Bartlett's test of sphericity. The results showed that the KMO value of the total scale was 0.887, which

exceeds the recommended 0.70 threshold, indicating that the data are suitable for factor analysis. In addition, Bartlett's test of sphericity is significant ($\chi^2 = 2344.453$, $df = 120$, $p < 0.001$), indicating that there are sufficient correlations among the measurement items. These results confirm that the data are suitable for further principal component analysis.

4.3. Principal component analysis

Principal component analysis was conducted for each concept, and factors with eigenvalues greater than 1 were extracted. For the independent variable, perceived prepaid membership fee effect, KMO = 0.735, and one principal component was extracted, explaining 65.116% of the total variance. For the mediators mental accounting, KMO = 0.787, and one principal component was extracted, explaining 69.419% of the total variance. For status signaling, KMO = 0.802, and one principal component was extracted, explaining 69.535% of the total variance. For post-membership consumer spending behavior, KMO = 0.801, and one principal component was extracted, explaining 75.536% of the total variance. The factor loadings of all measurement items exceeded the acceptable level, indicating that the construct validity is good. Therefore, factor scores were generated for each construct and used as composite variables (X, mental accounting, status signaling, and Y) for subsequent mediation analysis using PROCESS.

4.4. Key findings

In the quantitative analysis, the composite factors generated by PCA were further analyzed using the PROCESS macro (Model 4) proposed by Hayes to examine the mediating mechanisms through which perceived prepaid membership fees influence post-membership consumer spending behavior. 5,000 bootstrap samples were used to test the indirect effects, with mental accounting and status signaling modeled as parallel mediators.

H1 was supported. Perceived prepaid membership fees significantly enhanced consumers' mental accounting perception ($\beta = 0.5102$, $p < 0.001$), and mental accounting had a positive impact on post-membership consumer spending behavior ($\beta = 0.4028$, $p < 0.001$). The indirect effect through mental accounting was significant (indirect effect = 0.2055, 95% Boot CI = [0.1010, 0.2910]), indicating that mental accounting is an important mechanism to explain how the prepaid membership fee increases subsequent consumption behavior.

H2 was not supported. Although the perceived prepaid membership fees significantly enhanced status signaling perceptions ($\beta = 0.6294$, $p < 0.001$), the indirect effect of status signaling on post-membership consumer spending behavior was not significant (indirect effect = 0.1172, 95% Boot CI = [-0.0278, 0.2496]). This finding shows that although consumers may perceive some symbolic meanings related to membership identity, these identity-related perceptions are not enough to significantly drive subsequent consumption behavior.

When the two mechanisms are compared, mental accounting is more behaviorally relevant than status signaling, and H3 was supported. This finding is further supported by the qualitative results. Participants generally placed greater emphasis on the economic value of membership than on its symbolic or identity-related value. Discussions of recovering the membership fee, avoiding waste, and making full use of membership benefits were more common than discussions of identity and status, which were generally described as secondary considerations.

5. Discussion

From the perspective of integrating mental accounting and status signaling, this study examines the effect of prepaid membership fees on consumers' post-membership spending behavior. The study found that an asymmetric dual-mechanism framework is supported: mental accounting is the dominant pathway to connect prepaid membership fees and post-membership spending, whereas the indirect effect through status signaling is not significant.

5.1. Quantitative findings discussion

Quantitative findings suggest that the main mechanism of the positive effect of prepaid membership fees on post-membership spending is mental accounting rather than status signaling.

The strong mediating role of mental accounting may be related to how consumers think about the membership fee after paying the membership fee. Once the fee has been paid, consumers may feel that the money has been spent. Using the membership benefits is a way to make the payment worthwhile. Therefore, when they use the member discount to buy something or use free shipping, they may feel that they are using the benefits they have already paid for, rather than spending additional money. This can make the cost of later purchases feel lower and encourage them to use the membership benefits more. In this sense, the increase in post-membership spending may not mean that consumers just want to spend more money. On the contrary, they may try to recover the value of the membership fee by making greater use of its benefits. Discounts, free shipping and other practical benefits may strengthen this effect because the economic value of the membership is more easily noticed by consumers.

However, status signaling are not necessarily translated into consumption behavior, because status-related symbolic perceptions associated with membership may not be enough to drive actual spending. First of all, the social visibility of e-commerce membership may be limited, since membership benefits are largely private. Therefore, non-members rarely have the opportunity to recognize a member's status. Secondly, the functional orientation of e-commerce membership should be considered. Although there are exclusive labels or differentiated levels in the program, consumers may consider these characteristics mainly based on actual benefits rather than expression of identity. In such a case, the program will be regarded as a consumption-optimization tool rather than a mechanism of social differentiation. Thus, symbolic value does exist, but it is secondary to functional value in shaping purchasing behavior.

Previous studies have shown that when products or services can be observed and socially interpreted, consumption choices can convey social significance. However, this study shows that not all membership identities have sufficient signaling capacity. The effectiveness of status signaling depends not only on the existence of symbolic meanings, but also on whether these meanings are visible, recognized by society, and related to the interpersonal environment of consumers.

5.2. Qualitative findings discussion

A key insight from the interviews is that the mental accounting process associated with the prepaid membership fee is not a one-time classification. Consumers do not regard membership fees as completed past expenses but continuously monitor the relationship between initial payments and the membership benefits obtained throughout the membership period. Discounts, coupons, free shipping and other member privileges are included in the continuous evaluation of whether the membership has generated sufficient value. Consumers feel that membership is worth the money if cumulative

savings are found to be larger than the membership fee; otherwise, they would reduce their use of the membership or even reconsider whether to renew it in the future. The above result extends traditional mental accounting theory, showing that consumers' mental accounting of prepaid membership fees is dynamic rather than static, and consumers are continuously updating their assessment of the value of previous expenses. In other words, this can explain why mental accounting significantly affects consumption behavior: the increase in consumption may be the result of consumers' efforts to maximize the perceived return of their prepaid membership fees.

It should be noted that the sunk-cost mechanism was further understood through the interviews. Although "not wasting money" and "making membership fees worthwhile" were mentioned by participants, their decision-making was not entirely driven by past payments. They would still compare future membership benefits with other options and may switch to another platform when it offers greater value. Therefore, the perceived prepaid membership fee effect includes both a focus on past costs and an assessment of future value. The interviews further showed how mental accounting was transformed into specific behaviors. Consumers are more inclined to prioritize membership platforms, actively look for available membership benefits, and are more willing to buy when member discounts reduce perceived costs.

In contrast, the qualitative findings help explain why status signaling fails to produce a significant indirect effect, despite the positive relationship between the perceived prepaid membership fee effect and status signaling. Participants occasionally viewed membership as a distinctive identity or advantage, but this perception mainly comes from functional benefits, not social recognition. Since e-commerce membership status is usually less visible to external audiences, its symbolic value is not enough to significantly change consumption behavior.

The interviews further showed the asymmetric relationship between the two mechanisms and provided qualitative support for H3. Among all participants, discussions about recovering membership fees, maximizing benefits, and assessing savings are more frequent and consistent than discussions related to identity or status. When economic value and symbolic value are considered at the same time, consumers usually prioritize practical interests over identity-related satisfaction. Therefore, although status signaling exists as a complementary psychological experience, mental accounting is a more behaviorally relevant mechanism for prepaid membership fees to affect consumption behavior.

5.3. Theoretical and managerial implications

This study shows that prepaid membership fees affect consumer spending through an asymmetric dual mechanism structure. Mental accounting is the dominant mechanism, and in the e-commerce situation examined, the impact of status signaling on actual spending is limited.

From a theoretical perspective, this study extends research on mental accounting by revealing the dynamics of the prepaid membership fee psychological account. Consumers will continue to re-evaluate whether the accumulated membership benefits are sufficient to justify the initial payment, combining the focus on past costs with the assessment of future value. This finding extends beyond a simple sunk-cost explanation.

From the perspective of management, since consumers continuously evaluate whether their memberships provide sufficient value, the platform should give priority to strengthening the perceived membership value through cumulative savings display, benefits tracking, and personalized feedback. Such functions make the value recovery process more transparent and may promote continuous participation. In ordinary e-commerce membership programs, status-based demands are

unlikely to significantly increase spending; functional value propositions - such as savings, convenience, and service advantages - are more in line with the mechanism that affects spending.

5.4. Limitations

The following can be noted as the limitations of this study. First, the sample for this study was collected from Chinese consumers, and thus the findings may not be generalizable to other regions due to different consumption environments. Second, this study specifically concentrates on mainstream e-commerce membership programs (for instance, Taobao 88VIP and JD PLUS). These programs have membership benefits that are mainly functional, and the social visibility of membership is also low. Thus, the finding of a relatively weak status-signaling effect may be influenced by the particularities of the research setting. Third, although the mixed-methods approach allowed a comprehensive understanding of the psychological mechanisms of consumers, the research is based on self-reported survey and interview data and may not fully capture actual consumer behavior.

5.5. Future research directions

The possible direction of future research includes studying the prepaid membership programs in other cultures and consumption contexts. Membership programs with stronger symbolism, greater exclusivity, or greater social visibility may provide further insight into when status signaling becomes an influential mechanism in consumer decision-making. Longitudinal studies and behavioral data analysis could be used to understand how the effect of perceived prepaid membership fee evolves over time. Possible topics for future research also include the study of individual differences, such as price sensitivity, status awareness and shopping involvement, and how these differences shape consumers' reactions to prepaid membership programs.

6. Conclusion

In this research, the influence of prepaid membership fees on consumer spending is examined by integrating mental accounting and status signaling into a unified dual-mechanism framework. Applying a mixed-methods approach, we find that mental accounting is the dominant path, as consumers treat membership fees as prepaid resources whose value can be recovered through subsequent use of membership benefits. At the same time, even though membership ownership generates certain symbolic associations, these associations do not have a significant impact on consumer spending in ordinary e-commerce settings, which can be partly attributed to the low social visibility of members.

The results obtained indicate that in the given case, the perception of economic value exceeds the consideration of social identity in shaping post-membership consumption. In other words, the platform should pay attention to tangible membership benefits, such as tracking accumulated savings and providing personalized value feedback, rather than relying mainly on status-based appeals to consumers. Though limited by regional sampling and self-reported data, the study provides empirical evidence of why consumers may spend more after joining prepaid programs and points to future studies related to other types of membership with higher social visibility.

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