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The Impact of Perceived Value, Trust and the Mediating Role of Purchase Intention on ChatGPT Purchase Decisions

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Keywords

Perceived value, trust, artificial intelligence adoption, generative AI, subscription behavior, purchase decision

Abstract

This study investigated how perceived value and trust influence purchase intention and purchase decision for paid ChatGPT subscriptions. A quantitative survey was conducted among users who have used ChatGPT and subscribed to GPT Go, Plus, or Pro, using non-probability purposive sampling. The data were analysed with multiple linear regression and a mediation test. The findings show that perceived value and trust both have positive effects on purchase intention. Perceived value and purchase intention also have positive effects on purchase decision, whereas the direct effect of trust on purchase decision is not significant. Furthermore, purchase intention mediates the relationships between perceived value and purchase decision and between trust and purchase decision. These results indicate that users' evaluations of value and trust toward ChatGPT primarily operate by strengthening their intention to subscribe, which then translates into actual subscription behaviour. The study extends value-based adoption and trust perspectives by connecting them to actual subscription decisions for a generative AI service and offers practical guidance for AI service providers on how to design and communicate value propositions and trust-building mechanisms that effectively convert intention into subscription.

INTRODUCTION

The rapid proliferation of artificial intelligence (AI) technologies has fundamentally transformed how individuals interact with digital services across educational, professional, and personal domains. Among the most prominent developments in this landscape is the emergence of large language models (LLMs) such as ChatGPT, which have demonstrated unprecedented capabilities in natural language processing and generation. Understanding the factors that drive users to adopt and pay for these AI services has become increasingly critical for both academic inquiry and practical business strategy, particularly as the market transitions from free experimentation to monetized subscription models. This research addresses this timely need by examining the psychological mechanisms specifically perceived value and trust that influence users' decisions to subscribe to premium ChatGPT services, thereby contributing to the nascent literature on generative AI adoption and consumer behavior in the context of emerging AI-powered platforms.

Artificial intelligence has developed very rapidly over the past few years and is now embedded in many everyday activities. Large language models such as ChatGPT are increasingly used for information search, writing and editing, data analysis, and decision support in both educational and professional settings. Rather than functioning as a mere add-on, these systems are gradually reshaping how people learn, work, and communicate (Rahman, 2023).

The scale of this adoption which report an increase in active ChatGPT users from 50 million in January 2023 to 250 million in October 2024, 300 million in December 2024, and more than 400 million in February 2025. Within less than two years, AI adoption rose around eight-fold, with a marked acceleration at the end of 2024 and early 2025 (Goodstats, 2024).

As a chatbot based on large language models (LLMs), is trained on very large amounts of data and text so that it can produce natural language responses, adding a conversational interface on top of internet search and complementing conventional search engines such as Google rather than fully replacing them (S. Kim & Priluck, 2025). At the same time, Artificial Analysis, (2024) shows that the GPT-5 variant achieves the highest scores on model variant indices, outperforming other leading models such as Grook-4, Claude 4.1 Opus, and Gemini 2.5 Pro, thereby strengthening ChatGPT's position among available AI services.

In the context of user behavior, trust and perceived value are two psychological mechanisms that are frequently highlighted. Choudhury & Shamszare, (2023) find that trust increases usage intention, while perceived value influences this trust and ultimately drives actual usage; trust thus functions as a bridge between initial interest and user behavior. Pham et al., (2025) add that once trust is formed, its influence is mediated by perceived usefulness: when users trust the system, they are more likely to judge AI as beneficial, which strengthens usage intention. Interface usability, security, and privacy also reinforce trust and create positive feedback loops between usability, trust, and perceived value.

However, trust in AI is not static. Frank et al., (2023) show that trust encourages customers to try AI services, but interest can decline when the level of AI autonomy is perceived as too high. Services such as ChatGPT therefore not only to increase consumer trust but also to provide transparency and clear user control, these elements encourage users to subscribe. Perceived value offers a complementary perspective. According to the Value-Based Adoption Model (VAM), users decide to adopt a service after weighing perceived benefits against the sacrifices they incur (Al-Abdullatif & Alsubaie, 2024).

Usefulness and user-friendly interface design can enhance perceived benefits; users are more likely to continue their subscription when the advantages they receive are perceived as greater than the costs they pay (Shahzad et al., 2024). In e-commerce, satisfying interactions with chatbots increase purchase intention, particularly intention to reuse, so the quality of chatbot communication plays an important role in shaping satisfaction and purchase decisions (Akdemir & Bulut, 2024).

Other findings reinforce that perceived value is users' overall evaluation of the benefits of a technology formed by perceptions of system quality, service quality, information quality, and features (Kakkar et al., 2025). In study of WhatsApp chatbots, price value emerges as a key driver of continuance intention alongside ease of use, enjoyment, and habit; users' decisions are strongly influenced by whether the perceived benefits are worth the costs (Romero-Charneco et al., 2025). M. K. Kim et al., (2024) find that convenience can increase perceived value and enjoyment; when benefits are perceived as exceeding the time and money invested, perceived value strengthens and can turn continuance intention into a more solid purchase decision.

The conversion from purchase intention to purchase decision is not always automatic. (Mardhiana, 2022). Emphasises this relationship is moderated by various contextual factors. In e-commerce, trust helps mitigate risk, while perceptions of security strengthen confidence in

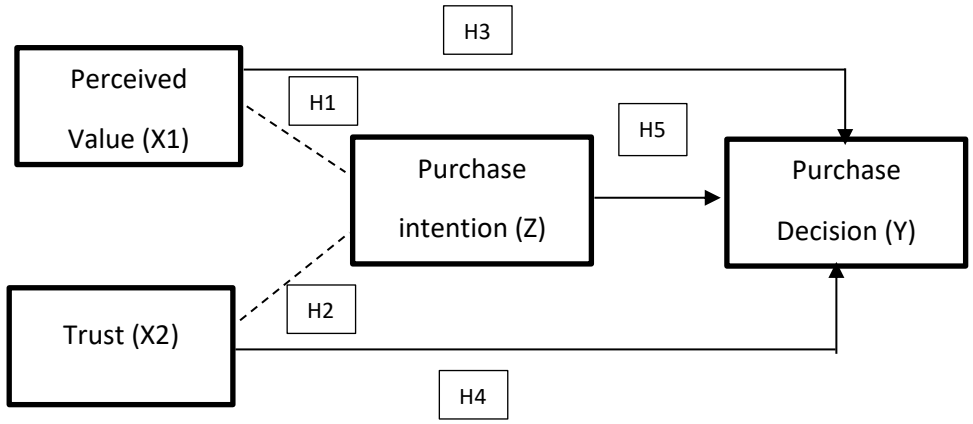
completing a purchase (Handoyo, 2024). More broadly Ghosh, (2024) digital purchase intention is consistently influenced by perceived usefulness, ease of use, trust, security, and perceived risk; together, these factors contribute significantly to online purchase intention.

Research on AI service adoption has primarily concentrated on factors shaping usage intention or continuance intention within free or trial contexts, while empirical investigations extending to concrete purchase decisions specifically, the transition from free usage to paid subscription behaviour remain notably scarce. This gap is particularly pronounced in the domain of generative AI services such as ChatGPT, where users must evaluate not only functional utility but also the economic value proposition of premium tiers. Existing studies have established that perceived value and trust are critical antecedents of technology adoption intentions; however, the mechanisms through which these constructs translate into actual subscription purchases, and the mediating role of purchase intention in this process, have not been systematically examined in the context of AI-powered conversational agents.

Moreover, previous research has predominantly treated purchase intention and purchase decision as conceptually equivalent or has neglected to empirically distinguish between them, thereby overlooking the potential psychological and behavioral gaps that may exist between intending to purchase and actually completing a purchase transaction. The present study addresses these limitations by explicitly modeling the relationships among perceived value, trust, purchase intention, and actual purchase decision, thereby providing a more nuanced understanding of the subscription conversion process for generative AI services.

Based on the literature review and the formulated hypotheses, the research model is developed as shown in Figure 1

Figure 1 Research Model



RESEARCH METHOD

This study employed a quantitative approach using an online questionnaire-based survey. The data are collected in numerical form using Likert-scale items to ensure consistent measurement of the variables and are analyzed statistically to assess the given hypotheses (Creswell J. W. & D., 2023). The target market comprised persons who had engaged with ChatGPT and indicated a desire to upgrade to premium plans, such as GPT Go, Plus, or Pro,

although the exact population size was not ascertained. To find the smallest sample size needed in this example, we used the Lemeshow formula for proportions.

$$n = \frac{Z\alpha^2 \text{ x } P \text{ .} Q}{L^2}$$

The minimum sample size needed is n, Zα is the standard normal value at a 5% significance level (Zα = 1.96), P is the assumed proportion of the result (P = 0.50 because the real proportion was unknown), Q = 1 − P (Q = 0.50), and L is the margin of error that can be allowed (L = 0.093). The formula said that the smallest number of people who could answer was 111. Then, a non-probability purposive sampling method was used, focusing on those who were at least 17 years old and had used and subscribed to ChatGPT (GPT Go, Plus, or Pro).

This study examines four primary variables: perceived value (X1), trust (X2), purchase intention (Z), and purchasing decision (Y). Perceived value and trust show how consumers feel about ChatGPT as a service, buy intention shows how ready they are to subscribe, and purchase decision shows what they really chose to do. All four are handled as latent variables that are measured with multi-item statements on a five-point Likert scale. The next subsections explain their definitions and indicators in more detail.

Perceived Value

In this research, perceived value denotes users' comprehensive assessment of the advantages of subscribing to ChatGPT in relation to the monetary and non-monetary costs and risks they perceive, aligning with value-for-sacrifice perspectives in previous generative AI research (An et al., 2025; Parveen et al., 2024; Rruplli et al., 2024; Yue et al., 2024). Perceived value reflects the extent to which the quality of outputs, decision-making assistance, efficiency, and learning experience surpass the necessary work, time, and perceived risk associated with utilizing ChatGPT. This study adopts the indicators of perceived value: usefulness, enjoyment, fees, and risk from (Al-Abdullatif & Alsubaie, 2024).

Trust

Trust is characterized as users' conviction that ChatGPT functions as anticipated, corresponds with their interests, and handles data ethically, thereby fostering their willingness to depend on its responses for significant tasks (Aoki, 2020; Choudhury & Shamszare, 2023; Ding & Najaf, 2024); This study examines trust in the AI chatbot, which denotes the perceived reliability, consistency, and transparency of ChatGPT during user interactions and information management. The trust indicators—reliability, integrity, benevolence, and security—align with the dimensions suggested by (Hidayat et al., 2021).

Purchase Intention

Purchase intention refers to the degree of users' inclination to subscribe to a paid version of ChatGPT in the future, articulated through their plans, expectations, and readiness to complete the transaction (Liu & Chen, 2025; Lopes et al., 2024; Xiang & Liu, 2024). In AI-assisted decision-making scenarios, purchase intention signifies the transition from adhering to

chatbot recommendations to executing a subscription action. The purchase intention indicators willingness to buy, probability, and plan are derived from (Peña-García et al., 2020).

Purchase Decision

Purchase decision represents the final choice to subscribe to ChatGPT after users have recognised their needs, searched for information, and evaluated alternatives, and is typically proxied by the completion of the subscription transaction (Bartuseviciene et al., 2025; Beyari & Garamoun, 2022) In this research, purchase decision captures specific choices users make regarding the configuration of the service, the provider, the transaction channel, and the timing of the subscription. The indicators of purchase decision product choice, brand choice, channel choice, and plan are based on the dimensions proposed by (Chou & Chen, 2021).

Various stages of data analysis in IBM SPSS Statistics 29. The initial phase was summarizing respondents and factors using descriptive statistics. Creswell and D. (2023) and George and Mallery (2021) indicate that item-total correlations and Cronbach's alpha evaluate instrument validity and internal consistency reliability. Standard diagnostic procedures assessed the traditional assumptions of multiple linear regression (normality, multicollinearity, and heteroskedasticity) prior to hypothesis testing. The research hypotheses were subsequently evaluated by multiple linear regression across two models: the first model assessed perceived value and trust as predictors of buy intention, while the second model examined their influence on purchase decision, consistent with standard multiple regression methodology (Sudrajat, 2020). The Sobel test examined the mediating role of buying intention between perceived value, trust, and purchase decision.

RESULT AND DISCUSSION

Result Instrument Testing

The instrument validity and reliability tests were conducted before hypothesis testing. All items were declared valid because their correlation coefficients exceeded the r-table value (0.1555), and all variables met the reliability criteria with Cronbach's alpha values above 0.60. Table 1 and Table 2 present the results. Furthermore, descriptive statistics in Table 3 show that all variables have high mean values, indicating that respondents generally exhibit strong perceived value, trust, purchase intention, and purchase decision toward ChatGPT

Validity Test

Table 1 Validity Test Result

Item	Sig	R-Count	R-Table	Information
X1.1	0,000	0,507	0.1555	Valid
X1.2	0,000	0,761	0.1555	Valid
X1.3	0,000	0,692	0.1555	Valid
X1.4	0,000	0,447	0.1555	Valid
X1.5	0,000	0,737	0.1555	Valid
X1.6	0,000	0,737	0.1555	Valid
X1.7	0,000	0,613	0.1555	Valid
X1.8	0,000	0,546	0.1555	Valid
X1.9	0,000	0,542	0.1555	Valid
X2.1	0,000	0,541	0.1555	Valid
X2.2	0,000	0,509	0.1555	Valid
X2.3	0,000	0,596	0.1555	Valid
X2.4	0,000	0,638	0.1555	Valid
X2.5	0,000	0,683	0.1555	Valid

X2.6	0,000	0,610	0.1555	Valid
X2.7	0,000	0,544	0.1555	Valid
X2.8	0,000	0,514	0.1555	Valid
X2.9	0,000	0,438	0.1555	Valid
Z1.1	0,000	0,767	0.1555	Valid
Z1.2	0,000	0,462	0.1555	Valid
Z1.3	0,000	0,680	0.1555	Valid
Z1.4	0,000	0,794	0.1555	Valid
Z1.5	0,000	0,624	0.1555	Valid
Z1.6	0,000	0,659	0.1555	Valid
Z1.7	0,000	0,707	0.1555	Valid
Z1.8	0,000	0,762	0.1555	Valid
Z1.9	0,000	0,515	0.1555	Valid
Y1.1	0,000	0,764	0.1555	Valid
Y1.2	0,000	0,621	0.1555	Valid
Y1.3	0,000	0,754	0.1555	Valid
Y1.4	0,000	0,654	0.1555	Valid
Y1.5	0,000	0,648	0.1555	Valid
Y1.6	0,000	0,747	0.1555	Valid
Y1.7	0,000	0,704	0.1555	Valid
Y1.8	0,000	0,626	0.1555	Valid
Y1.9	0,000	0,505	0.1555	Valid

Source: Data Processed

Table 1 shows that all statement items are valid, as indicated by a significance value < 0.05 and R-count ≥ R-table of 0.1555. Therefore, all items in the questionnaire are valid and can be used for research.

Reability Test

Table 2 Reability Test Result

Variabel	Cronbach' Alpha	Keterangan
Perceived Value	0,790	Reliabel
Trust	0,732	Reliabel
Purchase Intention	0,833	Reliabel
Purchase Decision	0,845	Reliabel

Source: Data Processed

Table 2 shows that all statement items are reliable, as indicated by a Cronbach's Alpha value > 0.6. Therefore, all items in the questionnaire are reliable and can be used for research.

Descriptive Statistics

Table 3 Desciptive Test Result

Variabel	Item	Min	Max	Std.Dev	Mean	Interpretation
Perceived Value (X1)	X1.1	2	5	0,883	4.14	High
	X1.2	2	5	0,683	4.57	High
	X1.3	2	5	0,768	4.41	High
	X1.4	2	5	0,792	4.34	High
	X1.5	1	5	0,821	4.38	High
	X1.6	1	5	0,694	4.14	High
	X1.7	2	5	0,640	4.42	High
	X1.8	1	5	0,885	4.21	High
	X1.9	3	5	0,753	4.24	High
Trust (X2)	X2.1	2	5	0,770	4.30	High

	X2.2	2	5	0,731	4.41	High
	X2.3	2	5	0,831	4.32	High
	X2.4	2	5	0,748	4.29	High
	X2.5	1	5	0,791	4.36	High
	X2.6	1	5	0,687	4.29	High
	X2.7	2	5	0,794	4.37	High
	X2.8	1	5	0,847	4.35	High
	X2.9	3	5	0,620	4.03	High
Purchase Intention (Z)	Z1.1	1	5	0,747	4.44	High
	Z1.2	2	5	0,683	4.44	High
	Z1.3	2	5	0,712	4.49	High
	Z1.4	1	5	0,734	4.42	High
	Z1.5	1	5	0,784	4.47	High
	Z1.6	1	5	0,738	4.32	High
	Z1.7	1	5	0,843	4.21	High
	Z1.8	1	5	0,768	4.41	High
	Z1.9	1	5	0,643	3.69	High
Purchase Intention (Y)	Y1.1	1	5	0,795	4.31	High
	Y1.2	2	5	0,713	4.32	High
	Y1.3	2	5	0,804	4.19	High
	Y1.4	2	5	0,750	4.37	High
	Y1.5	2	5	0,759	4.26	High
	Y1.6	1	5	0,769	4.19	High
	Y1.7	2	5	0,687	4.27	High
	Y1.8	1	5	0,756	4.22	High
	Y1.9	2	5	0,826	4.19	High

Source: Data Processed

Respondents generally rated all constructs highly (mean > 4.0), indicating positive perceptions and behavioural tendencies toward ChatGPT subscriptions.

Data Analysist

The prerequisite tests used in this study include normality test, multicollinearity test, and heteroscedasticity test.

Normality Test

Based on the table above, it can be observed that Asymp. Sig. (2-tailed) is 0.200, which means it is > 0.05. Therefore, it can be stated that the data in this study is normally distributed**.**

Table 4 Normality Test Result 1
One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			111
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.65987124
Most Extreme Differences	Absolute		.084
	Positive		.056
	Negative		-.084
Test Statistic			.084
Asymp. Sig. (2-tailed)[c]			.053
Monte Carlo Sig. (2-tailed)[d]	Sig.		.055
	99% Confidence Interval	Lower Bound	.049

		Upper Bound	.061

Source: Data Processed

Based on the table above, it can be observed that Asymp. Sig. (2-tailed) is 0,53 which means it is > 0.05. Therefore, it can be stated that the data in this study is normally distributed**.**

Table 5. Normality Test Result 2
One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			111
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		4.72166421
Most Extreme Differences	Absolute		.101
	Positive		.082
	Negative		-.101
Test Statistic			.101
Asymp. Sig. (2-tailed)[c]			.007
Monte Carlo Sig. (2-tailed)[d]	Sig.		.009
	99% Confidence Interval	Lower Bound	.006
		Upper Bound	.011

Source: Data Processed

Based on the table above, it can be observed that Asymp. Sig. (2-tailed) is 0,07 which means it is > 0.05. Therefore, it can be stated that the data in this study is normally distributed**.**

Multicolonierity Test

The multicollinearity test aims to determine the presence of regression models by examining the correlation among independent variables. The decision-making basis uses the Variance Inflation Factor (VIF) and Tolerance. If VIF ≤ 10.00 and Tolerance ≥ 0.10, it indicates that multicollinearity symptoms do not occur. The results of the multicollinearity test can be seen in Table 6.

Table 6 Multicolonierity Test Result 1

Collinearity Statistics		
Model	Tolerance	VIF
Total X1	0,959	1.043
Total X2	0,959	1.043

a. Dependent Variable: purchase intention (Z)

Source: Data Processed

Table 7 Multicolonierity Test Result 2

Collinearity Statistics		
Model	Tolerance	VIF
Total X1	0,677	1.476
Total X2	0,702	1.425
Total Z	0,914	1.094

a. Dependent Variable: purchase decision (Y)

Source: Data Processed

Based on Table 6, the multicollinearity test results show that each variable has a VIF value ≤ 10.00 and Tolerance ≥ 0.10. Thus, it can be concluded that there are no multicollinearity symptoms in this research.

Heteroscedasticity Test

The heteroscedasticity test is used for regression models that experience differences in the variance of residuals from one observation to another. The detection of heteroscedasticity is conducted using the Glejser method. If the significance is > 0.05, then heteroscedasticity symptoms do not occur. The results of the heteroscedasticity test can be seen in Table 8.

Table 8. Heteroscedasticity Test Results 1

Model	Sig
(constant)	
Total X1	0,006
Total X2	0,404

a. Dependent Variable: RESS1

Source: Data Processed

Table 9. Heteroscedasticity Test Results 2

Model	Sig
(constant)	
Total X1	0,581
Total X2	0,088
Total Z	0,737

a. Dependent Variable: RESS2

Source: Data Processed

Based on Table 8 and 9 the heteroscedasticity test results indicate that each independent variable has a significance value > 0.05, thus concluding that there are no heteroscedasticity symptoms in this study.

Regression Results and Hypothesis Testing

Hypothesis testing was conducted to examine the relationships proposed in the research model. The first set of hypotheses tested the direct effects of perceived value and trust on purchase intention and purchase decision. The second set tested the effect of purchase intention on purchase decision and assessed whether purchase intention mediates the relationships between perceived value and purchase decision and between trust and purchase decision. The results of the regression analyses and mediation tests are presented in Tables 10–11**.**

Table 10. Multiple Regression Analysis Results 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	40.882	1.854		22.056	<,001		
	perceived value (X1)	201	.032	518	6.268	<,001	.959	1.043

Trust (X2)	.149	.042	.292	3.528	<,001	.959	1.043

a. Dependent Variable: purchase intention (Z)

Source: Data Processed

The regression results show that perceived value has a positive and significant effect on purchase intention ($t = 6.268$, $p < 0.001$), so H1 is supported. Trust also has a positive and significant effect on purchase intention ($t = 3.528$, $p < 0.001$), thus H2 is supported.

Table 11. Multiple Regression Analysis Results 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	40.882	1.854		22.056	<,001		
	perceived value (X1)	.302	.098	.335	3075	.003	.677	1.476
	Trust (X2)	.149	.042	.292	3.528	.796	.914	1.094
	Purchase intention (Z)	.406	.104	.419	3.917	<0,01	.702	1.425

a. Dependent Variable: purchase decision (Y)

Source: Data Processed

In the second model, with purchase decision as the dependent variable, perceived value and purchase intention show positive and significant effects, whereas trust does not. Perceived value significantly increases purchase decision ($t = 3.075$, $p = 0.003$), and purchase intention also has a significant positive effect on purchase decision ($t = 3.917$, $p < 0.001$), thus H3 and H5 are supported. In contrast, trust has a negative and non-significant effect on purchase decision ($t = -0.260$, $p = 0.796$), so H4 is not supported.

Table 12. Multiple F Test Result 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	125.215	2	62.608	22.311	<,001[b]
	Residual	303.069	108	2.806		
	Total	428.284	110			

a. Dependent Variable: purchase intention (Z)

b. Predictors: (Constant), Trust (X2), perceived value (X1)

Source: Data Processed

For the first regression model, the F-test shows that perceived value and trust jointly have a significant effect on purchase intention ($F = 22.311$, $p < 0.001$).

Table 13. Multiple F Test Result 1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	322.712	3	107.571	5.781	.001[b]
	Residual	1990.874	107	18.606		
	Total	2313.586	110			

a. Dependent Variable: Purchase decision (Y)

b. Predictors: (Constant), purchase intention (Z), Trust (X2), perceived value (X1)

Source: Data Processed

For the second regression model, the F-test indicates that perceived value, trust, and purchase intention together significantly affect purchase decision (F = 5.781, p = 0.001).

Table 14. R² Test Results 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.541[a]	.292	.279	1.675

a. Predictors: (Constant), Trust (X2), perceived value (X1)

b. Dependent Variable: purchase intention (Z)

Source: Data Processed

For the first regression model, the correlation coefficient (R) is 0.541 with an R^2 of 0.292 and an Adjusted R^2 of 0.279, indicating that perceived value and trust together explain about 27.9% of the variance in purchase intention.

Table 15. R² Test Results 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533[a]	.284	.264	3.72384

a. Predictors: (Constant), T1.1, purchase intention (Z), perceived value (X1)

b. Dependent Variable: purchase decision (Y)

Source: Data Processed

For the second regression model, the correlation coefficient (R) is 0.533 with an R^2 of 0.284 and an Adjusted R^2 of 0.264, meaning that perceived value, trust, and purchase intention jointly explain about 26.4% of the variance in purchase decision.

Mediation Analysis (Sobel Test)

Table 16 Sobel Test Result

Mediated path	a (X → Z) coefficient	b (Z → Y) coefficient	Sobel z	Mediation conclusion*
Perceived value (X1) → Purchase	0.201	0.406	3.0747	Significant mediation (z > 1.96)

intention (Z) → Purchase decision (Y)	0.149	0.406	2.5009	Significant mediation (z > 1.96)

Source: Data Processed

Mediation analysis was conducted using the Sobel test to examine whether purchase intention mediates the relationships between perceived value and purchase decision and between trust and purchase decision. The Sobel test results indicate that purchase intention significantly mediates the effect of perceived value on purchase decision ($z = 3.07 > 1.96$). Similarly, purchase intention significantly mediates the impact of trust on purchase decision ($z = 2.50 > 1.96$), confirming that perceived value and trust affect purchase decision indirectly through purchase intention.

CONCLUSION

This study aimed to investigate the influence of perceived value and trust on users' subscription behavior towards ChatGPT, with purchase intention serving as a mediating variable. This research examines users who have previously utilized ChatGPT and expressed interest in premium subscriptions, correlating their assessments of the service with their intents and actual subscription choices. The results indicate a distinct pattern. The perceived value and trust enhance users' intention to subscribe: when consumers regard ChatGPT as beneficial, entertaining, reasonably priced, and low risk, coupled with a sense of reliability and security, their intention to subscribe intensifies. Perceived value directly influences purchase decisions, while buying intention significantly drives the transition from "considering" to actual subscription. Conversely, trust does not exert a substantial direct influence on the purchase choice; its impact is manifested earlier in the process by enhancing buy intention rather than directly instigating subscription. Mediation research demonstrates that purchase intention serves as a conduit through which both perceived value and trust affect purchase decisions. Several limitations of this study should be acknowledged. Its cross-sectional design precludes causal inferences and limits understanding of evolving perceptions over time, while its purposive sampling of existing subscribers may introduce selection bias and reduce generalizability to non-subscribers. The moderate explained variance (26-28%) suggests other important factors, such as social influence or competitive alternatives, remain unmeasured. Furthermore, reliance on self-reported survey data risks biases like social desirability, and the exclusive focus on ChatGPT limits transferability to other AI platforms with different features or user bases. Future research should employ longitudinal and multi-method designs, incorporate more diverse samples and additional variables, and conduct comparative studies across platforms to enhance causality, validity, and generalizability. Future research directions include: (1) examining moderating factors such as user expertise, task contexts, or cultural differences that may strengthen or weaken the relationships among perceived value, trust, intention, and purchase; (2) investigating post-adoption behaviors including continued usage, renewal intentions, and churn to understand long-term subscription dynamics; (3) exploring the differential effects of specific value dimensions (functional vs. hedonic) and trust facets (reliability vs. privacy) on decision-making; (4) conducting experimental studies that manipulate value propositions or trust cues to establish causal effects.

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