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Feature Article

### **The Hidden Costs of Convenience: Subscription Traps & Dark Patterns**

In today's fast-moving digital age, everything is just a click away—your favourite TV shows, music, mobile games, fitness apps, and even educational tools for your kids. But behind the ease and instant access lies a growing trap that many Fijians are unknowingly falling into: subscription traps and dark patterns.

While these terms might sound technical, they describe something very real and relatable: manipulative tactics used by companies to trick people into signing up for services or make it hard to cancel them. You might be paying for something you don't use—or worse, something you never agreed to pay for in the first place.

This feature article breaks down how these traps work, how they are showing up in Fiji, and what everyday consumers can do to avoid losing their hard-earned money.

### **What Are Subscription Traps and Dark Patterns?**

**Subscription traps** are tactics used by companies to get people to sign up for ongoing payments—often disguised as "free trials" or one-time purchases. The consumer ends up locked into regular charges that are hard to cancel or even notice.

**Dark patterns**, on the other hand, are sneaky tricks built into websites or apps to make users take actions they wouldn't normally choose. These include misleading buttons, guilt-tripping messages, or hiding the cancellation option deep inside menus.

While these tricks are common overseas, they are quietly making their way into the Fijian digital marketplace—especially through international platforms and mobile apps available to local users.

### **Why Should Fijians Be Concerned?**

Fiji is experiencing rapid digital growth. More people are using smartphones, mobile money platforms, and online services. However, many of us don't read the fine print, trust that "cancel" means cancel, and assume "free" means truly free. Here is where the problem starts: these small assumptions lead to **silent charges** every month, slowly eating away at mobile balances or bank accounts. Imagine losing \$10, \$20, or even \$50 a month to something you didn't even

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want. Over time, that adds up to hundreds of dollars a year—money that could have gone towards food, bills, or school supplies.

Let us explore how this happens in real life.

### **Real-Life Subscription Traps & Dark Patterns Seen in Fiji**

#### **1. “Free Trial” That Isn’t Really Free”**

You see an ad: “Try our app FREE for 7 days!” All you need to do is enter your credit card or mobile wallet details. The catch? Hidden in the fine print is a clause saying that after 7 days, you’ll be charged \$14.99 every month unless you cancel—and the cancellation link is hard to find.

Fitness and wellness apps are a common example in Fiji. Many young people download these apps to lose weight or meditate, and unknowingly keep paying for them months after they’ve stopped using them.

#### **2. Pre-Ticked Boxes During Checkout**

You buy a pair of shoes online or order a new phone case. At checkout, there’s a small box already ticked: “Subscribe to premium support for \$6.99/month.” Unless you manually untick it, you’ve just agreed to an ongoing charge.

International e-commerce sites like AliExpress, Amazon, and others often use these tactics. Many Fijians shop online now and are unaware of what they have signed up for.

#### **3. Roach Motel: Easy to Enter, Hard to Leave**

Signing up for a subscription takes 5 seconds. Cancelling? That’s a different story.

You may need to:

- Call a number only available during certain hours.
- Send an email and wait for days.
- Fill out a long form asking “why you’re leaving” multiple times.

Some online education platforms and international publications (e.g., digital newspapers or magazines) lock users into subscriptions that cannot be cancelled easily from Fiji. If they

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require phone calls to international hotlines, it becomes nearly impossible to cancel without incurring even more cost.

#### 4. Confirmshaming: Guilt-Tripping Users

When you try to unsubscribe or exit an offer, a pop-up appears saying:

**“No thanks, I prefer to stay lazy and unhealthy.”**

**“No, I don’t care about saving money.”**

These guilt-ridden choices make you second-guess yourself or feel bad about clicking “No.” Many mobile gaming apps or productivity tools use this technique. With young users—especially students—these messages can pressure them into staying subscribed to unnecessary services.

#### 5. Bait-and-Switch Pricing

You sign up thinking it’s \$1.99/month. But after a few months, the price jumps to \$19.99, without clear notice.

Users of global video streaming services like **Paramount+ or Discovery+** report this exact situation. The first few months are cheap, but prices rise—and no alert comes through M-PAiSA or your email in time.

#### 6. Hiding the Cancel Button

Some apps make cancelling so hard; you eventually give up. The “unsubscribe” button might be hidden under 5 menus, or labelled with vague terms like “Manage Preferences.”

Many international news sites that offer “cheap digital access” use this trick. Cancelling is difficult, and many readers keep getting billed.

### Who is Most at Risk in Fiji?

#### **1. Youth and Students**

Young people are tech-savvy but may not fully understand online financial traps. Many use credit or debit cards for mobile games, online courses, and entertainment apps.

#### **2. Rural Consumers**

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With limited access to digital literacy training, many rural users rely on mobile apps for services without knowing what they're signing up for—especially if terms are in English only.

### 3. Mobile Money Users

Fijians who use mobile money apps often receive little to no notification before charges are deducted. Balances may disappear without explanation, and many never realize it's due to a subscription.

### 4. Working Parents and Busy Professionals

They may sign up for a tool or app out of necessity, then forget about it. Because they are busy, they don't check their statements often—and companies count on this.

### **How to Protect Yourself from These Traps**

- **Always Read the Fine Print**  
It may seem boring, but scanning the terms before signing up can save you money. Especially look for auto-renewal clauses.
- **Set a Calendar Reminder**  
If you're using a free trial, set a reminder a day or two before the trial ends so you can cancel in time.
- **Don't Click "Accept" Too Quickly**  
Be cautious when checkboxes are already ticked. Always review the summary before completing a purchase or registration.
- **Regularly Check Your Bank or Mobile Wallet Statements**  
Make it a habit to go through your monthly transaction history. If you see a charge you don't recognize, investigate it.
- **Ask Friends and Family**  
If you're unsure about a service, ask someone you trust if they've used it. Often, someone in your circle has already experienced the same thing.

### **Conclusion**

Fiji's growing online economy brings many benefits—but also new risks. As consumers, we must become more aware of how our information, habits, and even emotions are being used to

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Mobile App

manipulate our financial decisions. It's not always about being scammed outright. Sometimes, it's the slow drip of small, hidden charges that causes the most damage. By being informed and alert, Fijians can take back control of their digital spending.

So, the next time you see "Free Trial" flashing on your screen, pause. Ask questions. Read the terms. And always remember: nothing online is truly free.

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