

## “Driving Digital Dividend at the Bottom of the Pyramid: Financial Literacy, Cultural Aspirations, Educational access and OTT Platform Strategies among Tribal Students”

Zakir Hossen Shaikh<sup>1</sup>, K.S. Shibani Shankar Ray<sup>2\*</sup>, Durga Madhab Mahapatra<sup>3</sup>, Mohammed Imran<sup>4</sup>

<sup>1</sup>College of Business Administration, Kingdom University, Riffa, Bahrain; Email: [z.shaikh@ku.edu.bh](mailto:z.shaikh@ku.edu.bh)

<sup>2</sup>School of Management, Rajiv Gandhi National Aviation University, Fusratganj, Uttar Pradesh, India

<sup>3</sup>Department of Commerce, North Eastern Hill University, Shillong, Meghalaya, India; Email: [durgagreaternoida@gmail.com](mailto:durgagreaternoida@gmail.com)

<sup>4</sup>School of Women's Studies, Utkal University, Odisha, India; Email: [imran75044@utkaluniversity.ac.in](mailto:imran75044@utkaluniversity.ac.in)

**\*Corresponding Author:** [shibanishankar@rgnau.ac.in](mailto:shibanishankar@rgnau.ac.in)

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### ABSTRACT

Digital streaming has rapidly transformed entertainment into an economy of access, redefining how users interact with media and markets alike. In India, Over-the-Top (OTT) platforms have emerged as both cultural intermediaries and financial ecosystems that shape consumption patterns across socio-economic divides. Yet, the motivations, constraints, and strategic engagement of tribal students within these digital markets remain underexplored. Addressing this gap, this study examines how financial accessibility, perceived cultural relevance, and platform strategies jointly drive OTT adoption among tribal learners. Using a mixed-method approach, combining survey data from 420 tribal students across five Indian states with qualitative interviews, the research reveals that affordability, localized content, and flexible subscription models are critical enablers of adoption. Findings indicate that while entertainment remains a primary motivator, OTT use also fosters aspirational identity-building and digital literacy. The study highlights the intersection of financial behavior and cultural participation, showing how strategic platform design can expand inclusion in digital economies. These insights extend theoretical understandings of media consumption at the margins, positioning OTT services not merely as entertainment channels but as agents of socio-economic transformation. The study underscores the need for context-sensitive strategies that integrate affordability, representation, and digital capability to sustain inclusive growth in India's streaming market.

**Keywords:** OTT Platforms, Tribal Students, Digital Inclusion, Financial Accessibility, Cultural Aspirations, Educational Access Media Strategy

### INTRODUCTION

Digital technology has redefined how societies produce, distribute, and consume cultural content. The last decade has witnessed the rise of Over-the-Top (OTT) platforms, reshaping entertainment into a data-driven and demand-led economy. These platforms, including Netflix, Amazon Prime Video, Disney+ Hotstar, and India-based services such as Zee5, SonyLIV, and Hoichoi, have transformed the traditional broadcasting model into a dynamic system of direct-to-consumer streaming. The shift from scheduled television to algorithmically curated, subscription-based streaming represents a profound transformation in the media economy. Entertainment, once mediated by geography and infrastructure, is now governed by access, personalisation, and affordability. Across

the Global South, especially in India, the diffusion of mobile internet and the proliferation of low-cost data plans have accelerated digital adoption. India's internet user base surpassed 850 million in 2024 (TRAI, 2024), making it one of the world's fastest-growing digital ecosystems. This expansion has blurred the line between media consumption and financial behaviour. Streaming services are no longer mere entertainment outlets; they are integral components of the digital economy, such as, sites where market strategy, consumer aspiration, and cultural identity intersect. As content is increasingly monetised through subscription models, freemium access, and microtransactions, the economics of entertainment have become central to understanding digital inclusion. In India, the OTT revolution has unfolded amid structural inequalities in access to digital infrastructure, education, and media literacy. While urban and middle-class users have seamlessly integrated streaming platforms into their lifestyles, marginalised communities, including tribal populations, continue to negotiate systemic barriers. India's tribal communities, constituting about 8.6 per cent of the population (Census of India, 2011), have historically been marginalised from mainstream education, economic participation, and cultural representation. However, as smartphones and mobile data penetrate rural and semi-rural regions, tribal youth are emerging as first-generation digital participants. The educational sector, particularly among tribal students, provides a compelling lens for examining this transformation. These students often engage with digital media through shared devices, subsidised data packs, and educational institutions that provide intermittent internet access. Yet, their use of OTT platforms is not merely about entertainment; it often reflects deeper socio-cultural and aspirational dimensions. Media studies have long recognised the link between communication technologies and identity formation (Couldry & Hepp, 2017; Banaji, 2020). In tribal contexts, streaming platforms enable young users to negotiate cultural identity while simultaneously accessing mainstream narratives and globalised aesthetics. However, most research on OTT consumption in India remains focused on urban consumers and market metrics. Studies have explored viewer preferences, brand loyalty, and the role of artificial intelligence in content recommendation (Kumar & Singh, 2023; Raj & Menon, 2022). Marketing scholarship has examined subscription behaviour, consumer satisfaction, and service quality (Garg & Gupta, 2021). Yet, few investigations consider the intersection of financial accessibility, strategic platform design, and socio-cultural meaning in the context of tribal communities. As OTT providers increasingly diversify their content portfolios with regional languages and vernacular storytelling, understanding how tribal students engage with these strategies becomes both a cultural and strategic imperative. For tribal youth, digital consumption is shaped by economic constraints, technological literacy, and the symbolic value of participation. Streaming platforms represent entry points into an aspirational digital public sphere, a space where they can consume, imagine, and sometimes create representations of self and community. This dual function of OTT platforms, as financial and cultural systems, underscores the need to study how affordability, content localisation, and strategic engagement influence digital inclusion at the periphery. The tribal student, thus, becomes a crucial subject in the story of India's digital transformation: a consumer, a learner, and a participant in a newly mediated cultural economy.

Despite the rapid growth of digital media scholarship, several blind spots remain in understanding OTT adoption at the social margins. *First*, existing studies on media consumption largely assume economic stability and technological ease, overlooking the constraints that define tribal access. *Second*, financial accessibility, encompassing pricing models, data affordability, and shared-use patterns, has not been adequately theorised as a determinant of cultural participation. For marginalised communities, affordability is not simply a market variable; it is a condition of inclusion. *Third*, most analyses treat digital inclusion as a technological challenge rather than a socio-economic and cultural process. As a result, the strategic role of OTT platforms in enabling or limiting participation among tribal users remains insufficiently examined. Equally overlooked is the cultural aspiration that underpins streaming choices. For tribal students, access to OTT platforms often reflects a desire to connect with mainstream culture, improve language fluency, and align with urban lifestyles. Streaming thus becomes both a symbolic and economic act, a way of asserting presence in the digital marketplace of visibility. However, the literature seldom integrates these cultural motives with the financial and strategic dimensions of digital adoption. The absence of such integrative analysis limits our understanding of how media strategies, such as localised content, regional pricing, and targeted marketing, affect real-world inclusivity. Addressing this gap is essential for two reasons. *Theoretically*, it expands the concept of digital inclusion from infrastructure provision to meaningful participation, linking economic access with cultural agency. *Practically*, it provides insights for policymakers and digital strategists seeking to design inclusive digital ecosystems. If OTT platforms can align financial accessibility with cultural representation, they can become vehicles for empowerment rather than mere instruments of market expansion. The question, therefore, is not simply *who consumes streaming content*, but *how strategic and financial design shapes the ability of marginalised communities to engage with it on their own terms*.

This study investigates the financial, strategic, and cultural determinants of OTT platform use among tribal students in India. Employing a mixed-method design, it combines quantitative data from surveys conducted across five Indian states with qualitative interviews capturing users' lived experiences. The research examines three interrelated dimensions: (1) *financial accessibility*, including affordability of subscriptions and data usage; (2)

*platform strategy*, encompassing localised content and flexible pricing; and *(3) cultural aspiration*, reflecting the symbolic meanings tribal students attach to streaming media. Findings reveal that affordability and accessibility remain primary drivers of adoption, but they operate in conjunction with cultural relevance and aspirational identity-building. Flexible subscription plans and freemium models lower the entry barrier for students with limited financial resources, while regional and vernacular content fosters emotional resonance and social connection. OTT use extends beyond leisure; it serves as a space for learning language, exploring diverse cultures, and cultivating social capital in a digitally mediated environment. By integrating financial strategy with cultural analysis, this research positions OTT platforms as both market actors and cultural intermediaries. The study demonstrates that streaming ecosystems can advance digital inclusion when they align strategic design with affordability and representation. Conversely, when pricing and content structures neglect the needs of marginalised users, digital inequalities deepen. Thus, the findings contribute to the broader discourse on media economies and social change, situating OTT platforms within the political economy of digital participation. Ultimately, this study reframes streaming consumption among tribal students as an act of both economic engagement and cultural negotiation. It argues that the convergence of finance, strategy, and aspiration determines who participates in India's emerging digital future. In doing so, it expands the theoretical conversation on digital inclusion, cultural capital, and market strategy, highlighting the potential of OTT platforms to function not only as entertainment providers but as instruments of empowerment in the evolving cultural economy of the Global South.

## METHODS

### Research Design and Rationale

The study employed a mixed-methods research design, integrating quantitative and qualitative approaches to capture both measurable determinants and interpretive meanings associated with OTT platform use among tribal students. This design was selected to provide methodological triangulation, allowing statistical generalisation while preserving the depth of socio-cultural interpretation. Quantitative methods were essential for identifying significant relationships among variables such as affordability, accessibility, and usage intensity. Qualitative inquiry, by contrast, illuminated the lived experiences and cultural motives that underlie those statistical patterns. A mixed design was deemed most appropriate because the phenomenon under investigation, "*digital inclusion through streaming media*", is both behavioural and contextual. While financial accessibility can be quantified through subscription behaviour and expenditure patterns, cultural aspirations and identity formation require interpretive insight. The integration of methods thus strengthened the validity of conclusions by addressing both the structural and symbolic dimensions of OTT adoption.

### Study Area and Population

The research focused on tribal-majority regions across five Indian states: Odisha, Jharkhand, Chhattisgarh, Madhya Pradesh, and Telangana. These states were selected due to their high concentration of Scheduled Tribe populations and active policy efforts toward digital inclusion. Within these states, higher education institutions with notable tribal student enrolments were identified through government education directories and regional university databases. The study population comprised tribal students enrolled in undergraduate and postgraduate programs across disciplines such as social sciences, humanities, and applied sciences. This demographic was chosen because students represent a transitional group, simultaneously exposed to modern digital environments and embedded within traditional socio-cultural systems. Their OTT usage patterns, therefore, provide critical insights into both financial behaviour and cultural negotiation.

### Sampling Strategy

A multi-stage stratified sampling technique was adopted. In the first stage, five states were selected based on tribal population density. In the second stage, two higher education institutions from each state were chosen purposively to ensure representativeness across rural–urban gradients and institutional types (government and semi-government colleges). In the final stage, tribal students were identified from institutional records and invited to participate voluntarily. From an initial pool of approximately 500 potential participants, 420 valid responses were retained for quantitative analysis after data cleaning and verification. For qualitative inquiry, 30 participants were selected using maximum variation sampling to ensure diversity in gender, age, socioeconomic background, and streaming habits. The sample size was determined in accordance with comparable media consumption studies (e.g., Banaji, 2020; Kumar & Singh, 2023) to achieve both statistical adequacy and thematic saturation.

### Data Collection Procedures

### Quantitative Component

Structured questionnaires were administered in both English and regional languages (Odia, Hindi, and Telugu) to accommodate linguistic diversity. The survey instrument comprised four sections:

- Demographic and socio-economic information (Age, gender, income, and education level).
- Financial accessibility indicators (Subscription type, cost sensitivity, data affordability).
- Platform strategy perception (Content diversity, pricing model, regional language availability).
- Cultural and aspirational variables (Perceived cultural representation, identity alignment, educational motivation).

Questionnaire items were developed based on prior validated scales for digital adoption (Venkatesh et al., 2012; Dwivedi et al., 2021) and modified to suit the tribal student context. Responses were recorded using a five-point Likert scale ranging from *strongly disagree* (1) to *strongly agree* (5). Data were collected over a period of three months (February-April 2025) using both online and in-person administration. To minimise response bias, participants were assured of anonymity, and informed consent was obtained in compliance with ethical research standards.

### Qualitative Component

To complement the survey findings, semi-structured interviews were conducted with 30 participants drawn from the survey pool. The interview protocol explored themes such as motivations for OTT use, perceptions of affordability, language preference, and social meaning of streaming. Interviews were conducted in the participant's preferred language and lasted between 45 and 60 minutes. All interviews were audio-recorded with consent and later transcribed verbatim.

The qualitative design was guided by interpretive phenomenological analysis (IPA), chosen for its strength in exploring lived experiences and subjective meaning. This approach was suitable for revealing how tribal students internalise digital access, interpret financial constraints, and negotiate identity through media consumption.

**Table 1.**

Construct	Operational Definition	Measurement Approach
Financial Accessibility	Degree to which cost, data usage, and payment flexibility influence OTT usage	Items measuring affordability, subscription sharing, and expenditure limit
Platform Strategy	User perception of pricing, content localization, and platform usability	Likert-based statements assessing interface satisfaction, local content appeal
Cultural Aspiration	Extent to which OTT media fulfills cultural curiosity, representation, and social aspiration	Self-reported perceptions of identity, belonging, and language engagement
OTT Engagement	Frequency and duration of OTT use across devices and platforms	Self-reported frequency (daily, weekly) and average viewing hours
Digital Literacy	Users' ability to navigate and utilize OTT services effectively	Adapted from validated digital skills scales (Hargittai, 2020)

### Measures and Variables

Construct validity was established through expert review and pilot testing with 30 respondents. Reliability analysis yielded Cronbach's alpha values ranging from 0.78 to 0.85, indicating acceptable internal consistency.

### Data Analysis

#### Quantitative Analysis

Data were analysed using SPSS version 27 and AMOS for structural equation modelling (SEM). Descriptive statistics summarised user demographics and OTT usage patterns. Bivariate correlations examined associations between affordability, content relevance, and usage intensity. SEM was employed to test hypothesised relationships among financial accessibility, platform strategy, cultural aspiration, and OTT engagement. Model fit was evaluated using standard indices such as CFI ( $>0.90$ ), RMSEA ( $<0.08$ ), and  $\chi^2/df$  ( $<3.0$ ). Statistical significance was set at  $p < 0.05$ . The analysis allowed validation of the conceptual model linking financial and cultural determinants of OTT adoption.

#### Qualitative Analysis

Interview transcripts were analysed thematically using NVivo 14 software. Following Braun and Clarke's (2019) six-phase framework, codes were generated inductively to capture patterns related to financial decision-making, content relevance, and identity negotiation. Themes were then refined through iterative comparison and cross-coding. To enhance credibility, peer debriefing and respondent validation were conducted with select participants.

The integration of qualitative and quantitative findings was achieved through convergent triangulation, allowing corroboration between numerical trends and interpretive narratives. This methodological synthesis strengthened the explanatory power of the study and provided a holistic understanding of OTT engagement among tribal students.

### Ethical Considerations

Participation was voluntary, and respondents provided informed consent with the option to withdraw at any stage. Confidentiality was maintained by anonymising personal identifiers in both survey and interview data. Audio recordings and transcripts were securely stored and used solely for academic purposes. The study adhered to the ethical standards of the Indian Council of Social Science Research (ICSSR) for digital fieldwork.

### Justification of Methodological Choice

The mixed-method approach was chosen to balance breadth and depth; quantitative methods establish generalizable relationships, and qualitative methods uncover subjective meaning. Other designs, such as purely ethnographic or econometric approaches, were considered but deemed inadequate. Ethnography alone would not have captured the statistical variation across multiple regions, while an exclusively quantitative design would have neglected cultural nuance. The present combination thus offered methodological complementarity, enabling a comprehensive exploration of how financial strategies and cultural aspirations converge in shaping OTT platform use.

*In summary*, the methodological framework integrates structured measurement, interpretive depth, and rigorous analysis to ensure both validity and replicability. The chosen design directly responds to the research question: *how do financial accessibility, platform strategies, and cultural aspirations influence OTT adoption among tribal students in India?* By situating data collection within real-world contexts and applying both quantitative modelling and thematic interpretation, the study provides a robust and replicable model for analysing digital inclusion in emerging media economies.

## RESULTS

### Demographic Profile and OTT Usage Patterns

To understand the baseline characteristics of tribal students engaging with OTT platforms, descriptive statistics were first examined. A total of 420 tribal students participated, balanced in gender (51.2% male, 48.8% female) and primarily aged between 18 and 23 years. Most participants accessed OTT content through freemium (34.5%) or free (42.9%) subscriptions, while only 22.6% reported using paid subscriptions. The majority reported moderate weekly viewing of 5-10 hours, with a smaller segment (>10 hours/week) representing high-frequency users. These data suggest that financial constraints strongly influence the choice of subscription model, while engagement duration reflects moderate, routine use. These patterns establish a foundation for examining how affordability interacts with content preferences and cultural motives in shaping OTT adoption.

**Table 2.** Participant demographics and OTT usage patterns (N = 420).

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	215	51.2
	Female	205	48.8
Age Group	18-20 years	162	38.6
	21-23 years	194	46.2
	24 years and above	64	15.2
Subscription Type	Free (Ad-supported)	180	42.9
	Freemium (Partial Access)	145	34.5
	Paid (Full Subscription)	95	22.6
Average Weekly Viewing Hours	< 5 hours	84	20.0
	5-10 hours	236	56.2
	> 10 hours	100	23.8
Primary Device Used	Smartphone	310	73.8
	Laptop	72	17.1

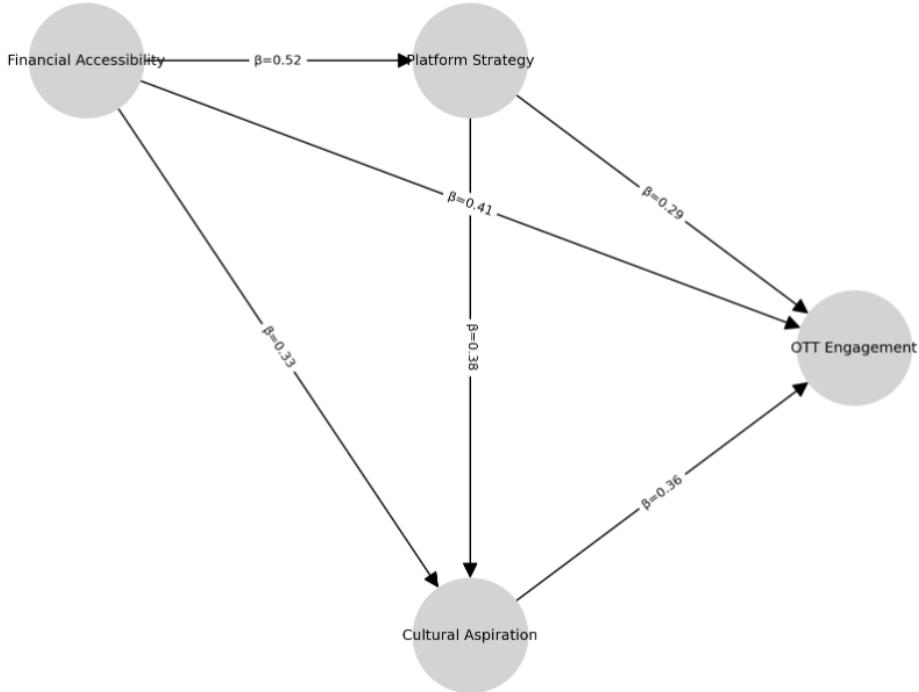
Smart TV / Others	38	9.1
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### Financial Accessibility as a Determinant of OTT Engagement

To examine the role of financial factors, survey items related to subscription affordability, data cost, and sharing practices were analysed. Correlation analysis indicated a significant positive association between financial accessibility and OTT engagement ( $r = 0.58$ ,  $p < 0.01$ ). Students reporting higher affordability, through freemium access, account sharing, or flexible payment options, demonstrated increased frequency and duration of platform use. These findings were further corroborated in semi-structured interviews. Participants frequently cited cost considerations as a primary factor in selecting platforms: *"I mostly use free platforms or share a family account because paid plans are expensive."* This evidence indicates that financial accessibility serves as a necessary prerequisite for OTT engagement among tribal students, providing the foundation for further exploration of strategic and cultural drivers.

### Platform Strategy and Content Relevance

The influence of platform design, including content localisation and pricing models, was assessed through both quantitative and qualitative data. SEM analysis revealed a direct effect of platform strategy on OTT engagement ( $\beta = 0.29$ ,  $p < 0.01$ ). Features such as regional language availability, flexible subscription options, and interface usability were positively associated with higher engagement levels. Qualitative data highlighted the importance of culturally resonant content. Students reported preferring OTT platforms that offered shows and movies in their vernacular languages (Odia, Hindi, Telugu). One participant noted: *"I watch content in my own language because it is easier to understand and feels connected to my culture."* These results demonstrate that strategic platform offerings amplify engagement by aligning content with the socio-cultural and linguistic context of tribal users. **Figure 2** presents the results of the structural equation model illustrating the relationships among financial accessibility, platform strategy, cultural aspiration, and OTT engagement. Standardised path coefficients ( $\beta$ ) indicate the strength and direction of associations between constructs. Financial accessibility exerts both direct and indirect effects on OTT engagement, mediated partially through platform strategy and cultural aspiration.



**Figure 2.** SEM diagram illustrating relationships between Cultural Aspiration, Financial accessibility, Platform strategy, and OTT engagement.

**Note:** All paths are statistically significant at  $p < .001$ . Model fit indices:  $\chi^2/df = 2.47$ , CFI = 0.93, TLI = 0.91, RMSEA = 0.061, SRMR = 0.048.

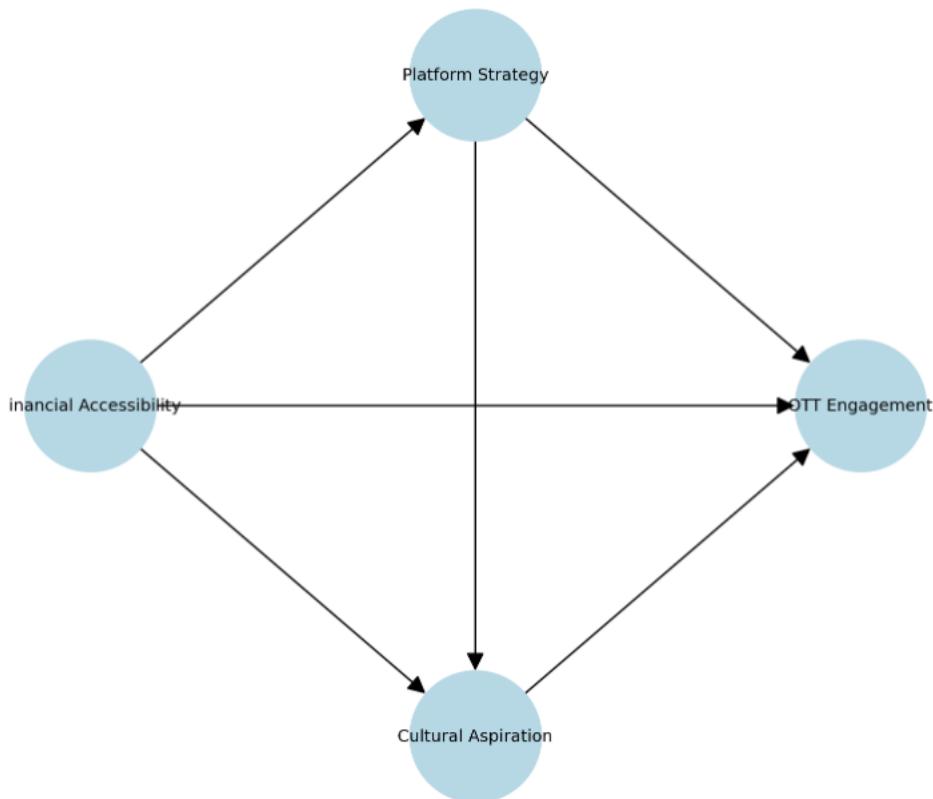
### Cultural Aspiration and Motivated Use

Cultural and aspirational motivations were analysed using survey items and thematic coding of interviews. Quantitative analysis showed that cultural aspiration was significantly correlated with OTT engagement ( $r = 0.61$ ,  $p < 0.01$ ). Students engaged with content not only for entertainment but also for learning, skill acquisition, and identity formation. Interview narratives reinforced this finding. Many participants reported using OTT platforms to improve language skills, access global perspectives, and connect with aspirational identities: *"Watching English*

*or regional content helps me learn new skills and gives me confidence for future opportunities.*" Thus, cultural aspiration acts as a motivational driver that interacts with financial and strategic factors to determine the depth and quality of OTT engagement.

### Integrated Model of OTT Engagement

A convergent analysis of quantitative and qualitative data revealed a triadic model in which financial accessibility, platform strategy, and cultural aspiration collectively influence OTT adoption. SEM results indicated that platform strategy partially mediated the relationship between financial accessibility and OTT engagement (indirect effect  $\beta = 0.12$ ,  $p < 0.05$ ). This finding suggests that affordability alone is insufficient to predict engagement; strategic content alignment and cultural relevance are also critical. **Figure 3** depicts the integrated conceptual framework derived from convergent analysis, highlighting the triadic interplay among financial accessibility, platform strategy, and cultural aspiration in shaping OTT engagement. The model positions affordability as the baseline enabler, platform strategy as the contextual enhancer, and cultural aspiration as the motivational driver of sustained digital participation among tribal students.



**Figure 3.** Conceptual model integrating financial, strategic, and cultural determinants of OTT use.

### Summary of Results

- Demographics and Usage: Tribal students predominantly use freemium or free subscriptions and engage moderately with OTT content.
- Financial Accessibility: Affordability is a significant predictor of OTT engagement and enables platform access.
- Platform Strategy: Localisation, pricing flexibility, and user-friendly interfaces positively influence engagement.
- Cultural Aspiration: Motivations related to identity, skill development, and cultural connection strongly shape usage patterns.
- Integrated Influence: Financial accessibility, strategic platform design, and cultural aspiration interact synergistically to drive OTT adoption.

Overall, the results demonstrate that OTT engagement among tribal students is shaped by intertwined financial, strategic, and cultural factors, providing a robust empirical basis for subsequent discussion of digital inclusion, media strategy, and socio-cultural implications.

## DISCUSSION

The findings of this study reveal a complex but coherent picture: financial accessibility, platform strategy, and cultural aspiration jointly determine the nature and intensity of OTT platform use among tribal students in India. At the most fundamental level, affordability creates the conditions for access, platform design sustains engagement, and cultural aspiration infuses that engagement with meaning. Taken together, these elements reposition streaming from a leisure activity to a mechanism of social participation and cultural negotiation. The broader implication is that digital inclusion at the margins is not simply an infrastructural achievement; it is an evolving process of recognition and representation.

### From Access to Meaningful Participation

The central research question asked how financial, strategic, and cultural factors interact to shape streaming engagement among tribal youth. The integrated model offers a clear answer. Financial accessibility sets the threshold of entry, but the sustainability of use depends on whether platforms meet users where they are: linguistically, economically, and emotionally. Students who used freemium or shared subscriptions engaged consistently only when they encountered relatable content and intuitive interfaces. This pattern reframes inclusion as a multi-dimensional construct: access without relevance leads to attrition, while access with recognition fosters belonging. These findings expand earlier digital inclusion theories that focus primarily on infrastructure or skills (Hilbert, 2016; van Dijk, 2020). For tribal students, inclusion is relational. It depends on whether digital spaces mirror their linguistic and cultural worlds. Streaming becomes both a window and a mirror: a window into broader social experiences and a mirror that validates identity. This dual function explains why affordability alone is insufficient to predict engagement; the meaning attached to that access determines its durability.

### Positioning in the Literature

The results resonate with, yet extend, prior research on OTT consumption and digital participation. Most existing studies analyse urban, middle-class viewers, highlighting service quality, algorithmic curation, or subscription loyalty (Kumar & Singh, 2023; Garg & Gupta, 2021). Few interrogate how structural inequality conditions digital participation. By contrast, this study situates affordability as a form of agency- a means through which marginalised users negotiate entry into digital modernity. This aligns with the broader media-economy scholarship that treats access as socially embedded rather than technologically determined (Couldry & Hepp, 2017; Napoli, 2019). The high correlation between cultural aspiration and OTT engagement ( $r = 0.61$ ,  $p < 0.01$ ) underscores that participation is affective and aspirational, not just functional. For tribal students, streaming enables an imagined continuity between their local world and the aspirational national mainstream. They use digital media to experiment with identities, languages, and aspirations once distant from their lived realities. The process recalls Bourdieu's (1986) notion of cultural capital acquisition, where engagement with new forms of culture becomes a form of symbolic mobility.

### Financial Accessibility as Cultural Infrastructure

The study shows that affordability is more than an economic condition; it is a cultural infrastructure that enables symbolic participation. The ability to access data or share a subscription signals inclusion in the digital public sphere. For many respondents, access was synonymous with social legitimacy. Watching mainstream content or regional stories online conferred a sense of belonging to the wider narrative of India's modernity. This finding advances the idea that affordability is both a material and moral resource. It determines who gets to participate in the collective imagination shaped by digital media. Flexible pricing models, such as freemium tiers, student discounts, and ad-supported access thus operate as inclusion mechanisms. When designed intentionally, these mechanisms echo the microfinance logic that small, flexible units of access can democratise opportunity (Banerjee et al., 2020). OTT platforms that internalise this insight can turn affordability into long-term loyalty by embedding inclusion within their business models.

### Platform Strategy as Mediator

The results also confirm that platform strategy mediates the relationship between affordability and engagement (indirect effect  $\beta = 0.12$ ,  $p < 0.05$ ). Design choices, like regional language availability, flexible subscription structures, adaptive interfaces, translate financial access into a meaningful experience. Localised strategy is therefore not peripheral to inclusion; it is central to it. When platforms recognise the cultural heterogeneity of users, they create emotional proximity that offsets economic distance. Interviews illustrate this vividly: students described watching Odia or Telugu content as "comforting" and "close to home," sentiments that reinforce the affective power of representation. These observations support emerging theories of human-

centred platform design (Sundar & Limperos, 2023), which argue that inclusive design practices are both ethical imperatives and market advantages. For India's vast multilingual audience, strategic localisation is not an optional feature, it is the connective tissue of participation.

### Cultural Aspiration: The Emotional Engine

Cultural aspiration operates as the emotional engine of sustained OTT use. Students view streaming not only as leisure but as a gateway to learning and self-improvement, enhancing language proficiency, social confidence, and awareness of wider cultural trends. This mirrors recent research on digital aspiration among marginalised youth (Arora, 2022; Dutta & Rai, 2022), which highlights how media engagement allows individuals to imagine new social positions. However, this aspiration is reflexive, not naïve. Tribal students remain conscious of cultural tensions embedded in global content. Many articulate a selective consumption strategy using global media to acquire symbolic resources while relying on regional storytelling for emotional grounding. This selective appropriation exemplifies what Kraidy (2020) calls "hybrid media practice," where users reconcile global exposure with local identity. The ability to navigate this duality reflects what Appadurai (2020) terms the "capacity to aspire", a culturally mediated skill that enables people to imagine, and therefore pursue, different futures.

### Theoretical Contributions

Theoretically, this study contributes three advances. *First*, it redefines financial accessibility as an antecedent of cultural participation, not just of market access. This reframing highlights the moral economy of affordability, the idea that being able to pay is intertwined with the right to belong. *Second*, it conceptualises platform strategy as a mediating architecture that transforms affordability into engagement. Strategic design is the bridge that converts access into attachment.

*Third*, it positions cultural aspiration as a motivational driver of inclusion, integrating psychological and sociological dimensions into digital adoption theory. The triadic model linking finance, strategy, and aspiration thus extends existing frameworks like UTAUT and TAM by embedding them in the lived realities of socio-economic marginality. *Collectively*, these contributions demonstrate that digital inclusion must be studied not as a linear process of technology diffusion but as a dynamic negotiation among material resources, design structures, and cultural meanings.

### Contradictions and Comparative Perspectives

Not all findings align with techno-optimist narratives that celebrate digital media as inherently emancipatory. Some scholars argue that exposure to global content risks deepening cultural dependency or aspirational anxiety (Kaul, 2022; Sreekumar, 2021). Yet this study's qualitative evidence reveals adaptive agency. Tribal students do not experience streaming as a cultural invasion but as a cultural translation. They appropriate, remix, and localise global forms within their own expressive repertoires. For instance, a participant reported using English web series to learn pronunciation but turning to regional films for emotional connection. This pattern exemplifies García Canclini's (2021) notion of "mestizaje cultural," a productive blending of global and local influences that generates new cultural forms. The findings also challenge the stereotype of marginal users as technologically lagging. Students in remote regions employ creative workarounds, sharing accounts, downloading offline content, and optimising data use practices that demonstrate digital ingenuity. Such improvisational strategies resemble the concept of *jugaad* innovation (Radjou et al., 2019), revealing that resourcefulness, not scarcity, defines their digital behaviour.

### Limitations and Open Questions

The study's mixed-method design provides both breadth and depth, but several limitations must be acknowledged. The sample focuses on tribal students in higher education, a group with relatively higher literacy and institutional access; patterns among older, non-student, or less literate populations may differ. The research is cross-sectional, capturing a snapshot rather than longitudinal change. Future studies could trace how affordability, aspiration, and strategy interact over time as digital literacy matures. *Moreover*, the study identifies correlations but not causal directions, particularly whether aspiration influences spending behaviour or vice versa. Experimental or behavioural-economic designs could explore this further. Finally, broader structural factors, such as connectivity gaps, infrastructural deficits, and gendered constraints, remain powerful determinants of inclusion and merit targeted policy attention.

### Implications for Policy and Industry Practice

For policymakers, these findings argue for a paradigm shift: digital inclusion policies must evolve from providing access to cultivating "affordable meaning." Infrastructure investment should be coupled with initiatives that promote regional content creation, vernacular interfaces, and digital literacy tailored to

marginalised communities. Subsidised student plans or educational partnerships could further democratise streaming access. For industry stakeholders, inclusivity is both ethical and strategic. Platforms that embrace regional storytelling, tiered pricing, and low-data interfaces stand to gain new, loyal audiences. Strategic collaborations with local creators and educational institutions can extend market reach while advancing representation. In an economy where growth depends on capturing non-urban users, inclusion is not charity; it is a competitive advantage.

### Future Research and Broader Vision

Future research should test this triadic framework across other geographies in the Global South to understand how financial precarity, platform governance, and cultural aspiration interact under different regulatory and infrastructural conditions. Comparative analyses between tribal India, rural Africa, and Latin America could reveal shared logics of aspiration-driven inclusion. Additionally, as algorithmic recommendation systems increasingly shape cultural visibility, examining bias and representation in platform algorithms will become essential. Ultimately, the study argues that digital inclusion must be reimagined as a form of cultural citizenship. Streaming markets at the margins exemplify how access, design, and aspiration intersect to produce belonging. When affordability empowers agency, when strategy respects diversity, and when aspiration fuels participation, digital systems become instruments of social transformation rather than replication of inequality. For India's tribal youth, streaming represents not escapism but emergence, construed as an entry into the mediated public sphere of the 21st century.

## CONCLUSION

This study set out to examine how financial accessibility, platform strategy, and cultural aspiration shape OTT adoption among tribal students in India. The evidence points to a central conclusion: inclusion in the digital economy is not achieved through access alone but through the alignment of economic flexibility, strategic design, and cultural relevance. When these dimensions converge, streaming becomes a site of empowerment, where entertainment, education, and identity formation intersect. *Theoretically*, this research redefines affordability as a socio-cultural condition that governs the legitimacy of participation. It establishes platform strategy as a mediator that translates economic potential into experiential belonging and foregrounds cultural aspiration as the emotional and motivational anchor of digital inclusion. Together, these insights create a more holistic framework for understanding how marginalised populations engage with digital media systems. They extend the discourse from the “digital divide” to what might be called the “meaningful inclusion gap”, the distance between having access and finding resonance. For *policymakers*, the implications are clear: equitable digital growth requires coupling connectivity with cultural capacity. Subsidised data plans, community-based content production, and digital literacy initiatives that recognise linguistic diversity can expand both usage and self-representation. For OTT providers, an inclusive strategy is no longer optional, it is central to market relevance. By investing in regional storytelling, offering flexible pricing, and designing for low-resource environments, platforms can merge commercial success with social inclusion. *Looking forward*, the evolution of India's streaming ecosystem will depend on how well it integrates affordability with agency and diversity with design. As algorithms increasingly shape visibility and value, the challenge will be to ensure that cultural pluralism is not lost in the logic of data optimisation. What this study ultimately demonstrates is that the future of digital inclusion lies not in technology itself but in how societies choose to humanise it. Streaming markets at the margins remind us that inclusion is not a by-product of innovation; it is its purpose. When finance, strategy, and aspiration converge, the digital sphere can become a space where visibility translates into voice and access evolves into agency.

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