



Sab-Share: Enhancing Digital Affordability Through Collaborative Subscription Sharing

Chanchal Ahlawat*, Avikumar Prajapati, Shivani Tufchi, Satvik Gupta

School of Computer Science and Engineering Technology (SCSET), Bennett University, Greater Noida, India

Chanchal.ahlawat827@gmail.com

Abstract. Subscription-based services have made digital platforms more accessible; their rapid rise comes with mixed blessings for users looking for low-cost deals. In this paper, we introduce Sab-Share, a web-based application that enables users to share subscriptions across different services, including OTT platforms, software, and gaming applications. Case in point is that the platform tackles problems of subscription affordability, underutilization, and accessibility, allowing users to easily connect, share, and manage subscriptions. This is made possible through an intuitive interface and robust backend architecture that guarantee secure transactions, user privacy, and compliance with platform-specific guidelines. Another focus of the study is its engineering progress, such as the establishment of secure payment systems, user authentication protocols, and subscription management functionalities. Our early tests show that the platform can save 4x individual costs and encourages collaborative consumption. This paper provide helps for society and the economy based on the extension of subscription sharing, using the platform to enable efficient resource use and exploring community-oriented resources to access digital services. Sab-Share is a futuristic more towards digital access, in a more sustainable and empowering approach toward users on digital economy.

Keywords: Over-The-Top (OTT), subscription sharing, digital affordability, online gaming, software subscriptions, cost pooling.

I. Introduction

In today's era OTT (over the top video) has become big buzzword when we talk about Digital media and availability of latest video content among consumers, especially the Generation Y category. There was an era when all the family members sit together in the evening to watch traditional shows on TV like Ramayana, Mahabharata etc. But since 2013 OTT platforms have gained significant growth and it is estimated that this video streaming content shall exceed \$332 billion by 2025 [1]. Unlike traditional cable or satellite television, OTT platforms such as Netflix, Amazon Prime Video, Disney+ Hotstar, and regional players like Zee5 and MX Player deliver content directly to users' devices, bypassing traditional distribution channels [2]. This shift has not only

democratized entertainment by breaking geographical and linguistic barriers but also fueled the growth of India's digital economy [3]. With the proliferation of affordable internet, driven by initiatives like Digital India, and the widespread adoption of smartphones, the Indian OTT market is forecasted to reach \$7 billion by 2027 [4]. This growth contributes significantly to job creation, boosts content production, and has led to a surge in regional and vernacular programming, reflecting India's cultural diversity [5].

Similarly, online gaming has emerged as a significant pillar of India's digital economy, showcasing remarkable growth in recent years [6]. Platforms like Xbox Game Pass, PlayStation Plus, and mobile games such as PUBG Mobile, Free Fire, and Call of Duty Mobile have captivated millions of Indian gamers [7]. Subscription-based gaming services offer affordable access to premium games, fostering a robust gaming culture that spans casual players to professional esports enthusiasts [8]. India's gaming market is among the largest globally, projected to surpass \$8 billion by 2026, driving technological innovation and creating opportunities in game development, esports, and digital advertising [9]. Additionally, the rise of indigenous game developers and localized gaming content has positioned India as a global player in the gaming ecosystem [10].

Beyond entertainment, the rapid adoption of online services such as subscription-based software, e-learning platforms, and productivity tools has accelerated India's digital transformation [11]. Platforms like Microsoft 365, Canva, and Google Workspace empower individuals and businesses by providing access to cutting-edge tools without high upfront investments [12]. The e-learning sector, represented by platforms such as Byju's, Unacademy, and Coursera, has revolutionized education by enabling remote learning and upskilling opportunities for millions of students and professionals [13]. This trend is further amplified by India's young demographic and the growing emphasis on digital literacy and skill development [14]. The subscription-based economy has become a cornerstone of this transformation, offering convenience, affordability, and scalability [15].

India's digital economy is also a critical driver of employment, fostering growth across industries such as IT, content creation, and software development [16]. The synergy between OTT platforms, online gaming, and subscription services is reshaping consumer habits and redefining economic growth in a rapidly digitizing world [17]. For example, OTT platforms have catalyzed the rise of digital advertising and direct-to-consumer (D2C) business models, enabling companies to reach niche audiences through targeted campaigns [18]. Similarly, the online gaming industry has spurred advancements in immersive technologies like augmented reality (AR) and virtual reality (VR), paving the way for next-generation experiences [19].

As India continues its journey toward becoming a digital superpower, the interplay of these digital pillars underscores the nation's potential to lead global innovation in technology and digital services [20]. The government's supportive policies, coupled with investments from both domestic and international players, further solidify India's position as a leader in the digital economy [21]. Together, OTT platforms, online gaming, and subscription-based services not only represent the pillars of India's thriving digital ecosystem but also embody the transformative potential of technology

in shaping a connected, inclusive, and sustainable future [22]. Next section discusses the related work of the OTT platforms

1.1 Related Work

OTT platforms has been researched by the different authors. B. Panda et al. conducted a comprehensive study on Over-The-Top (OTT) platforms in the Indian entertainment industry, providing extensive coverage of digital streaming services, regional relevance, and strategic insights. However, their research faced limitations due to restricted data sources, lack of real-time analysis, and a platform-specific focus. Similarly, N. Ali et al. explored the growth and diversity of OTT platforms in India, emphasizing their affordability and accessibility. However, the study lacked detailed insights into the rural-urban divide in OTT adoption and user behavior.

S.K. Suman et al. examined Indian consumer behavior towards online discounts, identifying key factors such as ease of use and price sensitivity that influence online shopping decisions. However, their findings were primarily based on Tier 2 and Tier 3 cities, which may limit the generalizability of the results to major urban centers. In another study, I. Kalra and S. Hooda analyzed consumer engagement with OTT platforms, exploring the demographic factors that shape platform choices. While their research provided a thorough analysis, it had a limited focus on challenges such as data consumption and content availability. These studies collectively offer valuable insights into the digital entertainment and e-commerce landscape in India while also highlighting areas for further research. Table 1 shows the related work of the OTT platforms.

Table 1. Related work of the OTT platforms.

Author	Objective	Pros	Cons
B. Panda et al. [23]	Comprehensive Study of Digital Streaming Services	Comprehensive coverage, regional relevance, strategic insights	Limited data sources, lack of real-time analysis, platform-specific focus
N. Ali et al. [24]	Trend of OTT Platforms in India	Explores extensive growth and variety of OTT platforms, highlighting affordability and access	Lacks detailed insight into the rural-urban divide in OTT adoption and user behaviour
S.K. Suman et al. [25]	Exploring the behaviour of Indian consumers towards online discounts	Effectively identifies factors like ease of use and price sensitivity influencing online behavior	Focused mainly on Tier 2 and Tier 3 cities; limited generalizability to urban centers
I. Kalra & S.	Engagement towards OTT Platforms	Thorough analysis of consumer engagement	Limited focus on data consumption challenges and

1.1.1 Motivation

The affordability of premium digital content can be improved by enabling pooled subscriptions, allowing broader access to high-priced services. Enhancing consumer convenience is crucial to eliminating the challenges of casual sharing, such as payment disputes and security risks. Meanwhile, technological advancements play a key role in developing secure and efficient subscription-sharing methods that align with platform policies. This also presents a market opportunity to cater to an underserved segment in India's rapidly growing digital economy by offering a seamless and compliant solution.

2. Problem Statement

With the growing adoption of subscription-based services for OTT platforms, online gaming, and software tools, Indian consumers are facing challenges in managing multiple subscriptions. The rising costs of individual subscriptions often lead to underutilization, as users pay for services they do not fully use [27]. Informal sharing among friends and families is common but comes with issues like lack of accountability, unfair cost-sharing, and security risks. Additionally, navigating multiple payment cycles and login credentials can be cumbersome. This creates a pressing need for a secure, efficient, and structured solution that allows users to pool subscriptions while ensuring fairness, privacy, and ease of use.

2.1 Sab-Share: An Innovative Solution for Subscription Sharing

Users can pool and share subscriptions for different online services in a way that is convenient, complies with platform policies, and is easy to use with Sab-Share's safe and effective platform. The main objective is to give consumers an affordable way to access digital content without the dangers or inconveniences of unofficial sharing techniques, such as exchanging passwords or handling payments by hand. Sab-Share accomplishes this through a number of fundamental features that are intended to solve the main problems that users are now facing. Sab-Share makes it easier to set up subscription pools so that users can band together to split the price of a service subscription. Depending on their demands, users can join an existing group or start their own on the platform. For example, Sab-Share automatically matches customers who wish to share a Netflix or Spotify subscription with other users who are searching for similar subscriptions, thereby filling open slots. In order to link customers effectively and lawfully, the matching algorithm takes into account variables including geography (for regional restrictions), chosen services, and the availability of current accounts. Managing payments and maintaining equity are major problems for shared subscriptions. The entire payment process is automated by Sab-Share. Sab-Share automatically determines each user's portion of the membership charge based on the

number of participants when a subscription pool is setup. Stripe and other connected payment gateways manage payments, guaranteeing safe and prompt transactions. Users don't have to chase after one another to pay because Sab-Share collects the entire subscription fee from each member and pays the service provider immediately. The software ensures transparency and fairness by adjusting the cost-splitting in accordance with a user's departure or arrival to the group. Sab-Share uses secure access methods in place of sharing login credentials, which is frequently dangerous and against site rules. Sab-Share provides access through managed profiles for services that support multiple user profiles (like Netflix and Spotify) without disclosing private login credentials to pool participants. In the event that this isn't feasible, Sab-Share intends to employ secure session-sharing or token-based technology, which enables users to access the service via the Sab-Share platform without having to deal with the account credentials directly. This ensures fair use while protecting user data. In order to prevent platform misuse, access is also restricted and tracked to make sure that only authorized users are using the service.

Sab-Share functions in accordance with the regulations established by subscription service providers. It encourages users to follow the shared service levels provided by the platforms themselves, family plan rules, or multi-user subscriptions. This guarantees that consumers take advantage of cost-sharing while adhering to the regulations. Sab-Share reduces the possibility that an account will be suspended for breaking the rules by keeping an eye on usage trends and preventing unwanted access. In order to directly integrate compliant subscription-sharing solutions, Sab-Share will investigate forming alliances with service providers in upcoming updates. This would give the service legitimacy and possibly provide organizations created on the platform with exclusive subscription offers.

The provided solution fills a major void in the subscription-sharing ecosystem and is distinct and unexplored in the Indian market. Although there are a number of platforms for sharing subscriptions, none fully handle the challenges of combining subscriptions for several services, such as software, games, and over-the-top platforms. The majority of current offers concentrate on individual services rather than giving a smooth, safe, and intuitive method for managing and coordinating shared subscriptions across several customers. Through the use of sophisticated algorithms for cost-sharing, user matching, and safe access control, Sab-Share not only makes sharing easier but also guarantees adherence to Indian laws and improves user security. With this creative strategy, Sab-Share is positioned as a trailblazing platform that is specifically designed to meet the demands of Indian customers looking for affordable solutions in a quickly changing digital environment.

2.2. Research Methodology/Tools Used

Frontend: React.js is used for building the user interface, React.js offers a responsive and dynamic front-end experience. It simplifies building the interactive components for subscription management and allows smooth user experience with features like group matching and payment tracking.

Backend: Node.js with Express: This combination is used for creating a fast and scalable server to handle requests. Express simplifies the API creation process, making it easier to manage subscription data, payments, and user authentication.

Database: MongoDB: A NoSQL database that stores subscription information, user data, and group details. Its flexibility allows for the easy handling of the dynamic data needed for managing multiple subscription plans and user preferences.

Encryption and Security: AES-256 Encryption: Advanced Encryption Standard (AES) is used for securing sensitive user data, such as account credentials and personal information. AES-256 ensures a high level of protection against unauthorized access.

Hosting: AWS: Cloud services are used to host the platform, ensuring scalability and reliability. These platforms offer infrastructure to handle increasing users and manage data securely.

Basic Algorithms Used:

(i) **Matching Algorithm:** Refer to Fig 1. To pair users based on shared subscription needs. Users input their desired services, and the algorithm matches them with others looking for the same subscriptions. The algorithm prioritizes matches based on the number of available slots in an existing group or creates a new group if necessary. It also considers factors like location (to avoid regional restrictions) and preferred service providers. The matching criteria equation is shown in equation 1. Matching plays a vital role in the rational allocation of resources in many areas, ranging from market operation to people’s daily lives [28].

$$S_a \cap S_b (L_a, L_b) \leq \delta \text{ and } (P_a, P_b) \geq \theta \tag{1}$$

$S_a \cap S_b$ are the sets of desired subscription services for users U_a and U_b , respectively. (L_a, L_b) is a distance function measuring the geographic proximity between users' locations L_a, L_b , with δ as the maximum allowable distance (to avoid regional restrictions). (P_a, P_b) is a similarity function for preferred service providers, where θ is the minimum similarity threshold for a valid match.

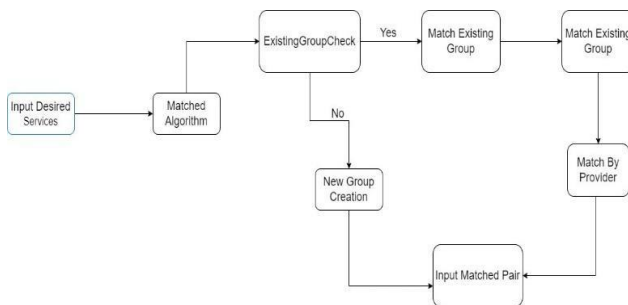


Fig: 1 Matching Algorithm

(ii) **Cost-Splitting Algorithm:** To fairly divide the subscription cost among users in a pool. When a group is formed, the algorithm calculates the cost per user by dividing the total subscription cost by the number of participants. If a user joins or leaves the group, the algorithm dynamically recalculates each member’s contribution and updates their payment schedule, ensuring fairness at all times. The cost adjustment equation is shown in equation 2 when user joins or leaves.

$$C_u(t+1) = N_{t+1} = N_t + 1 \tag{2}$$

where $N^{t+1} = N^t + 1$ if a new user joins at time t where $where N^{t+1} = N^t - 1$ if a user leaves.

$C_u(t+1)$ depicts the adjusted cost per user after the group size changes. N^t is the number of users before the change. N^{t+1} represents the updated user count after addition/removal.

(iii) Access Control Algorithm: To provide secure access to shared subscriptions without sharing credentials as shown in Fig 2.

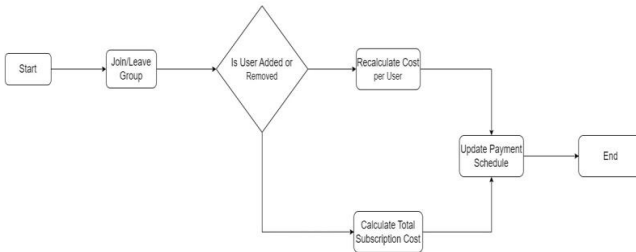


Fig. 2. Access Control Algorithm

The system generates unique access tokens or sessions for each user based on their group membership. For services that allow multiple profiles, the algorithm ensures that each user only accesses the profiles they are entitled to, and access is revoked if a user leaves the group. The access decision function is shown in equation 3.

$$\varphi(U, R, P) = True \tag{3}$$

Where, $A(U,R,P)$ represents the access decision function (1 = Allow, 0 = Deny). U is the user requesting access. R is the requested resource. P is the set of policies governing access. (U, R, P) is the access evaluation function that checks if user U meets the required policies to access R .

(iv) Usage Monitoring Algorithm: To ensure compliance with service providers' terms. The platform tracks usage patterns across shared subscriptions, ensuring that user access stays within the allowed limits (e.g., number of simultaneous streams). This helps prevent violations that could lead to the suspension of shared accounts. The total resource usage for a user over time T can be expressed as in equation 4.

$$R_T = \sum r(t) \tag{4}$$

Where, R_T denotes the total resource usage over the time period T , $r(t)$ represents the resource usage at a specific point.

2.3 Key Points:

Problem Identification: Issue of subscription bloat as OTT, gaming and software tools eat into budgets coupled with rising costs in India. Sharing in an informal manner results in problems around accountability, security and fairness. Bear with managing multiple subscriptions, payment cycles and credentials.

Proposed Solution: An efficient multi-subscriber aggregator in accordance with providers policies. Automatic splitting of costs, payment transfers and access permissions. Secure techniques such as token-based session sharing and encryption.

Core Features: Subscription Pooling is a service that uses algorithms to match users with similar needs, to form efficient and legally viable sharing groups. Automated Payments — Fee Computed and Processed Via Integrated Gateways. Secure Access, Compliant with the terms set forth by service providers ensuring a legitimate and risk-free method of sharing.

Technological Framework: React.js for user interface. Node. Express for handling of API and server management in Js. MongoDB for dynamic and flexible data storage. AES-256 encryption and monitoring to ensure users are safe and compliant.

Algorithms Used: This would include matching, cost-splitting, access control and usage monitoring to enable feature for efficient operations and compliance.

Market Impact: Customized for India's digital landscape, solving unique consumer problems. Established amidst an upward trend of sharing subscriptions among more users.

3. Results and Discussions

Sub-Share was transformed into a dynamic platform that simplifies subscription sharing for online services like OTT platforms, software, and gaming. It allows users to pool their subscriptions securely, reducing individual costs while maintaining seamless access. With features like a user-friendly dashboard, wallet management, and automated payment handling, Sub-Share ensures transparency and convenience. The platform has successfully made premium services more affordable and accessible by fostering collaboration and cost-sharing among users.

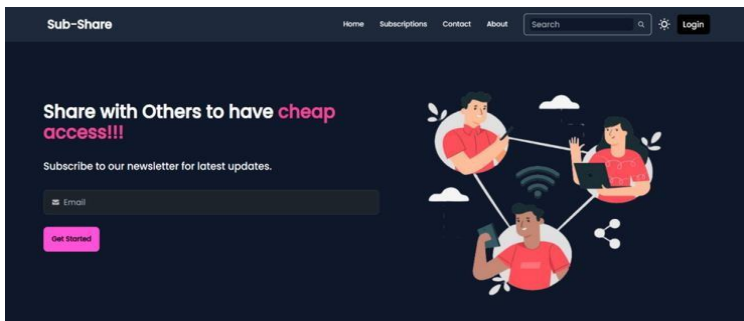


Fig. 3. Homepage

The homepage of our website, Sub-Share, showcased in Fig 3 is a clean and modern dark-themed design that highlights our mission of making subscriptions affordable through sharing. At the top, the navigation bar provides easy access to Home, Subscriptions, Contact, and About sections, along with a Search bar and a Login button for user convenience.

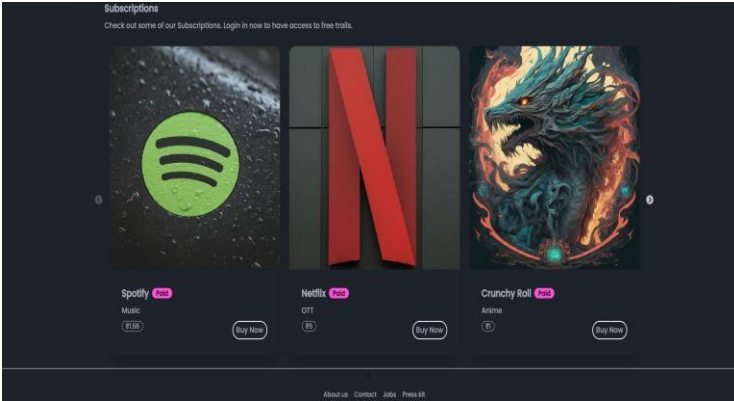


Fig. 4. Subscription Section

The tagline, "Share with Others to have cheap access!!!," is prominently displayed in vibrant, eye-catching text to convey our platform's core idea. Beneath the tagline, a newsletter subscription form invites users to enter their email and click the "Get Started" button to stay updated. The page also features a visually engaging illustration of individuals sharing a wireless network, symbolizing collaboration and shared access. The overall design is intuitive, ensuring a seamless experience for visitors. The homepage creates a welcoming and engaging environment, combining functionality with aesthetics. The vibrant colours and clear layout ensure that users can easily navigate the site and understand its purpose at a glance. With its user-centric design, Sub-Share effectively communicates its value proposition of affordable subscription sharing while encouraging interaction and engagement.

The Subscriptions section as shown in Fig 4 of our website presents a visually appealing and organized layout showcasing available services for sharing. Each subscription is displayed in a sleek card format, featuring a high-quality image of the service logo or theme, such as Spotify, Netflix, and Crunchyroll. Below each image, the category of the subscription, like Music, OTT, or Anime, is clearly labelled. Each card also includes a "Buy Now" button, making it simple for users to access and join a subscription plan. Tags like "Hot" emphasize popular or trending services, drawing attention to user favourites. The dark background enhances the vibrancy of the card visuals, creating a seamless, professional look. At the bottom, quick links to "Active," "Created," and "Past" subscriptions offer users easy navigation and management of their plans. This section effectively combines functionality with an eye-catching design, ensuring users can browse and select their preferred subscriptions with ease. The use of vibrant imagery and bold tags highlights key options, while the intuitive layout enhances the user experience. Overall, the Subscriptions section is designed to encourage engagement and simplify the process of accessing shared subscription plans.

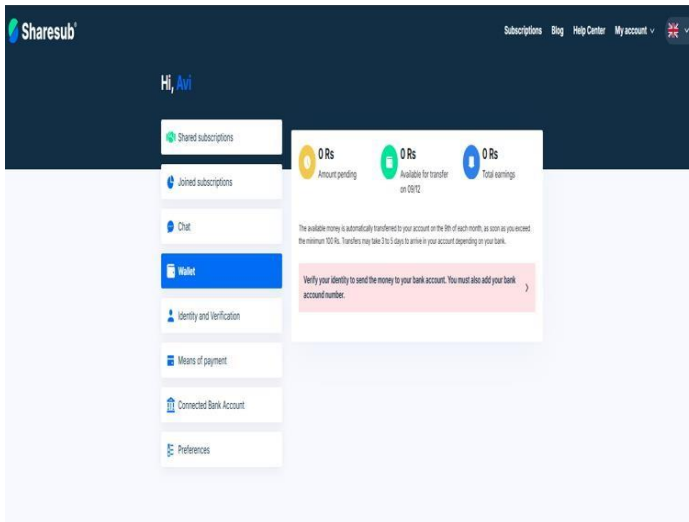


Fig: 5. Wallet Page

The Wallet page in Fig 3 of our website offers a clean and organized layout, providing users with all the necessary tools to manage their financial activities efficiently. The left sidebar includes navigation options such as Shared Subscriptions, Joined Subscription Plans, Chat, Identity and Verification, Manual of Payment, Connected Bank Account, and Preferences, making it easy to switch between sections. At the top, users are greeted with a personalized message, "Hi, Avi," adding a touch of friendliness. The main section highlights wallet details with three categories: Non-accepting, Available for Transfer, and Total Earnings, each displayed with distinct icons and brief descriptions for clarity. A notification box below informs users of important updates, such as verifying their bank accounts for smooth transactions. The Wallet page is designed to ensure transparency and simplicity in financial management. This page emphasizes functionality and ease of use, ensuring users can quickly access and track their wallet status. The clear categorization of funds and the use of concise descriptions make it straightforward to understand financial details at a glance. With its intuitive design and helpful notifications, the Wallet page streamlines the process of managing payments and earnings effectively.

This is a payment page as shown in Fig 5 for the subscription service "Share sub." To subscribe to "Apple One Premium" plan, the user must enter their payment information and name, card number, expiration date & CVC. The plan is ₹180/month with a pro-rata of ₹30 in the first month, which would mean ₹100 due today. The renewal dates and monthly charges are specified in the billing schedule.

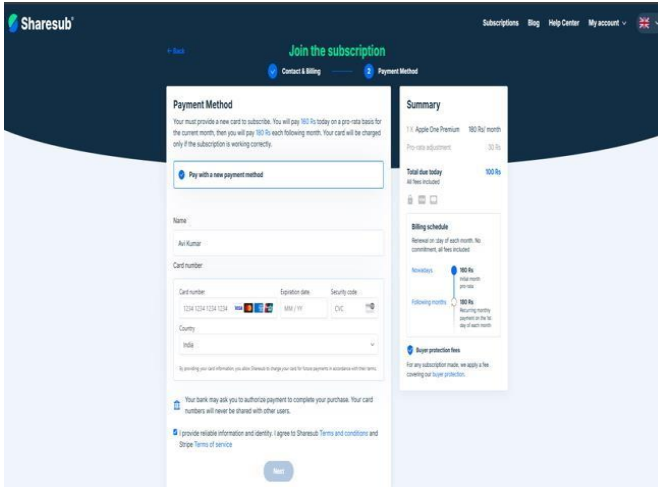


Fig: 6. Payment Page

4. Conclusion and Future Work

Sab-Share encourages a cost-effective and collaborative digital environment by allowing people to share subscriptions to OTT platforms, software, games, etc. These include costly subscriptions, too many subscriptions, frequently forgotten subscriptions, seldom watched subscriptions, and low accessibility. Sab-Share employs secure sharing mechanisms, user-friendly interfaces, and robust backend technologies to provide users with seamless connectivity and resource sharing while protecting data security and privacy. Additionally, by integrating multiple services on one platform, it reduces the redundancy of paying for multiple subscriptions and the unnecessary monetary waste that occurs in a saturated digital economy. In a world dominated by subscription-based services, it enables users to maximize their digital subscriptions while offering flexibility and convenience. The success of Sab-Share is a stepping stone towards further innovations and optimizations, such as AI-driven recommendations, added support for global services, and tools for advanced analytics and insights for user subscriptions. Moving forward, Sab-Share aims to enhance its platform by incorporating AI-driven recommendations to optimize subscription pooling based on user preferences and usage patterns. Expanding support for global services will be a key focus, allowing users to share subscriptions across different regions while ensuring compliance with service providers' policies. Additionally, integrating blockchain-based smart contracts could further enhance security, transparency, and automation in payment handling. Advanced analytics tools will be developed to provide users with insights into their subscription usage, helping them make informed decisions on managing their digital expenses. Future iterations will also explore partnerships with service providers to offer exclusive subscription plans and discounts, making Sab-Share a comprehensive and legally compliant solution for

collaborative subscription management.

Declaration of Conflicting Interest

The author(s) declared no potential conflicts of interest concerning the research, authorship, and/or publication of this article.

References

1. Singh, S., 2020. A study on factors leading to adoption of OTT services among millennial consumers in India. *International Journal of Multidisciplinary Research and Technology*, 1(2), 30–47.
2. Yeole, S.M., Saha, L., & Bhaisare, C., 2022. A study on User Perspective on OTT platform in India. *Journal of Positive School Psychology*, 6(3), 7351–7364.
3. R. Sharma, How OTT boosts India's digital economy, *Livemint*, 2023.
4. PwC India, Indian OTT market forecast, *PwC India Report*, 2023.
5. K. Rao, Growth of regional content in OTT, *The Hindu*, 2023.
6. KPMG India, Online gaming trends in India, *KPMG India*, 2023.
7. Dey, K., 2021. An Analysis of Gaming Industry in India. *International Journal of Science and Research (IJSR)*, 10(5), 863–872.
8. S. Desai, Subscription models in gaming, *Financial Express*, 2023.
9. Deloitte India, Indian gaming industry outlook 2026, *Deloitte India Report*, 2023.
10. M. Singh, Localization in Indian gaming, *YourStory*, 2023.
11. R. Verma, Digital transformation through subscriptions, *Forbes India*, 2023.
12. S. Khanna, Impact of productivity tools in India, *Business Today*, 2023.
13. P. Kumar, E-learning revolution in India, *The Times of India*, 2023.
14. Government of India, Digital literacy and youth in India, *Economic Survey of India*, 2023.
15. EY India, Subscription economy growth in India, *EY Report*, 2023.
16. NASSCOM, Jobs and digital economy in India, *NASSCOM Insights*, 2023.
17. McKinsey, Synergy in digital platforms, *McKinsey Digital India Report*, 2023.
18. IAMAI, Digital advertising in India, *IAMAI Report*, 2023.
19. A. Roy, Advancements in AR/VR via gaming, *TechCircle*, 2023.
20. World Economic Forum, India's global innovation potential, *World Economic Forum Report*, 2023.
21. Press Information Bureau (PIB), Government policies supporting digital growth, *PIB India*, 2023.
22. S. Bose, Future of India's digital ecosystem, *Financial Times*, 2023.
23. Panda, B., Kishore, K.N., & Baid, M., 2023. Over the Top (OTT) Platforms in the Indian Entertainment Industry: A Comprehensive Study of Digital Streaming Services. *International Journal of Research Publication and Reviews*, 4(12), 2418–2422.
24. Suman, S.K., Srivastava, P., & Vadera, S., 2019. Exploring the behaviour of Indian consumers towards online discounts. *International Journal of Electronic Marketing and Retailing*, 10(1), 78–94.
25. Hooda, I.K.S., Measuring the Customer Level Engagement towards OTT Platforms. *Geeta University*.
26. R. Iyer, Challenges of subscription management, *Financial Express*, 2023.
27. Ren, J., Xia, F., Chen, X., Liu, J., Hou, M., Shehzad, A., ... & Kong, X., 2021. Matching algorithms: Fundamentals, applications and challenges. *IEEE Transactions on Emerging Topics in Computational Intelligence*, 5(3), 332–350.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

