FACTORS INFLUENCING READERS' WILLINGNESS TO PAY FOR AI-ASSISTED ONLINE NEWS CONTENT: EVIDENCE FROM HO CHI MINH CITY, VIETNAM

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ABSTRACT— This study examines the factors influencing readers' willingness to pay for online news content supported by Artificial Intelligence (AI) in Vietnam by extending the Unified Theory of Acceptance and Use of Technology (UTAUT) model and incorporating the variable of information reception capability to reflect users' cognitive abilities in the context of AI-assisted content. A mixed-method approach was employed, including in-depth interviews with five experts and a survey of 206 readers in Ho Chi Minh City. The collected data were analyzed using Cronbach's Alpha, Exploratory Factor Analysis, and multiple linear regression with SPSS 20.0. The findings indicate that the original seven-factor model was restructured into five factors after EFA, including: (1) perceived usefulness and ease of use; (2) AI accessibility; (3) facilitating conditions and usage habits; (4) social influence; and (5) information reception capability. The results reveal that all factors positively influence readers' willingness to pay for AI-assisted online news content, with facilitating conditions and usage habits showing the strongest impact. The model explains 67.3% of the variance in readers' willingness to pay. The study highlights the important role of technological, behavioral, and cognitive factors in shaping payment intentions while extending the UTAUT framework in the context of AI-assisted journalism. The findings also provide practical implications for media organizations in developing sustainable paid-content models.

Keywords — Artificial Intelligence, digital journalism, willingness to pay, UTAUT, paid online news.

I. INTRODUCTION

The rapid development of AI has significantly transformed the field of digital communication, particularly in the production and distribution of journalistic content. In the context of declining revenues from traditional advertising, paid online news models have emerged as a sustainable solution for media organizations.

AI plays an important role in this transformation through content personalization, automated article generation, and user behavior analysis. These capabilities not only improve operational efficiency but also influence readers' intentions to pay for digital content.

Globally, *The Washington Post* is one of the leading newspapers in the United States that pioneered the application of self-developed AI technology through its Heliograf system—an AI-powered technology capable of generating complete news articles from collected data. During events such as the U.S. congressional elections and the 2016 Olympic Games, this technology enabled *The Washington Post* to produce approximately 850 news articles and attract more than 500,000 page views within just over one year of operation [1].

Although previous studies have mainly focused on technological efficiency and content production processes, limited attention has been given to user behavior, particularly readers' intentions to pay for AI-assisted content. Furthermore, models such as the UTAUT have not fully captured readers' cognitive capabilities in the context of AI-generated content, where the ability to evaluate, understand, and trust information becomes increasingly critical.

Additionally, studies examining online news payment behavior in developing countries such as Vietnam remain limited, and the relationship between AI and paid online news consumption has not yet been comprehensively investigated. Therefore, this study aims to address this research gap by incorporating the variable "information reception capability" to extend the UTAUT model in the context of AI-assisted content. Furthermore, the study proposes recommendations to promote the application of AI in the production of paid online news content in Vietnam, including implications for government agencies, media organizations, and readers.

This study is organized into six sections: (i) Introduction; (ii) Theoretical foundation and research hypotheses; (iii) Current situation analysis; (iv) Research methodology; (v) Research findings and discussion; and (vi) Opportunities, challenges, and recommendations.

II. THEORETICAL FOUNDATION AND RESEARCH HYPOTHESIS

A . *THEORETICAL FOUNDATION*

Behavioral intention refers to the motivational factors that influence the formation of a particular behavior and is often used as an indicator of the extent to which an individual is willing to exert effort to perform that behavior (Ajzen, 1991) [2].

The UTAUT proposed by Venkatesh et al. (2003) [5] has been widely used to explain technology adoption behavior. However, applying this model in the field of digital journalism, particularly in AI-generated content environments, may not fully capture the cognitive engagement of users when interacting with AI-assisted content.

Although AI remains relatively new and is not yet widely adopted in paid online news production, it has already been implemented in various forms within domestic and international news organizations. Studies conducted

between 2014 and 2023 suggest that AI acts as a "driving force" for media development by simplifying journalistic tasks and allowing reporters to focus on more complex topics.

Since the launch of ChatGPT in 2022, AI has rapidly become an important tool in the field of natural language processing. According to Truong Ngoc Son, in computer science, "artificial intelligence can be understood as a computer program or system capable of processing information similarly to human cognition, including the abilities of recognition, reasoning, and judgment" [3]. Experts also suggest that AI can identify static images such as objects, faces, and emotions, as well as time-varying signals such as speech, while simultaneously categorizing news articles with similar themes.

According to the study *"AI for AI: Using AI Methods for Classifying AI Science Documents"* (2022) by Evi Sachini et al., AI was applied to classify scientific documents with similar topics. The study explored the capability of AI algorithms in automatically classifying scientific documents through data preprocessing, feature extraction, vectorization, and classification using the BERT model, achieving an accuracy rate of 96.5%.

In Vietnam, the Viettel Cyberspace Center collaborated with organizations such as *Dan Tri* and *Dan Viet* newspapers to deploy Voice AI Text-to-Speech technology integrated into online news platforms. This technology has expanded audio-based journalism on digital platforms. After two years of implementation, *Dan Tri* produced approximately 300–400 audio news articles daily, providing readers with new experiences. Users simply input text content, and the Voice AI system automatically converts it into audio, enabling news organizations to simultaneously publish written and audio content without manual voice recording.

In the context of AI-assisted journalism, readers' information reception capability has become an important factor influencing usage and payment behavior. Unlike traditional technology acceptance models such as UTAUT, which mainly focus on system characteristics, this study incorporates the variable information reception capability to capture users' cognitive abilities in processing content. This is particularly important because AI-generated content often involves highly synthesized information that requires readers to understand, evaluate, and interpret information before making payment decisions.

B. RESEARCH HYPOTHESIS

Based on the UTAUT proposed by Venkatesh et al. (2003), this study extends the theoretical framework to fit the context of AI-assisted journalistic content. In addition to the core constructs of the UTAUT model, this study incorporates the variable "information reception capability" to reflect users' cognitive abilities in AI-supported content environments. In the context of AI-assisted online news platforms, technology accessibility, information-processing capability, and user experience may influence readers' intention to pay.

Facilitating conditions refer to the degree to which users perceive the availability of resources and technical support necessary for using a system. According to the UTAUT model, when users have adequate technological infrastructure, devices, and technical support, they are more likely to adopt and use technology. In AI-integrated online news environments, favorable technological conditions may increase access to digital content and encourage readers' intention to pay.

H1: Facilitating conditions positively influence readers' intention to pay for AI-assisted online news content.

Perceived usefulness is defined as the degree to which users believe that using a system enhances their performance or increases the value they obtain. In AI-assisted online news platforms, content can be personalized according to users' preferences and interests, thereby increasing perceived content value and encouraging payment behavior.

H2: Perceived usefulness positively influences readers' intention to pay for AI-assisted online news content.

AI accessibility reflects the extent to which users are exposed to and interact with AI features in online news platforms, such as content recommendations, chatbot assistance, news summarization, or personalized reading experiences. In digital journalism, AI improves user experience by providing content tailored to individual needs. When users perceive AI as effectively supporting their information consumption process, they are more likely to recognize content value and increase their intention to pay.

H3: AI accessibility positively influences readers' intention to pay for AI-assisted online news content.

Social influence refers to the extent to which users are affected by the opinions of friends, family members, or communities regarding technology use. In digital media environments, content consumption behavior may be influenced by social trends and the evaluations of others.

H4: Social influence positively influences readers' intention to pay for AI-assisted online news content.

Perceived ease of use represents the degree to which users believe that using a system requires minimal effort. In AI-integrated online news platforms, user-friendly interfaces and simple interactions may help users access content more conveniently, thereby increasing acceptance of paid services.

H5: Perceived ease of use positively influences readers' intention to pay for AI-assisted online news content.

Information reception capability refers to users' ability to understand, evaluate, and process information in digital content environments. For AI-assisted content, readers need the ability to identify, interpret, and assess information quality before making payment decisions. Users with stronger information reception and processing capabilities are more likely to perceive higher content value and demonstrate stronger intention to pay.

H6: Information reception capability positively influences readers' intention to pay for AI-assisted online news content.

Usage habit reflects an individual's tendency to perform a behavior automatically based on prior experience. In the context of online news platforms, frequent access to and consumption of news content can establish habitual usage patterns, thereby encouraging continuous use and increasing users' intention to pay for high-quality content.

H7: Usage habit positively influences readers' intention to pay for AI-assisted online news content.

Based on the proposed research hypotheses, a research model is developed to examine the relationships among the factors affecting readers' intention to pay for AI-assisted online news content.

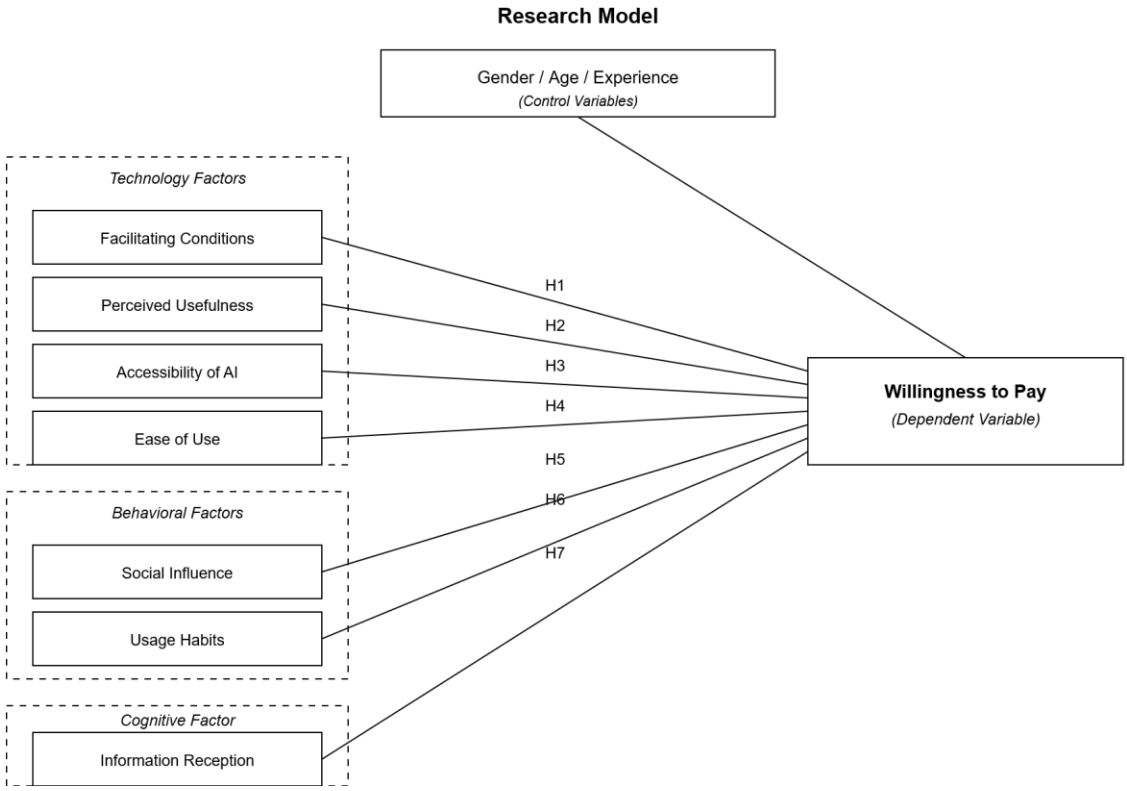


Figure 1. Research model

The model is adapted from the UTAUT framework and extended by incorporating the variable "information processing capability," which enhances explanatory power in the context of AI-generated content. The research model consists of seven independent variables and one dependent variable, namely readers' willingness to pay for AI-assisted paid online news content. The relationships within the model are hypothesized as direct and positive effects from the independent variables on the dependent variable.

The integration of information processing capability not only extends the UTAUT model but also captures the unique characteristics of AI-driven content environments, thereby strengthening both the theoretical contribution and explanatory capacity of user behavior in digital journalism contexts.

III. CURRENT STATUS

A . *CURRENT SITUATION OF ARTIFICIAL INTELLIGENCE APPLICATION IN PAID ONLINES NEWS CONTENT PRODUCTION WORLDWIDE*

The application of AI in journalism and media, particularly in news content production, is no longer a new phenomenon in countries with advanced AI ecosystems. One of the most prominent applications of AI is its capability to automatically generate content, suggest attractive headlines, rewrite content, and create article

outlines based on user-input topics. Tools such as Jasper, Copy.ai, and ChatGPT can support journalists in idea generation, language refinement, and increasing publication speed.

AI has also created breakthroughs in automated image generation through models such as DALL·E and Midjourney. By converting textual descriptions into vivid images, AI helps save both time and costs in producing visual illustrations for news articles. The Associated Press, one of the world's largest news agencies, pioneered the use of AI in news production in 2013 to generate thousands of short financial reports every quarter without human intervention [6].

The New York Times has adopted AI technologies to personalize user reading experiences and optimize content production processes, ranging from headline recommendations to reader data analysis, thereby increasing paid subscriptions [7]. Instead of focusing on maximizing page views, the newspaper has pursued a strategy centered on content quality and the development of digital subscription models. A key element of this strategy is content personalization, where AI recommends articles based on readers' preferences and needs, encouraging subscription and retention of paid plans. Paid subscription packages may also integrate intelligent AI chatbots capable of answering readers' questions and providing interactive experiences.

Mr. Henning Johannesson, Sports Director at MittMedia—one of Sweden's largest media groups—stated that: "One year after introducing Sports Bot, MittMedia significantly increased its volume of sports news and achieved a 40% increase in paid subscriptions through the use of a 'robot reporter'" [8].

The Globe and Mail currently uses an application called Sophi to personalize readers' experiences and increase digital subscriptions. The AI-powered Sophi tool analyzes reader information and article content to determine which articles should be placed behind a paywall and which should remain freely accessible. Sophi also creates personalized homepages displaying content tailored to individual reader preferences. This approach not only improves readers' ability to discover relevant content but also frees journalists to focus on producing high-quality news content. Similar approaches have been adopted by publishers such as L'Avenir and Kölner Stadt-Anzeiger to attract and retain readers.

Additionally, Bloomberg and Forbes, two major media corporations in the United States, have implemented an AI system called Cyborg. This system supports journalists in producing thousands of articles based on quarterly corporate financial reports. Cyborg can analyze financial data and rapidly present the most important information and figures. With its strong financial resources, Bloomberg possesses significant potential for further developing and expanding AI applications in content production processes.

However, according to Amy Merrick, a lecturer at the School of Communication at DePaul University and former reporter for The Wall Street Journal, although AI can generate high-quality drafts, content production still requires journalistic judgment, analysis, and perspectives. Without these elements, journalism risks losing depth and professional expertise, potentially leading to inaccurate information dissemination.

Notably, in investigative journalism, two Pulitzer Prize-winning journalists shared their experiences applying AI in the investigative series Missing in Chicago. According to Jhaveri, AI was used to perform time-consuming tasks that would otherwise require substantial manual effort, allowing investigative reporters more time to focus on data collection and field reporting.

B. CURRENT SITUATION OF ARTIFICIAL INTELLIGENCE APPLICATION IN PAID ONLINES NEWS PLATFORMS IN VIETNAM

Following restructuring and streamlining efforts under Resolution No. 18-NQ/TW (as of July 2025), Vietnam currently has 740 press agencies nationwide, representing a reduction of 110 agencies compared to 2019. The number of newspapers decreased from 195 to 98, a reduction of nearly 50%, while the number of magazines decreased to 642, with scientific journals accounting for a significant proportion (49.3%). Many localities have established integrated Newspaper–Radio–Television models to streamline organizational structures and enhance communication effectiveness. Major media organizations such as VTV, VOV, Vietnam News Agency, and *Nhan Dan Newspaper* continue to strengthen their roles while significantly expanding their digital presence [9].

Approximately 50% of media organizations have adopted centralized data analysis and processing platforms and applied AI technologies to optimize operational activities [11]. However, many media organizations still lack electronic versions or dedicated online platforms, particularly within scientific journals.

According to Dr. Do Anh Duc from the University of Social Sciences and Humanities, Vietnam National University: "Successful media organizations worldwide focus on content development and monetization. In other words, attracting paid subscribers requires high-quality content first." Content quality does not necessarily imply highly specialized content. Instead, the core strategy should emphasize unique and valuable content characteristics rather than simply increasing page views or producing large quantities of specialized articles [10].

Mr. Dang Hai Loc, CEO and CTO of AIV Group, also suggested that AI can improve the quality of paid journalistic products by reducing journalists' workloads and enabling them to focus on producing higher-quality content. Moreover, AI facilitates the creation of new products for audience segments that previously remained underserved. For example, foreign residents in local areas may not have had adequate access to relevant

information services. News organizations can train AI chatbots with specific content and integrate chatbot links into articles to serve such audiences. Media organizations may establish subscription packages, such as charging 50,000 VND for ten chatbot queries, with automatic payment methods through QR codes and banking systems [7].

According to Mr. Dang Huu Son, Vice Chairman of the Vietnam Digital Human Resource Development Alliance (AIID) and founder of LovinBot AI, AI can process extensive amounts of news content and summarize information into concise formats suitable for readers. For example, the startup Perplexity provides article summarization features through subscription-based models [7].

In Vietnam, on June 20, 2018, VietnamPlus, under the Vietnam News Agency, became the first news organization to implement a paid online news model. In 2016, its paid content already utilized Wochit tools for producing short-form videos. By 2021, VietnamPlus signed a strategic cooperation agreement with Insider Technology Solutions to apply AI technologies aimed at increasing user traffic, delivering personalized messages to readers, recommending content based on readers' preferences through newsletters, and improving user retention and click-through [6].

AI-assisted journalistic products implemented in Vietnam include Speech-to-Text technologies, smart voice assistants, user data analysis systems, personalized newsletters, and editor-curated content recommendations. These elements are considered important factors influencing perceived value and subsequently affecting readers' willingness to pay for news content.

This indicates that the implementation of paid online news models in Vietnam remains at an experimental stage, highlighting the need to enhance both content quality and user experience to encourage payment behavior. By early 2021, Ngay Nay Electronic Magazine became another pioneering organization in implementing paid online news models, demonstrating the increasing commercialization trend of journalistic content in digital environments.

In the context of declining traditional advertising revenues, many media organizations face the risk of downsizing or even dissolution. Consequently, numerous news agencies have sought additional revenue sources beyond traditional journalism, including organizing events and producing content for digital platforms such as Google and Facebook.

The application of AI in journalism in Vietnam has not emerged spontaneously but has been guided by macro-level policies. Specifically, the Journalism Digital Transformation Strategy to 2025, with a vision toward 2030, emphasizes the role of data and AI technologies in transforming media operations toward content personalization and sustainable revenue models, including paid online news services. This strategic orientation establishes an important foundation for encouraging media organizations to integrate AI into content production processes while enhancing readers' perceived value, which is directly associated with willingness to pay.

IV. RESEARCH METHODOLOGY

A. QUALITATIVE RESEARCH METHOD

The qualitative phase was conducted to explore, refine, and validate the appropriateness of variables in the proposed research model. The study employed in-depth interviews with five experts working in journalism and media.

The selection criteria for experts included: (i) having at least five years of professional experience in journalism and media; and (ii) regularly applying AI in professional activities. The objective was to determine the suitability of UTAUT variables in the Vietnamese research context. This approach aimed to collect primary data as a basis for adding, removing, or adjusting variables within the model, thereby establishing the official measurement scales for the quantitative study.

B. QUANTITATIVE RESEARCH METHOD

The quantitative study was conducted to test the proposed research model and hypotheses. Based on the study by Bissonnette (2007), the questionnaire was developed using measurement scales adapted from the UTAUT model and previous studies, refined through qualitative findings, and designed using a five-point Likert scale ranging from 1 = Strongly Disagree **to** 5 = Strongly Agree**.**

The observed variables were designed to capture users' perceptions and behaviors within the context of AI-assisted paid online news services.

Data were collected through an online survey targeting readers who had used or were currently using paid online news services in Ho Chi Minh City.

A quantitative approach was employed to provide an empirical basis for accurately assessing the influence of factors on readers' willingness to pay for AI-assisted paid online news content. The quantitative analysis was

conducted using a regression model with SPSS software. The research team quantified data related to readers' behavioral intentions toward online news consumption in the context of AI-assisted content production.

C. SAMPLING METHOD

The data analysis method employed in this study is regression analysis. According to Samuel Green and Neil Salkind (2003) in *Using SPSS for Windows and Macintosh: Analyzing and Understanding Data*, the minimum sample size is determined by the following formula: n=50+8m=50+8mn=50+8m
Where: n: minimum sample size and m**:** number of independent variables

V. RESEARCH RESULTS AND DISCUSSION

A. DESCRIPTIVE STATISTICS

A total of 206 respondents participated in the survey. The statistical results regarding demographic characteristics are presented in the table below.

Table 1. *Descriptive statistics of the survey sample.*

Criteria	Factor	Quantity (person)	Proportion (%)
Gender	Male	79	38.3%
	Female	127	61.7%
Age	<18 years old	12	5.8%
	From18-25 years old	139	67.5%
	From 25-40 years old	26	12.6%
	From 40-65 years old	22	10.7%
	>65 years old	7	3.4%
Profession	Student	12	5.8%
	Undergraduate	131	63.6%
	Worker	64	26.2%
	Retiree	9	4.4%

According to the survey results, regarding gender, there were 79 male respondents, accounting for 38.3%, while female respondents numbered 127, representing 61.7% of the total participants.

Regarding age, the majority of respondents belonged to the 18–25 age group, accounting for 67.5%. The group aged over 65 years had the lowest participation rate at only 3.4%. The remaining groups included: under 18 years old (5.8%), 25–40 years old (12.6%), and 40–65 years old (10.7%) of the total sample.

In terms of occupation, university students represented the highest proportion at 63.6%, while retired individuals accounted for the lowest proportion at 4.4%. Students below university level accounted for 5.8%, and employed individuals represented 26.2% of the total respondents.

A. RELIABILITY ANALYSIA OF THE MEASUREMENT SCALE

The reliability of the measurement scales was assessed using Cronbach's Alpha coefficient. The purpose of this method was to identify observed variables that should be retained or removed from the measurement scales (Hoang Trong & Chu Nguyen Mong Ngoc, 2008).

The results of Cronbach's Alpha testing indicated that: Perceived Ease of Use achieved a coefficient of 0.811**;** Perceived Usefulness reached 0.849**;** Social Influence obtained 0.848**;** Facilitating Conditions achieved 0.778**;** Usage Habit reached 0.617**;** Information Reception Capability of Readers achieved 0.802**;** AI Accessibility in Paid Online News Articles reached 0.856 and**;** Behavioral Intention obtained 0.778.

Based on the SPSS analysis results, the authors removed several inappropriate observed variables, including DSD2, AHXH3, AHXH4, TQSD1, and YDSD3. After eliminating the inadequate items, all measurement scales showed Cronbach's Alpha values greater than 0.6, indicating acceptable reliability levels.

Additionally, the Corrected Item–Total Correlation coefficients of all remaining variables exceeded 0.3. Therefore, all retained observed variables were accepted and included in subsequent analyses.

B. EXPLORATORY FACTOR ANALYSIS FOR INDEPENDENT VARIABLES

The observed variables that met the reliability requirements after Cronbach's Alpha testing were included in the Exploratory Factor Analysis (EFA). Following the removal of inappropriate variables, the KMO and Bartlett's tests showed that the KMO coefficient reached 0.895 (>0.5), indicating that the data were suitable for factor analysis. Moreover, Bartlett's test was statistically significant with Sig. = 0.000 (<0.05), suggesting that the observed variables were correlated within the population.

The EFA results revealed that although the initial theoretical model consisted of seven independent factors, the actual data extracted only five factors, with a total variance explained of 66.433%, satisfying the acceptable threshold (>50%).

The factor structure after EFA was identified as follows:

Factor 1: Perceived Usefulness and Perceived Ease of Use

This factor includes observed variables reflecting users' perceptions of the usefulness and convenience of accessing AI-assisted online news content. The convergence of these two constructs into a single factor suggests that readers tend to perceive convenience in usage as an integral part of the overall utility value.

Factor 2: AI Accessibility

This factor consists of variables reflecting users' exposure to AI features in online news platforms, such as content personalization, information recommendations, and interactive support functions.

Factor 3: Facilitating Conditions and Usage Habit

This factor includes variables representing the availability of technological conditions and readers' habitual usage behaviors. The results suggest that stable technological conditions may gradually become embedded in users' routine behaviors.

Factor 4: Social Influence

This factor includes variables reflecting the influence of friends, communities, and social environments on users' online news consumption behavior.

Factor 5: Information Reception Capability

This factor includes variables measuring users' abilities to understand, evaluate, and process information in the context of AI-assisted content.

Therefore, subsequent analyses employed the five-factor structure obtained from EFA instead of the original theoretical model consisting of seven factors in order to ensure consistency between the measurement model and the structural testing model.

Table 2: *KMO and Bartlett's test results for independent variables.*

KMO and Bartlett's Test		
KMO Coefficient (Kaiser-Meyer-Olkin)		.895
Bartlett's test model	Chi-Square value	2496.566
	df	253
	Sig.	.000

The test results indicate that the KMO coefficient reached 0.895 (>0.5)**,** demonstrating that the data were suitable for conducting Exploratory Factor Analysis (EFA). Bartlett's Test of Sphericity was statistically significant **(**Sig. = 0.000 < 0.05**),** indicating that the observed variables were linearly correlated within the population.

Table 3. *Total Variance Explained after EFA*

Component	Initial Eigenvalue	% of Variance	Cumulative %
1	(SPSS)	...	...
2	(SPSS)	...	...
3	(SPSS)	...	...
4	(SPSS)	...	...
5	(SPSS)	...	66.433

The results of the EFA indicate that five factors were extracted, with a total variance explained of 66.433%**,** exceeding the minimum threshold of 50%. This demonstrates that the extracted factors adequately explain the variation in the data and ensure the convergent validity of the measurement scales.

C. EXPLORATORY FACTOR ANALYSIS FOR THE DEPENDENT VARIABLE

The factor behavioral Intention consisted of three observed variables and was included in the the EFA. The results showed that the KMO coefficient reached 0.682 (>0.5), indicating that the data were suitable for factor analysis. Bartlett's Test of Sphericity was statistically significant **(**χ^2 = …; df = …; Sig. = 0.000 < 0.05**),** suggesting that the observed variables were linearly correlated within the population.

The EFA results revealed that the observed variables of the behavioral Intention construct converged into a single factor, with a total variance explained of 69.397% (>50%), satisfying the required explanatory level of the measurement scale. This indicates that the observed variables adequately represent the intended construct and demonstrate satisfactory convergent validity for subsequent analyses.

Table 4: *KMO and Bartlett's test results for the dependent variable*

KMO và Bartlett's Test		
KMO Coefficient (Kaiser-Meyer-Olkin)		.682
Bartlett's test model	Chi-Square value	175.795
	df	3
	Sig.	.000

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D. REGRESSION ANALYSIS

Based on the results of the EFA, the initial research model consisting of seven independent factors was adjusted to five factors. This modification resulted from the convergence of observed variables after EFA, in which several initial constructs merged into new structures. Therefore, to ensure consistency between the measurement model and the testing model, multiple linear regression analysis was conducted using the five independent variables after EFA, including: Perceived Usefulness and Perceived Ease of Use (USE), AI Accessibility (AIA), Facilitating Conditions and Usage Habit (FCH), Social Influence (SOI), and Information Reception Capability (IRC).

The regression model was formulated as follows:

YDI=β0+β1(USE)+β2(AIA)+β3(FCH)+β4(SOI)+β5(IRC)YDI=\beta_0+\beta_1(USE)+\beta_2(AIA)+\beta_3(FCH) +\beta_4(SOI)+\beta_5(IRC)YDI=β0+β1(USE)+β2(AIA)+β3(FCH)+β4(SOI)+β5(IRC)

Where: YDI: Readers' willingness to pay for AI-assisted online news content; β_0: Regression constant; β_1–β_5: Regression coefficients of the independent variables

Table 5: *Regression analysis results*

Independent Variables	B	Standardized Beta	t	Sig.	VIF
Constant	-0.120	–	-0.053	0.958	–
Perceived Usefulness and Perceived Ease of Use	0.210	0.233	3.151	0.002	2.666
AI Accessibility	0.183	0.196	3.262	0.001	1.918
Facilitating Conditions and Usage Habit	0.297	0.281	4.781	0.000	1.841
Social Influence	0.130	0.134	2.306	0.022	1.792
Information Reception Capability	0.214	0.216	3.744	0.000	

The regression results indicate that the model achieved an R^2 value of 0.684 and an Adjusted R^2 value of 0.673, suggesting that the independent variables explained approximately 68.4% of the variation in readers' willingness to pay for AI-assisted online news content, while the remaining 31.6% was explained by factors outside the research model.

Additionally, the VIF values of all variables were lower than 10, indicating that there was no multicollinearity issue among the independent variables.

The findings demonstrate that the factors USE, AIA, FCH, SOI, and IRC all have statistically significant effects (Sig. < 0.05) and positively influence readers' willingness to pay for AI-assisted online news content.

Among these factors, FCH exhibited the strongest impact (β = 0.281), indicating that when readers possess suitable technological conditions and establish habitual usage patterns of digital content, their willingness to pay significantly increases. This suggests that payment behavior depends not only on the perceived value of content but also on sustained usage behaviors developed in the digital environment.

The second strongest factor was Perceived Usefulness and Perceived Ease of Use (USE) with β = 0.233, indicating that users are more likely to pay when they perceive AI-assisted online news content as valuable and convenient to use.

IRC showed a coefficient of β = 0.216, reflecting the importance of users' ability to understand, evaluate, and process information in the context of AI-assisted content. This finding suggests that readers with stronger information processing capabilities tend to evaluate content more positively and are more likely to develop payment intentions.

Similarly, AIA also had a positive effect (β = 0.196), suggesting that exposure to AI features such as content recommendations, personalization, and interactive support enhances user experience and encourages willingness to pay.

Furthermore, SOI had the lowest coefficient (β = 0.134) but remained statistically significant. This indicates that friends, communities, and the surrounding social environment exert some influence on payment decisions, although the impact is weaker compared to cognitive and behavioral factors.

The standardized regression equation was determined as follows:

YDI=0.233(USE)+0.196(AIA)+0.281(FCH)+0.134(SOI)+0.216(IRC)YDI =0.233(USE)+0.196(AIA)+0.281(FCH)+0.134(SOI)+0.216(IRC)YDI=0.233(USE)+0.196(AIA)+0.281(FCH)+0.134(SOI)+0.216(IRC)

The findings indicate that willingness to pay for AI-assisted online news content is influenced by technological, cognitive, and behavioral factors. Among these factors, those related to usage habits and facilitating technological conditions play a more prominent role than social environmental influences.

VI. CONCLUSION

This study aimed to identify the factors influencing readers' willingness to pay for AI-assisted online news content in Ho Chi Minh City, Vietnam, based on an extension of the Unified Theory of Acceptance and Use of Technology (UTAUT). Employing a mixed-method approach that combined expert interviews and a survey of 206 readers, the study examined the relationships among technological, behavioral, and cognitive factors and readers' willingness to pay.

The findings indicate that the original seven-factor model was restructured into five factors after Exploratory Factor Analysis (EFA), including: (1) perceived usefulness and perceived ease of use; (2) AI accessibility; (3) facilitating conditions and usage habits; (4) social influence; and (5) information reception capability. The results of multiple linear regression reveal that all five factors positively affect readers' willingness to pay for AI-assisted online news content. Among them, facilitating conditions and usage habits exert the strongest influence, highlighting the important role of technological readiness and habitual digital news consumption in encouraging payment behavior.

From a theoretical perspective, the study provides additional empirical evidence for the application and adaptation of the UTAUT framework in the context of AI-assisted digital journalism. The inclusion of information reception capability contributes to a better understanding of the role of users' cognitive abilities in shaping willingness to pay for AI-supported news content. The findings suggest that payment behavior in AI-driven media environments is influenced not only by technological factors but also by users' cognitive and behavioral characteristics.

From a practical perspective, the findings offer several implications for media organizations seeking to develop sustainable paid-content models. Media organizations should strengthen AI-driven content personalization, enhance user experience, increase interaction with readers, and foster habitual engagement with digital news content. In addition, maintaining content quality and providing value-added services are essential to increasing readers' willingness to pay in an increasingly competitive digital media environment.

Despite these contributions, the study has several limitations. First, the sample mainly consisted of young readers in Ho Chi Minh City, which limits the generalizability of the findings. Second, the study employed Exploratory Factor Analysis (EFA) and multiple linear regression but did not apply Confirmatory Factor Analysis (CFA) or Structural Equation Modeling (SEM) to examine the model more comprehensively. Third, several potentially important factors influencing payment behavior, such as trust in AI, perceived risk, content quality, and information credibility, were not incorporated into the research model.

Future studies may expand the sample to different regions and demographic groups and employ Structural Equation Modeling to provide more rigorous validation of the theoretical relationships. Furthermore, incorporating additional variables related to trust, content quality, and perceived risk may enhance the explanatory power of readers' willingness to pay for AI-assisted online news content.

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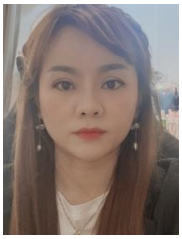
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CÁC YẾU TỐ ẢNH HƯỞNG ĐẾN Ý ĐỊNH TRẢ PHÍ CỦA ĐỘC GIẢ ĐỐI VỚI NỘI DUNG BÁO ĐIỆN TỬ ỨNG DỤNG TRÍ TUỆ NHÂN TẠO TẠI THÀNH PHỐ HỒ CHÍ MINH

Luong Ngoc Dung

TÓM TẮT— Nghiên cứu này phân tích các yếu tố ảnh hưởng đến ý định trả phí của độc giả đối với nội dung báo điện tử có ứng dụng trí tuệ nhân tạo (AI) tại Việt Nam thông qua việc mở rộng mô hình Lý thuyết thống nhất về chấp nhận và sử dụng công nghệ (UTAUT) và bổ sung biến *khả năng tiếp nhận thông tin* nhằm phản ánh năng lực nhận thức của người dùng trong bối cảnh nội dung được hỗ trợ bởi AI. Phương pháp nghiên cứu hỗn hợp được sử dụng, bao gồm phỏng vấn sâu 5 chuyên gia và khảo sát 206 độc giả tại Thành phố Hồ Chí Minh. Dữ liệu được phân tích bằng hệ số Cronbach's Alpha, phân tích nhân tố khám phá (EFA) và hồi quy tuyến tính đa biến bằng phần mềm SPSS 20.0. Kết quả nghiên cứu cho thấy mô hình ban đầu gồm 7 nhân tố đã được tái cấu trúc thành 5 nhân tố sau quá trình phân tích EFA, bao gồm: (1) tính hữu ích và tính dễ sử dụng; (2) khả năng tiếp cận AI; (3) điều kiện thuận lợi và thói quen sử dụng; (4) ảnh hưởng xã hội; và (5) khả năng tiếp nhận thông tin. Kết quả hồi quy cho thấy tất cả các nhân tố đều có tác động tích cực đến ý định trả phí của độc giả đối với nội dung báo điện tử có ứng dụng AI, trong đó nhân tố điều kiện thuận lợi và thói quen sử dụng có mức độ ảnh hưởng mạnh nhất. Mô hình nghiên cứu giải thích được 67,3% sự biến thiên của ý định trả phí của độc giả. Nghiên cứu nhấn mạnh vai trò quan trọng của các yếu tố công nghệ, hành vi và nhận thức trong việc hình thành ý định trả phí, đồng thời mở rộng khung lý thuyết UTAUT trong bối cảnh báo chí ứng dụng AI. Kết quả nghiên cứu cũng cung cấp các hàm ý thực tiễn cho các cơ quan báo chí trong việc xây dựng và phát triển các mô hình nội dung thu phí bền vững.

Từ khoá— trí tuệ nhân tạo, báo chí số, ý định trả phí, UTAUT, báo điện tử thu phí.



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