

FACTORS AFFECTING GEN Z'S WILLINGNESS TO PAY FOR COPYRIGHTED ONLINE MOVIE STREAMING AND MUSIC SERVICES IN HO CHI MINH CITY

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ABSTRACT

In the context of the rapidly growing digital economy, copyrighted online movie streaming and music services are becoming increasingly popular in Vietnam. However, users' willingness to pay, particularly among Generation Z, is still influenced by various factors. This study aims to identify and measure the factors affecting Gen Z's payment behavior for copyrighted digital content services in Ho Chi Minh City. Data were collected from 316 valid survey responses and analyzed using SPSS software through techniques such as Cronbach's Alpha, Exploratory Factor Analysis (EFA), Pearson correlation, and linear regression. The research findings indicate that six factors, namely usage habits, perceived quality, price perception, ethical awareness, risk perception, and social influence, all have significant impacts on payment behavior. Based on the findings, the study proposes several managerial implications to help businesses increase the proportion of paying users while contributing to the sustainable development of the digital content market.

Keyword: *Gen Z, payment behavior, digital content, streaming, copyright.*

1. INTRODUCTION

In the context of rapid digital transformation, online movie streaming and music services have become increasingly popular in Vietnam. The widespread use of smartphones, high-speed Internet, and digital platforms has significantly changed the way consumers access and consume entertainment content. International platforms such as Netflix and Spotify, together with domestic services like FPT Play and VieON, have created a dynamic digital entertainment ecosystem, especially among young consumers. However, alongside the growth of copyrighted digital content services, online copyright infringement remains widespread in Vietnam. Many users continue to access pirated content through unofficial platforms, causing revenue losses for legal content providers and negatively affecting the sustainable development of the digital content industry. In addition, users of illegal platforms may face risks related to cybersecurity, privacy, and malware.

In this context, encouraging consumers to pay for copyrighted digital content has become an important issue for both businesses and policymakers. Payment behavior in digital environments is influenced not only by economic

factors but also by psychological, social, and technological factors such as perceived quality, price perception, social influence, ethical awareness, and usage habits.

Generation Z (Gen Z), who were born and raised in the digital era, are considered one of the most important consumer groups in the online entertainment market. Although Gen Z frequently uses streaming services and has strong future purchasing potential, their willingness to pay for copyrighted content remains unstable and influenced by multiple factors, including the preference for free content and limited awareness of copyright value. Previous studies have examined factors affecting the intention to use or pay for digital content services. However, most studies focus on specific services separately or emphasize behavioral intention rather than actual payment behavior. Moreover, limited studies in Vietnam have comprehensively examined Gen Z's payment behavior for copyrighted streaming services. Therefore, this study aims to identify and measure the factors affecting Gen Z's payment behavior for copyrighted online movie streaming and music services in Ho Chi Minh City. The findings are expected to provide practical implications for businesses and contribute to the

sustainable development of Vietnam's digital content market.

2. THEORETICAL BACKGROUND AND LITERATURE REVIEW

2.1. Digital Content Services and Payment Behavior

Online movie streaming and music services are forms of digital content distributed through the Internet, allowing users to access content on demand without owning physical copies. The growth of streaming technology has transformed entertainment consumption from ownership-based to access-based models. In this context, payment behavior refers to consumers' willingness to pay for copyrighted digital content services. This behavior is influenced by the balance between perceived benefits and costs, as well as technological, psychological, and social factors.

2.2. Theoretical Foundations

This study is based on several important theories. The Theory of Planned Behavior (TPB) explains that consumer behavior is influenced by attitudes, social norms, and perceived behavioral control. The UTAUT2 model highlights the role of habits and social influence in maintaining technology usage behavior. Perceived Risk Theory suggests that consumers may hesitate to pay due to concerns about security, privacy, or service quality. In addition, Ethical Consumption Theory emphasizes that awareness of copyright and fairness toward content creators can positively influence payment behavior.

2.3. Literature Review

Previous studies have identified various factors influencing consumers' payment behavior for digital content services. Ajzen (1991), through the Theory of Planned Behavior (TPB), argued that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control. Armitage and Conner (2001) later confirmed the strong explanatory power of TPB in predicting consumer behavior across different contexts, including online services.

In the field of digital entertainment, Barata and Coelho (2021) found that perceived service quality, customer satisfaction, and user experience significantly affect consumers' willingness to purchase and recommend music streaming

services. Similarly, Kim, Chan, and Gupta (2007) emphasized that perceived value plays an important role in consumers' adoption of digital services, as users tend to compare the benefits received with the costs incurred before deciding to pay.

Several studies have also highlighted the impact of psychological and social factors on payment behavior. Lin, Hsu, and Chen (2013) introduced the concept of the "free mentality," showing that users who are accustomed to free online content are less willing to switch to paid services. Sardanelli et al. (2019), using the TPB framework, demonstrated that attitudes toward piracy, subjective norms, and ethical perceptions significantly influence users' intention to pay for movie streaming services.

Ethical awareness has also been recognized as an important determinant of legal content consumption. Wang, Wang, and Yao (2013) found that consumers with stronger ethical self-efficacy are more likely to pay for legal digital content instead of using pirated services. Similarly, Shaw and Clarke (1999) argued that ethical values and social responsibility can shape consumer decision-making behavior.

In addition, perceived risk is another important factor affecting online payment behavior. Bauer (1960) and Cunningham (1967) suggested that consumers often face uncertainty when making purchasing decisions. In online environments, risks related to privacy, payment security, and platform reliability may reduce users' willingness to pay. Featherman and Pavlou (2003) further confirmed that perceived risk negatively affects the adoption of electronic services.

Regarding Generation Z, Priporas, Stylos, and Fotiadis (2017) emphasized that Gen Z consumers are highly technology-oriented and expect convenience, personalization, and seamless digital experiences. Turner (2015) and Seemiller and Grace (2016) also noted that Gen Z is strongly connected to digital platforms and online entertainment services, making this generation a key target group in the digital content market.

Although many previous studies have examined digital content consumption, most focus mainly on usage intention rather than actual payment behavior. Moreover, limited studies have integrated factors such as usage habits, ethical awareness, social influence, and perceived risk

into a comprehensive research framework, particularly in the context of Vietnam’s rapidly growing digital content market.

2.4. Research Gap

Although previous studies have provided important insights into consumers’ adoption and payment behavior for digital content services, several research gaps still remain. First, most existing studies mainly focus on behavioral intention rather than actual payment behavior. While intention reflects consumers’ willingness to pay, actual payment behavior may be influenced by additional factors such as financial capability, habitual consumption patterns, and the availability of free alternatives. Therefore, the gap between intention and real behavior has not been fully clarified in prior research.

Second, many studies examine only a specific type of digital service, such as online music streaming or movie streaming separately. However, in reality, consumers often use multiple digital entertainment platforms simultaneously. As a result, previous findings may not fully explain user behavior in the broader digital content ecosystem, particularly in the current multi-platform environment.

Third, although factors such as perceived quality, price perception, and social influence have been widely discussed, limited studies have integrated important variables including usage habits, ethical awareness, and perceived risk into a comprehensive analytical framework. These factors are especially relevant in the context of digital piracy, where users may choose between legal paid services and free unauthorized platforms.

In addition, previous studies have mainly been conducted in developed countries, while research in emerging markets such as Vietnam remains limited. Vietnam has a rapidly growing digital economy and a high level of online entertainment consumption, but copyright infringement and the “free-content mentality” are still common. Therefore, consumer payment behavior in Vietnam may differ significantly from that in other countries.

Furthermore, although Generation Z is considered the core consumer group in the digital entertainment market, there are still relatively few studies focusing specifically on Gen Z’s actual

payment behavior for copyrighted streaming services. Existing domestic studies often focus broadly on students or young consumers without deeply analyzing the technological characteristics, digital habits, and ethical perceptions unique to Gen Z.

Based on these research gaps, this study develops a more integrated framework to examine the factors affecting Gen Z’s payment behavior for copyrighted online movie streaming and music services in Ho Chi Minh City. The study is expected to contribute both theoretically and practically by providing empirical evidence in the context of Vietnam’s digital content market.

3. PROPOSED RESEARCH MODEL

In this study, based on relevant theoretical foundations and previous published studies, the author proposes a research model for the topic “Factors Affecting Gen Z’s Payment Behavior for Copyrighted Movie Streaming and Music Services in Ho Chi Minh City.” The proposed model includes six factors: (1) Usage Habits; (2) Perceived Quality; (3) Price Perception; (4) Ethical Awareness; (5) Perceived Risk; and (6) Social Influence.

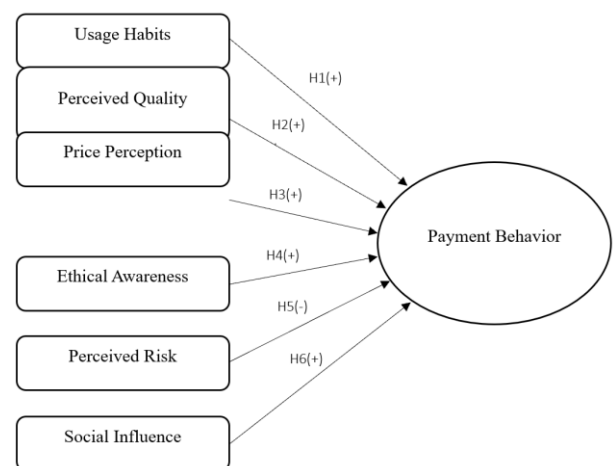


Figure 1. Proposed Research Model of “Factors Affecting Gen Z’s Payment Behavior for Copyrighted Movie Streaming and Music Services in Ho Chi Minh City”

(Source: Proposed by the author)

Based on the proposed research model, the following hypotheses are developed:

- **H1:** Usage habits positively affect payment behavior.

- **H2:** Perceived quality positively affects payment behavior.
- **H3:** Price perception affects payment behavior.
- **H4:** Ethical awareness positively affects payment behavior.
- **H5:** Perceived risk negatively affects payment behavior.
- **H6:** Social influence positively affects payment behavior.

4. RESEARCH METHODOLOGY

4.1. Research Design

This study employs a quantitative research approach to test the proposed hypotheses and measure the impact of various factors on payment behavior for copyrighted online movie streaming and music services. The research process consists of two main stages: a preliminary study and an official study. In the preliminary stage, measurement scales were developed based on previous studies and adjusted to fit the research context. The scales were further refined through expert consultation and a pilot survey to ensure clarity, reliability, and suitability for the Vietnamese digital content market. In the official stage, a large-scale survey was conducted to collect quantitative data for statistical analysis.

4.2. Measurement Scales

All variables in the research model were measured using a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). The measurement items were adapted from previous studies and modified to suit the context of digital content services in Vietnam.

The constructs included in the model are as follows:

- **Usage Habits (UH):** reflect the frequency and repetitive use of streaming services.
- **Perceived Quality (PQ):** evaluate users’ perceptions of content quality, system stability, and service experience.
- **Price Perception (PP):** reflects the perceived fairness of the price compared to the value received.

- **Ethical Awareness (EA):** refers to consumers’ awareness of the appropriateness of using copyrighted content.
- **Perceived Risk (PR):** reflects concerns related to security, online payment, and service reliability.
- **Social Influence (SI):** measures the influence of friends, family, and surrounding communities on users’ behavior.
- **Payment Behavior (PB):** reflects users’ willingness and frequency of paying for digital content services.

The reliability and validity of the measurement scales were evaluated through subsequent statistical analyses.

4.3. Sample and Data Collection

The target respondents of this study were Generation Z consumers living in Ho Chi Minh City who had previously used copyrighted online movie streaming or music services.

Data were collected through an online questionnaire designed using Google Forms. Convenience sampling was applied due to the accessibility characteristics of the target respondents. A total of 316 valid responses were collected, satisfying the minimum sample size requirements for factor analysis and regression analysis.

4.4. Data Analysis Methods

After data collection, the dataset was processed and analyzed using SPSS software. Several statistical techniques were employed to evaluate the reliability of the scales, test the research model, and examine the proposed hypotheses. First, Cronbach’s Alpha analysis was conducted to assess the internal consistency of the measurement scales. Observed variables with low item-total correlation coefficients were removed to improve the reliability of the scales.

Next, Exploratory Factor Analysis (EFA) was applied to identify the underlying factor structure and evaluate the convergent and discriminant validity of the constructs. Indicators such as the KMO coefficient, Bartlett’s Test of Sphericity, and

factor loadings were used to determine the suitability of the data for factor analysis.

Pearson correlation analysis was then performed to examine the linear relationships between independent variables and the dependent variable, as well as to detect potential multicollinearity issues within the model. After that, multiple linear regression analysis was employed to measure the impact of each independent variable on payment behavior. Standardized regression coefficients (Beta values) were used to compare the relative influence of the factors included in the research model. In addition, independent sample T-tests and one-way ANOVA analyses were conducted to examine differences in payment behavior across demographic characteristics such as gender, age, occupation, and spending level.

4.5. Research Model Testing

Following the statistical analyses, the proposed research model was tested using several evaluation criteria, including the coefficient of determination (R^2), the F-test in ANOVA, and the statistical significance of regression coefficients. Furthermore, key assumptions of the regression model, such as the normal distribution of residuals, homoscedasticity, and the absence of autocorrelation, were also examined to ensure the reliability and validity of the research findings.

5. RESEARCH RESULTS

5.1. Descriptive Statistics and Reliability Analysis

The research sample consisted of 316 Generation Z respondents living in Ho Chi Minh City. Most participants were students and young working adults who frequently used digital content services, reflecting the characteristics of Gen Z as a technology-oriented consumer group with high engagement in streaming platforms.

The reliability analysis using Cronbach's Alpha showed that all measurement scales satisfied the required reliability standards, with Alpha coefficients exceeding 0.7. Specifically, the scales for Usage Habits, Perceived Quality, Price Perception, Ethical Awareness, Perceived Risk, and Social Influence all demonstrated good internal consistency. Among them, the Payment Behavior scale achieved the highest reliability level, indicating that the observed variables

effectively measured users' willingness and frequency of paying for copyrighted streaming services.

In addition, all item-total correlation coefficients were above the acceptable threshold, confirming that the observed variables were strongly correlated with their respective constructs. Overall, the results indicate that all scales were reliable and appropriate for further Exploratory Factor Analysis (EFA) and regression analysis.

5.2. Exploratory Factor Analysis (EFA) for Independent Variables

The independent variables in this study included Usage Habits (UH), Perceived Quality (PQ), Price Perception (PP), Ethical Awareness (EA), Perceived Risk (PR), and Social Influence (SI), with a total of 24 observed variables. These variables were further analyzed using Exploratory Factor Analysis (EFA) to examine the factor structure and evaluate the suitability of the measurement scales.

Table 1. KMO and Bartlett's Test for Independent Variables

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.886
Bartlett's Test of Sphericity	Approx. Chi-Square	2956.396
	df	276
	Sig.	0.000

(Source: Processed from SPSS 27.0 statistical analysis results)

The results showed that the KMO value was 0.886, exceeding the acceptable threshold of 0.5, indicating that the dataset was suitable for factor analysis. In addition, Bartlett's Test was statistically significant (Sig. = 0.000 < 0.05), confirming strong correlations among the observed variables. The EFA results extracted six factors with Eigenvalues greater than 1, explaining 64.254% of the total variance. This indicates that the retained factors adequately represented the original dataset and that the scales achieved good convergent validity.

The rotated component matrix further showed that all factor loadings were above 0.5, and no cross-loading issue was identified. The observed variables remained consistent with the original theoretical structure, including six factors: Social

Influence, Price Perception, Perceived Risk, Ethical Awareness, Usage Habits, and Perceived Quality. These findings confirm the reliability and validity of the measurement model for subsequent analyses.

5.3. Exploratory Factor Analysis (EFA) for Dependent Variable

The dependent variable, Payment Behavior (PB), was also tested using EFA.

Table 2. KMO and Bartlett's Test for Dependent Variable

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.819
Bartlett's Test of Sphericity	Approx. Chi-Square	521.811
	df	6
	Sig.	0.000

(Source: Processed from SPSS 27.0 statistical analysis results)

The KMO value of 0.819 and the significant Bartlett's Test result confirmed the suitability of the data for factor analysis. Based on the Eigenvalue criterion, the Payment Behavior construct was extracted as a single factor.

The extracted factor explained 69.186% of the total variance, indicating that the measurement scale retained most of the original information and demonstrated high explanatory power. In addition, all four observed variables had factor loadings above 0.5, confirming good convergent validity and consistency of the Payment Behavior scale.

5.4. Pearson Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships between the independent variables and Payment Behavior.

The results showed that all independent variables had statistically significant relationships with the dependent variable at the 1% significance level (Sig. < 0.01). Usage Habits, Perceived Quality, Price Perception, Ethical Awareness, and Social Influence were positively correlated with Payment Behavior, indicating that improvements in these factors would increase users' willingness to pay for copyrighted streaming services.

Among the variables, Ethical Awareness had the strongest positive correlation with Payment Behavior ($r = 0.602$), highlighting the important role of copyright awareness and ethical responsibility in encouraging legal digital content consumption. Usage Habits ($r = 0.556$), Perceived Quality ($r = 0.546$), and Price Perception ($r = 0.541$) also showed relatively strong positive relationships. Meanwhile, Social Influence ($r = 0.497$) reflected the significant role of friends, communities, and social trends in shaping Gen Z's payment behavior.

In contrast, Perceived Risk was negatively correlated with Payment Behavior ($r = -0.447$), suggesting that concerns related to security, payment safety, and service reliability reduce users' willingness to pay.

Overall, the Pearson correlation results support the proposed research model and confirm the relevance of the theoretical foundations, including TPB, UTAUT2, Perceived Risk Theory, and Ethical Consumption Theory.

5.5. Multiple Regression Analysis

Multiple linear regression analysis was conducted to evaluate the impact of the independent variables on Payment Behavior.

Table 3. Model Summary

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.778 ^a	0.605	0.598	0.61648	0.605	79.034	6	309	0.000	1.944

(Source: Processed from SPSS 27.0 statistical analysis results)

The regression results showed that the model explained 60.5% of the variation in Payment Behavior ($R^2 = 0.605$). The adjusted R^2 value of 0.598 confirmed the good fit of the model after adjustment for the number of predictors. In addition, the F-test result was statistically significant (Sig. = 0.000), indicating that the regression model was appropriate for explaining payment behavior.

The Durbin–Watson value of 1.944 suggested that no autocorrelation problem existed in the residuals, confirming the reliability of the regression model.

The regression equation is presented as follows:

$$PB = \beta_1UH + \beta_2PQ + \beta_3PP + \beta_4EA + \beta_5PR + \beta_6SI$$

where:

- **PB:** Payment Behavior
- **UH:** Usage Habits
- **PQ:** Perceived Quality
- **PP:** Price Perception
- **EA:** Ethical Awareness
- **PR:** Perceived Risk
- **SI:** Social Influence

The standardized Beta coefficients were used to compare the relative impact of each independent variable on Payment Behavior.

5.6. Regression Coefficient Analysis

Table 4. Regression Coefficients

Variables	Standardize d Beta	Sig.	Result
Usage Habits (UH)	0.185	0.000	Supported
Perceived Quality (PQ)	0.186	0.000	Supported
Price Perception (PP)	0.187	0.000	Supported

Ethical Awareness (EA)	0.277	0.000	Supported
Perceived Risk (PR)	-0.110	0.007	Supported
Social Influence (SI)	0.168	0.000	Supported

(Source: Processed from SPSS 27.0 statistical analysis results)

The regression results indicate that all independent variables were statistically significant, with significance values lower than 0.05. This confirms that all proposed factors significantly influence Payment Behavior (PB) for copyrighted online movie streaming and music services among Generation Z consumers in Ho Chi Minh City.

Among the variables, Ethical Awareness (EA) had the strongest positive impact on Payment Behavior ($\beta = 0.277$), suggesting that copyright awareness and ethical responsibility are key determinants encouraging users to pay for legal digital content services. Price Perception (PP) ($\beta = 0.187$), Perceived Quality (PQ) ($\beta = 0.186$), and Usage Habits (UH) ($\beta = 0.185$) also showed strong positive effects, indicating that users are more willing to pay when services provide high quality, reasonable pricing, and become part of their regular usage habits. In addition, Social Influence (SI) positively affected Payment Behavior ($\beta = 0.168$), highlighting the role of friends, family, and social communities in shaping users' payment decisions.

In contrast, Perceived Risk (PR) negatively influenced Payment Behavior ($\beta = -0.110$). This finding suggests that concerns related to payment security, privacy protection, and service reliability reduce users' willingness to pay for copyrighted streaming services.

Based on the standardized regression coefficients, the regression equation can be expressed as follows:

$$PB = 0.277EA + 0.187PP + 0.186PQ + 0.185UH + 0.168SI - 0.110PR$$

Overall, the findings confirm that Ethical Awareness is the most influential factor affecting Payment Behavior, while Perceived Risk acts as a barrier to users' willingness to pay.

5.7. Hypothesis Testing

Table 5. Summary of Hypothesis Testing

Hypothesis	Relations hip	Bet a	Sig.	Result
H1	UH → PB	0.185	0.000	Support ed
H2	PQ → PB	0.186	0.000	Support ed
H3	PP → PB	0.187	0.000	Support ed
H4	EA → PB	0.277	0.000	Support ed
H5	PR → PB	-0.110	0.007	Support ed
H6	SI → PB	0.168	0.000	Support ed

(Source: Processed from SPSS 27.0 statistical analysis results)

The hypothesis testing results confirmed that all six proposed hypotheses were supported. Specifically, Usage Habits, Perceived Quality, Price Perception, Ethical Awareness, and Social Influence positively affected Payment Behavior, while Perceived Risk negatively affected Payment Behavior.

Among the hypotheses, H4 received the strongest support, as Ethical Awareness had the highest standardized Beta coefficient. This finding emphasizes the importance of copyright awareness and ethical responsibility in motivating Generation Z consumers to pay for legal online streaming services. Meanwhile, H5 confirmed that higher levels of perceived risk significantly reduce users' willingness to pay.

Overall, the hypothesis testing results provide strong empirical support for the proposed research model and demonstrate that both psychological and social factors play important roles in influencing payment behavior for copyrighted digital content services.

5.8. Regression Assumption Testing

The assumptions of the regression model were also examined to ensure the validity and reliability of the research findings. The Histogram and Normal P-P Plot of standardized residuals indicated that the residuals were approximately normally distributed, with a mean value close to

zero and a standard deviation close to one. Most residual values were concentrated within the acceptable range, and no serious outliers were detected. Therefore, the assumption of normality was satisfied.

In addition, the Scatterplot of standardized residuals and predicted values showed that the residuals were randomly distributed around zero without any clear systematic pattern. This finding confirms that the assumptions of linearity and homoscedasticity were not violated.

Overall, the regression diagnostics indicate that the proposed regression model satisfies the key statistical assumptions and can therefore be considered reliable for interpreting the relationships among the research variables.

5.9. Difference Testing

Independent sample T-tests and ANOVA analyses were conducted to examine whether Payment Behavior differed across demographic characteristics.

The T-test results showed no statistically significant difference in Payment Behavior between male and female respondents (Sig. > 0.05). Similarly, ANOVA results revealed no significant differences in Payment Behavior across age groups, occupations, or monthly spending levels on online streaming services. These findings suggest that demographic characteristics did not create substantial differences in payment behavior among Generation Z users in the research context.

However, significant differences were found based on the type of online service used. Welch's test indicated that users who subscribed to both movie streaming and music streaming services demonstrated significantly different payment behavior compared to users who used only one type of service (Sig. < 0.05). This result implies that the level of engagement with copyrighted digital content services may influence users' willingness to pay.

6. DISCUSSION

The regression analysis results indicate that all six factors in the proposed research model have significant impacts on Payment Behavior (PB) toward copyrighted online movie streaming and music services among Generation Z consumers in Ho Chi Minh City.

Among the variables, Ethical Awareness (EA) was found to have the strongest influence on Payment Behavior, with a standardized regression coefficient of $\beta = 0.277$ and $\text{Sig.} = 0.000$. This result implies that when consumers' ethical awareness increases by one standard deviation, Payment Behavior tends to increase by 0.277 standard deviations, assuming other factors remain constant. This finding reinforces the central role of ethical considerations in copyrighted digital content consumption and is consistent with the study of Wang et al. (2013), which identified moral self-efficacy as an important foundation for developing positive attitudes toward paying for online content. Similarly, the Vietnamese study conducted by Duong Thi Thu Thao and Nguyen Ngoc Thuc (2021) also confirmed Ethical Awareness as a significant predictor of paid online streaming service usage intentions.

Regarding Price Perception (PP), the regression analysis revealed a positive and statistically significant effect on Payment Behavior, with $\beta = 0.187$ and $\text{Sig.} = 0.000$. This result suggests that Generation Z users are more willing to pay when they perceive service pricing as reasonable and equivalent to the value received from the platform. This finding is consistent with the study of Barata and Coelho (2021), which emphasized price value as one of the key drivers of paid streaming service adoption. It also supports the findings of Wang et al. (2013), who highlighted the central role of perceived value in shaping consumers' willingness to pay for online content. The statistical significance of the Price Perception scale in the current study further confirms its applicability and stability in the Vietnamese Gen Z context.

Perceived Quality (PQ) also showed a positive influence on Payment Behavior, with $\beta = 0.186$ and $\text{Sig.} = 0.000$. This finding indicates that users are more likely to maintain payment behavior when they highly evaluate the quality of images, audio, system stability, and overall service experience. The result is consistent with the studies of Lin et al. (2013) and Wichitsathian (2025), both of which emphasized the importance of user experience and electronic service quality in shaping customer satisfaction and willingness to pay for video streaming services. Therefore, the observed variables measuring Perceived Quality in this study successfully reflected the intended conceptual meaning of service quality.

In addition, Usage Habits (UH) positively affected Payment Behavior, with $\beta = 0.185$ and $\text{Sig.} = 0.000$. This result is consistent with the UTAUT2 model and the findings of Barata and Coelho (2021), which identified habit as a critical factor influencing both the adoption and continued use of paid digital services. The result also aligns with the study of Phan Trong Nhan (2025), which indicated that consumption habits and platform attachment are important determinants in the transition from free usage to paid subscription behavior in the Vietnamese OTT market. Therefore, when online movie streaming and music consumption become routine habits, users are more likely to sustain stable payment behavior over time.

For Social Influence (SI), the regression analysis showed a positive effect on Payment Behavior with $\beta = 0.168$ and $\text{Sig.} = 0.000$. This finding is consistent with the studies of Wang et al. (2013) and Nguyen Thuy Quynh Loan and Tran Vu Hoang Long (2017), which suggested that the opinions and behaviors of friends, family members, and surrounding communities significantly affect consumers' willingness to pay for digital content services.

In contrast, Perceived Risk (PR) negatively influenced Payment Behavior, with $\beta = -0.110$ and $\text{Sig.} = 0.007$. This finding supports previous studies on perceived risk, particularly the study of Duong Thi Thu Thao and Nguyen Ngoc Thuc (2021), which identified concerns related to payment security, privacy protection, and automatic subscription renewal as barriers to the adoption of paid streaming services.

The difference testing results further revealed that Payment Behavior did not significantly differ across gender, age, occupation, or monthly spending levels. However, significant differences were identified among users based on the type of streaming service used. This finding suggests that Payment Behavior among Generation Z consumers in Ho Chi Minh City is influenced more strongly by service engagement and usage patterns than by demographic characteristics. Overall, the results confirm that psychological and perceptual factors, including Usage Habits, Perceived Quality, Price Perception, Ethical Awareness, Perceived Risk, and Social Influence, play more substantial roles in explaining Payment Behavior for copyrighted digital content services.

7. CONCLUSION

This study was conducted to analyze the factors affecting Payment Behavior (PB) toward copyrighted online movie streaming and music services among Generation Z consumers in Ho Chi Minh City. The research framework was developed based on the theoretical foundations of TPB, UTAUT2, Perceived Risk Theory, and Ethical Consumption Theory. The proposed model included six influencing factors: Usage Habits (UH), Perceived Quality (PQ), Price Perception (PP), Ethical Awareness (EA), Perceived Risk (PR), and Social Influence (SI).

Data were collected from 316 valid survey responses and analyzed using SPSS 27.0 software. Through Cronbach's Alpha reliability testing, Exploratory Factor Analysis (EFA), Pearson correlation analysis, and multiple linear regression analysis, the findings demonstrated that the research model achieved a high level of explanatory power, with an Adjusted R^2 value of 0.598. This result indicates that 59.8% of the variation in Payment Behavior was explained by the independent variables included in the model.

The regression results confirmed that all six factors significantly influenced Payment Behavior. Specifically, five variables had positive impacts, while one variable had a negative impact. Ethical Awareness (EA) was identified as the strongest influencing factor ($\beta = 0.277$; Sig. = 0.000), indicating that consumers with stronger copyright awareness and ethical responsibility are more willing to pay for legal digital content services. Price Perception (PP) ($\beta = 0.187$; Sig. = 0.000), Perceived Quality (PQ) ($\beta = 0.186$; Sig. = 0.000), Usage Habits (UH) ($\beta = 0.185$; Sig. = 0.000), and Social Influence (SI) ($\beta = 0.168$; Sig. = 0.000) also positively affected Payment Behavior. Meanwhile, Perceived Risk (PR) negatively influenced Payment Behavior ($\beta = -0.110$; Sig. = 0.007), suggesting that concerns related to information security, online payment, and service reliability may reduce users' willingness to pay.

In addition, the results from Independent Samples T-Test and ANOVA analyses indicated that Payment Behavior did not significantly differ according to gender, age, occupation, or monthly spending levels. However, significant differences were identified among groups of users based on the types of streaming services they used. This finding implies that users' engagement and

experience with specific copyrighted streaming services may influence their payment decisions more strongly than demographic characteristics. Overall, the study confirms that psychological and perceptual factors associated with service usage play a more important role than traditional demographic variables in explaining Generation Z consumers' payment behavior toward copyrighted digital content services.

8. MANAGERIAL IMPLICATIONS

Based on the empirical findings, this study proposes several managerial implications to support providers of copyrighted online movie streaming and music services in attracting and maintaining paid users among Generation Z consumers in Ho Chi Minh City.

Ethical Awareness (EA)

The regression analysis identified Ethical Awareness (EA) as the strongest factor influencing Payment Behavior, with $\beta = 0.277$. In addition, the mean value of this construct reached 3.70, indicating that young consumers have developed a certain level of awareness regarding the responsibility of using copyrighted content, although differences among individuals still exist.

This finding suggests that in the rapidly growing digital environment, Payment Behavior among Generation Z consumers is influenced not only by economic and functional benefits but also by ethical values and respect for intellectual property rights. However, the moderate level of ethical awareness indicates that many users still do not fully perceive paying for digital content as a personal consumption responsibility.

Therefore, digital content service providers should prioritize communication strategies that emphasize the ethical and social value of using copyrighted content. Firms should clearly demonstrate how payment behavior contributes to supporting content creators, protecting the digital content industry, and improving service quality. Integrating ethical messages naturally into marketing activities and user experiences may strengthen users' willingness to pay and encourage more responsible digital consumption behavior among Generation Z.

Price Perception (PP)

Price Perception (PP) was identified as the second most influential factor affecting Payment

Behavior, with $\beta = 0.187$ and a mean value of 3.77. This result suggests that Generation Z users generally perceive streaming service prices as relatively reasonable, although they still carefully evaluate pricing before making payment decisions.

The findings imply that payment decisions among young consumers depend not only on the absolute price level but also on the perceived balance between cost and service value. Since Generation Z consumers are highly sensitive to price and can easily access free alternatives, price perception plays a critical role in maintaining payment behavior.

Therefore, service providers should adopt flexible pricing strategies that match the financial capabilities of young consumers. Examples include diversified subscription packages, student discounts, and low-cost trial plans. In addition, clearly communicating the benefits and value users receive relative to the cost paid may strengthen positive price perceptions and encourage payment behavior.

Perceived Quality (PQ)

Perceived Quality (PQ) positively affected Payment Behavior, with $\beta = 0.186$. However, the mean value of this factor was only 3.65, indicating that although users generally evaluated service quality positively, the current service experience still did not fully satisfy Generation Z expectations.

Service quality acts as a fundamental condition for encouraging payment behavior, but maintaining quality at only a moderate level may not be sufficient to create strong and long-term payment motivation. In the increasingly competitive digital streaming market, Generation Z users tend to expect higher standards regarding content quality, system stability, and user experience.

Therefore, service providers should continue investing in overall service quality improvements by expanding copyrighted content libraries, enhancing audio and visual quality, minimizing technical errors, and improving interface usability. Increasing users' perceived quality not only directly promotes payment behavior but also strengthens user satisfaction and platform loyalty.

Usage Habits (UH)

Usage Habits (UH) positively influenced Payment Behavior, with $\beta = 0.185$ and a mean value of 3.73.

This result indicates that online movie streaming and music services have become integrated into the daily entertainment routines of Generation Z users. When service usage becomes habitual through repeated behavior, users are more likely to maintain stable payment behavior and become less influenced by free alternatives.

Therefore, in addition to improving quality and user experience, firms should focus on reinforcing paid usage habits through personalized content recommendations, optimized algorithms based on user history, and seamless multi-device experiences. Increasing user engagement and usage frequency may help transform payment behavior into a natural and sustainable habit.

Social Influence (SI)

Social Influence (SI) positively affected Payment Behavior, with $\beta = 0.168$ and a mean value of 3.73. Although this factor was not the strongest determinant, it still played an important supporting role in shaping payment decisions among Generation Z consumers.

Since young users are strongly influenced by friends, online communities, and social media trends, service providers should leverage social influence through campaigns encouraging content sharing, referral programs, and user community development. Creating interactive environments where users can exchange experiences and recommendations may strengthen social trust and encourage payment behavior based on group norms.

Perceived Risk (PR)

Finally, Perceived Risk (PR) was the only factor negatively affecting Payment Behavior, with $\beta = -0.110$. This result reflects users' concerns regarding information security, payment safety, and service reliability. Although the mean value of this construct was relatively low, indicating that users generally did not perceive high levels of risk, concerns about payment and privacy security could still negatively influence payment decisions when such issues arise.

This finding suggests that even though perceived risk is not currently a major barrier, inadequate risk management may reduce user trust and negatively affect long-term payment behavior.

Therefore, firms should continue minimizing perceived risks by strengthening system security,

ensuring transparent payment processes, protecting personal information, and providing clear refund and customer support policies. Building strong user trust can help eliminate remaining psychological barriers and reinforce users' willingness to pay for copyrighted digital content services.

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