

Intention Of Use Determinants In Digital Telemedicine: A Case Study On Users Of The Halodoc Application

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Abstract

This study aims to identify the effect of perceived usefulness, perceived risk and perceived ease of use reinforced by e-trust, and attitude toward using on the behavioral intention of Halodoc application users. The number of samples used was rounded up to 96 samples. The data collection in this study was conducted by distributing questionnaires. Data analysis techniques were carried out through descriptive and inferential statistical analysis. The results showed that perceived usefulness has a positive effect on behavioral intention, perceived risk has a positive effect on behavioral intention, perceived ease of use has no effect on behavioral intention, e-trust has a positive effect on behavioral intention, perceived usefulness has no effect on e-trust, perceived ease of use has a positive effect on attitude toward using, and e-trust is not able to mediate the effect of perceived usefulness on behavioral intention.

Keywords: Digital Telemedicine Halodoc Application Trust Attitude.

Introduction

Pandemic conditions have an impact on the world of health, so the role of digital health is quite significant, one of which is the Halodoc application. Halodoc is an application that provides online health services that connect health practitioners such as doctors, pharmacies, and laboratories directly into the hands of patients. (Burhan, 2021) stated that Halodoc has 18 million users. More than 4,000 service providers from hospitals to pharmacies are available on the platform. Meanwhile, Halodoc also has more than 20 thousand doctors who have joined the platform. DS Research from Daily Social conducted a survey in October 2019 to find out the use of e-health by the public as a form of progress in the health sector in its technology. Halodoc leads the way in terms of app ratings.

Although Halodoc users have experienced a fairly rapid increase, the results of research

conducted by Okatavia et al., (2020) showed that the public still does not fully trust this type of digital health system due to various factors, one of which is data security and trustworthiness, and trust for the doctors who serve without making face-to-face contact. Based on this phenomenon, the researchers are interested in investigating more deeply the use of the Halodoc health application. The intention to use, in this case, is the behavioral intention, which is the level of an individual's intention to perform certain behaviors or actions (Prakosa & Wintaka, 2020). There are several factors that influence behavioral intention in the use of an application; in this study the researches examined are perceived usefulness, perceived ease of use, e-trust, and attitude toward using.

Perceived usefulness can be defined as the extent to which individuals feel that by using information technology, they feel there are benefits to be gained (Muliadi & Japarianto, 2021). The usefulness of an application is

important to increase the behavioral intention of users (Suryawirawan, 2019). Likewise with health applications such as Halodoc, of course, the benefits of using these applications must be felt to the maximum so that the behavioral intention to use can be increased from users. The results of research conducted by Damayanti (2019); Permatasari & Rubiyanti (2020); Gunawan & Tileng (2020) showed that perceived usefulness has a positive effect on behavioral intention to use a technology.

One of the factors indicated to influence behavioral intention is perceived risk. Perceived risk is the user's perception of a technology to the risks that may be faced in using the technology (Kumar & Yukita, 2021). For Halodoc application users, the higher the risk that may be experienced, for example personal data leakage, time risk and so on, the more users will reduce their desire to use the application. The results of research conducted by Saari et al., (2021); Mahardika & Giantari (2020); Alraja (2022) showed that perceived risk has a negative effect on behavioral intention in digital technology.

In addition, perceived ease of use is also one of the factors indicated to have an effect on behavioral intention. According to Permatasari & Rubiyanti (2020) perceived ease of use is the extent to which a person believes that using a technology will be free from effort. Perceived ease of use refers to the user's belief that the technological system used does not require great effort when used (Zuelseptia, Rahmiati, & Engriani, 2018). Ease of use is very important for Halodoc users, because situations that require medical assistance are generally critical situations, so the ease of use of the application can speed up the process of assistance provided. The results of research conducted by Damayanti (2019); Udayana & Ramadan (2019); Hidayatullah et al. (2021) showed that perceived ease of use has a positive effect on behavioral intention.

Meanwhile, attitude toward using according to Purwianti (2021) is a relatively permanent evaluative summary of a product, which is important because it influences and predicts many behaviors. Attitude is a behavior which is the extent to which a person has a favorable assessment or evaluation of the behavior. In general, the more favorable the attitude towards a behavior, the stronger the individual's intention to perform the behavior. The results of research conducted by Bangkara & Mimba (2016) showed that attitude toward using can mediate the effect of perceived usefulness and perceived ease of use on behavioral intention to use. This study aims to identify the effect of perceived usefulness, perceived risk and perceived ease of use reinforced by e-trust, and attitude toward using on behavioral intention of Halodoc application users.

Research Method

This research was conducted in Denpasar City. The population in this study are all Halodoc application users in Denpasar whose exact number is unknown so that it can be stated as an unlimited population. The sample method used was purposive sampling. Based on the results of these calculations, the number of samples used was rounded up to 96 samples. The independent variables in this study are perceived usefulness (x1), perceived risk (x2), and perceived ease of use (x3). Intervening variables in this study are e-trust (z1) and attitude toward using (z2), while the dependent variable is behavior intention (y).

The quantitative data in this study is the score data from the questionnaire which was then processed with statistical software, SEM-PLS. The primary data in this study is data from the distribution of questionnaires obtained by distributing questionnaires directly to respondents, namely users of the Halodoc application in Denpasar. The data collection was conducted by distributing questionnaires. SPSS statistical application software was used for the purposes of processing the validity and reliability of the data. Data analysis techniques

were carried out through descriptive statistical analysis and inferential statistical analysis.

Results and Discussion

In the measurement of the outer model, convergent validity, discriminant validity and uni-dimensionality tests were carried out. Convergent validity consists of outer loading and Average Variance Extracted (AVE). Discriminant Validity consists of comparing the outer loading value with the cross loading and the AVE root is greater than the correlation between variables. For the reliability, composite reliability, rho-A and Alpha Cronbach were used (Utama, 2018:237). The validity of the statistical data used in this study was assessed using convergent and discriminant validity (Adelekan, Williamson, Atiku, & Ganiyu, 2018).

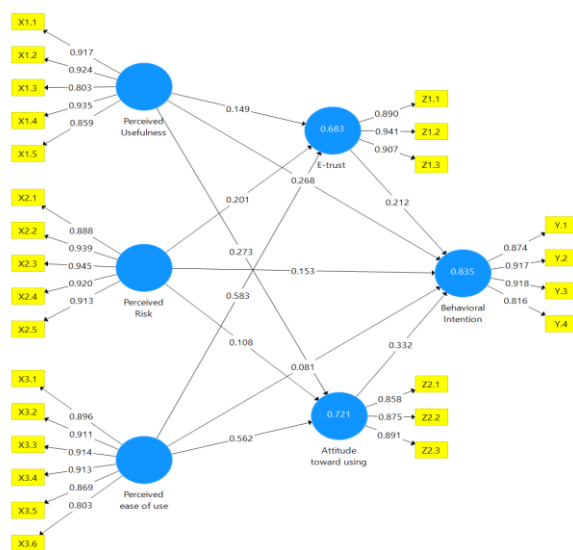


Figure 1. Outer Model

Source: Researcher's Analysis, 2022

Based on the results analysis, it can be seen that all discriminant validity of the correlation of latent variables in each variable are greater than 0.7. This, it can be stated that the data in the study are **valid**.

The model has discriminant measurement average variance extracted > 0.5.

Table 1. AVE Convergent Validity Test Results

| | Average Variance Extracted (AVE) |
|--------------------------|-------------------------------------|
| Attitude toward using | 0.765 |
| Behavioral Intention | 0.778 |
| E-trust | 0.834 |
| Perceived Risk | 0.849 |
| Perceived Usefulness | 0.790 |
| Perceived ease of use | 0.784 |

Source: Researcher Analysis, 2022

Based on the table above, it can be seen that all average variance extracted (AVE) values are more than 0.5. This it can be stated that the data in the study is **valid**.

The rule of thumb is that the alpha or composite reliability value must be greater than 0.7 even though a value of 0.6 is acceptable.

Table 2. Cronbach's Alpha Reliability Test Results

| | Cronbach's Alpha |
|-----------------------|------------------|
| Attitude toward using | 0,847 |
| Behavioral Intention | 0,904 |
| E-trust | 0,901 |
| Perceived Risk | 0,955 |
| Perceived Usefulness | 0,933 |
| Perceived ease of use | 0,945 |

2022

Based on Table 2 above, it can be seen that all Cronbach's alpha values in each variable are greater than 0.7. This it can be stated that the data in the study for each variable is **reliable**.

Table 3. Composite Reliability Test Results

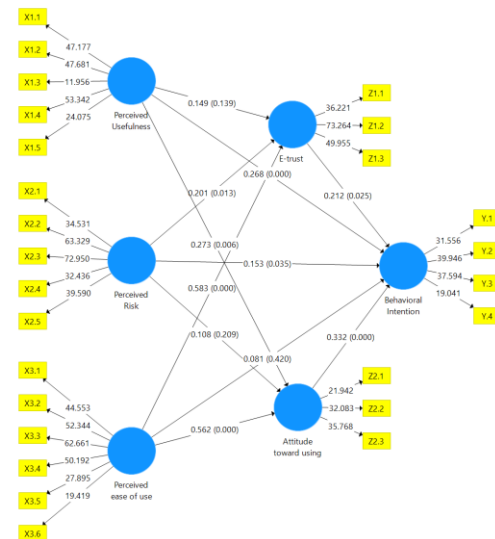
| | Composite Reliability |
|-----------------------|-----------------------|
| Attitude toward using | 0,907 |
| Behavioral Intention | 0,933 |
| E-trust | 0,938 |
| Perceived Risk | 0,966 |
| Perceived Usefulness | 0,949 |

Perceived ease of use

0,956

Source: Researcher's Analysis, 2022

Based on the table above, it can be seen that all Composite reliability values in each variable are greater than 0.7. This it can be stated that



the data in the study for each variable is **reliable**. The following is a picture of the results of the evaluation of the measurement model.

Figure 3. Inner Model

The following are the results of the R-Square calculations that have been carried out:

Table 4. R-square Test Results

| | R Square | R Square Adjusted |
|--------------------------|----------|----------------------|
| Attitude toward using | 0.721 | 0.712 |
| Behavioral Intention | 0.835 | 0.825 |
| E-trust | 0.683 | 0.673 |

Source: Researcher's Analysis Results, 2022

Based on Table 4 above R-square value of 0.721 was obtained for perceived risk, perceived ease of use on attitude toward using including large moderate which shows that it has a large influence of $0.721 \times 100\% = 72.1\%$. The R-square value for the variables perceived usefulness, perceived risk and perceived ease of use on behavioral intention is 0.835, including

both which shows that it has a large influence of $0.835 \times 100\% = 83.5\%$. The R-square value for the perceived usefulness, perceived risk and perceived ease of use on e-trust is 0.683, including large weakness which shows that it has a large influence of $0.683 \times 100\% = 68.3\%$. Calculation of Q-square can be seen as follows:

$$Q^2 = 1 - [(1-R_1^2)(1-R_2^2)(1-R_3^2)]$$

$$Q^2 = 1 - [(1-0.721)(1-0.835)(1-0.683)]$$

$$Q^2 = 1 - [(0.279)(0.165)(0.317)]$$

$$Q^2 = 1 - (0.015)$$

$$Q^2 = 0.985$$

Based on the calculation above, the Q-square is 0.985 more than 0 and approaching 1, so it can

be concluded that the model has a predictive relevance or the model deserves to be said to have a relevant predictive value. Hypothesis testing is the process of evaluating the null hypothesis, where the hypothesis can be accepted or rejected. The opposite of the null hypothesis is the alternative hypothesis which states that there is a difference between the parameter and the statistic. Testing this hypothesis can be done by looking at the value of the t-statistic which uses a significance level of 95% (0.05 or 5%). Meanwhile, value for the t-table with a significance level of 95% is 1.96. The criteria for rejection and acceptance of the hypothesis are that H_a is accepted and H_o is rejected if the t-statistic > 1.96 and vice versa.

Table 5. Results of Direct Effect Test

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T-Statistics (O/STDEV) | P- Values |
|---|---------------------------|-----------------------|----------------------------------|-----------------------------|--------------|
| Attitude toward using -> Behavioral Intention | 0.332 | 0.331 | 0.089 | 3,730 | 0.000 |
| E-trust -> Behavioral Intention | 0.212 | 0.208 | 0.095 | 2,243 | 0.025 |
| Perceived Risk -> Attitude toward using | 0.108 | 0.106 | 0.086 | 1,259 | 0.209 |
| Perceived Risk -> Behavioral Intention | 0.153 | 0.155 | 0.073 | 2,109 | 0.035 |
| Perceived Risk -> E-trust | 0.201 | 0.200 | 0.081 | 2,494 | 0.013 |
| Perceived Usefulness -> Attitude toward using | 0.273 | 0.283 | 0.098 | 2,788 | 0.006 |
| Perceived Usefulness -> Behavioral Intention | 0.268 | 0.266 | 0.070 | 3,816 | 0.000 |
| Perceived Usefulness -> E-trust | 0.149 | 0.159 | 0.101 | 1,483 | 0.139 |
| Perceived ease of use -> Attitude toward using | 0.562 | 0.555 | 0.086 | 6,560 | 0.000 |
| Perceived ease of use -> Behavioral Intention | 0.081 | 0.085 | 0.100 | 0.807 | 0.420 |
| Perceived ease of use -> E-trust | 0.583 | 0.573 | 0.092 | 6,346 | 0.000 |

Source: Researcher's analysis results, 2022

Based on the table above, the p-value and t-statistical values for each variable are described as follows.

1. The p-value variable attitude toward using on behavioral intention is 0.000 which is compared to a significance value of 0.05. Because the p-value $<$ significance (0.000

- < 0.05) with a beta value of 0.332 and a t-statistic value of 3.730 compared to a t-table of 1.96. Because the value of t-statistics $>$ t-table ($3.730 > 1.96$), it can be concluded that attitude toward using has a significant positive effect on behavioral intention. So that the hypothesis is accepted.
2. The p-value of E-trust variable E-trust on behavioral intention is 0.025 which is compared to a significance value of 0.05. The p-value $<$ significance ($0.025 < 0.05$) with a beta value of 0.212 and a t-statistic value of 2.243 which is compared to a t-table of 1.96. Because the value of t-statistics $>$ t-table ($2.243 > 1.96$), it can be concluded that e-trust has a significant positive effect on behavioral intention. So the hypothesis is accepted.
 3. The p-value of perceived risk variable on attitude toward using is 0.209, which is compared to a significance value of 0.05. The p-value is $>$ significance ($0.209 > 0.05$) with a beta value of 0.108 and a t-statistic value of 1.259 which is compared with a t-table of 1.96. Because the t-statistical value $<$ t-table ($1.259 < 1.96$) it can be concluded that perceived risk has no significant effect on attitude toward using. So that the hypothesis is rejected.
 4. The p-value of perceived risk variable on behavioral intention is 0.035 which is compared to a significance value of 0.05. The p-value is $<$ significance ($0.035 < 0.05$) with a beta value of 0.153 and a t-statistic value of 2.109 which is compared to a t-table of 1.96. Because the value of t-statistics $>$ t-value ($2.109 > 1.96$), it can be concluded that perceived risk has a positive effect on behavioral intention. So the hypothesis is accepted.
 5. The p-value of perceived risk variable on e-trust is 0.013 which is compared to a significant value of 0.05. The p-value $<$ significance ($0.013 < 0.05$) with a positive beta value of 0.201 and a t-statistic value of 2.494 compared to a t-table of 1.96. Because the value of t-statistics $>$ t-value ($2.494 > 1.96$), it can be concluded that perceived risk has a positive effect on e-trust. So the hypothesis is accepted.
 6. The p-value of perceived usefulness variable towards attitude toward using is 0.006 which is compared to a significance value of 0.05. The p-value is $<$ significance ($0.006 < 0.05$) with a positive beta value of 0.273 and a t-statistic value of 2.788 which is compared to a t-table of 1.96. Because the value of t-statistics $>$ t-value ($2.788 > 1.96$), it can be concluded that perceived usefulness has a positive effect on attitude toward using. So the hypothesis is accepted.
 7. The p-value of perceived usefulness variable on behavioral intention is 0.000 which is compared to a significance of 0.05. The p-value $<$ significance ($0.000 < 0.05$) with a positive beta value of 0.268 and a t-statistic value of 3.816 compared to a t-table of 1.96. Because the value of t-statistics $>$ t-value ($3.816 > 1.96$), it can be concluded that perceived usefulness has a positive effect on behavioral intention. So the hypothesis is accepted.
 8. The p-value of perceived usefulness variable on e-trust is 0.139 which is compared with a significance value of 0.05. The p-value $>$ significance ($0.139 > 0.05$) with a positive beta value of 0.149 and a t-statistic value of 1.483 compared to a t-table of 1.96. Because the value of t-statistic $<$ t-value ($1.483 < 1.96$), it can be concluded that perceived usefulness has no effect on E-trust. So the hypothesis is rejected.
 9. The p-value of perceived ease of use variable with respect to attitude toward using is 0.000 which is compared to a significance value of 0.05. The p-value $<$ significance ($0.000 < 0.05$) with a positive beta value of 0.562 and a t-statistic value of 6.560 compared to a t-table of 1.96. Because the value of t-statistics $>$ t-value ($6.560 > 1.96$), it can be concluded that perceived ease of use has a positive effect

- on attitude toward using. So the hypothesis is accepted.
10. The p-value of perceived ease of use variable on behavioral intention is 0.420 which is compared to a significant one of 0.05. Because the p-value is $>$ significant ($0.420 > 0.05$) with a positive beta value of 0.081 and a t-statistic value of 0.807 which is compared to a t-table of 1.96. Because the value of t-statistics $<$ t-value ($0.807 < 1.96$), it can be concluded that perceived ease of use has no effect on behavioral intention. So the hypothesis is rejected.
 11. The p-value variable perceived ease of use on e-trust is 0.000 which is compared to a significant value of 0.05. Because the p-value $<$ significant ($0.000 < 0.05$) with a positive beta value of 0.583 and a t-statistic value of 6.346 compared to a t-table of 1.96. Because the value of t-statistics $>$ t-value ($6.346 > 1.96$), it can be concluded that perceived ease of use has a positive effect on E-trust. So the hypothesis is accepted.

Table 6. Indirect Influence Test Results

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T-Statistics (O/STDEV) | P- Values |
|--|---------------------------|-----------------------|----------------------------------|-----------------------------|--------------|
| Perceived Risk -> Attitude toward using -> Behavioral Intention | 0.036 | 0.036 | 0.031 | 1.142 | 0.254 |
| Perceived Usefulness -> Attitude toward using -> Behavioral Intention | 0.091 | 0.093 | 0.039 | 2.303 | 0.022 |
| Perceived ease of use -> Attitude toward using -> Behavioral Intention | 0,187 | 0.184 | 0,060 | 3,113 | 0.002 |
| Perceived Risk -> E-trust -> Behavioral Intention | 0.043 | 0.040 | 0.025 | 1,711 | 0,088 |
| Perceived Usefulness -> E-trust -> Behavioral Intention | 0.032 | 0.035 | 0.030 | 1.070 | 0.285 |
| Perceived ease of use -> E-trust -> Behavioral Intention | 2.145 | 0.119 | 0.058 | 2,145 | 0.032 |

Source: Processed primary data, 2022

Based on the table above, the p-value and t-statistics for each variable are explained as follows.

1. The p-value of perceived risk variable on behavioral intention through attitude toward using is 0.254 which is compared to a significance value of 0.05. The p-value is $>$ significance ($0.254 > 0.05$) with a positive beta value of 0.036 and a t-statistic value of 1.142 which is compared to a t-table of 1.96. Because the value of t-statistics $<$ t-value ($1.142 < 1.96$), it can be concluded that attitude toward using is not
2. The p-value of perceived usefulness variable on behavioral intention through attitude toward using is 0.022 which is compared with a significance value of 0.05. The p-value $<$ significance ($0.022 < 0.05$) with a positive beta value of 0.091 and a t-statistic value of 2.303 compared to a t-table of 1.96. Because the t-statistical value $>$ t-value ($2.303 > 1.96$), it can be concluded that attitude toward using is

able to mediate the effect of perceived risk on behavioral intention. So the hypothesis is rejected.

- able to positively mediate the effect of perceived usefulness on behavioral intention. So the hypothesis is accepted.
3. The p-value of perceived ease of use variable on behavioral intention through attitude toward using is 0.002 which is compared to a significance value of 0.05. The p-value is < significance ($0.002 < 0.05$) with a positive beta value of 0.187 and a t-statistic value of 3.113 which is compared to a t-table of 1.96. Because the value of t-statistics > t-value ($3.113 > 1.96$), it can be concluded that attitude toward using is able to positively mediate the effect of perceived ease of use on behavioral intention. So the hypothesis is accepted.
 4. The p-value of perceived risk variable on behavioral intention through e-trust is 0.088 which is compared to a significance value of 0.05. The p-value > significance ($0.088 > 0.05$) with a positive beta value of 0.043 and a t-statistic value of 1.711 compared to a t-table of 1.96. Because the value of t-statistics < t-value ($1.711 < 1.96$), it can be concluded that e-trust is not able to mediate the effect of perceived risk on behavioral intention. So the hypothesis is rejected.
 5. The p-value of perceived usefulness variable on behavioral intention through E-trust is 0.285, which is compared to a significant value of 0.05. The p-value > significance ($0.285 > 0.05$) with a positive beta value of 0.032 and a t-statistic value of 1.070 compared to a t-table of 1.96. Because the t-statistical value < t-value ($1.070 < 1.96$), it can be concluded that e-trust is not able to mediate the effect of perceived usefulness on behavioral intention. So the hypothesis is rejected.
 6. The p-value of perceived ease of use variable on behavioral intention through e-trust is 0.032 which is compared to a significance value one of 0.05. The p-value < significance ($0.032 < 0.05$) with a positive beta value of 0.124 and a t-statistic value of 2.145 compared to a t-table of

1.96. Because the t-statistical value > t-value ($2.145 > 1.96$), it can be concluded that e-trust is able to positively mediate the effect of perceived usefulness on behavioral intention. So the hypothesis is accepted

Conclusions and Suggestions

Based on the results of the research analysis and the results of the discussion in the previous chapter, the conclusions from this study are as follows, 1) perceived usefulness has a positive effect on behavior intention, 2) perceived risk has a positive effect on behavior intention, 3) perceived ease of use has no effect on behavior intention, 4) e-trust has a positive effect on behavior intention, 5) perceived usefulness has no effect on e-trust, 6) perceived usefulness has no effect on e-trust, 7) perceived ease of use has a positive effect on attitude toward using, 8) e-trust is not able to mediate the effect of perceived usefulness to behavior intention, 9) e-trust is not able to mediate the effect of perceived risk to behavior intention, 10) e-trust is able to positively mediate the effect of perceived essay of use to behavior intention, 11) attitude toward using is able to positively mediate the effect of perceived usefulness to behavioral intention, 12) attitude toward using is not able to mediate the effect of perceived risk to behavior intention, and 13) attitude toward using is able to positively mediate the effect of perceived ease of use against behavior intention.

Based on the conclusions above, the suggestions given by the researcher are as follows:

- 1) for students, the results of this study can be used as teaching resources or case studies in activities in certain subjects; In addition, the results of this study can be used as a literature review in order to conduct similar research by adding research samples and reconstructing the research model with other variables so that the research results are in accordance with the actual situation,

- 2) for Halodoc Application management, the results of this study can be used as a theoretical basis to optimize the intention to use the Halodoc application, and 3) for universities, the results of this study can be used as teaching materials and examples in reviewing case studies in certain subjects in order to prepare graduates who later wish to research further about perceived usefulness, perceived risk, perceived ease of use, e-trust, attitude toward using and behavioral intention.

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