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Factors That Affecting Customer Intention To Use Telemedicine Applications Continuously After Covid-19 Pandemic In Indonesia

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Abstract

During the COVID-19 Pandemic, telemedicine has had a high use rate since the government issued a policy limiting people's movement to reduce transmission. It is because telemedicine can be a way to solve this issue since it can provide and support health care when distance separates the users only using electronic communication technologies. However, through this remote assessment, patients and physicians lose the opportunity to interact in person, which might impact doctor-patient communication. Furthermore, covid-19 cases in Indonesia have shown a downward trend, making the government have no regulation limiting people's movement. Now, people can see their physicians directly for some conditions. Therefore, this research will analyze factors influencing customer intention to consult through telemedicine applications and determine which factors more significantly influence customer intention. This research is conducted through a qualitative approach by semi-structured interviews and a quantitative approach by an online survey of customers who ever experience using telemedicine applications. The researcher uses open coding to analyze the interview result and descriptive statistics and PLS-SEM to analyze the survey result. The author gets seven respondents from interviews and 317 from online surveys. The results indicate that perceived benefit, satisfaction, saving time, saving cost, and performance expectancy influence customer intention to use telemedicine applications continuously. Furthermore, satisfaction and saving costs are the factors that significantly influence customer intention to use telemedicine applications continuously. The finding of this research is expected to give insight into telemedicine applications in Indonesia about making their strategies to enhance their customer intention to use continuously.

Keywords: intention to use continuously; telemedicine application; satisfaction

A. INTRODUCTION

The world was shocked by the COVID-19 disease's sudden emergence at the start of 2020, which eventually became a pandemic. To reduce transmission, the government issued a policy limiting people's movement. Telemedicine can be a way to solve this issue since it preserves and even enhances general public access to healthcare services while preventing the spread of COVID-19. It is because telemedicine is the use of electronic communications technologies to provide and support health care when distance separates the users (M. J. Field, Ed, 1996). The benefit of telemedicine is the flexibility it allows patients and physicians by eliminating the need for an in-person consultation or treatment. It is also cost-effective compared to directly consulting with a doctor.

Even though telemedicine has several positive impacts, especially during this transition from the pandemic, it has some disadvantages for customers. The main disadvantage is that remote assessment deprives patients and physicians of face-to-face interactions, which may hinder doctor-patient communication, thereby preventing "patient-centered" private conversations and medical confessions (Sarah Gerges and Souheil Hallit). The less interaction made people hesitate in the quality of output when consulting in telemedicine.

The disadvantages mentioned before are hesitating people to use telemedicine daily. Based on the preliminary that the author has already conducted, 37.9% of respondents that already use telemedicine still doubt using telemedicine again. The doubt is because the output is not optimal, there is no direct physical examination, fear of misperception from the doctor, dissatisfaction with the delivery of health problems, and insecure privacy information. Furthermore, Covid-19 cases in Indonesia have shown a downward trend in recent months. Indonesia's Ministry of Health (MoH) confirmed that covid-19 cases in Indonesia consistent decline in active cases has been observed since February 28, 2022, when it was at 569,736, and it has now reached 300,000. Our

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government has no regulation limiting people's movement, which means people can see their doctor directly for some conditions. Through these several considerations, the author wants to identify why telemedicine users continue their intention to use telemedicine applications.

Previous research has shown that several influencing factors affect customer trust in telemedicine applications, such as perceived benefit, perceived ease of use, the social presence of the interface, the social presence of the interaction, social validation, applications' reputation, and applications' institutional assurance. However, in this study, the author will not use perceived risk to influence customer trust in telemedicine applications used in previous studies. It is because the author sees that it did not show a significant effect and only indirectly affects customer trust. Furthermore, the author will not use privacy concerns as a factor because the previous study shows that it negatively affects customers' trust in telemedicine applications. Prior research also shows that customer trust in telemedicine applications significantly influences the intention to use the application continuously. Moreover, the author also sees that the preceding study stated that satisfaction has indirectly affected customers' continuance in telemedicine applications.

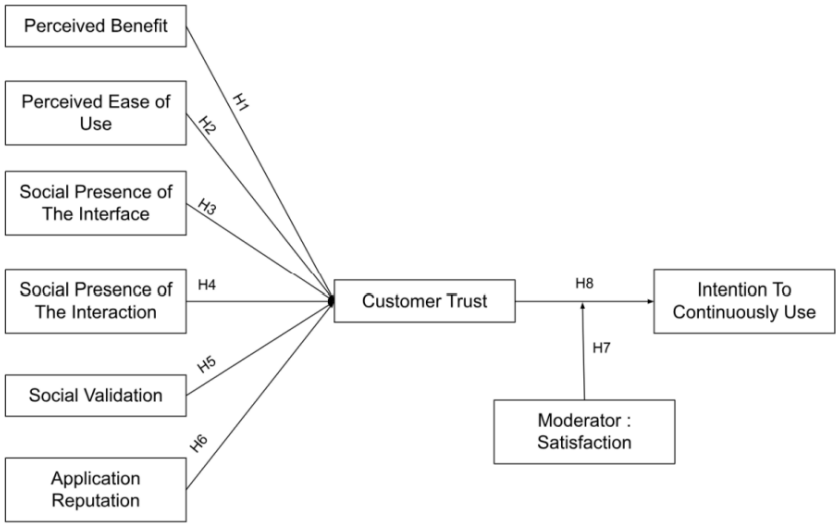

Figure 1. Theoretical Framework Source: (Hong et al., 2018; Tiara & Antonio, 2022; Zhang et al., 2021; Chen et al., 2018; Wang & Cao, 2022; Zhu et al., 2023)

B. RESEARCH METHODS

In this primary research, the author uses mixed methods, which combine qualitative and quantitative research methodology. The qualitative research methodology uses to get depth understanding and participant perspective, while the quantitative method is to obtain data to establish relationships between variables, identify patterns and correlations within the data, and generalize findings to the sample. The author intends to conduct a semi-structured interview, and the quantitative uses an online survey that utilizes questionnaires to gather data from the respondents. This questionnaire will use a Seven Likert scale to collect data about respondents' experience with the items regarding the instrument validated in previous studies.

This primary research focuses on the respondents who are telemedicine users that live in Bandung and DKI Jakarta areas. The respondent's age ranges are Generation Z and Generation Y. The author will use purposive sampling, which involves deliberately selecting participants based on predetermined criteria (Babbie, 2019). The authors have several criteria regarding who is suitable to be the respondent in this study: (1) Age from 17 to 41 years old, (2) categorized as a telemedicine customer or at least have ever experienced using telemedicine at least once. People who meet this criteria are considered as the respondents. The author uses a non-probability sampling technique for the qualitative, meaning the data will be considered saturated after all respondents' statements repeatedly support the variables. While for the quantitative data, the author will use a minimum of 200 respondents as a sample size for quantitative to get more accurate results.

The qualitative data will be analyzed using open coding because coding permits researchers to interpret, structure, and organize their observations and interpretations into meaningful theories. The coding process involves categorizing qualitative data quotations to identify themes and patterns. In addition, following the manual

coding technique, the qualitative data will be validated using the triangulation technique. Furthermore, the quantitative data will analyze using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypotheses. The PLS-SEM method that will apply in this research is reliability, validity, collinearity, path coefficient, coefficient of determination, effect size, moderating testing, mediating testing, and goodness of fit (GoF).

C. RESULTS AND ANALYSIS

Qualitative Analysis

In this interview, the author only discusses the new findings. Based on the interview result, five respondents claimed they were satisfied with the doctor's performance during the consultation in the telemedicine application, including the doctors being fast in responding, giving a depth analysis of the disease, and medicine delivery helping them to stay rested at home. Three respondents also stated that their telemedicine application was easy to use, such as having many features and providing sufficient information regarding the feature that makes her can define their needs, which makes them satisfied when using it.

Moreover, the author found that six of seven respondents considered their time to use telemedicine applications continuously, such as not having to wait in line, not taking their time to go to the hospital, and can schedule a meeting with the doctor. Another finding also showed that four respondents argue that telemedicine is more affordable than going to the doctor directly, including the consultation fee and gasoline cost. The author also found that the benefit and ease of using telemedicine make the respondents intend to use telemedicine applications continuously, such as could be the first aid for a disease we never experienced before and only needs to press several buttons to consult a doctor. Moreover, the author found that the satisfaction and trust gained by respondents also influenced their intention to use telemedicine again. On the one hand, Ms. Ilma said she considered not using telemedicine again. She is not satisfied with the since the suggestion is not meet her expectation due to only providing general information she already knew from Google.

The author will update several hypotheses after the qualitative data are validated using triangulation. The hypothesis includes making a new correlation between each variable and adding additional variables.

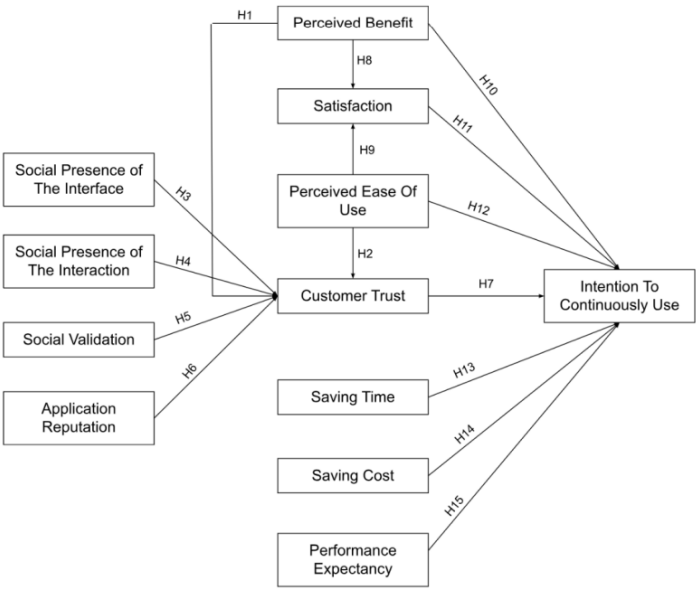

Figure 2. Update Theoretical Framework Source: (Hong et al., 2018; Tiara & Antonio, 2022; Zhang et al., 2021; Chen et al., 2018; Wang & Cao, 2022; Zhu et al., 2023; Dwivedi et al.,2016)

Hypothesis Development:

Removed H7 because satisfaction is moderating variable now.

Change on H8 to H7 H8: Perceived benefit significantly influence customer satisfaction in using telemedicine application

H9: Perceived ease of use significantly influence customer satisfaction in using telemedicine application

H10: Perceived benefit has a positive influence on customer intention to use telemedicine applications continuously

H11: Satisfaction significantly influence customer intention to use telemedicine application continuously H12: Perceived ease of use significantly influence customer intention to use telemedicine application continuously H13: Saving time significantly influence customer intention to use telemedicine application continuously

H14: Saving cost significantly influence customer intention to use telemedicine application continuously

H15: Performance expectancy significantly influence customer intention to use telemedicine application continuously

Update Questionnaire Design

Due to the theoretical framework change, the author has updated the new questionnaire design in an online survey. These are the new questionnaire design:

Table 1. Quantitative Questionnaire Design

Variable	Label	Indicator	Source
Perceived Benefit	PB1	Telemedicine applications are convenient to use	(Hong et al., 2019; Wang & Cao, 2022)
	PB2	The use of telemedicine applications can improve my health.	
	PB3	I think the service offered by telemedicine is very useful.	
	PB4	Telemedicine services are valuable for my medical needs.	
Perceived Ease of Use	PEOU1	I find that the telemedicine application system is easy to use	(Tiara & Antonio, 2022; Wang & Cao, 2022)
	PEOU2	I would find it easy to do what I want it to do in the telemedicine application system.	
	PEOU3	My interaction with the telemedicine application system would be clear and understandable.	
	PEOU4	The telemedicine consultation process is simple to use.	
Social Presence of The Interface	SPIF1	There is a sense of human contact in the I use dialog box of the telemedicine application.	(Zhang et al., 2022)
	SPIF2	There is a sense of personalness when I use the dialog box of the telemedicine application.	
	SPIF3	There is a sense of warmth when I use the dialog box of the telemedicine application.	
Social Presence of The Interaction	SPIT1	I feel a sense of the doctor's attitude by interacting with them in the telemedicine application.	(Zhang et al., 2022)
	SPIT2	I have a strong connection with the doctor by interacting with them in telemedicine applications.	
	SPIT3	I can imagine how doctors may look by interacting with them in telemedicine applications.	
Social Validation	SV1	I need to know the telemedicine application's doctor quality before I use it.	(Zhang et al., 2022)
	SV2	I need to read at least one review before using this telemedicine.	
	SV3	I need to know my friend's telemedicine application experience before I use them.	
Application Reputation	AP1	I need to know the reputation of telemedicine applications before I use it	(Chen et al., 2018)
	AP2	I will use this telemedicine application if it gets a review that matches my criteria.	
	AP3	I need to know the official information of the telemedicine application before I use it.	
Customer Trust	CT1	The telemedicine application that I have ever used is trustworthy	(Hong et al., 2019; Tiara & Antonio, 2022; Zhang et al., 2022; Chen et al., 2018)
	CT2	Telemedicine application services are reliable.	
	CT3	The overall quality of telemedicine application services is relatively high.	
	CT4	This telemedicine application service keeps promises and commitments.	
Satisfaction	SF1	Overall my experience in using telemedicine applications satisfies me	(Wang & Cao, 2022; Zhu et al., 2023)
	SF2	Overall my experience in using telemedicine applications fulfills my expectation.	
	SF3	Telemedicine can meet my medical needs.	
	SF4	The overall medical experience of telemedicine is satisfying.	
Saving Time	ST1	The use of telemedicine applications can save my hospital waiting time	(Dwivedi et al., 2016)
	ST2	I can get more time to do my daily tasks using telemedicine applications.	
	ST3	Using telemedicine can save me time in going to the hospital.	
Saving Cost	SC1	Telemedicine application has an affordable price	

Variable	Label	Indicator	Source
	SC2	At the current price, telemedicine applications provide a good value.	(Dwivedi et al., 2016: Alam, M.Z. et al., 2020)
	SC3	Telemedicine applications save me money to go to the hospital.	
	SC4	I feel that telemedicine has a worthwhile price to use	
Performance Expectancy	PE1	The doctor's suggestion meet my expectation	(Dwivedi et al., 2016)
	PE2	The doctor's analysis meets my expectation.	
	PE3	The output of the consultation meets my expectation.	
	PE4	The doctors provided by the telemedicine application meet my criteria.	
Intention To Use Continuously	ITSC1	I will use the telemedicine application again	(Hong et al., 2019; Tiara & Antonio, 2022; Zhang et al., 2022; Wang & Cao, 2022)
	ITSC2	I will continue using this mobile health application in the future.	
	ITSC3	I intend to continue using this mobile health application in the future.	
	ITSC4	I plan to use telemedicine applications in the future.	
	ITSC5	I will regularly use this mobile health application in the future.	

Sources: research data, 2023

Quantitative Analysis

After data collection from respondents has been completed. The author will then analyze the data to answer the research query formulated at the outset. The author collected data from 317 respondents, and after checking the validation and reliability, the author tested the hypothesis testing with the following result:

Table 2. Hypothesis Testing

Hypothesis	Structural Path	Path Coefficient	P-Value	Result
H1	Perceived Benefit → Customer Trust	0.207	0.033	Accepted
H2	Perceived Ease Of Use → Customer Trust	0.177	0.037	Accepted
H3	Social Presence Of The Interface → Customer Trust	0.208	0.035	Accepted
H4	Social Presence Of The Interaction → Customer Trust	-0.035	0.559	Rejected
H5	Social Validation → Customer Trust	0.347	0.000	Accepted
H6	Application Reputation → Customer Trust	-0.080	0.299	Rejected
H7	Customer Trust → Intention To Use Continuously	-0.077	0.314	Rejected
H8	Perceived Benefit → Satisfaction	0.404	0.000	Accepted
H9	Perceived Ease Of Use → Satisfaction	0.353	0.000	Accepted
H10	Perceived Benefit → Intention To Use Continuously	0.058	0.522	Rejected
H11	Satisfaction → Intention To Use Continuously	0.522	0.000	Accepted
H12	Perceived Ease Of Use → Intention To Use Continuously	0.065	0.449	Rejected
H13	Saving Time → Intention To Use Continuously	0.091	0.212	Rejected
H14	Saving Cost → Intention To Use Continuously	0.148	0.024	Accepted
H15	Performance Expectancy → Intention To Use Continuously	0.157	0.216	Rejected

Sources: research data, 2023

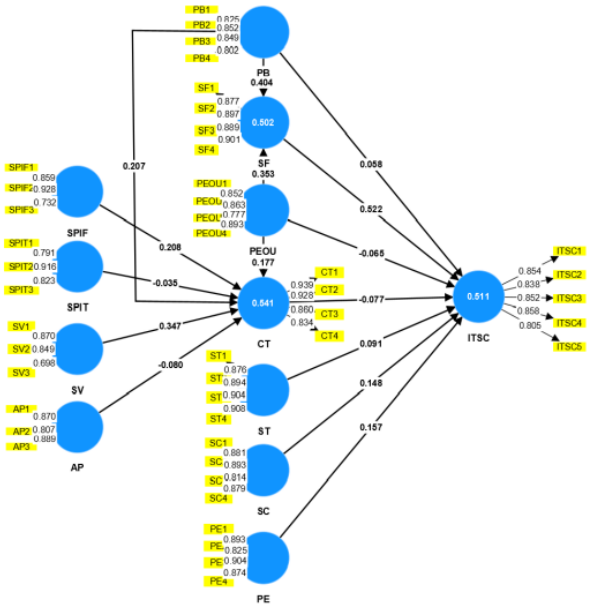

Figure 3. Model Result

According to Kock, 2014 in the context of PLS-SEM, hypothesis testing is usually carried out by calculating a P-value. The variable significantly affects the dependent variable if the P-value is less than 0.05 (Kock, 2016). In addition, the authors will analyze each variable's path coefficient.

Based on Table 2, satisfaction and saving cost significantly influence customer intention to use telemedicine applications continuously because the p-value is below 0.05. Moreover, perceived benefit, saving time, and performance expectancy are not significantly influencing customer intention to use since the p-value is greater than 0.005. However, the path coefficient is positive, so we can assume it positively influences customer intention to use telemedicine applications continuously. However, customer trust negatively influences customer intention to use telemedicine applications continuously because the path coefficient showed a negative score, and the P-value is greater than the significance level of 0,05.

The author also did the mediation result to check the indirect effect from the independent variables that affect mediating variables. The result indicates that Perceived Benefit and Perceived Ease Of Use have a significant indirect effect on the Intention To Use Continuously through Satisfaction since it has a significant influence. In addition, all of the independent variables that influence customer trust has no indirect effect on customer intention to use telemedicine application continuously.

Discussion

Based on the results of this research, the author found that perceived benefit, satisfaction, saving time, saving cost, and performance expectancy positively influence customer intention to use telemedicine applications continuously, with satisfaction and saving cost as the significant variable. That means people who feel a more excellent perception of benefits, desire, save their money, save their time, and the service performance exceeded their expectations after using telemedicine tend to use telemedicine applications continuously. This study's finding was supported by interview results that the satisfaction customers perceived from telemedicine can increase their willingness to use it continuously. The satisfaction came from the perceived benefit and ease of use users felt during telemedicine. Therefore, perceived benefit and ease of use indirectly affect telemedicine application through satisfaction as the mediating variable. Furthermore, the author found that customer trust negatively affects customer intention to use telemedicine applications continuously.

In this study, the author found that trust negatively influences customer intention to use telemedicine applications. It differs from the previous study by (Zhang et al., 2022; Tiara & Antonio, 2022) which found that customer trust significantly influences customers' intention to use telemedicine applications continuously. Furthermore, in this research, the author found that satisfaction and saving costs are the main variables that significantly influence customer intention to use telemedicine applications. These findings indicate that different populations could have different results.

D. CONCLUSIONS

After analyzing the data, the author can conclude that perceived benefit, satisfaction, saving time, saving cost, and performance expectancy influence customer intention to use telemedicine applications continuously. Furthermore, in this research, the author also found that perceived benefit and perceived benefit indirectly affect telemedicine application through satisfaction as the mediating variable. However, satisfaction and saving costs are the significant variables influencing customer intention to use telemedicine applications continuously.

The author suggests that telemedicine companies in Indonesia must enhance customer satisfaction because it can enhance their loyalty and engage in word-of-mouth promotion. Telemedicine companies can improve customer satisfaction by adding more features to help customers find more specific needs and give more options in the payment method. Moreover, telemedicine companies can also give doctors training, including how to deal with patients through the dialog box, a better analysis, and fast response to patient chats. Telemedicine companies also need to keep the layout of their application simple to make it easier for users when using it and add more payment methods to satisfy their user experience. In addition, the author also suggests that telemedicine companies keep their price low by giving more discounts on consultations to keep customers from using telemedicine.

The author hopes that further research can analyze only one specific telemedicine company because each company has different types of consumers and their respective advantages and disadvantages. Moreover, this research is still limited in Bandung and Jakarta, so the author hopes that further research will have population and

samples from other cities in Indonesia, especially for small cities, because people there might need telemedicine due to limited access to healthcare facilities.

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