

CONSUMER BEHAVIOR | RESEARCH ARTICLE

## The Antecedents of Intention to Use Telemedicine

Fitri Kinasih Husnul Khotimah<sup>1\*</sup>, Idqan Fahmi<sup>2</sup>, Sri Hartono<sup>3</sup>

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\*Corresponding author:  
Fitri Kinasih Husnul Khotimah,  
Master of Management and  
Business, School of Business IPB  
University, Bogor Indonesia

E-mail:  
fkinasih.office@gmail.com

Additional information is  
available at the end of the  
article

**Abstract:** The Covid-19 pandemic has accelerated the adoption of technology in various sectors, one of which is the healthcare industry. Telemedicine users increased during the Covid-19 pandemic, but only 10% of Indonesia's population. This study aims to analyze the factors that influence the intention to use telemedicine. This research uses a descriptive quantitative method. The sampling technique used non-probability sampling with a voluntary sampling technique. Data analysis applied Structural Equation Modeling using LISREL version 8.8. Data were obtained from 225 respondents in Greater Jakarta and Greater Bandung from January to March 2022, but only 192 were included in the analysis. The results showed that the intention to use telemedicine was directly influenced by attitude (A) and indirectly influenced by interrelated variables such as trust (T), perceived ease of use (PEU), perceived usefulness (PU), information quality (IQ), service quality (SrQ), and system quality (SQ). Implications that can be applied by telemedicine service providers to increase the use of telemedicine are to create the best experience, user friendly, provide complete information, and increase the reliability of information systems.

**Keywords:** health services, structural equation modeling, technology adoption, telemedicine, usage intention

JEL Classification: I11, O14, O33



Fitri Kinasih Husnul K.

### ABOUT THE AUTHORS

Fitri Kinasih Husnul Khotimah is a student at Masters of Management and Business, School of Business IPB University. She has completed her undergraduate studies at School of Business. Currently working as a Risk Management Analyst at Diskominfo Jabar. She can be reached via [fkinasih.office@gmail.com](mailto:fkinasih.office@gmail.com)

Idqan Fahmi is a lecturer at School of Business IPB University who serves as deputy academic dean. His areas of specialization include economic, business, and strategic. He can be reached via [ifahmi.mk@gmail.com](mailto:ifahmi.mk@gmail.com)

Sri Hartono is a lecturer at the School of Business IPB University and UMB Jakarta. He is also a practitioner in the field of marketing and consumer behavior, has more than 25 years of experience in the industry. His areas of specialization include marketing and consumer behavior. He can be reached via [sri.hartono@mercubuana.ac.id](mailto:sri.hartono@mercubuana.ac.id)

### PUBLIC INTEREST STATEMENT

In the last two decades, research related to the acceptance of information technology and systems has increased along with the development of digitalization. The covid-19 pandemic also accelerates the adoption of technology in various industrial sectors, including the health services industry. Telemedicine is expected to be a solution for health services in the current and future.

Understanding characteristics and factors that influence intentions to use telemedicine is important when expanding the use of telemedicine. This research elaborates TAM (Technology Acceptance Model), IS Success Model, and perceived risk in analyzing the factors that influence the intention to use telemedicine from the end-user side.



## 1. Introduction

The Covid-19 pandemic has disrupted various industrial sectors, including the healthcare industry, which is at the forefront of dealing with the pandemic. The health service industry in Indonesia is still facing various problems, in terms of infrastructure, health resources, supply chains, and fragmented health data. In terms of infrastructure, the ratio of hospitals in Indonesia is 1.2 with a bed ratio of 1.4 per 1000 population (Ministry of Health, 2021). This ratio has met the WHO standard because the ratio is more than 1 per 1000 populations, but the distribution in each region is still not even. Meanwhile, the number of doctors per capita in Indonesia has only reached 0.4 per 1000 population, still below the standard set by WHO, which is 1 per 1000 population (Katadata, 2020). This ratio is the second lowest in Southeast Asia, after Cambodia as shown in Figure 1.

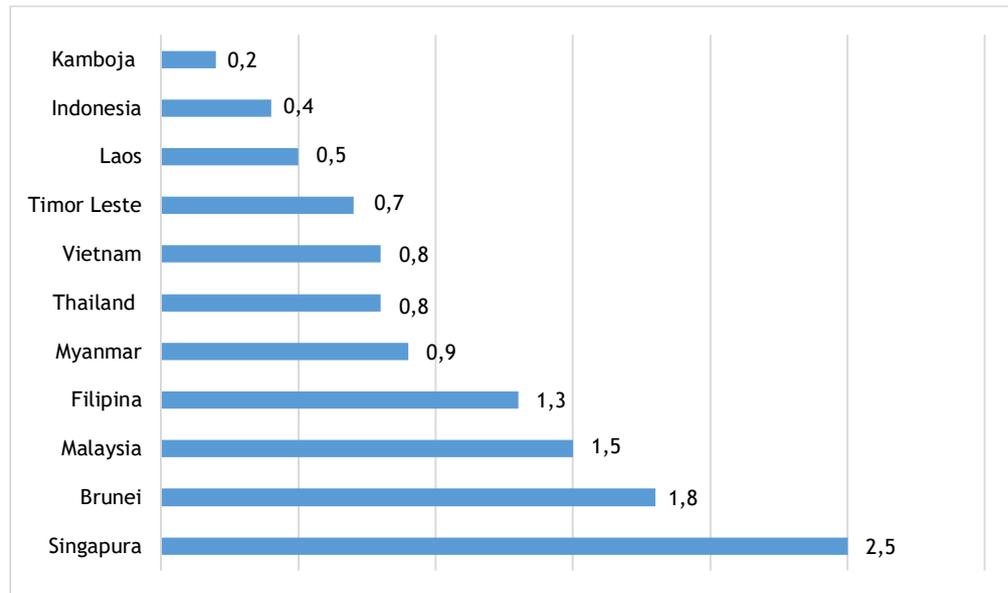


Figure 1. The ratio of the number of doctors per capita

There is a shortage of doctors at a national level of 19.97%. Three provinces that have a shortage of doctors above 50% are West Papua Province at 63.27%, Papua at 58.22%, and Maluku at 51.66% (Ministry of Health, 2021). Patients from remote areas must travel long distances to get specialist doctors which can cause delays and high costs in accessing health services (Indria, Alajlani, & Fraser, 2020). *Telemedicine* can be an alternative solution to overcoming the limitations of infrastructure and health human resources which are the cause of limited access to health services for the community. *Telemedicine* refers to the use of information and communication technology (ICT) embedded in software programs with systems high-speed telecommunications for the delivery, management, and monitoring of health services (Bokolo, 2021).

The application of telemedicine after the COVID-19 pandemic is timely and provides great potential to protect medical practitioners and patients, as well as limit the social mobility of patients who contribute to reducing the spread of the virus (Bokolo, 2020; Gariboldi, Lin, Bland, Auplish, & Cawthorne, 2021; Petrovski et al., 2020; Pappan et al., 2021). This can be seen from a renewed interest in searching for telemedicine through the trend of visits to telemedicine applications during the Covid-19 pandemic has increased by up to 600% (CNN Indonesia, 2020). The use of telemedicine provided by the Indonesian government has also increased significantly to reach 300,000 users (Kompas.com, 2020). Halodoc's vice president of marketing noted that more than 20 million people used the Halodoc platform during the second quarter of 2020, and in general, users of this service in Indonesia increased 10 times (Katadata, 2020). The data illustrates that although there is an increase in the use of telemedicine in Indonesia, this is only about 10% of the total Indonesian population of 270.20 million people (BPS, 2021). This shows that there are still challenges in expanding the adoption of telemedicine in Indonesia.

Research on technology acceptance was initiated by Davis (1989) by introducing a model called the Technology Acceptance Model (TAM) which states that there are two key factors in adopting information technology, namely perceived ease of use and perceived usefulness. To find out the extent to which individuals are willing to use *telemedicine*, research is needed that examines the intention to use *telemedicine*. Usage intention is a variable that is commonly used to analyze the factors that influence the acceptance of information technology (Yang, Mamun, Mohiuddin, Nawi, & Zainol, 2021). Intention to use information technology is influenced by one's attitude towards the technology to be used (An, You, Park, & Lee, 2021). Attitudes have a positive effect on intentions to use telehealth services (Ghaddar, Vatcheva, Alvarado, & Mykyta, 2020). In addition, use intention is also influenced by perceived risk, perceived usefulness, and ease of use (Prakosa and Sumantika, 2020). This is in line with the results of research which states that perceived ease of use and perceived usefulness have a significant effect on the intention of doctors in health institutions to use e-Health services (Saigi-Rubio, Jimenez-Zarco, & Torrent-Sellens, 2016).

On the other hand, studies are limited to only examining variables in the Technology Acceptance Model (TAM) theory or variables in the IS Success Model theory. There has been no research that combines the two theories, even though the TAM and IS Success Model are theories that underlie the acceptance of information and communication technology. Intention to use an information system is not only influenced by perceived usefulness and perceived ease of use as well as the underlying theory of TAM. Intention to use information systems is also influenced by information quality, system quality, and service quality (Kaium, Bao, Nature, & Hoque, 2020). Perceived usefulness, system quality, service quality, and attitude affect the intention to use social network kits (Kwon, Park, & Kim, 2014).

Research that examines the factors that influence the intention to use telemedicine from the end user side is needed to be taken into consideration in expanding the adoption of telemedicine in Indonesia. This study has novelty in elaborating the variables contained in the Technology Acceptance Model (TAM) theory, IS Success Model theory, and variable perceived risk which is thought to have a positive and significant effect on the intention to use telemedicine. This study aims to complement previous research on the factors that influence the intention to use telemedicine services from the end-user side. In particular, it examines the level of influence and interrelationships between factors and their implications for expanding the adoption of telemedicine in Indonesia.

## 2. Literature Review

### 2.1 Relationship between System Quality and Perceived Ease of Use

System quality is an important dimension in the tricomponent IS Success Model and when a feature in the system crashes, is delayed, lost, or lacks security and reliability, users are less likely to use the system again (Liou, Hsu, & Chih, 2015). System quality is measured in terms of ease of use, functionality, reliability, portability, integration, and importance (DeLone & McLean, 2003). System quality affects the user's intention to continue using the mHealth services (Kaium, Bao, Alam, 2020). If users have a perception that the quality of the system is useful, they will tend to have the intention to use the system (Özlena & Djedovic, 2017).

H1. System quality has a significant effect on perceived ease of use

### 2.2 Relationship between Information Quality and Perceived Ease of Use

In addition to system quality, information quality also plays an important role in the success of an information system (DeLone & McLean, 2003). Information quality implies that there are inherent qualities in information, such as accuracy, reliability, and completeness (Demoulin & Coussement, 2018). Information quality has an indirect effect on intentions to use food delivery applications (Lee, Choi, & Sawng, 2019). Information quality, task technology fit, and accessibility had a direct effect on perceived usefulness and perceived ease of use and had an indirect effect on the

adoption of the e-health laboratory system in Indonesia (Riana, Hidayanto, Hadianti, & Napitupulu, 2021).

H2. Information quality has a significant effect on perceived ease of use

### **2.3 Relationship between Information Quality and Perceived Usefulness**

System quality, information quality, and service quality are variables of information system quality (Liou, Hsu, & Chih, 2015). Information quality positively affects perceived usefulness (Priyadarshini, Sreejesh, & Anusree, 2017). Research results on Information quality, task technology fit, and accessibility had a direct effect on perceived usefulness and ease of use and had an indirect effect on the adoption of the e-health laboratory system in Indonesia (Riana, Hidayanto, Hadianti, & Napitupulu, 2021).

H3. Information quality has a significant effect on perceived usefulness

### **2.4 Relationship between Service Quality and Perceived Usefulness**

Perception of service quality is the quality of service provided by service providers that meet customer expectations (Ghobehei, Sadeghvaziri, Ebrahimi, & Bakeshloo, 2019). In the IS Success model, service quality is measured in terms of reliability, responsiveness, and empathy (DeLone & McLean, 2003). Research shows that student satisfaction can be achieved by increasing positive perceptions of service quality in the era of e-learning and information technology orientation (Chaudhary, Chaudhary, & Ali, 2020). Perceived service quality acted as a significant moderator, but had a negative effect on the relationship between ICT orientation and student satisfaction. Service quality affects users' intention to continue using mHealth services (Kaium, Bao, & Alam, 2020).

H4. Service quality has a significant effect on perceived usefulness

### **2.5 Relationship between Perceived Ease of Use and Trust**

Perceived ease of use of a technology directs potential users to make a decision and has a significant effect on behavioral intentions to use mobile health (Shim, Moon, Song, & Lee, 2021). Perceived ease of use has a significant impact on intentions so complicated electronic procedures need to be avoided so that users feel comfortable and willing to adopt electronic system-based services (Prakosa & Sumantika, 2020). Perceived ease of use affects the intention to use mobile payments with trust as an intervening variable (Lin, Yang, & Chang, 2020).

H5. Perceived ease of use has a significant effect on trust

### **2.6 Relationship between Perceived Usefulness and Trust**

Perceived usefulness has a positive and significant effect on the decision to use Gopay in Surabaya with trust as an intervening variable (Nurzanita & Marlana, 2020). Perceived usefulness also has a positive effect on trust and buying interest (Faradila & Soesanto, 2016). This means that the higher the perception of perceived usefulness, the higher the level of trust of technology users. Meanwhile, perceptions of usefulness, perceived ease of use, and trust simultaneously have a positive and significant effect on interest in using e-commerce (Nangi & Sukaatmadja, 2015). This position was stated in research that perceived usefulness, perceived ease of use, and trust influence intentions to use mobile payments (Lin, Yang, & Chang, 2020). Perceived usefulness has a significant effect on behavioral intentions to use mobile health (Akdur, Aydin, & Akdur 2020).

H6. Perceived usefulness has a significant effect on trust

### **2.7 Relationship between Perceived Risks and Trust**

Perceived risk has a positive and significant effect on online usage intentions (Balogh & Mészáros, 2020). It has a positive relationship with trust in forming online purchase intentions (Guru, Nenavani, Patel, & Bhatt, 2020). On the other hand, some research results indicate that the perceived risk has a negative influence on the intention to use technology (Lv, 2021; Pan & Gao, 2021; Akdur, Aydin, & Akdur, 2020). Perceived risk had no significant effect on behavioral intention to use mobile nursing

applications (Pan & Gao, 2021). Likewise, there is no significant relationship between perceived risk and behavioral intention to use the mHealth application (Akdur, Aydin, & Akdur, 2020).

H7. perceived risk has a significant effect on trust

## 2.8 Relationship between Trust and Attitude

Perceived usefulness, perceived ease of use, and trust affect online purchasing attitudes (Prakosa & Sumantika, 2020). The same thing was stated in research that perceived usefulness, perceived ease of use, and trust affects use intentions with attitudes that moderate the relationship (Lin, Yang, & Chang, 2020). The dimensions of information quality have a direct effect on perceived playfulness and perceived usefulness, then have an indirect effect on attitudes with e-trust as an intervening variable (Priyadarshini, Sreejesh, & Anusree, 2017).

H8. Perceived trust has a significant effect on attitude

## 2.9 Relationship between Attitude and Usage Intention

Attitudes towards behavior are assumed to be a function of beliefs that can produce possible behavioral consequences that will lead to certain outcomes or provide certain experiences (Ajzen, 1991; 2020). Attitudes have a positive effect on the adoption of mobile health services in China (Zhang, Liu, Zhang, & Wang, 2020). Mobile health service as a new platform and service channel is an interesting object to explore the attitudes and behavior of users to use the service, perception of the quality of information and the perception of the quality of the health system affects user attitudes (Guo, Chen, Zhang, Ju, & Wang, 2020). Intention to use information technology is influenced by one's attitude towards the technology to be used (An, You, Park, & Lee, 2021). In addition, usage intentions are also influenced by perceptions of usefulness and ease of use (Prakosa & Sumantika, 2020).

H9. Perceived attitude has a significant effect on usage intention

## 3. Conceptual Framework

Based on the empirical studies reviewed above, it is safe to opine that system quality and information quality affect perceived ease of use, while information quality and service quality affect perceived usefulness. There is no doubt that perceived ease of use, perceived usefulness, and perceived risks affect trust. Furthermore, trust affects usage intention through attitude. The conceptual framework of this research can be seen in Figure 2.

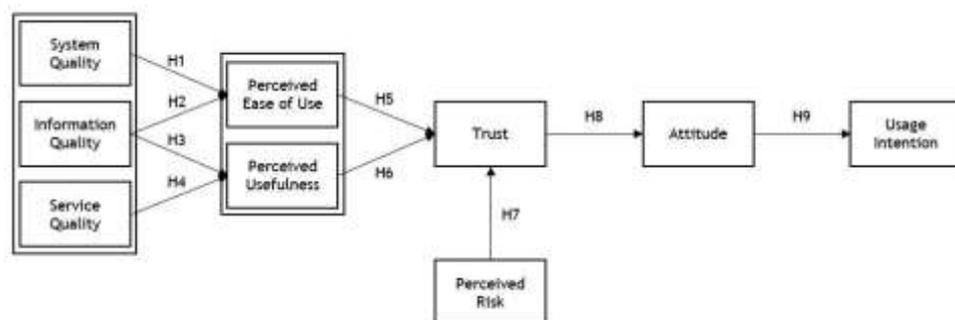


Figure 2. Conceptual framework

Based on Figure 2, the hypotheses in this study include:

- H1. System quality has a significant effect on perceived ease of use
- H2. Information quality has a significant effect on perceived ease of use
- H3. Information quality has a significant effect on perceived usefulness
- H4. Service quality has a significant effect on perceived usefulness
- H5. Perceived ease of use has a significant effect on trust
- H6. Perceived usefulness has a significant effect on trust

- H7. Perceived risk has a significant effect on trust
- H8. Perceived trust has a significant effect on attitude
- H9. Perceived attitude has a significant effect on usage intention

#### 4. Methods

##### 4.1 Participants

This research applied a descriptive quantitative method. The research was conducted through an online survey from January to March 2022. The sampling technique used non-probability sampling with a voluntary sampling technique. Data were obtained from 192 respondents who had used telemedicine and lived in Greater Jakarta and Greater Bandung. Data analysis applied Structural Equation Modeling using LISREL version 8.8.

##### 4.2 Measurement

Data were collected utilizing an online survey using a questionnaire containing a list of relevant questions with the information needed to analyze the characteristics, behaviors, and factors that influence the intention to use telemedicine. The survey was conducted through a Google form which was distributed online to potential respondents in Greater Jakarta and Greater Bandung. The data obtained were processed and analyzed with the Structural Equation Modeling (SEM) using LISREL version 8.8. The variables of this study were measured by the indicators contained in each question filled out using a Likert scale of 1 to 5, which represented that 1 = strongly disagree, 2 = disagree, 3 = quite agree, 4 = agree, and 5 = strongly agree. In this research, there were nine latent variables consisting of four exogenous latent variables and five endogenous latent variables as listed in Table 1.

Table 1. Variable operational definition and indicators

Variable	Definition	Code	Indicator
System Quality (DeLone & McLean, 2003)	The extent to which the system can provide ease of use, functionality, reliability, portability, integration, and accessibility	SQ1 SQ2 SQ3 SQ4	System response time Accessibility Integration Information security reliability
Information Quality (DeLone & McLean, 2003; Zhao, 2019)	The extent to which the system provides appropriate, useful, complete, and accurate information to users	IQ1 IQ2 IQ3 IQ4	Accuracy Completeness Suitability Easy to understand
Quality of Service (DeLone & McLean, 2003)	The extent to which service providers meet user expectations in terms of reliability, responsiveness, and empathy	SrQ1 SrQ2 SrQ3	Responsiveness Empathy Service reliability
Risk Perception (Lv, 2021)	A sense of uncertainty caused by the uncertainty of using a service and the results that will be obtained while using the service	PR1 PR2 PR3 PR4	Financial risk Performance risk Risk of misdiagnosis Information security risk

Table 1. Variable operational definition and indicators (continue)

Variable	Definition	Code	Indicator
Perceived ease of use (Davis, 1989)	The degree to which an invention is deemed not too difficult to understand, study, or operate	PEU1 PEU2 PEU3	Understandable Less effort Easy to use (Venkatesh, 2016)
Perceived Usefulness (Davis, 1989)	The extent to which a person believes that using a particular system will improve his or her job performance	PU1 PU2 PU3 PU4	Work More Quickly Increase Productivity Makes Job Easier Useful (Davis, 1989)
Trust (Yang & Lin, 2014)	The willingness of a person who is obedient to an entity with the expected results	T1 T2 T3 T4	Ability Kindness Integrity According to the code of ethics (Mayer et al., 1995)
Attitude (Ajzen, 1991; 2010)	Functions of beliefs that can produce possible behavioral consequences that will lead to certain outcomes or provide certain experiences	A1 A2	Belief Outcome evaluation
The intention of Use (Yang et al., 2021)	The potential user's desire to use something he perceives will give results that are following the needs after actual use	UI1 UI2 UI3	Intent of use The intention of recommended use The intention of sustainable use

The research model design is presented in Figure 3 which explains that there are four independent variables consisting of system quality, information quality, service quality, and perceived risk variables, and five dependent variables consisting of perceived ease of use, perceived usefulness, trust, attitude, and usage intention.

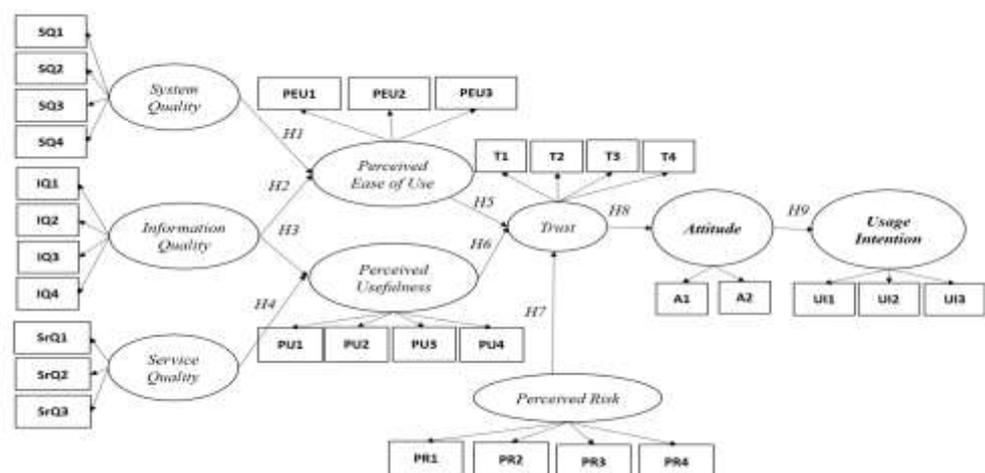


Figure 3. Research model design

### 4.3 Analysis

The data used in this study are primary data obtained from an online survey using a google form which is distributed to potential participants in Greater Jakarta and Greater Bandung. The resulting data were analyzed using Structural Equation

Modeling (SEM) with LISREL software version 8.8. There are nine variables with 31 indicators in this study, so 155 to 310 respondents are needed. Although 225 respondents filled out the questionnaire, only 192 of the questionnaires were filled out and were used for analysis.

The SEM model is divided into two main parts, namely measurement models that describe the relationship between latent variables and their indicators and structural models that describe the relationship between endogenous latent variables or between exogenous latent variables and endogenous latent variables. Testing measurement models using validity and reliability tests. Validity testing can be seen from the loading factor value.

Table 2. Goodness of fit result

Fit Size	The results	Test Criteria
<b>Absolute</b>		
- Root Mean Square Error of Approximation (RMSEA)	RMSEA < 0.08 0.08 RMSEA 0.10 RMSEA > 0.10	Good Fit Marginal Fit Poor Fit
- Goodness-of-Fit Index (GFI)	GFI > 0.90 0.80 GFI 0.90 GFI < 0.80	Good Fit Marginal Fit Poor Fit
- Comparative Fit Index (CFI)	CFI > 0.90 0.80 CFI 0.90 CFI < 0.80	Good Fit Marginal Fit Poor Fit
<b>Incremental</b>		
- Normal Fit Index (NFI)	NFI > 0.90 0.80 NFI 0.90 NFI < 0.80	Good Fit Marginal Fit Poor Fit
- Incremental Fit Index (IFI)	IFI > 0.90 0.80 < IFI < 0.90 IFI < 0.80	Good Fit Marginal Fit Poor Fit
- Relative Fit Index (RFI)	RFI < 0.80 0.80 < RFI < 0.90 RFI < 0.80	Good Fit Marginal Fit Poor Fit
<b>Parsimony</b>		
- Adjusted Goodness of Fit Index (AGFI)	AGFI > 0.90 0.80 < AGFI < 0.90 AGFI < 0.80	Good Fit Marginal Fit Poor Fit

Based on Lisrel's output, it can be seen in the path diagram on the standardized parameters. An indicator is considered to be valid if the loading factor is greater than 0.5. Reliability testing in this study uses two measurements, namely Average Variance Extract (AVE) and Construct Reliability (CR). The test results are said to be reliable if the AVE value is 0.5 and the CR value is 0.7. The fit of the structural model was assessed based on the significance of the path coefficients. The level of significance used is 0.05 with a confidence level of 95 percent so the variable has a significant effect if the t-value is 1.96 (at =0.05). Meanwhile, testing the overall fit of the model (*overall model fit*) is done by assessing various Goodness-of-Fit indicators based on the absolute fit model, incremental fit model, and parsimony fit model as listed in Table 2.

## 5. Findings

### 5.1 Characteristics of Respondents

Respondents in this study were adjusted to the needs of the sample in each domicile area located in Greater Jakarta and Greater Bandung. The gender of the respondents in this study was dominated by women as much as 60.94 percent. Based on marital status dominated by single respondents (65.10%). Based on age, the largest proportion were respondents aged 18-26 years (70.31%) followed by respondents aged 27-40 years (26.04%). This shows that the research respondents are dominated by generation Z and the millennial generation (gen Y) who tend to understand technology. Based on education level, respondents are dominated by undergraduate graduates (71.35%)

followed by postgraduate graduates (15.10%), diplomas (7.81%), and high school graduates (5.73%). The education level of the respondents will affect their understanding and way of thinking in using telemedicine-based health services. Based on the type of work, respondents in this study were dominated by private employees (28.13%) and civil servants/TNI/POLRI (27.08%). Meanwhile, respondents with the largest proportion of income were in the range of IDR 3,500,000 to IDR 7,000,000 (32.81%) followed by respondents who had incomes in the range of IDR 7,000,000 to IDR 14,000,000 (29.69%). This shows that to use telemedicine services, users must have a gadget that can support the use of the service so that sufficient income is needed to buy the gadget. Respondents have used the internet for more than five years (95.31), which shows that respondents are familiar with internet access in their daily lives.

In terms of using telemedicine, respondents used telemedicine in the last two years (93.23%) which shows that the COVID-19 pandemic has encouraged individuals to access health services through telemedicine. Respondents chose to access telemedicine through mobile applications (88.54%) rather than through websites (9.90%), social media (1.04%), or other media (0.52%). This is related to the largest proportion of technological tools used to access telemedicine, namely through smartphones (97.92%). Respondents know about telemedicine services from social media (63.54%), friends or relatives (18.75%), Youtube ads (6.77%), TV ads (5.21%), and outdoor media (1.04%), and Google search (4.69%). The existence of telemedicine technology is currently considered to have met the expectations of 86.46 percent of respondents. While 13. Another 54 percent think that the presence of telemedicine technology has not met their expectations. This contributed to 8.33 percent of respondents who stated that they did not intend to continue using telemedicine technology after the Covid-19 pandemic.

**5.2 Measurement Model Fit Test**

The suitability of the measurement model was determined by testing the validity and reliability of the constructs. Validity testing can be seen from the loading factor value. Based on Lisrel's output, it can be seen in the path diagram on the standardized parameters. An indicator is said to be valid if the loading factor is greater than 0.5 as listed in Table 3.

**Table 3. Validity test results**

Latent Variable	Indicator Variables	Loading Factor	t-value	Notes.
System Quality (SQ)	SQ1	0.70	2.58	Valid
	SQ2	0.76	2.60	Valid
	SQ3	0.23	-	Not Valid
	SQ4	0.83	3.65	Valid
Information Quality (IQ)	IQ1	0.72	9.38	Valid
	IQ2	0.89	11.40	Valid
	IQ3	0.77	9.87	Valid
	IQ4	0.73	9.36	Valid
Service Quality (SrQ)	SrQ1	0.81	12.07	Valid
	SrQ2	0.84	12.67	Valid
	SrQ3	0.73	11.04	Valid
Perceived Risks (PR)	PR1	0.61	7.14	Valid
	PR2	0.84	8.27	Valid
	PR3	0.79	8.03	Valid
	PR4	0.64	8.69	Valid
Perceived Ease of Use (PEU)	PEU1	0.93	4.15	Valid
	PEU2	0.47	-	Not Valid
	PEU3	0.83	4.50	Valid

Table 4. Validity test results (continue)

Latent Variable	Indicator Variables	Loading Factor	t-value	Notes.
Perceived Usefulness (PU)	PU1	0.77	11.26	Valid
	PU2	0.82	12.90	Valid
	PU3	0.85	12.47	Valid
	PU4	0.78	10.69	Valid
Trust (T)	T1	0.66	8.80	Valid
	T2	0.67	8.92	Valid
	T3	0.64	8.78	Valid
	T4	0.46	-	Not Valid
Attitude (A)	A1	0.72	5.30	Valid
	A2	0.89	7.61	Valid
Usage Intention (UI)	UI1	0.91	15.40	Valid
	UI2	0.80	13.84	Valid
	UI3	0.86	15.31	Valid

A reliability test is used to assess the reliability and consistency of the measured indicators representing latent constructs. Reliability testing in this study used two measurements, namely Average Variance Extract (AVE) and Construct Reliability (CR). The test results are said to be reliable if the AVE value is 0.5 and the CR value is 0.7 as listed in Table 4.

Table 5. Reliability test results

Latent variables	Variable Indicators	Reliability Test		Notes.
		AVE>0.5	CR>0.7	
System Quality (SQ)	SQ1-SQ4	0.58	0.81	Reliable
Information Quality (IQ)	IQ1-IQ4	0.61	0.86	Reliable
Service Quality (SrQ)	SrQ1-SQ3	0.63	0.84	Reliable
Perceived Risks (PR)	PR1-PR4	0.61	0.86	Reliable
Perceived Ease of Use (PEU)	PEU1-PEU3	0.56	0.89	Reliable
Perceived Usefulness (PU)	PU1-PU4	0.61	0.88	Reliable
Trust (T)	T1-T4	0.61	0.80	Reliable
Attitude (A)	A1-A2	0.79	0.87	Reliable
Usage Intention (UI)	UI1-UI3	0.74	0.90	Reliable

### 5.2.1 System Quality

The results of the measurement model test show that the SQ4 indicator is a more important indicator than SQ1 and SQ2. Respondents considered that the reliability of information security in the telemedicine system is more important than the system response time and the accessibility of the telemedicine system. The stronger the reliability of information security, the better the quality of the telemedicine system, making it more difficult to hack. In addition, the reliability of information security can also be a guarantee for telemedicine users that the user's medical record data is safe in the system.

### 5.2.2 Information Quality

The results of the measurement model test show that IQ2 is a more important indicator than IQ1, IQ3, and IQ4. Respondents considered that the completeness of information in a telemedicine system was more important than the accuracy, suitability, and ease of information to understand. The more complete the information provided by the telemedicine system, the better the quality of

telemedicine information. The completeness of information available in the telemedicine system makes it easier to use telemedicine-based health services.

### **5.2.3 Service Quality**

The results of the measurement model test show that the SrQ2 indicator is a more important indicator than SrQ1 and SrQ3. Respondents considered that the doctor's empathy in providing services on the telemedicine system was more important than the responsiveness and reliability of the service. Doctor's empathy is the first thing that users consider in assessing the quality of telemedicine services before assessing the responsiveness and reliability of doctors' services in the telemedicine system. The results of the measurement model test also prove that empathy is an important indicator in improving the quality of telemedicine services followed by responsiveness and reliability of telemedicine services.

### **5.2.4 Perceived Risks**

The results of the measurement model test show that PR2 is a more important indicator than PR1, PR3, and PR4. Respondents considered that the performance risk of the telemedicine system was more important than the risk of misdiagnosis, information security risk, and financial risk. Performance risk is closely related to the risk of misdiagnosis and the risk of causing financial loss. From the results of this study, it was found that financial risk was not the indicator that contributed the most to shaping the perception of risk.

### **5.2.5 Perceived Ease of Use**

The results of the measurement model test show that the PEU3 indicator is more important than the PEU1 indicator. Respondents considered that an easy-to-use telemedicine system was more important than an understandable telemedicine system. Easy-to-use telemedicine systems have the greatest contribution to increasing perceived ease of use. Ease of using the telemedicine system refers to the ease with which users can access telemedicine-based health services, both in terms of appearance, features, and service process schemes. In addition, telemedicine systems are easy to understand and also contribute to shaping perceptions of ease of use.

### **5.2.6 Perceived Usefulness**

The results of the measurement model test show that the PU2 indicator is a more important indicator than PU1, PU3, and PU4. Respondents consider that the use of telemedicine can increase productivity, work more quickly, make the job easier, and is useful. By using the telemedicine system, everyone can access health services anytime and anywhere, even during other activities. In addition, the use of telemedicine can also save time because the service is much faster without having to queue. The use of telemedicine makes it easier for users to get health services and is certainly very beneficial for telemedicine users.

### **5.2.7 Trust**

The results of the measurement model test show that the indicator T2 is a more important indicator than T1 and T3. Respondents considered that the doctor's kindness in providing services in the telemedicine system was more important than ability and integrity in building trust. Meanwhile, additional indicators according to the health code of ethics are not valid.

### **5.2.8 Attitude**

The results of the measurement model test show that the indicator A2 is a more important indicator than A1. Respondents considered that the outcome evaluation of

the telemedicine system was more important than belief in the use of the telemedicine system. The best experiences that users get to contribute to shaping the attitudes of potential users in growing intentions to use telemedicine.

### 5.2.9 Usage Intention

The results of the measurement model test show that the UI1 indicator is a more important indicator than UI3 and UI2. Respondents considered that the intention to use the telemedicine system was more important than the intention to continue use and the intention to use recommendations. Continuing use intentions will appear after use, while recommended use intentions appear after continuous use.

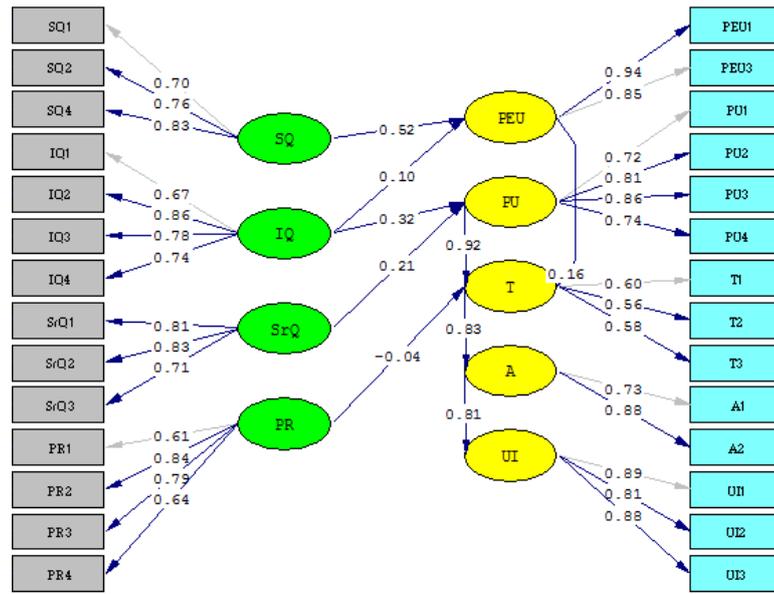
### 5.3 Structural Model Fit Test

The structural model fit test aims to evaluate the relationship between the hypotheses built on the theory and the empirical data obtained from the research results. The fit of the structural model was assessed based on the significance of the path coefficients. The level of significance used is 0.05 with a confidence level of 95 percent so the variable has a significant effect if the t-value is 1.96 (at =0.05). The t-value value for each hypothesis can be seen in Table 5.

Table 6. Path coefficient value and hypothetical t-value

Hypothesis	Coefficient	t-value	Conclusion
System Quality→Perceived Ease of Use	0.52	4.57	Significant
Information Quality→Perceived Ease of Use	0.10	0.96	Not significant
Information Quality →Perceived Usefulness	0.32	2.47	Significant
Service Quality →Perceived Usefulness	0.21	1.68	Not significant
Perceived Ease of Use→Trust	0.16	2.54	Significant
Perceived Usefulness →Trust	0.92	7.40	Significant
Perceived Risk →Trust	-0.04	-0.82	Not significant
Trust →Attitude	0.83	6.89	Significant
Attitude →Usage Intention	0.81	9.42	Significant

Table 5 shows the results of t-value and load factor coefficients for each path. The results of the significance test on the path coefficients show that three hypotheses are rejected because the t-value value is less than 1.96 (at = 0.05), namely the relationship between information quality and perceived ease of use, service quality, and perceived usefulness, and risk perception and trust. Meanwhile, the other six hypotheses were accepted because the t-value value was 1.96 (at =0.05) namely the relationship between system quality and perceived ease of use, information quality with perceived usefulness, perceived ease of use with trust, perceived usefulness with trust, trust with attitude, and attitudes with the intention to use. The description of the suitability of the structural model in this study can be seen in Figure 4.



Chi-Square=440.51, df=289, P-value=0.00000, RMSEA=0.052

Figure 4. SEM structural model test results

#### 5.4 Overall Model Fit Test

The overall model fit test is carried out by assessing various Goodness-of-Fit indicators based on the absolute fit model, incremental fit model, and parsimony fit model. The indicators assessed in the absolute fit model test include RMSEA and GFI. The indicators assessed in the incremental fit model include CFI, NFI, IFI, and RFI. Meanwhile, the indicator assessed in the parsimony fit model test is AGFI. The results of data processing regarding the measure of Goodness of Fit in this study are listed in Table 6.

Table 7. The results of the overall fit of the model

Fit Size	Results	Critical Value	Test Criteria
<b>Absolute Fit Model</b>			
- Root Mean Square Error of Approximation (RMSEA)	0.052	0.08	Good Fit
- Goodness-of-Fit Index (GFI)	0.859	0.90	Marginal Fit
<b>Incremental Fit Model</b>			
- Comparative Fit Index (CFI)	0.981	0.90	Good Fit
- Normal Fit Index (NFI)	0.946	0.90	Good Fit
- Incremental Fit Index (IFI)	0.981	0.90	Good Fit
- Relative Fit Index (RFI)	0.929	0.90	Good Fit
<b>Parsimonious Fit Model</b>			
- Adjusted Goodness of Fit Index (AGFI)	0.801	0.90	Marginal Fit

## 6. Discussion

Based on findings, it is known that the COVID-19 pandemic encourages individuals to access health services through the telemedicine system. This is evidenced by the results of research which states that 93.23% of respondents are new users of telemedicine in the last two years. This study aims to analyze the factors that influence the intention to use telemedicine. There are nine hypotheses tested in the study to prove the existence of a relationship between the factors that are thought to influence a person's intention to use telemedicine.

This study shows that the quality of the system has a positive and significant effect on perceptions of ease of use. This shows that the higher the quality of the system, the higher the perceived ease of use. The biggest proportion that builds the quality of the system is the reliability of information security. Telemedicine users feel safe in using a telemedicine system if the system has reliable information security so that it is not easily hacked and there is no leakage of user medical record data. The results of testing this hypothesis are in line with the results of previous research which state that system quality has a significant effect on perceived ease of use (Kaium, Bao & Alam, 2020; Liou, Hsu, & Chih, 2015; Aszlana & Djedovic, 2017). When the system is perceived as quality, the ease of use of telemedicine also increases. The quality of the system can affect the user's perceived ease of use of telemedicine.

Hypothesis testing regarding the effect of information quality variables on perceived ease of use resulted in a path coefficient value of 0.10 and a t-value value of 0.96. This shows that the hypothesis is rejected, the information quality variable has a positive but not significant effect on perceptions of ease of use. These results are different from previous research results, which state that the information quality has a direct and significant effect on the perceived ease of use of the e-health laboratory system (Riana, Hidayanto, Hadianti, & Napitupulu, 2021). However, the results of this study are consistent with the IS Success Model theory which states that information quality has an indirect effect on usage intentions (DeLone & McLean, 2003; Lee, Choi, & Sawng, 2019; Riana, Hidayanto, Hadianti, & Napitupulu, 2021).

The results of the study showed that the information quality variable had a positive and significant effect on perceived usefulness. The largest proportion that builds the construct of information quality is the completeness of the information. Telemedicine users feel that the more complete the information they receive, the higher the quality of the information provided by telemedicine. Meanwhile, the suitability, accuracy, and ease of information are important things to consider in assessing the quality of information after availability in the telemedicine system. These results are in line with previous research results which state that the information quality has a positive and significant effect on the perceived usefulness of the e-health laboratory system (Riana, Hidayanto, Hadianti, & Napitupulu, 2021).

Hypothesis testing regarding the effect of service quality variables on perceived usefulness resulted in a path coefficient value of 0.21 and a t-value value of 1.68. This shows that the hypothesis is rejected, the service quality variable has a positive but not significant effect on perceived usefulness. These results are different from previous research results which state that service quality acts as a significant moderator of perceived usefulness (Chaudhary, Chaudhary & Ali, 2020). However, it is still in line with other previous research results which state that service quality has an indirect effect on user intentions to continue using mHealth services, although it does not have a significant effect on perceived usefulness (Kaium, Bao, Alam, & Hoque, 2020).

In this study, the trust is influenced by perceived ease of use and perceived usefulness but is not influenced by the perceived risk variable. Perceived ease of use has a positive and significant effect on trust. This shows that the more useful and easier telemedicine is to use, the more confidence new users will have. The interface and features of telemedicine that are easy to use contribute greatly to the perceived ease

of use of telemedicine. These results are in line with previous research results which state that the perceived ease of use affects the intention to use with trust as an intervening variable (Prakosa & Sumantika, 2020; Akdur, Aydin, & Akdur 2020; Lin, Yang, & Chang, 2020). The results of this research which show that perceived usefulness has a positive and significant effect on trust are also in line with previous researches results which states that perceived usefulness has a positive and significant effect on trust (Nurzanita & Marlina, 2020; Faradila & Soesanto, 2016; Lin, Yang, & Chang, 2020). Meanwhile, the results of this research which showed that the perceived risk variable had a negative and insignificant effect on trust contradicted previous researches results which state that perceived risk has a positive relationship to trust in forming usage intention (Balogh & Mészáros, 2020; Phongsata & Jirawottirote, 2018; Guru, Nenavani, Patel, & Bhatt, 2020). However, it is still in line with other previous research results which said that there was no significant relationship between perceived risk and behavioral intention to use the mHealth application (Akdur, Aydin, & Akdur 2020).

Hypothesis testing regarding the influence of the belief variable on the attitude variable shows that the trust variable has a positive and significant effect on the attitude variable. The kindness of doctors in providing services to the telemedicine system is an important indicator in growing the trust of telemedicine users. In addition, ability and integrity also play a role in increasing user trust so that telemedicine users can determine their attitude in forming intentions to use telemedicine. These results are in line with previous research results which state that trust affects the intention to use attitude as an intervening variable (Lin, Yang, & Chang, 2020).

Furthermore, the intention to use telemedicine is positively and significantly influenced directly by the attitude variable. This matter shows that user attitudes can increase the intention to use telemedicine. Evaluation of the experience of using telemedicine contributes the most to shaping attitudes that have a direct effect on usage intention. These results are in line with previous research results which state that attitudes have a positive effect on the adoption of mobile health services (Zhang, Liu, Zhang, & Wang, 2020).

This research is limited to only looking at the health care sector, not looking at all sectors of the health industry. In addition, the study also has limited area coverage so it cannot generalize the results of the study to a larger population, further research can expand the scope of the research area which does not only focus on Greater Jakarta and Greater Bandung so that it can be more comprehensive in seeing the factors that influence the intention to using telemedicine.

## 7. Conclusions

Based on the results of this research, it can be concluded that the characteristics of respondents who are telemedicine users are dominated by Generation Z and the millennial generation (aged 18-40 years) who tend to be more adaptive to technology with an undergraduate education level. For the level of income, 62.5% of respondents have income above IDR 3,500,000.

Usage intention of telemedicine system is directly influenced by the attitude. System quality affects perceived ease of use, information quality affects perceived usefulness. Then perceived ease of use and perceived usefulness affect trust. Furthermore, trust affects usage intention through attitude.

Managerial implications that can be applied by telemedicine service providers to increase the use of telemedicine are to create the best experience, be user-friendly, provide complete information, and increase the reliability of information systems.

## 8. Recommendations

The health industry should adopt telemedicine as a strategy to improve health services so they can be accessed anytime and anywhere. Government should incorporate telemedicine into the health sector policy to improve access in hard-to-reach areas. For future research given its importance to the overall health sector. There is a need to expand the research location area beyond Jakarta Bogor, Depok, Tangerang, Bekasi, and Greater Bandung so that comprehensive projections on telemedicine acceptability can be put forth and the collective health of citizens in Indonesia can be improved.

### Citation information

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