

Analyzing the determinant of intention to use digital platform application: a moderated mediation model

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Abstract

The purpose of this study is to analyse and examine the factors that determine customer intention to use Halodoc, a digital platform application in health sector. This study employs e-service quality as one of the antecedents of customer intention, and attempts to examine the mediating role of perceived value. In addition, this study also uses perceived usefulness variable as moderating variable. The respondents of this study are 210 users of Halodoc application, who are chosen using purposive sampling technique. The data is analysed with conditional process analysis using SPSS Macro-PROCESS. This study contribute to several findings: (1) E-service quality has a positive influence on intention to use; (2) E-service quality has a positive influence on perceived value; (3) Perceived value has a positive influence on intention to use; (4) Perceived value mediates the influence of e-service quality on intention to use; (5) Perceived usefulness positively moderates the influence of perceived value on intention to use; and (6) Perceived usefulness positively moderates the indirect influence of e-service quality on intention to use through perceived value. This study also provides contribution to the literature and the business practice.

Keywords: e-service quality, perceived value, perceived usefulness, intention to use

Abstrak

Tujuan penelitian ini adalah untuk menganalisis dan menguji faktor yang menentukan minat pelanggan untuk menggunakan Halodoc, aplikasi platform digital pada sektor kesehatan. Penelitian ini menggunakan kualitas layanan elektronik sebagai salah satu anteseden minat penggunaan, dan mencoba untuk menguji peran mediasi dari perceived value. Selain itu, penelitian ini juga menggunakan variabel perceived usefulness sebagai variabel moderasi. Responden penelitian ini adalah 210 pengguna Halodoc yang dipilih dengan teknik purposive sampling. Data dalam penelitian ini dianalisis menggunakan analisis proses kondisional dengan software SPSS macro-PROCESS. Penelitian ini berkontribusi pada beberapa temuan: (1) Kualitas layanan elektronik berpengaruh positif terhadap minat menggunakan; (2) Kualitas

layanan elektronik berpengaruh positif terhadap perceived value; (3) Perceived value berpengaruh positif terhadap minat menggunakan; (4) Perceived value memediasi pengaruh kualitas layanan elektronik terhadap minat menggunakan; (5) Perceived usefulness memoderasi pengaruh perceived value terhadap minat menggunakan secara positif; dan (6) Perceived usefulness memoderasi pengaruh tidak langsung dari kualitas layanan elektronik terhadap minat menggunakan melalui perceived value secara positif. Penelitian ini juga memberikan kontribusi pada literatur dan praktik bisnis.

Kata Kunci: *kualitas layanan elektronik, nilai yang dirasakan, minat menggunakan, manfaat yang dirasakan*

Introduction

The rapid growth of information systems technology, has led organizations to integrate their business activities into digital platforms. The use of the internet today has grown rapidly with many applications that offer various features to answer consumer needs. According to Demir et al. (2020) the internet is becoming the fastest growing electronic market by providing a huge market potential as well as offering new ways to communicate with people. With great enthusiasm, many companies whether manufacturing or service are rushing to create websites or applications to take advantage of communication channels as well as to explore potential customers in the virtual market (Rahayu, 2021). Raza et al. (2020) mentions that one of the special characteristics of the internet is its interactivity in serving consumers through platforms or websites. Thus, the presence of services through the platform has become a competitive necessity and a guarantee of interaction between companies and consumers (Baber, 2019a, 2019b; Prayudha et al., 2020). For some people, digital services may be new and unfamiliar, so many companies are promoting it by making services more attractive, useful and easy to use, including healthcare companies (Demir et al., 2020).

Companies in the health sector are currently making innovations to adapt to technological developments. They changed their business activities from an online concept to online (Yani, 2018), one of which is Halodoc. Given that the growth and users of internet or social media are getting higher, many companies are integrating their activities into digital. Halodoc is one of the companies that uses online services to provide health services and medicines for its users, starting from consulting with doctors, purchasing drugs online, providing health articles, and (Kushendriawan et al., 2021). In addition, Halodoc also cooperates with various institutions such as pharmacies, hospitals, drug distributors, doctors and medical devices.

Even though the level of internet users is high, many people prefer the traditional way (offline) to get health services when doing consultations (Apriyanti & Srimulyo, 2019). This is because they are sceptical of the information they get about online services on digital platforms and feel more comfortable doing consultations face to face (Ross et al., 2018). In addition, we also found review results from Google Playstore which gave a low rating (1 star) with negative reviews on the Halodoc application, such as incomplete information or pharmacy supplies that were too far from the user's location

which resulted in long deliveries. This makes consumers speculate that Halodoc cannot meet user expectations.

Furthermore, Khan et al. (2019) states that the services in online applications are still not optimal. This is due to the large number of consumer complaints regarding the service, especially on the security aspects of the site or application itself. Previous research (Palese & Usai, 2018) has linked e-service quality (e-servqual) to interest in using applications. The research findings state that the convenience factor and fast response increase consumer interest in using applications and the perceived value (Ingaldi & Ulewicz, 2018). According to Rita et al. (2019), e-servqual is defined as the extent to which a website can facilitate the efficient purchase, delivery of products or services. Customer ratings on a website or service cannot be separated from the quality that can make it easier for consumers and the security of the site itself.

Kim et al. (2018) states that in the concept of e-servqual, a site or application must provide convenience and benefits for consumers. This is because the perceived value of consumers appears when consumers themselves use online service applications. In addition, Hong et al. (2017) stated that consumer interest can increase when he realizes the benefits and uses of the application. This is in line with Konuk's (2018) statement that consumers' desire to use or buy a service or product is based on perceived value and usefulness. Previous studies have linked perceived usefulness with consumer trust (Lin and Lu, 2000; Lee and Wu, 2011). The concept of perceived usefulness itself first appeared in the concept of technology acceptance and refers to the extent to which an individual believes that using an application can help him.

However, research that uses perceived usefulness as a moderating variable on the relationship between perceived value and interest in using applications (Arghashi and Yuksel, 2022) is still limited. In general, if an application provides benefits, but is not accompanied by ease of use, the level of interest in using the application will decrease. Based on this, as well as the empirical gap that has been stated, this study aims to explore the factors that influence the intention to use the Halodoc online application. In addition, this study also makes perceived usefulness as a moderator, and perceived value as a mediator in the relationship between e-servqual and intention to use. The selection of moderating and mediating variables is expected to contribute to the company's consideration in explaining the intention to use for consumers. To achieve the objectives of this study, research questions were posed as follows: (1) Does e-servqual affect the intention to use?; (2) Does e-servqual have an effect on perceived value?; (3) Does perceived value affect the intention to use?; (4) does perceived value mediate the relationship between e-servqual and intention to use?; (5) does perceived usefulness moderate the effect of e-service quality on intention to use through perceived value?; and (6) does perceived usefulness moderate the indirect effect of e-service quality on intention to use through perceived value?

Research Methods

The approach used in this study is a quantitative approach with the aim of measuring and understanding causal relationships between variables. The

population in this study were users of the Halodoc application in West Java, Indonesia. Then the sample selection was carried out using a purposive sampling technique with criteria, active in social media and users of the Halodoc application. Data was collected using a survey method by distributing questionnaires to respondents using Google Form. The final number of questionnaires returned and used for data processing was 210 questionnaires. The data was then analyzed using the conditional process analysis method (Hayes, 2018) with the help of the SPSS macro-PROCESS software, with SPSS 25.

Each questionnaire item was measured using a 5-point Likert scale, ranging from 1-5, where point 1 indicates that the respondent strongly disagrees, while point 5 indicates that the respondent strongly agrees with the statement. The measurement of this research variable is explained as follows:

1. E-servqual is defined as the extent to which a website can facilitate purchase, delivery and service. E-servqual was measured by 5 items adopted from Zhou et al. (2019).
2. Perceived value refers to the comparison between what is received and what has been issued. Perceived value is measured by 5 items adopted from Al-Ansi et al. (2019).
3. Perceived usefulness is a person's perception of usefulness when using online services. Perceived usefulness is measured by 6 items adopted from Cao et al. (2005).
4. Intention to use is the intention to use a product or service to fulfill a need. Intention to use is measured by 3 items adopted from (Chen et al., 2018)

Result and Discussions

Based on the results of the distribution of 210, respondent data obtained from this study showed that the majority of respondents were dominated by women as much as 72%. This shows that women are more likely to need the application of halodoc as a tool used to conduct an initial consultation before consulting further with a doctor. Then based on age, it is dominated by individuals with an age range of 24 to 29 by 45%. This shows that the Halodoc application users come from Generation Z and millennials, as they often use social media and applications as a necessity in finding information. As for education, it is dominated by undergraduates with 36% percent. This is because users of the Halodoc application have adequate education. And lastly, based on the intensity of social media users, it is dominated by social media users who often access it with a percentage of 52%. This shows that Halodoc application users are individuals who often use social media. From the results of the research observed, it is shown that all the variable scales have a strong reliability value, with the E-Service Quality variable of 0.803, the Perceived Value of 0.751, the Perceived Usefulness of 0.781 and the Intention to Use variable of 0.804. The indicators for measuring research variables show valid results to be used as measuring tools in this study with the values of all indicators having a value of more than r table.

Table 1. Respondents' Characteristics

Characteristics	Distribution	Percentage
Gender	Male	28
	Female	72
Age	18 – 23 year	36
	24 – 29 year	45
	30 – 34 year	19
Education	Senior high school	14
	Diploma	32
	Bachelor	36
	Post graduate	19
Intensity to use social media	Rare	12
	Often	52
	Always	26

Likewise, the value of skewness and kurtosis is in the range of numbers 0.941 – 1.943, meaning that all research variables have a relatively normal distribution because these numbers are in the range of numbers -2 to 2 (Ghozali, 2016). Furthermore, the correlation results from each variable all show a positive correlation, with the correlation between E-Service Quality and Perceived Value ($r = 0.500$; $p < 0.01$), the correlation between E-Service Quality and Perceived Usefulness ($r = 0.382$; $p < 0.01$) and correlation between E-Service Quality and Intention to Use ($r = 0.282$; $p < 0.01$), as shown in Table 2.

Table 2. Descriptive Statistics

Variable	α	Descriptive Statistics						Correlation Coefficients (r)			
		Min	Max	M	SD	$Skew$	$Kurt$	1	2	3	4
E-Service Quality	,803	8	20	15,26	2,07	1,112	1,038	-	,500	,382	,282
Perceived Value	,751	1	25	19,18	2,16	1,136	1,201		-	,532	,268
Perceived Usefulness	,781	1	30	25,21	2,92	0,941	1,511			-	,454
Intention to Use	,804	8	15	13,21	1,38	1,047	1,943				-

To ensure validity of the variables, a validity check was conducted, the result is shown in Table 3. Furthermore, the data can be seen in the summary output for the Perceived Value variable which has a causal relationship with E-Service Quality. From the results of the study, it was obtained that the t value was 8.3228, the b value was 0.5214 with a p value < 0.05 . From these data it is known that the E-Service Quality variable has a positive significant effect on Perceived Value. The data can be seen in Table 4.

Table 3. Results of Validity Test

Variable	Indicator	Validity	Requirement	Conclusion
E-Service Quality	EServ1	0,74	0,50	Valid
	EServ2	0,85	0,50	Valid
	EServ3	0,69	0,50	Valid
	EServ4	0,79	0,50	Valid
	EServ5	0,85	0,50	Valid
Perceived Value	PercV1	0,67	0,50	Valid
	PercV2	0,67	0,50	Valid
	PercV3	0,76	0,50	Valid
	PercV4	0,64	0,50	Valid
	PercV5	0,58	0,50	Valid
Perceived Usefulness	PercU1	0,71	0,50	Valid
	PercU2	0,74	0,50	Valid
	PercU3	0,77	0,50	Valid
	PercU4	0,73	0,50	Valid
	PercU5	0,68	0,50	Valid
	PercU6	0,70	0,50	Valid
Intention to Use	IntUse1	0,63	0,50	Valid
	IntUse2	0,84	0,50	Valid
	IntUse3	0,78	0,50	Valid

To see whether there is a moderating effect of the Perceived Usefulness variable, it can be seen in the summary model for the Intention to Use variable. From the research results obtained information that the E-Service Quality of Intention to Use has a b value of 0.3838, a t value of 8.5100 and a p value of <0.05, the Perceived Value variable of Intention to Use has a b value of 0, 4361, the t-count value is 9.1811 and the p-value <0.05, the Perceived Usefulness variable on Intention to Use has a b-value of 0.3838, the t-count value is 8.5100 and the p-value <0.05.

Table 4. Model Summary of Perceived Value

Model Summary						
R	R-Sq	MSE	F	Df1	Df2	p
,4998	,2498	3,5097	69,2688	1,000	208,000	0,000
Model						
	b	se	t	p	LLCI	ULCI
Constant	-7,9557	,9646	-8,2477	0,000	-9,8574	-6,0541
E-Service Quality	,5241	,0627	8,3228	0,000	,3979	,6450

In Table 5, it can be seen that the moderating variable which is the interaction of Perceived Usefulness and Perceived Value on Intention to Use has a b value of 0.3402, a t value of 6.9713 and a p value of <0.05. From all these data, it can be seen that all variables including moderating variables have a significant positive effect on the Intention to use variable. This data can be seen in Table 4. This shows that perceived usefulness can strengthen the direct influence of perceived value on intention to use.

Table 5. Model Summary of Intention to Use

Model Summary						
R	R-Sq	MSE	F	Df1	Df2	p
,5406 Model	,2923	1,3303	21,1670	4,000	205,000	,000
	b	se	t	p	LLCI	ULCI
Constant	5,3448	,6940	7,7014	,000	10,7016	13,4383
E-Service Quality	,3838	,0451	8,5100	,000	,0052	,1727
Perceived Value	,4361	,0475	9,1811	,000	,1297	,0575
Perceived Usefulness	,3545	,0337	10,5193	,000	,0882	,2209
Moderator (Interaction)	,3402	,0488	6,9713	,000	-,0575	-,0228

Direct and Indirect Effects of E-Service Quality on Intention to Use

From the results of the study, it is known that the direct influence of the E-Service Quality variable on Intention to Use is 0.3838, with a p value of <0.05. This influence can be said to be significant as shown in Table 6.

The Conditional Indirect Effects shows that the indirect effect has a low effect when the Perceived Usefulness moderating variable is also low, and increases as the moderating variable increases. When the moderating variable condition Perceived Usefulness is at a low level the effect is 0.2424, in normal conditions the effect is 0.4188, while in high conditions the effect is 0.5801.

Table 6. Conditional Indirect Effects of E-Service Quality on Intention to Use

Table 1. Conditional Indirect Effects and 95% Bias Accelerated CI on intention to use					
Direct Effect of X on Y					
	Effect	se	t	p	
	0,3838	0,0451	8,5100	0,0000	
Indirect Effect					
	Perceived Usefulness	Effects	BootSE	BootLLCI	BootULCI
<i>M</i> – 1 <i>SD</i>	-2,9234	0,2424	0,0251	0,0062	0,0940
<i>M</i>	0,0000	0,4188	0,0215	0,0622	0,0227
<i>M</i> + 1 <i>SD</i>	2,9234	0,5801	0,0252	-0,1327	-0,0333
Index of Moderated Mediation					
	Index	BootSE	BootLLCI	BootULCI	
Perceived Usefulness	0,3209	0,0045	-0,0298	-0,0118	

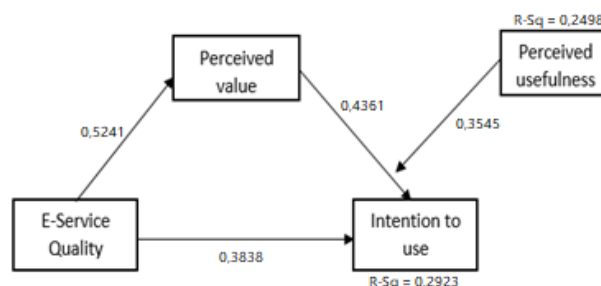


Figure 1. Measurement Model and Output of Data Analysis

Discussion

The findings of this study explain that there is a linkage between e-servqual, perceived value, intention to use, and perceived usefulness. First, this study indicates that there is a positive influence of e-servqual on intention to use. In other words, it means that customers who use Halodoc application perceived that the application has a good service quality, and it leads to their increased intention to use the application. This result is in line with the previous studies which also confirm the positive influence between the two (Chen et al., 2018; Zahara et al., 2021; Ahmad et al., 2020; Santos, 2003; Demir et al., 2020). The higher the e-servqual perceived by customers, the higher their intention to use will be. Furthermore, this study also confirms the role of e-servqual in predicting customers' perceived value. This study strengthens the result of previous studies (Mencarelli & Lombart, 2017; Choi et al., 2018; Khoi et al., 2018; Konuk, 2019). Customers tend to have their own assessment to the value of a product or service they receive. They compare between what they have to sacrifice to buy a product or service, and what they receive.

Third, the findings of this study prove that perceived value has a positive influence on intention to use, and that perceived value mediates the relationship between e-servqual and intention to use. It can be understood that customers who perceived that using Halodoc application will add value tend to have higher intention to use the application. Regarding the mediating role, when e-servqual is increasing, customers' perceived value will also increase, thus it leads to the intention to use the application. This result is in line with the study carried out by Chen et al. (2018; Tankovic & Benazic, 2018; Fu et al., 2018). Perceived value, which is influenced by e-servqual, can determine customers' intention to use. This is because customers have an intention to use an application based on their assessment of value perception, which is also influenced by how they perceive the service quality of the application.

Finally, this study employs perceived usefulness as a moderating variable in this study, and examine its role through a moderated mediation mechanism. The results indicate that perceived usefulness can moderate the influence of perceived value on intention to use, and that it positively moderates the indirect influence of e-servqual on intention to use through perceived value. This finding supports the study from Mou et al. (2017; Grover et al., 2019; Ventre & Kolbe, 2020), who also tested the moderating role of perceived usefulness. Perceived usefulness refers to a person's perception or beliefs that using a technology, or an application will be beneficial to them. This is closely related to the perception of information received by customers regarding the level of quality and perceived value. High perceived usefulness can strengthen the relationship between perceived value on customers' intention to use Halodoc application, compared to when the perceived usefulness is low. In addition, when customers perceive that using the application will be useful for them, it will strengthen the indirect influence of e-servqual on intention to use through perceived value.

Conclusion

This study attempts to examine the linkage between e-servqual, perceived value, intention to use, and perceived usefulness through a mediated

moderation mechanism. The findings of this study prove that there is a positive influence between each variable, which leads to the conclusion that e-servqual, perceived value, and perceived usefulness all have a role in predicting customer intention to use Halodoc as a way to access health facilities, consult to doctor as an expert, or order medicine.

This study provides several contributions to the literature and business practice. First of all, this study sheds the light on the role of perceived value as a moderator in the relationship between e-servqual, perceived value, and intention to use. This line of research is still considered limited and understudied. Furthermore, this study also uses a moderated mediation mechanism to explain the relationship between variables. This can be a consideration to understand the condition when customers have higher intention to use. Future studies are suggested to examine the relationship in different context, so that the results can be generalized.

Regarding the contribution to business, it is suggested for the application developer or the service provider to emphasize their service quality in the application. Furthermore, it is also important for the managers to consider the value and usefulness of the application, as these aspects can be predictors of customers' intention to use the application.

This study has several limitations that needs to be addressed. First, the data used in this study is only obtained from West Java, and it only focuses on one telemedicine application, namely Halodoc. Future studies are suggested to use more variative data and view the relationship of the variables in this study using different kind of telemedicine application, thus the results can be more generalized. Furthermore, since the data used is cross-sectional, further research can carry out longitudinal analysis to obtain deeper explanation about the causality of the variables.

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