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Analysis Of Consumer Interest In Using Telemedicine Services In The Era Of The Covid-19 Endemic Using A Stimulus Organism Response (SOR) Approach

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ABSTRACT
This research aims to analyze consumer interest in using telemedicine services in the Covid-19 endemic era using a stimulus-organism-response (SOR) approach. The respondent data in this study are consumers who have used telemedicine services during the Covid-19 pandemic to consult health doctors. Questionnaires were sent to 100 respondents during July 2024 online using Google Forms. In this research, 11 hypothesis tests were carried out based on variable indicators prepared using SEM PLS (partial least square) analysis with the smartPLS method. This testing consists of outer model, inner model, and hypothesis testing. The results of this test show that the presence of each variable has a positive effect and has no effect, among others. H1: There is no positive influence of social influence on perceived value, H2: There is a positive influence of perceived usefulness on perceived value, H3: There is a negative influence of perceived technology usage risk on perceived value, H4: There is no positive influence of perceived ubiquity on perceived value, H5: There is a positive influence of perceived ease of use on perceived value, H6: There is no positive influence of social influence on trust, H7: There is a positive influence of perceived usefulness on trust, H8: There is no negative influence of perceived technology usage risk on trust, H9: There is a positive influence perceived value on behavioral intention, H10: There is a positive influence of trust on behavioral intention, H11: There is a positive influence of behavioral intention on actual use behavior. It is hoped that this research can provide good implications both theoretically and in further research.

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INTRODUCTION

Internet technology in Indonesia has advanced rapidly. As we know, it is not uncommon for people in Indonesia to use internet technology. Both in big cities and in remote areas have begun to know the internet. Both for communication, finding information or also for selling online. According to a report on We Are Social, there were 204.7 million internet users in the country as of January 2022. This number increased by 1.03% compared to the previous year, in January 2021 the number of internet users in Indonesia was 202.6 million. The internet penetration rate in Indonesia has reached 73.7% of the total population in early

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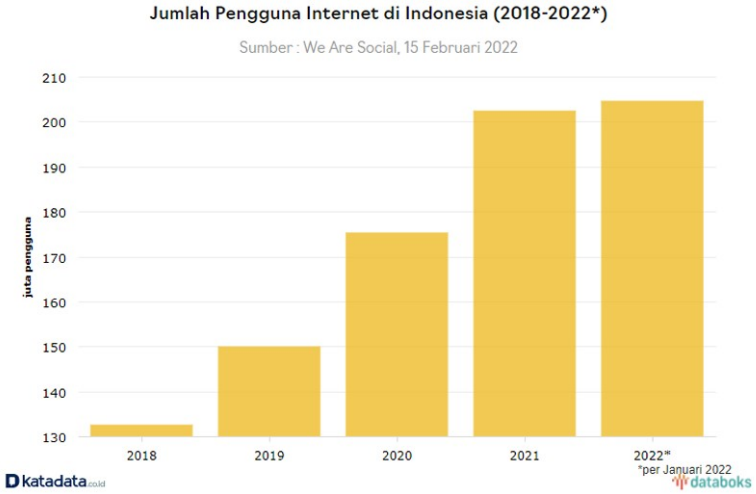
2022 with a total population of Indonesia of 277.7 million people in January 2022. The following in Figure 1 is the number of internet users in Indonesia.



Source: Katadata.co.id, 2022

Figure 1. Internet users in Indonesia

As internet users in Indonesia increase, smartphone users in Indonesia also increase. The increasingly affordable prices for smartphones and increasing needs mean that Indonesian people are starting to become familiar with using smartphones. Currently, people in Indonesia don't only use PCs or laptops to access the internet. However, you can also use a smartphone. In 2015, only 28.6% of the population in Indonesia used smartphones. As time goes by, smartphone users are increasing. In 2018, 63.3% of Indonesian people used smartphones.

The Covid-19 pandemic that occurred in 2020 was an extraordinary event that required close collaboration between the government and the private sector. The online teleconsultation solution offered is very helpful for the health system in Indonesia in screening patients at risk of Covid-19. In response to these obstacles, the government is educating the public to start using telemedicine services. The American Academy of Family Physicians defines telemedicine or online consultation as a practice service with the help of technology that is useful in providing long-distance health services to patients (Primaya, 2022). The main goal of telemedicine is to make it easier for medical facilities to provide care, especially for those who find it difficult to reach or access these facilities. (Primaya, 2022). The health sector has a close relationship with advances in technological development. It is hoped that medical personnel must be able to adapt and be able to follow developments in new technology. Health facilities also need to have sufficient capital to provide modern clinical equipment. Limited capital and technology can result in less than optimal health services.

Along with the development of information technology and telecommunications, new challenges have emerged for the health sector, such as telemedicine services. According to the World Health Organization (WHO), telemedicine is a health service that uses information and communication technology to exchange valid health information, where

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distance is an important factor. In the internet era, access to health services through telemedicine can be expanded, including clinical and non-clinical services, education and research. Patients can consult to get medicine without having to visit a health facility, thereby saving costs and time. However, this service has several limitations, namely not being able to carry out direct physical examinations. Telemedicine makes access to health services easier. (Kvedar, et.al, 2014).

With the stipulation of the Decree of the Minister of Health of the Republic of Indonesia No. HK.07/Menkes/4829/2021 concerning instructors and service directions from Telemedicine during Covid-19, it responds to the phenomenon where health consultations which are usually carried out directly, face to face are carried out remotely using media and existing technology. This telemedicine media service is used as a new innovation or change in the field of digital health consultation services and requires strong monitoring. Therefore, the author is interested in conducting further research regarding "Analysis of Consumer Interest in Using Telemedicine Services in the Covid-19 Endemic Era Using the Stimulus - Organism - Response (SOR) Approach".

METHODS

The type of research used in this research is quantitative. Kasiram (2008) in Wibowo (2016) in his book Qualitative and Quantitative Research Methodology, defines that quantitative research is a process of finding knowledge that uses data in the form of numbers as a tool in analyzing information about what the researcher wants to know. Apart from that, this research uses causal research. Causal research is research that aims to determine the relationship between cause and effect between independent variables and dependent variables (Sugiyono, 2018). This research will examine the analysis of consumer interest in using telemedicine services in the era of the Covid-19 endemic using a stimulus - organism - response (SOR) approach.

The population of this study is the general public who are aware of telemedicine and have used telemedicine platforms. In determining a sample, according to Sugiyono (2019: 143) states that the appropriate sample size in research is between 30 and 500. According to (Husein, 2003) states that for descriptive and quantitative research, the required sample size is 100 units. By following these guidelines, this research used a sample size of 100 respondents. The technique used in sampling in this research was purposive sampling technique. Testing the influence between variables in research uses the SEM-PLS analysis tool.

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RESULTS AND DISCUSSION

Outer Model Testing (Measurement Model)

Average Variance Extracted (AVE) Test

Table 1. Average Variance Extracted (AVE) Value

Variabel	Average Variance Extracted (AVE)
Social influence	0.882
Perceived Usefulness	0.593
Perceived Technology Usage Risk	0.623
Perceived Ubiquity	0.818
Perceived Ease of Use	0.625
Perceived Value	0.790
Trust	0.743
Behavioral Intention	0.848
Actual Use Behavior	0.737

Table 1 shows that each construct value is above 0.50. So there are no problems with convergent validity with the model that has been tested. Therefore, the constructs in this study have good discriminant validity.

Composite Reliability Test

Table 2. Composite Reliability Values

Variabel	Composite Reliability
Social influence	0.937
Perceived Usefulness	0.853
Perceived Technology Usage Risk	0.832
Perceived Ubiquity	0.900
Perceived Ease of Use	0.869
Perceived Value	0.919
Trust	0.897
Behavioral Intention	0.918
Actual Use Behavior	0.848

Measurements in the outer model can be done by looking at convergent validity, discriminant validity and looking at the reliability of the latent variable which is measured by looking at the composite reliability value. Table 2 shows that the overall value of the composite reliability model for each variable has a value above 0.70, so it can be concluded that all variables have good reliability in accordance with the required minimum value limit.

Inner Model Testing (Structural Model Evaluation)

The inner model test was carried out using bootstrapping. The following are the test results using the bootstrapping method using smartPLS. The following are the results of calculating direct and indirect effects as follows:

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Table 3. P-Value

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Behavioral Intention -> Actual Use Behavior	0.560	0.573	0.072	7.795	0.000
Perceived Ease of Use -> Perceived Value	0.331	0.305	0.149	2.225	0.026
Perceived Technology Usage Risk -> Perceived Value	-0.133	-0.126	0.109	1.220	0.222
Perceived Technology Usage Risk -> Trust	-0.262	-0.265	0.130	2.021	0.043
Perceived Ubiquity -> Perceived Value	0.115	0.117	0.123	0.935	0.350
Perceived Usefulness -> Perceived Value	0.448	0.448	0.098	4.584	0.000
Perceived Usefulness -> Trust	0.497	0.487	0.119	4.180	0.000
Perceived Value -> Behavioral Intention	0.416	0.416	0.143	2.904	0.004
Social Influence -> Perceived Value	0.095	0.104	0.077	1.236	0.217
Social Influence -> Trust	0.066	0.081	0.109	0.605	0.545
Trust -> Behavioral Intention	0.378	0.38	0.15	2.514	0.012

The results of calculations using smartPLS shown in table 3 state that there is a direct influence between the variables. If the P-Value value is < 0.05 then there is an influence and if on the contrary the P-Value value is > 0.05 then there is no influence between the variables.

A. Hypothesis first test the positive influence of social influence on perceived value. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between social influence and perceived value is 0.217 > 0.05. It can be interpreted that there is no influence of social influence on perceived value. Hence the first hypothesis in the research This No supported. The results of this analysis apparently do not show results that are in line with previous research conducted by (Goyal et al., 2022) where the research showed that there was a positive influence between social influence and perceived value. However, this research shows that in certain situations, social influence may not have a significant impact on perceived value. For example, this condition can occur if individuals have strong preferences or a mature understanding of the value of a product or service, so that social opinion is less relevant.
B. Hypothesis second tests the positive influence of perceived usefulness on perceived value. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived usefulness and perceived value is 0.000 < 0.05. It can be interpreted that there is a positive influence of perceived usefulness on perceived value. Therefore the second hypothesis in study This supported. Based on questions asked to respondents in general, the results shown are in line with research (Goyal et al., 2022) where it has been proven that

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perceived usefulness has a positive effect on perceived value. Thus, it can be interpreted that the use of telemedicine has increased the effectiveness of respondents' activities in consulting with doctors and using telemedicine can provide benefits in daily activities.

C. Hypothesis third tests the negative influence of perceived technology usage risk on perceived value. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived technology usage risk and perceived value is 0.222 > 0.05. It can be interpreted that there is a negative influence of perceived technology usage risk on perceived value. Therefore the third hypothesis in study This supported. In this case, it shows that respondents are aware that there is a risk in using the service, but the risk felt by the user is not perceived as something that is disturbing and affects their motivation to use telemedicine services.
D. Hypothesis fourth tests the positive influence of perceived ubiquity on perceived value. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived ubiquity and perceived value is 0.350 > 0.05. It can be interpreted that there is no influence of perceived ubiquity on perceived value. Hence the fourth hypothesis in the research This No supported. Using the telemedicine platform allows me to get advice from doctors whenever and wherever I am, access using telemedicine on the application is very easy, such as the login process, choosing a doctor. Looking at the respondents' responses, it can be concluded that users feel that the perceived ubiquity variable should be mandatory in the telemedicine service component.
E. Hypothesis fifth tests the positive influence of perceived ease of use on perceived value. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived ease of use and perceived value is 0.026 < 0.05. It can be interpreted that there is a positive influence of perceived ease of use on perceived value. Therefore the fifth hypothesis in study This supported. These results are in line with previous research by (Davis, 1989) which defines perceived ease of use as the level to which a person believes that using a particular system can reduce a person's effort in doing something. Perceived ease of use has a very significant impact on a person's intention to use technology.
F. Hypothesis sixth test positive influence of social influence on trust. Referring to the results of the hypothesis test, it can be seen that the significance value of the relationship between social influence and trust is 0.545 > 0.05. This can be interpreted that there is no influence of social influence on trust. Therefore, the sixth hypothesis in the study This No supported. In the study (BR Wang et al., 2014) found that user experience with technology during the use of telemedicine platforms plays an important role in increasing user trust in telemedicine service platforms.
G. Hypothesis seventh test the influence of perceived usefulness on trust. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived usefulness and trust is 0.000 < 0.05. It can be interpreted that there is a positive influence of perceived usefulness on trust.

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Therefore the seventh hypothesis in study This supported. Thus, it can be interpreted that telemedicine services provide useful and relevant information to users. And the telemedicine platform carries out its function well. In the research of Mutahar et al. (2017) explains that there is a positive relationship between perceived usefulness and trust, where it is stated that trust has a positive and significant impact and influence on perceived usefulness.

H. Hypothesis eighth test negative influence of perceived technology usage risk on trust. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived technology usage risk and trust is 0.043 < 0.05. It can be interpreted that there is no negative influence of perceived technology usage risk on trust. Hence the eighth hypothesis in the research This No supported. This can also be a reference for telemedicine service providers to continue to increase user confidence by reducing the possible risks that might arise due to the use of telemedicine and if this is not carefully considered by the service provider then of course it could also result in low motivation in service users. Empirical studies have investigated the relationship between technology use, risk and perceived value (Goyal et al., 2022). These results are not in line with this study which found that Perceived Technology Usage Risk had a negative impact on service provider platform trust.

I. Hypothesis ninth tests the positive influence of perceived value on behavioral intention. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between perceived value and behavioral intention is 0.004 < 0.05. It can be interpreted that there is a positive influence of perceived value on behavioral intention. Hence the ninth hypothesis in study This supported. The results are consistent with previous research conducted by Octavius & Antonio (2021) where higher perceived value will encourage individual interest in trying to use a system.

J. Hypothesis tenth test positive influence of trust on behavioral intention. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between trust and behavioral intention is 0.012 < 0.05. It can be interpreted that there is a positive influence of trust on behavioral intention. Hence the tenth hypothesis in study This supported. It is known that consumer trust has become an important component that needs to be considered in mobile commerce. In addition, if consumers trust the good intentions of the service provider, they will have the intention to purchase from the service provider.

K. Hypothesis eleventh test positive influence of behavioral intention on actual use behavior. Referring to the results of hypothesis testing, it can be seen that the significance value of the relationship between behavioral intention and actual use behavior is 0.000 < 0.05. It can be interpreted that there is a positive influence of behavioral intention on actual use behavior. Hence the eleventh hypothesis in study This supported. Thus, it can be interpreted that increasing behavioral intention will increase the actual use of telemedicine services. Judging from this very large influence value, both factors are very strong causes and effects.

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CONCLUSIONS

Based on the research results and discussions obtained. So it can be concluded as follows: (1) There is no positive influence of social influence on perceived value, (2) There is a positive influence of perceived usefulness on perceived value, (3) There is a negative influence of perceived technology usage risk on perceived value, (4) There is no positive influence of perceived ubiquity on perceived value , (5) There is a positive influence of perceived ease of use on perceived value, (6) There is no positive influence of social influence on trust, (7) There is a positive influence of perceived usefulness on trust (8) There is no influence negative perceived technology usage risk on trust, (9) There is a positive influence of perceived value on behavioral intention, (10) There is a positive influence of trust on behavioral intention, (11) There is a positive influence of behavioral intention on actual use behavior. This research has limitations, namely limited research time, resulting in the number of respondents who can be collected to support the research is still very limited. The independent variables used in this research are still limited, which are still around external stimuli, namely social influence, perceived usefulness, perceived technology usage risk, perceived ubiquity, and perceived ease of use.

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