



## THE RELATIONSHIP OF RISK PERCEPTION AND INTEREST OF UIN ALAUDDIN MAKASSAR STUDENTS IN USING APPLICATION-BASED TELEMEDICINE SERVICES

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### ABSTRACT

**Background :** Applications that offer healthcare services remotely between doctors and patients are known as telemedicine. Initial survey results show that there are still students who have never used telemedicine.

**Objective:** This study aims to see how students' risk perceptions relate to their interest in using telemedicine services.

**Methods:** This study uses a cross-sectional approach. In this study, 213 people were randomly selected from the sample group based on the year of the student's class.

This research instrument is a questionnaire consisting of offline and online questionnaires (Google Forms). This study was conducted from 10 July to 21 August 2023. Data analysis used consisted of univariate tests using the frequency distribution and bivariate tests using the chi-square.

**Result:** Most students have used telemedicine. The most widely used application is the Halodoc application. The results of the chi-square test show that the p-value is 0.079, which is a value greater than 0.05 with an OR value of 2.091.

**Conclusion:** This indicates that there is no relationship between students' risk perceptions and their willingness to use telemedicine services. Research on telemedicine needs to be carried out in depth and also try new approaches.

### INTRODUCTION

The widespread use of technology in various aspects of life in the fast-paced digital era has triggered the emergence of various kinds of innovations in the technological

field, including the health sector. One innovation in the health sector is telemedicine (Adirinekso, 2023). The term telemedicine is generally known as an application that includes various things that can help health

services, such as sending images, video conferencing, patient information data, and monitoring patients remotely. Patients can explain all the symptoms they are experiencing and the doctor will give them advice and guidance regarding the disease the patient is experiencing (Melinda & Setiawati, 2022).

According to data on the distribution of use of global health applications, Indonesia is in third place after China and India, followed by the United States, England, Spain, Germany and Japan (Yulaikah & Artanti, 2022). The results of the 2020 E-Economy SEA report show that there has been a four-fold increase in the use of telemedicine in Southeast Asia amid the Covid-19 pandemic (Bahtiar & Munandar, 2021). Then, based on the Indonesia Survey Center in 2022, it is explained that health services are the most visited public service with 57.1%, while education services are in second place with 11.7%. Apart from that, the Ministry of Communication and Information also explained that the use of telemedicine has increased by 600% since the Covid-19 pandemic until the end of 2020 (Darussalam, 2021).

Trust in health service products is very important because if there is a failure, this will make the product's image bad because it contains risks. Views on the risks of using health communication technology are lacking, especially among public health workers. Rohrmann and Chen (1999) say risk

perception is an individual's perception of the possibility of dangerous events or losses that could occur as a result of certain activities. The perception of risk is often associated with not knowing how an application works and how to manage user data. Knowing about the app's security features, personal data protection procedures, and general benefits of using the app can help reduce perceptions of risk that may be unwarranted (Issalillah et al., 2023).

Research by Melinda & Setiawati (2022) found that price, habits, performance expectations, conditions and risk perceptions are several factors that influence interest in using Halodoc telemedicine services in Bandung City (Melinda & Setiawati, 2022). Generation Z is a generation that needs initial preparation to face increasingly advanced technological advances and developments in the contemporary era (Rosdiana et al., 2020). Generation Z consists of individuals born from 1995 to 2012. People also call them the internet generation or net generation. Even though they don't know much about technology, this generation can use it themselves. Gen Z is usually impatient and likes things fast (Nursa'adah et al., 2022). The Ministry of Communication and Information stated that in Indonesia there are 63 million individuals who use the internet, 80% of the population are teenagers, aged 15-19 years, including students (Karini et al., 2022).

This is in line with the findings of an initial survey at the Public Health Study

Program at UIN Alauddin Makassar, which found that almost all students use the internet, although some have not used online health services. The results of the initial survey were that 52.8% of students had used telemedicine, and 47.2% had never used it before. Students have used platforms such as Halodoc, Alodokter, and Klik Dokter because they are simpler and more useful, quite effective in terms of time, place, and cost, and enable health consultations, asking for drug advice, and first-hand treatment of their illnesses. Most students who do not use telemedicine are not interested in using telemedicine and choose to seek treatment at the clinic directly.

Based on the initial survey results, it can be seen that there are still students who are not interested in using telemedicine. Apart from not being interested in using telemedicine, there is another possibility why students are not interested in using telemedicine because there are concerns about the risks that arise from using telemedicine, such as data theft. Therefore, research needs to be conducted to determine the risk

perceptions associated with students' desire to use telemedicine.

## **METHODS**

This type of research is quantitative research that uses a cross sectional study approach. This research was carried out at the Faculty of Medicine and Health Sciences, UIN Alauddin Makassar, which was carried out on 10 July-21 August 2023. The population in this study was 450 students and the sample was 213 Public Health students at UIN Alauddin Makassar class 2019-2022 who were taken randomly at each force. This research uses research instruments in the form of online and offline questionnaires. Offline questionnaires are questionnaires provided in printed form. Meanwhile, the online questionnaire is provided in the form of a Google form. This research uses 2 tests, namely a univariate test and a bivariate test. The univariate test uses the frequency distribution test, and the bivariate test uses the chi-square test. Both tests were carried out with the help of a computer and the SPSS 26 program.

## RESULT

### Univariate Test

**Table 1. Distribution of Respondent Characteristics among Public Health Students at UIN Alauddin Makassar in 2023**

Variable	Frequency (n=213)	Percentage (%)
<b>Gender</b>		
Man	31	19,7
Woman	182	80,3
<b>Class Year</b>		
2019	53	25
2020	54	25
2021	53	25
2022	53	25
<b>History of Telemedicine Use</b>		
Ever	123	57,7
Currently Using	7	3,3
Never	83	39

Source: Primary Data (2023)

According to Table 1 shows that of the 213 respondents, most of the respondents were female, namely 182 people (80.3%), and only a small proportion of respondents were male, namely 31 people (19.7%). There were 54 respondents in the class of 2020 (25%) and

the remainder were in the classes of 2019, 2021 and 2022 as many as 53 people (25%). Most of the respondents had used telemedicine, namely 123 people (57.7%), the least of which were 7 people (3.3%) who were currently using telemedicine.

**Table 2. Distribution of Respondents Based on Type of Telemedicine Application Used by Public Health Students at UIN Alauddin Makassar in 2023**

Types of Telemedicine	Frequency (n=118)	Percentage (%)
Halodoc	57	44,2
Klik Dokter	8	6,4
Alodokter	46	35,2
Website	18	13,4
Mobile JKN	1	0,7
<b>Total</b>	130	100

Source: Primary Data (2023)

Table 2 shows that of the 130 respondents who have used and are currently using telemedicine, Halodoc is the application

most used by 57 people (44.2%) and Mobile JKN is the application least used by 1 person (0.6%).

**Table 3. Distribution of Variables among Public Health Students at UIN Alauddin Makassar in 2023**

Variable	Frequency (n=213)	Percentage (%)
<b>Risk Perception</b>		
Safe	166	77,9
Risky	47	22,1
<b>Interest</b>		
Interested	171	80,3
Not interested	42	19,7

Source: Primary Data (2023)

Table 3 shows that in the risk perception variable, 166 people (77.9%) of the respondents considered the use of telemedicine to be safe, and 47 people (22.1%) thought it was risky. Meanwhile, the

interest variable shows that 171 people (80.3%) of the respondents were interested in telemedicine, and 42 people (19.7%) were not.

#### Bivariate Test

**Table 4. Relationship Between Risk Perception and Interest in Using Telemedicine among Public Health Students at UIN Alauddin Makassar in 2023**

Risk Perception	Interest				Total		P Value	OR
	Interested	Not interested			N	%		
	n	%	n	%	N	%		
Safe	138	64,8	28	9,4	166	77,9	0,079	2,091 (0,992-4,407)
Risky	33	15,5	14	6,6	47	22,1		
<b>Total</b>	<b>171</b>	<b>80,3</b>	<b>42</b>	<b>19,7</b>	<b>213</b>	<b>100</b>		

Source: Primary Data (2023)

Table 4 shows that the largest number of respondents were respondents who felt that telemedicine was safe to use. Of the 166 respondents who stated that telemedicine was safe to use, the majority were interested in using it, namely 138 (64.8%) respondents and 28 (9.4%) who were not interested in using it. Meanwhile, of the 47 respondents who stated that telemedicine was risky to use, most of them were actually interested in using it,

namely 33 (15.5%) and 14 (6.6%) who were not interested in using it. Chi-square test results with a p-value of 0.079, which means there is no significant relationship between knowledge and interest because  $0.079 > 0.05$ . According to the OR value of 2.091, the higher the student's perception of the safety of using telemedicine, the greater the possibility that they will be interested in using it 2.091 times

## **DISCUSSION**

Telemedicine was initially considered futuristic and experimental, but is now a reality and is used all over the world. The name comes from the Latin words "tele" and "mederi", meaning "heal" and "distance", respectively (Andrianto & Fajrina, 2021). Experts then define telemedicine as a method for providing health services remotely that combines health science and information communication technology (Afandi et al., 2021).

According to WHO (2010), telemedicine is the provision of long-distance health care services carried out by all medical personnel with the help of information and communication technology to exchange information, care for patients, prevent disease and injury, conduct research and evaluation, and educate health service providers (Bahtiar & Munandar, 2021).

Minister of Health Regulation number 20 of 2019 defines telemedicine as the provision of long-distance health services by health professionals using information and communication technology. It includes information on diagnosis, treatment, prevention and prevention of disease and injury, research and evaluation, and continuing education for health care providers for patient well-being (Permenkes, 2019).

Telemedicine is experiencing development in Indonesia due to the Covid-19 pandemic. As a result of the Covid-19 pandemic entering Indonesia, people's interest

has increased. Telemedicine is considered an alternative health service that can minimize direct contact between doctors and patients in an effort to reduce the rate of Covid-19 transmission (Andrianto & Fajrina, 2021).

Human life, behavior and culture are greatly influenced by advances in science and information technology. Digital interaction has changed human interaction from physical interaction to digital interaction. Technology can increase the effectiveness and convenience of various facilities (Sugiyono & Iskandar, 2021). One example of advances in information and communication technology is the availability of the internet which makes people's activities in everyday life easier.

Many aspects of people's lives have been influenced by the ever-expanding spread of the internet. In the health sector, the internet has changed the way people get health services. Telemedicine provides advice and health care to the public without having to come directly to a health facility. Additionally, the internet has become a source of information about healthy lifestyles and wellness, which has improved one's health choices. Quality of life increases with the number of people who have internet access (Mohammad & Maulidiyah, 2023).

Telemedicine relies heavily on mobile devices, such as cell phones, the internet, or cellular and internet services. Due to poor networks and limited electricity supply, this infrastructure is still not evenly distributed in

some areas (Adirinekso, 2023). However, this is not a problem in this research because all of the respondents in this research are residents and are currently migrating in Gowa Regency and Makassar City. So, getting an internet network in these two areas is not difficult. Even the Faculty of Medicine and Health Sciences at UIN Alauddin Makassar also offers free internet access in the form of Wifi for all students.

The statistical results of the chi-square test showed that there was no significant relationship between perceived risk and interest in using telemedicine, which reached 0.079 ( $>0.05$ ). This suggests that respondents' perceptions of the risks of using telemedicine did not influence their interest in doing so.

According to Ashari R, 2018, risk perception is a condition where service users know the consequences of losses that may arise from using a service. This can be an inhibiting factor for someone in making a decision to buy or utilize a service. Risk perception can also be interpreted as a person's subjective opinion regarding the high or low level of risk they will accept when using a service or product. (Styarini F, 2020)

Based on the research results, the majority of respondents stated that telemedicine was safe to use, however there were 28 (9.4%) who were not interested in using this service, this was because respondents preferred to carry out examinations directly at health facilities, not through online services. According to several

respondents, direct consultation can make them freer to express their complaints to the doctor. Apart from that, of the 47 respondents who considered that telemedicine was risky to use, most were actually interested in using the application. This is because respondents consider that the use of telemedicine is very suitable for today's life where everyone wants services that are more practical, flexible and do not take up time queuing and do not require a lot of money to use them. According to Bokolo, 2021, the use of telemedicine and virtual software can reduce the number of emergency room visits, preserve healthcare resources, and reduce the spread of infectious diseases

Nouri S et al, 2020 in their research stated that economic factors can also influence access to use of telemedicine services. Although telemedicine does not pose a cost risk compared to in-person consultations, there are still hidden costs. The costs in question include costs for internet access, device costs, application subscription costs, as well as time spent studying the consultation system which of course also has economic value.

The statistical results of the chi square test in this study showed that there was no relationship between risk perception and students' interest in using telemedicine. This is contrary to the study of Issalillah et al. (2023) who found that perceived risk influences the desire to reuse the Halodoc application (Issalillah et al., 2023). Likewise

with the research results of Indriani, et al 2023 which found that perceived usefulness, perceived ease of use, trust and perceived risk simultaneously had a positive and significant effect on the decision to use the Halodoc application. Several aspects needed to minimize perceived risk are optimizing services, ensuring user security in using services and maintaining user privacy. An application, especially a health application, requires guarantees and risk minimization. Ignorance of how an application works and how user data is managed is often associated with perceived risk. To reduce this perceived risk, users should be provided with a clear explanation of the app's security features, steps to take to protect personal data, and the general benefits of use. Application management must demonstrate privacy policies, data security and procedures to protect user data (Issalillah et al., 2023). According to Listianingrum et al, 2019 , the risks accepted by consumers are the responsibility of the application company partners. The risk arises because the partner is negligent in paying attention to consumer rights which are regulated in law and this will certainly be detrimental to service users.

People tend to avoid using an online service because they are worried that something negative will happen to them. This arises because a person's knowledge of a service is incomplete and its inherent characteristics such as a lack of standards and guarantees, so that the consequences he

obtains from a service cannot be anticipated.

A person will also not use an online service if he feels that the negative risk impact of the service is too high (Ikhsan & Sunaryo, 2020). . A person's risk perception towards an application is closely related to the person's level of trust in the application used.

According to Torous J et al, 2021, further efforts are needed to address issues of concern at the level of patients, health service providers and related to policies on the use of digital services to optimize the use of digital health technology in the future

Almathami et al, 2020 found that some patients refused online consultations, this was influenced by several factors and one of them was related to security and privacy issues. Apart from that, according to Nouri S et al, 2021, there were 24.8% (n=112) of respondents who reported that there were obstacles in video visits due to difficulties in accessing the internet or cellular data, this could have an impact on equitable access to telemedicine. According Ullah R et al, 2021 , technological infrastructure such as poor internet connections can also be a barrier to using mobile services, therefore large investments are needed in building infrastructure such as providing high-speed internet as well as appropriate laws to protect user data privacy.

User trust is confidence built by a certain party towards another party which is based on the belief that the party entrusted will fulfill all its responsibilities in



accordance with expectations. The use of telemedicine based on trust is the hope and confidence between doctors and patients through telemedicine which is based on the expertise and reliability of experts. Trust is very important in using telemedicine because patients and doctors cannot communicate directly and patients believe that the doctor will take the right action to help the patient (Yulaikah & Artanti, 2022).

Trust essentially comes from a secure set of beliefs. Trust is a way to avoid risk. In the context of an application, there are many things that greatly influence user trust. Trust is the key to successful online transactions (Septianingrini et al., 2023). A person's trust in an application depends on its popularity: the more popular the application, the more confident a person is in it. The application's strong security means users can use it comfortably without worrying about misuse or account breaches (Chotimatuz et al., 2021).

Popular health applications currently include Halodoc, Alodokter, and KlikDokter. This is supported by the number of downloads and ratings given on the Google Store application. The Halodoc and Alodokter applications each have 5 million downloads, with respective ratings of 4.8/5, Alodokter 4.6/5, and KlikDokter 4.2/5. Users and potential application users can use online testimonials as a benchmark or consideration in increasing the trustworthiness of an application in addition to providing a rating. Apart from that, the chat feature with a doctor

is currently people's favorite because they can consult a doctor anywhere and anytime (Adirinekso, 2023).

Health app providers must consider user trust factors; The information and data provided must be accurate and contain no errors. To increase that trust, proof is needed that the application is reliable. Evidence of this reliability includes the competence of doctors registered on the application, accurate diagnoses, and appropriate drug recommendations given by doctors to patients. Trust is the key to maintaining customer loyalty and attracting potential customers (Pradita, 2021).

This is also in line with research conducted by Yulaikah and Artanti (2022) which found that trust has a significant influence on decisions made about using telemedicine (Yulaikah & Artanti, 2022).

According to research conducted by Chabibah and Kusumayati (2021), the 17-25 year old age group who use health service platforms are included in Generation Z, also known as iGeneration. As a result, Generation Z is more open to technology and can more easily incorporate it into their lives (Chabibah & Kusumayati, 2021). This explains that all respondents should have accessed health services online. However, initial survey results stated the opposite because there were still respondents who had never accessed telemedicine.

A study by Anggraeni and Darma (2023) found a positive relationship between

the level of risk a user perceives towards an application and the user's level of trust in the application. Additionally, this research shows that Generation Z trusts apps more because they are not worried about the associated risks. Everyone has a different level of risk, but there are some people who care more and are satisfied with what they get. If an application is felt to be safe, it will foster trust and encourage people to use it more often (Anggraeni & Darma, 2023).

Researchers assume that risk perception is not related to interest in using telemedicine because the concerns felt by students do not make them hesitate to use telemedicine or not. Students do not feel worried about doctors' mistakes in providing diagnoses and prescribing medication because

the symptoms they feel are only mild illnesses. Students also do not feel worried about the security of the application because the data they fill in the application is only general data and they have a high level of trust in the application they use.

## CONCLUSION

According to the study results, there is no significant relationship between students' risk perceptions and their interest in using telemedicine services (p-value 0.079; OR 2.091).

## SUGGESTION

It is hoped that future researchers can carry out further research using other variables or other methods/approaches to discuss telemedicine in more depth.

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