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MODEL OF INTENTION TO USE E-HEALTH APPLICATION (MOBILE JKN) DURING THE COVID-19 PANDEMIC IN THE SPECIAL CAPITAL REGION OF JAKARTA

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Abstract: This study aims to analyse the relationship between Perceived Ease of Use, Perceived Usefulness, Social Influence and Attitude to Intention to Use. This study also examines the mediating effect of Attitude on Perceived Ease of Use, Perceived Usefulness, Social Influence and Intention to Use. The study involved 384 users of Mobile JKN application. Researchers used Partial Least Square (PLS) as the technique to analyse measurements and structural models. The results of this study indicate that Perceived Usefulness and Social Influence do not have a significant effect on Intention to Use but Attitude has a significant influence in mediating the relationship between Perceived Ease of Use, Perceived Usefulness and Social Influence on Intention to Use. For theoretical and practical implications, researchers need to test Intention to Use with other variables, and the marketers need to pay attention to users who already have the habit and the experience of using e-health applications to maintain their retention.

Keywords: Perceived Ease of Use, Perceived Usefulness, Social Influence, Attitude, Intention to Use.

INTRODUCTION

BPJS Kesehatan's goal is to protect the health of Indonesian residents through National Health Insurance (Jaminan Kesehatan Nasional/JKN) program. Hence, in JKN program, there is no selection of participants as in other health insurance. There is no age screening, disease risk screening, gender screening, even the people who are already sick can be registered (Rachbini, 2020). It increases the public enthusiasm to become BPJS Kesehatan participants. The demands of the era of technology and digitalization have forced BPJS Kesehatan to continue to innovate in providing the best service for its customers by developing a Mobile Health application under the name of Mobile JKN on iOS and Android platforms in 2017.

When the World Health Organization (WHO) declared Corona Virus Disease 2019 (COVID-19) (Kompas.com, 2020), Indonesian government moved quickly to respond to this condition by implementing Government Regulation Number 21 of 2020 concerning Large-

Scale Social Restrictions (PSBB) in the Context of Accelerating the Handling COVID-19, where the article 4 clause c states that PSBB includes restrictions in public places or facilities, has limited access to public services due to the implementation of social distancing, including BPJS Kesehatan branch offices.

In line with this, BPJS Kesehatan redeveloped Mobile JKN by adding some features, including the features for online queue registration for primary and referral health facilities, online health consultation with the doctors, checking surgery schedules, information on the availability of vacant beds for patients who require hospitalization, and COVID-19 self-screening. With this application, participants no longer have to go to branch offices to take care of administration, and if the participants need health services, it can be done through the application (Kompas.com, 2020).

Based on the data, as of May 31, 2021, 13,205,975 users have used Mobile JKN application. In the Special Capital Region (DKI) of Jakarta, there are 3,401,261 active users of Mobile JKN (BPJS Kesehatan, 2021). This figure is still quite small when compared to the number of JKN participants in DKI Jakarta as many as 15,172,348 participants with the number of participants aged 17 to 56 years are around 9,822,823 participants (BPJS Kesehatan, 2021). The survey of the Indonesian Internet Service Providers Association (AJII) from 2019 to 2020 stated that 85% of the population of DKI Jakarta Province had used the internet, so the number of participants who downloaded Mobile JKN application to facilitate health services in this pandemic era could be higher.

Zayyad et al (2018) stated that applications in the field of mobile health are an important tool to improve the quality of health services, but in some developing countries the adoption rate of mobile health is low and underutilized. Labrique et al (2013) found that there are many difficulties and challenges in mobile health because as a new application in the world of information technology, it is necessary to get recognition and Intention to Use from the public.

Based on the above phenomenon, this study aims to determine the factors which motivate the users in creating the Intention to Use on Mobile JKN application. Venkatesh & Morris (2000) stated that until now the Technology Acceptance Model (TAM) is the concept that is considered the best to explain user behavior towards new information technology systems. TAM is also the model that is considered the most appropriate to explain how a user can receive a system. Intention to Use in TAM is determined by two beliefs, including: Perceived Usefulness which is defined as the extent to which a user believes that using the system will improve their performance and Perceived Ease of Use which is defined as the extent to which a user believes that using the system is easy.

The Unified Theory of Acceptance and Use of Technology (UTAUT) proposes that Social Influence is an influencing factor in determining user acceptance of an information technology (Venkatesh et al, 2003 cited by Wu & Chen, 2016). Malhotra, & Galletta (1999)

also expanded TAM by adding the Social Influence factor. perceived social value also has a significant influence on Attitude.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Davis (1986) explains that TAM has two sides, namely beliefs which consist of the benefits of use and ease of use and the second consists of attitudes and behavioral intentions to use and actual use. Intention to Use information technology systems can be defined as the desire that arises in a group of users to use the information technology system in their work (Succi and Walter, 1999 in Pikkarainen et al, 2004). Velicia et al (2021) revealed that Perceived Ease of Use is the extent to which a person believes that the use of technology will not require a difficult effort. Davis (1989) defines Perceived Usefulness as the degree to which a person will believe that using a system can improve performance. In TAM itself, Intention to Use is determined by Attitude which is illustrated as a positive or negative feeling in carrying out an action (Zhao et al 2017).

Intention to Use

Intention according to Legris et al (2002) in Sigar (2016) is the extent to which individuals plan to do or not to do an action in the future. In line with this, Succi and Walter (1999) in Pikkarainen et al (2003) also suggested that the Intention to Use of an information technology system can be interpreted as the willingness that appears in the user group to use the information technology system in their work. The more individuals are willing to accept new information technology, the greater the desire to change existing habits in the use of time and effort to actually start on new information technology systems.

Perceived Ease of Use

Zhang et al (2017) specifically in their research explain that Perceived Ease of Use has a significant effect on Perceived Usefulness. The increase in Perceived Ease of Use can contribute to Perceived Usefulness. Since performance improvement defines perceived usefulness as being equivalent to short-term usefulness, perceived ease of use will have a direct and positive effect on perceived short-term usefulness (Suki & Ramayah, 2010).

Leiva et al (2017) show that the TAM Model Perceived Ease of Use affects the user's Attitude and desire to accept a new technology. Zhao et al (2017) explain that Perceived Ease of Use is important for users in influencing a person's Intention to Use. His research shows that service providers should pay attention to service functions, simplify processes, ensure convenient and fast real-time services, reduce service risk, and increase trust to improve user experience.

Perceived Usefulness

Riza et al (2019) stated that TAM is widely applied to understand individual Attitude towards the use of new technology or is used to predict the adoption and use of information technology where Perceived Usefulness is one of the measures of an individual's subjective

assessment on the utility provided by new information technology products. Bailey et al (2017) and Scherer (2019) also find that Perceived Usefulness has a significant effect on Attitude.

David (1989) also explained that Perceived Usefulness, defined as the subjective possibility of user candidates who use the application system to improve their performance. Perceived Usefulness in TAM, has consistency in influencing the Intention to Use the latest information system.

Sosial Influence

According to Alanza et al (2021) The influence or pressure from the social environment (Social Influence) can influence people to have positive or negative attitudes as a form of self-protection from the environment. The results of the research show that Social Influence is proven to be important in shaping positive or negative attitudes and can complement different individual perceptions and values about the acceptance of a technology.

According to Fishbein and Ajzen (1975) cited by Bouteraa & Aidaros (2020), identify Social Influence is a significant variable in influencing certain behaviors to perform Intention to Use. A person's behavior can be influenced by his perception that certain social conditions encourage him to perform certain behaviors (Venkatesh & Morris, 2000).

Attitude

Davis (1989) states that Attitude is a reflection of likes or dislikes regarding the performance of the completed behavioral target. The relationship between Attitude and Intention to Use has been tested by many studies, such as Bailey et al (2017), Zhao et al (2018), Suki et al (2010), and Zayyad & Toycan (2018) which found that Attitude had a significant effect on Intention to use.

Taylor & Todd, (1995), quoted by Scherer et al (2019), stated that the role of Attitude in TAM is proportional to its role as a mediation of the two variables (Perceived Ease of Use and Perceived Usefulness). Westab (2005), cited by Alanza et al (2021) in behavioral reasoning theory, suggests the Social Influence factor as a global motive, along with Attitude, which is perceived as the main antecedent of Intention to Use. The research also found that Attitude has a positive influence in mediating Social Influence on Intention to Use new technology.

FINDING AND DISCUSSION

This study uses a population of BPJS Kesehatan participants in DKI Jakarta who already have Mobile JKN applications as many as 3,401,261 users. The number of samples in the study was 384 respondents. The characteristics of the respondents in this study are presented in table 1.

Table 1. Characteristics of Respondents

Characteristics		Quantity	Percentage
Gender	Male	162	42,19%
	Female	222	57,81%
	Total	384	100%

Age	17 to 26 years old	57	14,84%
	27 to 36 years old	206	53,65%
	37 to 46 years old	74	19,27%
	47 to 56 years old	36	9,38%
	> 56 years old	11	2,86%
	Total	384	100%
Occupation	Student	28	7,29%
	Employee	290	75,52%
	Entrepreneur	35	9,11%
	Housewife	31	8,07%
	Total	384	100%
Domicile	Central Jakarta	73	19,01%
	North Jakarta	70	18,23%
	South Jakarta	76	19,79%
	East Jakarta	87	22,66%
	West Jakarta	78	20,31%
	Total	384	100%

Source: Data processed, 2021

The majority of the gender is female, with 222 respondents or 57.81 percent. It shows that the level of awareness of women to health insurance is higher than men. It shows the Attitudes of women who are more careful, pay attention to details, and think critically in a long-term context. Women are also more prepared for things that are considered important in their daily lives.

At the age level, the majority of users are 27 to 36 years old, with a total of 206 respondents or 53,65 percent. It illustrates that at that age, the majority of users are very familiar with the use and function of applications on smartphones, and they're already mature and responsible. This age group is also millennial and actively uses smartphones.

The Majority of the respondents' occupations were employees, amounting to 290 respondents or 75.52 percent. This shows that the majority of employees have broader insight and association. Employees find it easier to get information from their environment. Besides that, the human resources of the company collectively register the workers as BPJS Kesehatan participants. Hence, the information related to BPJS Kesehatan and Mobile JKN can be distributed properly through sources they can trust.

The domicile of most respondents is in the East Jakarta area, with 87 respondents or 22.66 percent. It shows that the majority of users choose to live in the East Jakarta area that has adequate accessibility.

Test Measurement Model/Outer Model

The outer model analysis explains how each indicator relates to its latent variables. The tests carried out include Covergent Validity. Where the convergent validity value is the loading factor value on the latent variable with each indicator with the desired value > 0.7. Furthermore, Discriminant Validity is the value of the cross loading factor which aims to determine whether

the construct has sufficient discriminant, namely by comparing the loading value on the intended construct, and it must be greater than the loading value on other constructs. Composite Reliability is the condition if the data has composite reliability >0.7 and has high reliability. Average Variance Extracted or AVE, the expected AVE value is to be greater than 0.5. The last is the reliability test which is strengthened by Cronbach's Alpha, with the expected value being greater than 0.6 for all constructs.

Convergent Validity

The assessment of each construct can be seen from the convergent validity. Convergent Validity is measured through the outer loading parameter. Individual reflexive measures can be said to be correlated if the value is more than 0.7 compared to the construct to be measured

Table 2 Test Results of the Second Loading Factor (Outer Loading)

Variable	Indicators	Outer Loading	Requirement	Description
Perceived Ease of Use	Easy to learn (PEoU1)	0,777	>0,7	Valid
	Easy to be adept (PEoU2)	0,794	>0,7	Valid
	Able to manage (PEoU3)	0,772	>0,7	Valid
	Easy to use(PEoU4)	0,853	>0,7	Valid
	Clear and understandable (PEoU5)	0,719	>0,7	Valid
	Flexible (PEoU6)	0,763	>0,7	Valid
Perceived Usefulness	Improve quality of life (PU1)	0,789	>0,7	Valid
	Providing a lot of convenience (PU2)	0,856	>0,7	Valid
	Effective (PU3)	0,835	>0,7	Valid
	Providing Utility (PU4)	0,795	>0,7	Valid
	Help to work quickly (PU5)	0,818	>0,7	Valid
Sosial Influence	Conformity (SI1)	0,709	>0,7	Valid
	Identification (SI2)	0,757	>0,7	Valid
	Internalisation (SI3)	0,802	>0,7	Valid
	Help from the environment (SI4)	0,795	>0,7	Valid
	Endorsement(SI5)	0,825	>0,7	Valid
Attitude	Good idea (AT1)	0,821	>0,7	Valid
	Suggestion (AT2)	0,853	>0,7	Valid
	Satisfaction (AT3)	0,871	>0,7	Valid
	Providing Benefit (AT4)	0,845	>0,7	Valid
	Positive Perception (AT5)	0,846	>0,7	Valid
Intention to Use	Registration (ItU1)	0,842	>0,7	Valid
	Finding out (ItU2)	0,909	>0,7	Valid
	Learning (ItU3)	0,911	>0,7	Valid
	Trying to use (ItU4)	0,832	>0,7	Valid

Source: Results of processing with SmartPLS

The results of the second Loading Factor test show that all variable indicators (Perceived Ease of Use, Perceived Usefulness, Social Influence, Attitude and Intention to Use) have a loading

factor value of > 0.7 which indicates that the level of validity is high so that the test can be continued on the discriminant validity test.

Discriminant Validity

The cross loading value is used to see the discriminant validity value which shows the magnitude of the correlation between the construct and its indicators, as well as indicators of other constructs. The value used in the cross loading must be > 0.7 or it can be done by comparing the value of the square root Average Variance Extracted (AVE) in each construct with the correlation between the constructs and other constructs in the model, as can be seen in table 3.

Table 3. Discriminant Validity Test Results (Cross Loadings)

Indicators	Perceived Ease of Use	Perceived Usefulness	Sosial Influence	Attitude	Intention to Use
PEoU1	**0,777**	0,530	0,574	0,565	0,507
PEoU2	**0,794**	0,516	0,541	0,589	0,598
PEoU3	**0,772**	0,551	0,541	0,566	0,551
PEoU4	**0,853**	0,601	0,591	0,646	0,614
PEoU5	**0,719**	0,444	0,592	0,551	0,495
PEoU6	**0,763**	0,583	0,522	0,556	0,526
PU1	0,671	**0,789**	0,529	0,561	0,534
PU2	0,510	**0,856**	0,425	0,482	0,457
PU3	0,560	**0,835**	0,499	0,518	0,477
PU4	0,468	**0,795**	0,379	0,406	0,349
PU5	0,579	**0,818**	0,482	0,478	0,462
SI1	0,473	0,353	**0,709**	0,405	0,328
SI2	0,492	0,349	**0,757**	0,455	0,368
SI3	0,530	0,348	**0,802**	0,450	0,409
SI4	0,612	0,512	**0,795**	0,774	0,743
SI5	0,623	0,563	**0,825**	0,681	0,633
AT1	0,650	0,479	0,643	**0,821**	0,645
AT2	0,679	0,599	0,641	**0,853**	0,679
AT3	0,650	0,528	0,638	**0,871**	0,720
AT4	0,557	0,482	0,644	**0,845**	0,757
AT5	0,611	0,474	0,645	**0,846**	0,774
ItU1	0,623	0,523	0,624	0,785	**0,842**
ItU2	0,577	0,463	0,598	0,726	**0,909**
ItU3	0,593	0,487	0,598	0,746	**0,911**
ItU4	0,670	0,502	0,595	0,692	**0,832**

Source: Results of processing with SmartPLS

Besides that, to test discriminant validity, it can be seen from the AVE root, for each construct that must be greater than the correlation with other constructs, which can be seen from the Fornell-Lacker Criterion Table (Table 4)

Table 4. Discriminant Validity Test Results (Fornell-Lacker Criterion)

Variable	Perceived Ease of Use	Perceived Usefulness	Social Influence	Intention to Use	Attitude

Perceived Ease of Use	**0,875**				
Perceived Usefulness	0,692	**0,779**			
Sosial Influence	0,565	0,573	**0,819**		
Intention to Use	0,705	0,716	0,691	**0,781**	
Attitude	0,845	0,758	0,605	0,742	**0,847**

Source: Results of processing with SmartPLS

Average Variance Extracted (AVE) Test

The test results of this model have an AVE value above 0.5 in each construct, therefore it can be said that there is no convergent validity problem in the model being tested, and it has good discriminant validity (Table 5).

Table 5. Test Results of Average Variance Extracted (AVE)

Variable	Requirement	AVE
Perceived Ease of Use	>0,5	0,609
Perceived Usefulness	>0,5	0,671
Social Influence	>0,5	0,607
Attitude	>0,5	0,718
Intention to Use	>0,5	0,765

Source: Results of processing with SmartPLS

Cronbach's Alpha test

All values of latent variables have composite reliability, and the Cronbach's alpha is ≥ 0,70 (Table 6). This illustrates that the construct already has good reliability or the questionnaire used as a tool in this study is reliable and consistent (Ghozali & Latan, 2015).

Table 6. Test Results of Validity and Reliability Construct

Variable	Cronbach's Alpha	Composite Reliability	Description
Perceived Ease of Use	0,871	0,903	Reliable
Perceived Usefulness	0,878	0,911	Reliable
Social Influence	0,849	0,885	Reliable
Attitude	0,902	0,927	Reliable
Intention to Use	0,897	0,929	Reliable

Source: Results of processing with SmartPLS

Structural Model/Inner Model Test

The inner model test is a concept and theory-based model development with the aim of analyzing the relationship between exogenous and endogenous variables in the conceptual framework that has been described previously. Analyzing the inner model aims to ensure that the built structural model is strong and accurate. Testing on the structural model can be seen from the R-Square value which is a goodness-fit test of the model.

Coefficient of Determination R-Square (R^2)

Table 7 explains that the model of the influence of exogenous variables and mediating variables (Attitude) on Intention to Use has an R-Square value of 0.729 which can be interpreted as the Intention to Use construct variable, which can be explained by the Perceived Ease of Use, Perceived Usefulness, Social Influence and Attitude variables of 72.9%, while 27.1% is explained by other exogenous variables which were not researched.

While the model of the influence of exogenous variables on Attitude has an R-Square value of 0.662 which can be interpreted that the Attitude construct variable, which can be explained by the variables Perceived Ease of Use, Perceived Usefulness and Social Influence of 66.2%, while 33.8% is explained by the variable which were not researched.

Table 7. Test Results of R Square (R^2)

Variable	R Square (R^2)
Intention to Use	0,729
Attitude	0,662

Source: Results of processing with SmartPLS

Coefficient of Determination f-Square (f^2)

The f-Square model value serves to determine the effect size of the endogenous latent variable on the exogenous latent variable (Table 8). If the f-square value is equal to 0.35, it can be interpreted that the latent variable predictor has a strong influence, but if it is equal to 0.15 then the effect is medium and if it is equal to 0.02 then the effect is weak (Ghozali, 2014).

Table 8. f-Square Test Results

Variable	Perceived Usefulness	Desc.	Attitude	Desc.	Intention to Use	Desc.
Perceived Ease of Use	0.914	Strong	0.132	Medium	0.023	Weak
Perceived Usefulness			0.018	Weak	0.001	Weak
Sosial Influence			0.281	Medium	0.006	Weak
Attitude					0.578	Weak

Source: Results of processing with SmartPLS

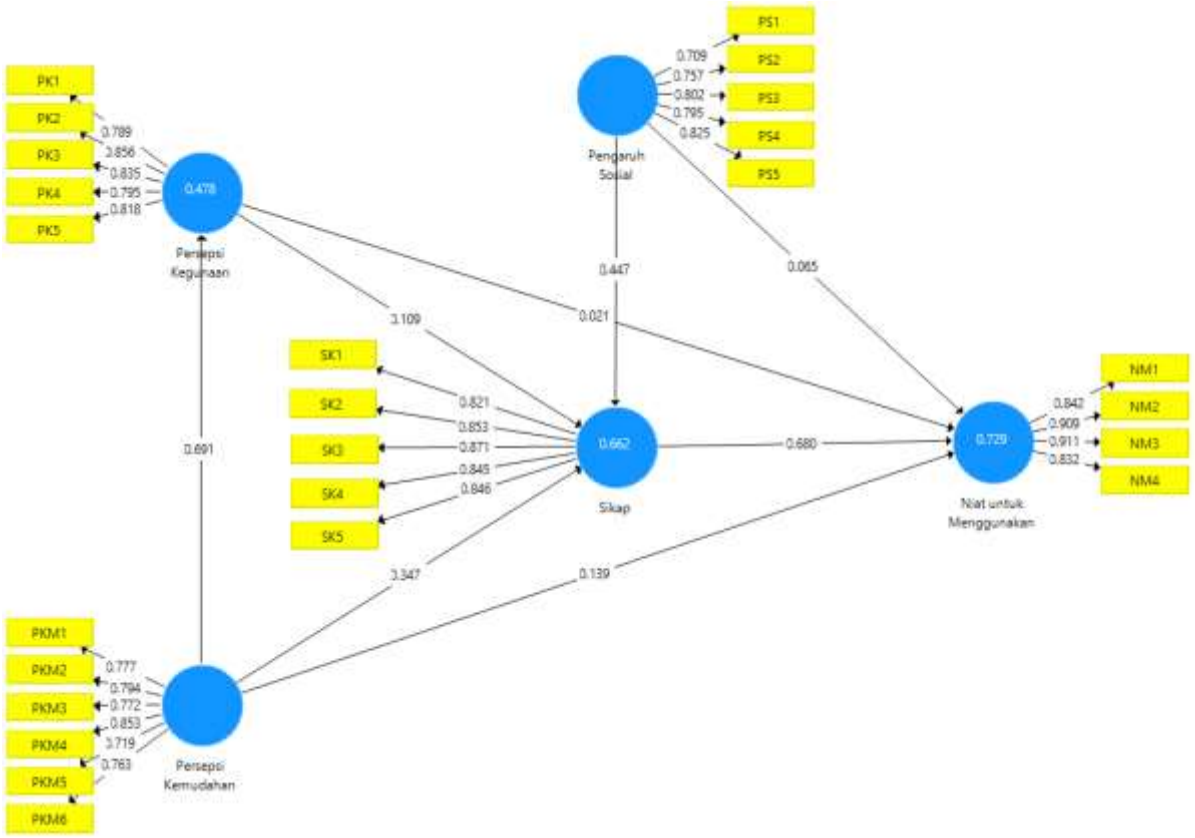
Predictive Relevance* (*Q-Square)

The Q-square value in SmartPls is seen from the validation redundancy test and the construct cross-validation community. From the results of the Q-square value above, all variables have a value > 0 so that this research model has strong predictive relevance.

Table 9. Validation Redundancy Test -Cross Construct

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude	1536,000	633,662	0,587
Intention to Use	1536,000	693,201	0,549

Source: Results of processing with SmartPLS



Source: Results of processing with SmartPLS

Picture 1. Research Model Structure

Table 10. Hypothesis Testing Results

No.		Path Coefficient	T Statistic	Result
H1	Perceived Ease of Use → Perceived Usefulness	0,691	15,648	Accepted
H2	Perceived Ease of Use → Attitude	0,347	5,251	Accepted
H3	Perceived Ease of Use → Intention to Use	0,139	2,163	Accepted
H4	Perceived Usefulness → Attitude	0,109	2,063	Accepted
H5	Perceived Usefulness → Intention to Use	0,021	0,443	Rejected
H6	Sosial Influence → Attitude	0,447	9,920	Accepted
H7	Sosial Influence → Intention to Use	0,065	0,878	Rejected
H8	Attitude → Intention to Use	0,680	10,982	Accepted
H9	Attitude * Perceived Ease of Use → Intention to Use	0,236	4,745	Accepted
H10	Attitude * Perceived Usefulness → Intention to Use	0,074	2,026	Accepted
H11	Attitude * Sosial Influence → Intention to Use	0,304	7,018	Accepted

Source: Results of processing with SmartPLS

Significant: if the expected t-statistic (t) with a 95% confidence level is equal to or greater than 1.96 ($t \geq 1.96$), In order for the hypothesis to be accepted, the p-value (ρ) ≤ 0.005 (table 10).

CONCLUSION AND RECOMMENDATION

Conclusion

- Perceived Ease of Use has a positive and significant effect on Perceived Usefulness. For the users of Mobile JKN application, the ease of using applications, - such as easy-to-understand menu naming, complete features that are easy to use, application that can be mastered quickly and easy to learn - can help users of Mobile JKN to understand the functions and uses of the application.
- Perceived Ease of Use has a positive and significant effect on Attitude. The ease of using an application is a person's initial impression when using an application. Display features which facilitate users, can create a positive attitude towards the Mobile JKN application.
- Perceived Ease of Use has a positive and significant influence on Intention to Use. This identifies that the perceived ease of using the application, - such as the menu display, the ease of learning - can affect the user's desire to use Mobile JKN application.
- Perceived Usefulness has a positive and significant effect on Attitude. The usefulness of the application in meeting user needs in accessing BPJS Kesehatan's services will have a positive impact on the user's attitude. The greater the usefulness of the application perceived by the user, the greater the positive attitude felt by the user.
- Perceived Usefulness has a positive but not significant effect on Intention to Use. Looking at the character of the respondents, most of them are workers (75.52%). It may happen considering that BPJS Kesehatan membership registration process for workers is carried out by the personnel department at their workplace. Hence, in terms of using BPJS Kesehatan services, workers are usually more accustomed, through their personnel department. Workers also generally have additional health protection from private insurance so that the use of social insurance is rarely used.
- Social Influence has a positive and significant influence on Attitude. This identifies that the encouragement and support from the people around the user is one of the factors that determine the user's attitude in accepting Mobile JKN application. Hence, the positive experiences of previous users can help shape a person's attitude in assessing Mobile JKN application.
- Social Influence has a positive but not significant effect on Intention to Use. The age of the respondents, most of whom are in the age range of 27-36 years (53.65%) are accustomed in using smartphones to find information and determine their needs. For this reason, even though a person receives encouragement and support from people around them to use Mobile JKN application, they do not necessarily make that person want to use Mobile JKN application.
- Attitude has a positive and significant effect on Intention to Use. The attitude of the user is an impression in using Mobile JKN application. User ratings of satisfaction, benefits obtained and positive perceptions affect the Intention to Use Mobile JKN application from users.

- Attitude has a positive and significant influence in mediating Perceived Ease of Use on Intention to Use. This study explains that Attitude is a complementary partial mediation in expressing the influence between Perceived Ease of Use on Intention to Use because they both lead in the same direction. Being mediated by Attitude, the user's perception of the ease of using Mobile JKN application will increase the Intention to Use Mobile JKN application.
- Attitude has a positive and significant influence in mediating Perceived Usefulness on Intention to Use. In this study, Attitude fully mediates the effect of Perceived Usefulness on Intention to Use. Knowing the benefits of Mobile JKN application for BPJS Kesehatan participants will create a positive attitude in perceiving the usefulness of the application, which can encourage someone to use Mobile JKN application.
- Attitude has a positive and significant influence in mediating Social Influence on Intention to Use. In this study, Attitude fully mediates in expressing the influence between Social Influence on Intention to Use. The benefits that exist in Mobile JKN application encourage s person to receive assistance from the people around them to participate in using he Mobile JKN application.

Recomendation

- Marketers need to pay attention to writing menu names and placing features that are easily accessible to application users, considering that e-health applications can be used by various backgrounds. Hence, clear and easy-to-understand menu naming can make it easier for participants to use the e-health application.
- In addition to focusing on the ease of use of the application, marketers also need to convey the benefits and usefulness of the application to participants through promotional media properly, a good understanding of the usefulness of the application will stimulate participants to understand the importance of using e-health applications in accessing health services according to their needs.
- Marketers need to carry out internal strategies for employees to keep suggesting the participants use e-health applications that can facilitate participants in accessing health services. In addition, because the e-health application is relatively new, marketers also need to ensure that participants receive assistance when using the application by providing digital guidance for the first-timer.
- Literacy on e-health still needs support from various providers. Hence, marketers need to ensure that participants understand the benefits and procedures in accessing health services with digitalization services through e-health applications. That way, participants can feel that using an e-health application to access health services faster is a good idea.
- Most people still pay attention to the internet quota and capabilities of their smartphones. Marketers need to make strategies regarding application file size and channels to download them by providing the application on various smartphone operating systems (OS). Hence, participants can try using the application without worrying about the quota and memory on the smartphone, and the applications are available on the OS used by participants

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