# Why Do Customers Still Use Telemedicine Platforms? Analysis During the COVID-19 Endemic in Solo, Indonesia

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**Abstract**. The COVID-19 pandemic has changed people's lifestyles as they adapt to the 'new normal' situation. One significant change is the widespread use of telemedicine. Hallodoc is one the largest telemedicine platforms in Indonesia and is the 1st he choice of many patients in developing learning skills amidst the post-COVID-19 pandemic. The Solo City became the sample and the best city in Indonesia's 2023 Investment Services Award. This research uses the SOR approach to determine consumer behavior's influence on consumer purchasing decisions for Halodoc products in the post-pandemic period, with Situations and Objects as Stimuli, Consumers as Organisms, and Purchasing Decisions as the response. This research uses a quantitative method with a survey approach by distributing questionnaires to 100 respondents who are Solo residents who have used Halodoc products in the post-pandemic period. The analysis method uses SEM-PLS. This research found that from the five hypotheses studied, it can be concluded that consumer behavior positively and significantly influences consumer purchasing decisions for Halodoc services.

## INTRODUCTION

The COVID-19 disease outbreak has been confirmed to be related to the crisis since March 2020 (Yuliana, 2020). The obstacles disrupt the sustainability of the global economy, impacting more than 200 countries globally (Rivera, Kizildag, & Croes, 2021). The emergence of this endemic has changed people's lifestyles to adapt to the regulation. For instance, the general activity carried out in person to adopt online or digital practices, including the medical industry. According to (Mudhita, Setiawan, Kurniawati, Marta, & Chinmi, 2021) during the COVID-19 situation, patients were restricted from interacting outside the home while there was a decline in the hospital started to be abandoned and advised to adapt to an online digital platform. Therefore, on 23 June 2023 President of Indonesia issued regulation no 17 to over the pandemic into endemic status. The regulation significantly leverages the digital business in the telemedicine industry. One of the digital platforms used in telemedicine applications is Halodoc.

Halodoc is one of the first industrial health service applications to adopt mobile applications to improve health services and as a medium for disseminating information about health services in Indonesia. The modernization of mobile technology has attracted interest

from various parties because it can provide individualized, personalized healthcare advice to meet the demand for real-time medical health guidance. Healthcare information is traditionally provided through leaflets, media advertisements, and forums. However, using this media is often considered expensive and time-consuming. Furthermore, health consultations are distributed through electronic media such as websites and blogs, but these media can only target a limited audience. The collaboration required between Halodoc users and health consultants who offer customized and dynamic interactions in delivering individual healthcare information to improve health outcomes.

Through collaboration with several investors, in 2020 or during the COVID-19 pandemic, there were 2 million users who downloaded the Halodoc application. As proven by the surge in users on the Halodoc health application, there has been a 600% increase in users compared to the situation before the pandemic, based on an interview with CNBC in June 2020 (Hasibuan, 2020). Halodoc also opened new facilities during the pandemic, namely Rapid and Polymerase Chain Reaction (PCR) Test drive-through and home care facilities at several points in Indonesia and succeeded in helping 100,000 users to detect the COVID-19 virus (Bosnia and Sudharta, 2020). Halodoc has also collaborated with 20,000 licensed doctors, 2,500 partner pharmacies, and more than 2,500 hospitals in 100 cities in Indonesia (Annur, 2020).

After the surge during the COVID-19 pandemic, Halodoc still maintained its position by being at the top of various health applications in Indonesia. It can be seen from the data above that in the post-pandemic period, the use of health applications continues to increase. Figure 1.5 shows that in the data released by Top Brand in phase 1 in 2023, 8,500 respondents chose the Halodoc application as the community's mainstay application in the health sector. Currently, the total monthly active users has reached 20 million users. Around 67.2% of respondents chose this application founded by Jonathan Sudharta. The second alternative that many people choose is Alodokter. The application achieved 15.7% of the Top Brand Index (TBI). Apart from the two health applications above, others only obtained a Top Brand Index (TBI) below 10%. Besides that, the SehatQ application obtained 4.3%, while PakDok with TBI got 1.6%. However, the Halodoc application in the app store and Playstore is currently in 2nd position in the medical application category. Currently in first place in the medical category is the Mobile JKN application.

Following what Sheth (2020) explained with the current phenomenon in the Situation context, the stimulus can certainly influence consumer behavior, especially in purchasing decisions and consumer responses to a product. The author highlights the Fear appeals section that occurs in consumers. According to Russell (Mehrabian & Belk, 1974), objects that are still part of the stimulus in adaptation can be defined as something that consumers can consider or consider as alternatives that might be chosen to fulfill their needs or desires. In the context of this object section, the author highlights marketing stimuli or marketing mix. Even Consumer/person consumer behavior, according to (Prof. Dr. Ujang Sumarwan, 2014) that, consumers are divided into two types, namely individual consumers and organizational consumers. However, the author highlights individual consumers' positive emotions concerning this research. The purchase decision is the evaluation stage of consumers in forming a preference for the brands they choose (Kotler & Keller, 2016)

According to (Belk, 1975) in the consumer behavior model, four factors can influence consumer choices in the S-O-R paradigm, namely: (1) Situation, (2) Object, (3) Consumer/Person, (4) Behavior Outcome/Actions. These four factors will determine the consumer decision-maker who ends up with the purchasing decision as the outcome. From the explanation above, he also adopts the S-O-R paradigm, that the stimulus consists of an

Object and Situation, which interact with the Consumer/person as an organism which will later determine the response to become a purchasing decision. The research uses the S-O-R model approach to purchasing decisions, but if the author relates it to this research, with purchasing situation variables during post-pandemic COVID-19 and products that describe Halodoc's marketing stimuli are explained as stimuli, consumers are explained as organisms, and purchasing decisions are explained as response.

Solo city as succeeded in becoming the best city in the 2023 Investment Services Award in Indonesia. Perekonomian Kota Solo pada tahun 2022 tercatat mengalami pertumbuhan positif, yaitu sebesar 6,25 persen, lebih tinggi dibandingkan capaian pada tahun 2021 yang tumbuh 4,01 persen. Solo city and Halodoc was having a collaboration through vaccination program to 10.000 people in Solo. The collaboration was fruiffull to investigate the relationship status during the endemic in Solo.

Based on the phenomena and background previously explained, the author conducted research entitled "Analysis of Consumer Decisions in Choosing Halodoc as Telemedicine in the Post-Pandemic Covid-19 Era Using the S-O-R (Stimulus-Organism-Response) Model Approach". The problem formulation in this research is as follows:

1. Does the perception of the situation as a fear appeal have a positive and significant effect on consumers as a positive emotions?
2. Does the perception of objects as marketing stimuli positively and significantly affect consumers' positive emotions?
3. Does consumer perception as a positive emotion positively and significantly affect purchase decisions?
4. Does the perception of the situation as a fear appeal positively affect consumer purchase decisions as a positive emotion?
5. Does the perception of objects as marketing stimuli positively influence consumer purchase decisions as positive emotions?

**LITERATURE REVIEW**

*Fear appeals*

*Fear appeals* have several types of variables, one of which is threat, where a threat is an external stimulus that is able to create a perception in message recipients so that they feel vulnerable to adverse situations (Gore, Madhavan, Curry, & McClurg, 1998) According to quoted by (Meagan, 2014) three indicators can stimulate a person's fear appeals, namely:

1. Fear or Fear: Fear is a type of negative emotion. It is caused by a threat that is considered significant and relevant individually. Fear is a form of emotion aroused when the mind perceives a significant threat to the individual.
2. Threat: The threat aspect is formulated with two components: the perceived severity and the perceived weakness of the threat itself. Threats have an essential role in forming a person's Fear because a message is only successful if the recipient believes that they are very vulnerable to the impact caused by the threat. The characteristics of messages containing fear appeals focus on the strength of the threat for individuals who are easily influenced by the threat.
3. Efficacy or Success: Aspects of efficacy are formulated with two components: Response efficacy (response to success) and self-efficacy (self-

success). Response efficacy is the success of recommendations in preventing an incoming threat. Meanwhile, self-efficacy refers to a person's ability to implement the recommended impacts.

## *Marketing Mix*

The marketing mix has several variables initially introduced by (McCarthy, 1968) or what is now known as the 4: product, price, promotion, and place.

4. Product: a product can be offered to the market to achieve organizational goals by fulfilling consumer needs and desires following market competence and purchasing power (Swasta, 2008). Products can also be defined as services that deliver advantages for the consumers.
5. Price: a price is the interchange amount of value a product has a marketer charges thatnd can be exchanged for buyers to own the product or services (Daryanto, 2011).
6. Promotion: Promotion is an activity aimed at consumers by influencing them to find out the benefits and get to know the products offered by the company, which will make consumers feel suitable for the product (Gitosudarmo, 2000).
7. Place: According to (Swasta, 2008) a place is a place of business carried out by a company in its activities.

## *Consumer*

In this research, the Consumer variable has indicators of positive emotions. Emotion is an effect of mood, an important factor for consumers in purchasing decisions. The feeling/emotion factor is a temporary construct related to a particular situation or object. (Park, Kim, & Forney, 2005) According to (Mehrabian & Belk, 1974), environmental affective responses or positive emotions regarding consumer purchasing behavior can be described as maximum pleasure, arousal, and dominance.

## *Purchase Decision*

Purchasing decisions are the final choice where consumers choose, buy, or enjoy goods or services among various choices. (kotler, 2016).
The following is an explanation of the six dimensions of purchasing decisions referred to by (Amstrong, 2018) namely:

1. Product choice
   Consumers can buy a product or use their money for other purposes. In this case, the company must focus on the people interested in buying a product and the alternatives they are considering.
2. Brand choice
   Buyers have to decide which brand to buy. Each brand has its differences. In this case, companies must know how consumers choose a brand.
3. Dealer Choice

The buyer must decide on which dealer to visit. Each buyer has different considerations when determining a dealer. It could be due to close location, low prices, and complete goods inventory.

4. Purchase amount

   Consumers can decide how much of a product they will buy at any one time. There may be more than one purchase made. In this case, the company must prepare a large number of products according to the different desires of buyers.

5. Purchase timings

   Consumer decisions in choosing when to buy can vary. For example, some buy daily, once a week, monthly, or yearly.

6. Payment method

   Buyers can decide the payment method used when making a purchase, for example, cash payment, check, credit card, debit card, and so on.

### *Stimulus Organism Response (SOR)*

Mehrabian & Belk (1974) initially developed the S-O-R model, which consists of three aspects: stimulus, organism and response. According to (Zhu, Wang, He, & Tian, 2020) the S-O-R model can be explained if the stimulus is in the form of a cue that can be felt from the surrounding environment that influences it and can trigger an organism which is a person's internal assessment and can provide a response in the form of positive or negative behavior to the stimulus given.
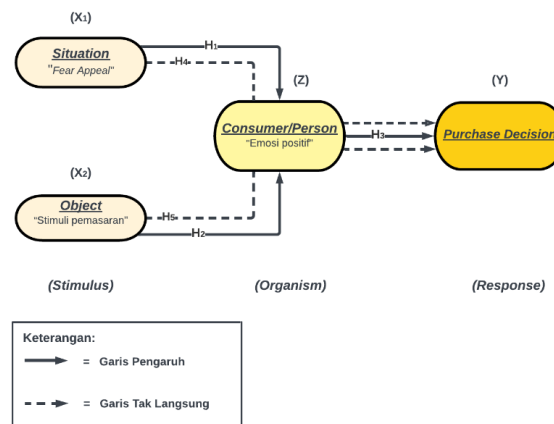
### *Frame of Mind*



*Figure 1. Frame of mind*

### *Test the hypothesis*

Based on image 1, which is a framework for thinking. Therefore, the following is related to the research hypothesis that the author conducted:

H1: The situation influences the consumer/person
H2: Objects influence consumers/person
H3: Consumer/person influences purchase decisions
H4: Situation has a direct effect on consumer purchase intention
H5: Objects have a direct influence on purchase intention through consumers.

**METHOD**

This research was conducted in Solo City during Aug-Oct in 2022 during the endemic status. This study uses a quantitative approach. The research method used a survey and used the SmartPLS 3.0 analysis method. The sampling technique used was a non-probability sampling method, Purposive Sampling type. The total number of respondents obtained was 150 people. The data analysis techniques used are descriptive analysis and path analysis. The population in this research is Indonesian people who have used Halodoc products. The variables used in this research are Situation (Fear appeals), Object (Marketing stimuli), Consumer (Positive Emotions), and Purchase decision.

**RESULTS AND DISCUSSION**

*Analysis Description*
1. The results of the descriptive analysis that was carried out on 100 respondents on the Situation variable as Fear appeals (X1) resulted in a percentage of 84.3%, which was included in the significant category shown on the continuum line.
2. The results of the descriptive analysis that was carried out on 100 respondents on the Object variable as Marketing stimuli (X2) resulted in a percentage of 82.2% which was included in the significant category, shown on the continuum line.
3. The results of the descriptive analysis that was carried out on 100 respondents on the Consumer variable as Positive Emotions (Z) resulted in a percentage of 82.2% which was included in the significant category, shown on the continuum line.
4. The results of the descriptive analysis that was carried out on 100 respondents on the Purchase decision (Y) variable resulted in a percentage of 83.3% which was included in the significant category, shown on the continuum line.
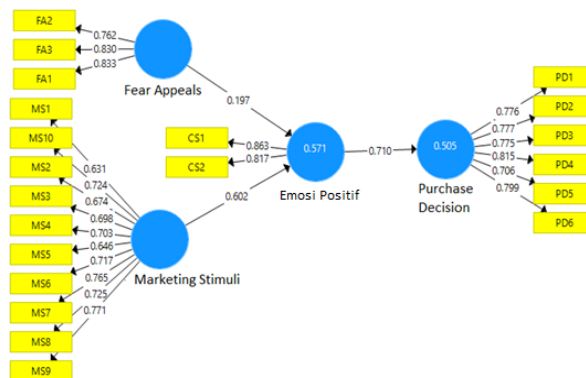
*Outer Model*



*Figure 2. Outer Model*

*Convergent Validity and AVE*

Table 1. Table Convergent Validity and AVE

| Variabel | Indikator | Outer Loading | AVE | Kesimpulan |
|---|---|---|---|---|
| *"Situation"* Fear Appeals (X₁) | FA1 | 0,833 | | VALID |
| | FA2 | 0,762 | 0,655 | VALID |
| | FA3 | 0,830 | | VALID |
| *"Object"* Marketing Stimuli (X₂) | MS1 | 0,631 | | VALID |
| | MS2 | 0,674 | | VALID |
| | MS3 | 0,698 | | VALID |
| | MS4 | 0,703 | | VALID |
| | MS5 | 0,646 | | VALID |
| | MS6 | 0,717 | 0,500 | VALID |
| | MS7 | 0,765 | | VALID |
| | MS8 | 0,725 | | VALID |
| | MS9 | 0,771 | | VALID |
| | MS10 | 0,724 | | VALID |
| *"Consumer"* Emosi Positif (Z) | CS1 | 0,863 | | VALID |
| | CS2 | 0,817 | 0,706 | VALID |
| *Purchase Decision* (Y) | PD1 | 0,776 | | VALID |
| | PD2 | 0,777 | | VALID |
| | PD3 | 0,775 | | VALID |
| | PD4 | 0,815 | 0,601 | VALID |
| | PD5 | 0,706 | | VALID |
| | PD6 | 0,799 | | VALID |

Table 1 above shows that the research results on loading factors contain several indicators with numbers below 0.7. However, for research in the initial stages of developing a measurement scale, a loading value of 0.5-0.6 is considered sufficient (Hartono & W, 2014). So, this states that each indicator can be valid for research use and can be used for further analysis.

Another method that can be used to test validity is by looking at the AVE value for each research variable. According to (Ghozali & Latan, Partial Least Square: Konsep, Teknik dan Aplikasi Smart PLS 2.0 M3., 2012) the AVE value is at least 0.5. This value illustrates adequate convergent validity and means that one latent variable can account for more than half of the variance of its indicators on average.

### *Discriminant Validity*

Table 2. Cross Loading Indicator

| Indikator | Fear Appeals (X₁) | Marketing Stimuli (X₂) | Emosi Positif (Z) | Purchase Decision (Y) |
|---|---|---|---|---|
| FA1 | 0,833 | 0,597 | 0,557 | 0,394 |
| FA2 | 0,762 | 0,522 | 0,422 | 0,368 |
| FA3 | 0,830 | 0,615 | 0,531 | 0,503 |
| MS1 | 0,490 | 0,631 | 0,529 | 0,517 |
| MS2 | 0,484 | 0,674 | 0,488 | 0,453 |
| MS3 | 0,518 | 0,698 | 0,480 | 0,486 |
| MS4 | 0,602 | 0,703 | 0,422 | 0,442 |
| MS5 | 0,593 | 0,646 | 0,481 | 0,444 |
| MS6 | 0,570 | 0,717 | 0,447 | 0,535 |
| MS7 | 0,429 | 0,765 | 0,502 | 0,578 |
| MS8 | 0,483 | 0,725 | 0,586 | 0,522 |
| MS9 | 0,446 | 0,771 | 0,668 | 0,549 |
| MS10 | 0,511 | 0,724 | 0,565 | 0,506 |
| CS1 | 0,577 | 0,753 | 0,863 | 0,554 |
| CS2 | 0,473 | 0,480 | 0,817 | 0,647 |
| PD1 | 0,399 | 0,544 | 0,553 | 0,776 |
| PD2 | 0,396 | 0,523 | 0,535 | 0,777 |
| PD3 | 0,413 | 0,561 | 0,547 | 0,775 |
| PD4 | 0,459 | 0,583 | 0,599 | 0,815 |
| PD5 | 0,376 | 0,558 | 0,502 | 0,706 |
| PD6 | 0,388 | 0,559 | 0,563 | 0,799 |

Based on Table 2 above, it can be explained that the discriminant validity test results show that each variable indicator has the most significant cross-loading on the variable it

forms compared to the cross-loading value on the other variables. Therefore, the results used in this research have good discriminant validity.

### Reliability test

Table 3. Table test Reliability

| Variabel | Cronbach's Alpha | Composite Reliability |
|---|---|---|
| "Situation" Fear Appeals (X₁) | 0,738 | 0,850 |
| "Object" Marketing Stimuli (X₂) | 0,888 | 0,909 |
| "Consumer" Emosi Positif (Z) | 0,585 | 0,827 |
| Purchase Decision (Y) | 0,867 | 0,900 |

According to (Abdillah, 2018) the Reliability Test in PLS can use two methods, namely Cronbach's Alpha and Composite Reliability. Cronbach's aplha is used to measure the lower limit of the reliability value of a construct, while composite reliability is used to measure the actual value of the reliability of a construct. According (Rahmad Solling Hamid & Dr. Suhardi M Anwar, 2019) in the book Variant-Based Structural Equation Modeling (SEM) quoted according to the explanation of (Ghozali & Latan, Partial Least Square: Konsep, Teknik dan Aplikasi Smart PLS 2.0 M3., 2012) explains that measuring the reliability of a construct with reflective indicators can be done in two ways, namely with Cronbach's Alpha and Composite Reliability. The Rule of Thumb for assessing construct reliability is that the Composite Reliability value must be >0.70. However, using Cronbach's Alpha to test construct reliability will give a lower value (under estimate) so it is more advisable to use Composite Reliability.
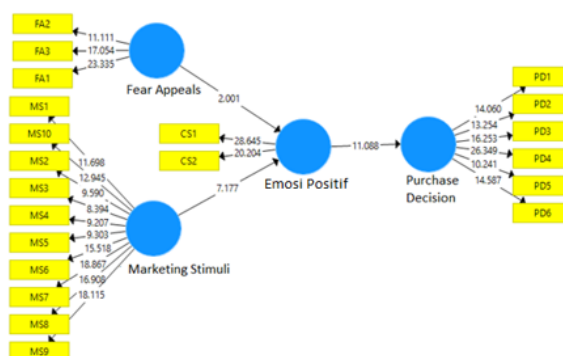
### Inner Model



*Figure 3*. Inner Model

### Evaluation Sample Measurement

According to (Rahmad Solling Hamid & Dr. Suhardi M Anwar, 2019) the R Square value is used to measure model quality criteria or goodness of fit models as well as a

coefficient of determination which can show the magnitude of the influence of exogenous latent variables on endogenous latent variables. The R Square criteria are 0.67, indicating a "strong" model, a value of 0.33 indicating a "moderate" model, and a value of 0.19 indicating a "weak" model.

Table 4. Table R Square

| Variabel Laten | R Square | R Square Adjusted |
|---|---|---|
| Emosi Positif (Z) | 0,571 | 0,562 |
| Purchase Decisions (Y) | 0,505 | 0,500 |

Based on Table 4.24, which is R Square, it can be seen that Positive Emotions are 0.571 or 57.1%, which are influenced by the Fear Appeals and Marketing Stimuli variables. It can be said to be included in the "Good" model. Next, the Purchase decision is 0.505 or 50.5% which Positive Emotions influence. It can be interpreted as being included in the "Good" model. If you look at the conclusion R Square in this research, it is included in the Moderate category because it is between 0.33-0.67.

***Hypothesis Test***

Table 5. Table test hypothesis

| Variabel | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (\|O/STDEV\|) | P Values | Keterangan |
|---|---|---|---|---|---|---|
| Emosi Positif (Z) → Purchase Decision (Y) | 0,710 | 0,722 | 0,067 | 10,639 | 0,000 | H₃ Diterima (Signifikan) |
| Fear Appeals → Emosi Positif | 0,197 | 0,196 | 0,096 | 2,061 | 0,040 | H₁ Diterima (Signifikan) |
| Marketing Stimuli → Emosi Positif | 0,602 | 0,610 | 0,082 | 7,376 | 0,000 | H₂ Diterima (Signifikan) |
| Fear Appeals (X₁) → Emosi Positif (Z) → Purchase Decision (Y) | 0,140 | 0,140 | 0,067 | 2,095 | 0,037 | H₄ Diterima (Signifikan) |
| Marketing Stimuli (X₂) → Emosi Positif (Z) → Purchase Decision (Y) | 0,428 | 0,443 | 0,083 | 5,153 | 0,000 | H₅ Diterima (Signifikan) |

H1: The influence of positive emotions (Z) on purchase decisions (Y)

SEM test results (H1) T count is 2.061 > 1.96, the significance level is 0.040, which is smaller < 0.05, and the path coefficient value is positive 0.197, which shows the direction of the relationship between Fear appeals (X1) and Positive Emotions (Z) is positive and significant. Therefore, in this research, it can be said that Fear Appeals (X1) have an acceptable effect on Positive Emotions.

H2: Effect of Fear Appeals (X1) on Positive Emotions (Z)

SEM test results (H2) T count is 7.376 > 1.96, the significance level is 0.000, which is smaller < 0.05, and the path coefficient value is positive 0.602, which shows the direction of the relationship between Marketing stimuli (X2) and Positive Emotions (Z) is positive and significant. Therefore, in this research, it can be said that Marketing stimuli (X2) have an acceptable effect on Positive Emotions.

H3: Effect of marketing stimuli (X2) on positive emotions (Z)

SEM test results (H3) T count is 10.639 > 1.96, the significance level is 0.000, which is smaller < 0.05, and the path coefficient value is positive 0.710, which shows the direction of the relationship between Fear appeals (Z) and Purchase decision (Y) is positive and significant. Therefore, this research can be said that Positive Emotions have an acceptable influence on Purchase Decisions.

H4: The influence of fear appeals (X1) on purchase decisions (Y) through positive emotions (Z).

SEM test results (H4) T count is 2.095 > 1.96, the significance level is 0.037, which is smaller < 0.05 and the path coefficient value is positive 0.140 which shows the direction of the relationship between Fear appeals (X1) and Positive Emotions (Z) is positive and significant. Therefore, this research can be said that Fear appeals (X1) influence Purchase decisions (Y) through Positive Emotions (Z).

H5: The influence of marketing stimuli (X2) on purchase decisions (Y) through positive emotions (Z)

SEM test results (H5) T count is 5.153 > 1.96, the significance level is 0.000 which is smaller < 0.05 and the path coefficient value is positive 0.428 which shows the direction of the relationship between Marketing stimuli (X2) and Positive Emotions (Z) is positive and significant. Therefore, in this research it can be said that Marketing stimuli (X2) influence Purchase decisions (Y) through Positive Emotions (Z).

**CONCLUSION**

The post-pandemic COVID-19 period in Solo, Indonesia has seen a sustained reliance on telemedicine platforms, particularly Halodoc, due to factors such as ease, safety, accessibility, and the development of confidence in remote healthcare services.

- Convenience: Users may obtain healthcare services from the comfort of their homes with the help of telemedicine platforms. This is especially helpful in Solo, where people could have trouble getting about or might just want to get out of the way in crowded areas.
- Safety: For many patients, telemedicine is a safer alternative due to the ongoing worries about the transmission of infectious illnesses, especially in the post-pandemic period. By using Halodoc, people may consult with medical experts without having to go to actual hospitals, which reduces their chance of contracting any illnesses.
- Accessibility: Telemedicine fills the gap by offering virtual consultations in areas like Solo where access to medical institutions may be restricted. This is particularly important for people who live in distant places where it could be difficult to physically get healthcare services.

- Built Trust: Consumers now see telemedicine services, such as Halodoc, as credible and trustworthy because to the COVID-19 epidemic. A continued reliance on these platforms for healthcare requirements is probably due to favorable experiences and effective remote consultations during the epidemic.
- Sustaining Pandemic Precautions: Even in the post-pandemic period, people can still be wary about their health and would rather have virtual consultations as a precaution. Without sacrificing safety, telemedicine provides a dependable and effective way to manage health issues.
- Technological Integration: Platforms such as Halodoc have made it easier to integrate technology into healthcare, which is in line with the worldwide trends of digital transformation. Telemedicine platforms are becoming more widely used as people get more at ease with technology.

In conclusion, the long-term advantages that Halodoc and other telemedicine platforms provide—such as ease, security, accessibility, built-in trust, ongoing pandemic precautions, and the incorporation of technology in healthcare—are the reason for Solo, Indonesia's continued use of them during the post-pandemic era. Together, these elements have caused a change in consumer behavior that favors telemedicine as a practical and preferred means of addressing healthcare requirements.

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