Jurnal Manajemen Terapan dan Keuangan (Mankeu) Vol. 15 No. 02, Juni 2026
P-ISSN: 2252-8636, E-ISSN: 2685-9424

HOW SOCIAL MEDIA AND ONLINE REVIEWS AFFECT CUSTOMER TRUST AND WILLINGNESS TO PURCHASE HOSPITAL SERVICES

Hafizhah Nur Miyazi[1)], Yolanda Masnita[2)], Kurniawati[3)]

Prodi Magister Manajemen Fakultas Ekonomi dan Bisnis, Universitas Trisakti, Indonesia[1,2,3)]
e-mail: 122012401041@std.trisakti.ac.id[1)], yolandamasnita@trisakti.ac.id[2)], kurniawati@trisakti.ac.id[3)]

Abstrak

Penelitian ini mengkaji pengaruh media sosial dan ulasan online terhadap kepercayaan pelanggan dan kesediaan membeli layanan rumah sakit di Indonesia, dengan menilai peran persepsi kegunaan, risiko psikologis, harga, dan waktu. Pendekatan kuantitatif diterapkan menggunakan Technology Acceptance Model (TAM) sebagai kerangka teoritis. Data dikumpulkan dari 187 responden di Jakarta, Bogor, Depok, Tangerang, dan Bekasi melalui purposive sampling, kemudian dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil menunjukkan bahwa harga, waktu, risiko psikologis yang dirasakan, dan kepercayaan pelanggan secara signifikan memengaruhi kesediaan membeli layanan rumah sakit melalui platform digital, sementara persepsi kegunaan tidak menunjukkan pengaruh signifikan. Model ini menjelaskan 89,4% varians kesediaan membeli, menunjukkan kemampuan prediktif yang kuat. Temuan ini menyiratkan bahwa rumah sakit perlu memprioritaskan pembentukan kepercayaan, menyampaikan informasi layanan yang tepat waktu, dan menangani kekhawatiran psikologis pasien melalui komunikasi digital strategis untuk meningkatkan keterlibatan konsumen di era kesehatan digital.

Kata kunci: *Kepercayaan Pelanggan, Kesediaan untuk Membeli, Kegunaan yang Dirasakan, Risiko Psikologis yang Dirasakan*

Abstract

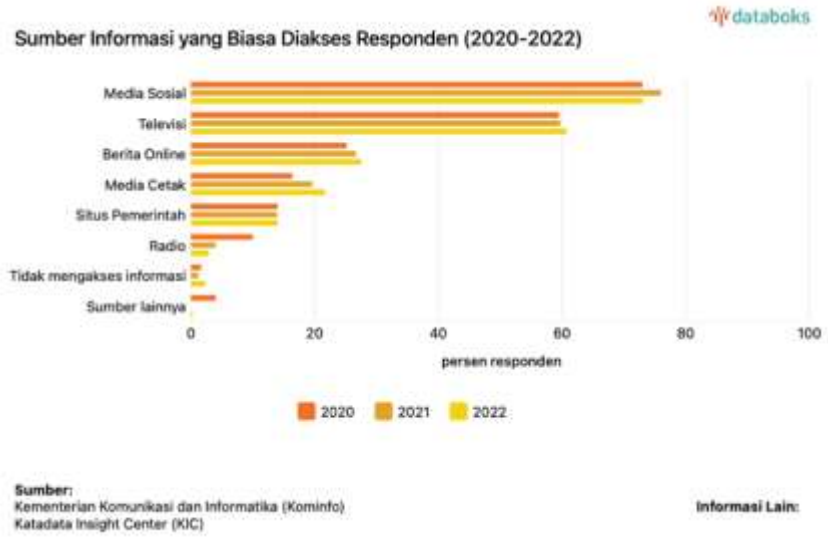
This study examines the effect of social media and online reviews on customer trust and willingness to buy healthcare services in Indonesia, with a focus on the effects of perceived utility, psychological risk, price, and time. A quantitative method was used with the Technology Acceptance Model (TAM) as a theoretical framework. Data were obtained from 187 respondents in JaBoDeTaBek using purposive sampling, and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that price, time, perceived psychological risk, and customer trust have a substantial effect on willingness to acquire hospital services through digital platforms. Perceived usefulness has no significant effect on willingness to purchase hospital services through digital platforms. The model accounts for 89.4% of the variance in willingness to purchase, indicating a significant predictive ability. The results indicate that hospitals should focus on trust-building, providing timely service information, and handling psychological issues through strategic digital communication to promote customer involvement in the digital healthcare era

Keywords: *Customer Trust, Willingness to Purchase, Perceived Usefulness, Perceived Psychological Risk.*

1. INTRODUCTION

The healthcare landscape in Indonesia is currently witnessing a profound transformation, propelled by accelerated digital innovation and evolving patterns of

consumer engagement. Within this dynamic environment, Indonesian healthcare delivery confronts multifaceted challenges, marked by considerable disparities in service standards across regions. Premium-tier hospitals — predominantly concentrated in metropolitan areas — operate under accreditation from internationally recognized bodies such as the Joint Commission International (JCI) (Cronin & Cronin, 2024) and the Hospital Accreditation Committee (KARS). This environment results in high competition among healthcare providers, and hospitals need to adopt new digital marketing strategies to build and maintain public trust. The age of digitization has dramatically changed the behavior of consumers in choosing health services. A prime example is the rising reliance of consumers on digital platforms to source health information and make medical decisions. Social media has become an inseparable aspect of life for billions of people around the world, and Indonesia



is no exception. Social media touches almost every industry, and healthcare is no exception. Healthcare advertising is looking more to social media as a crucial channel.(Chen & Wang, 2021)

Figure 1. Research objectives, research methods, research results, and results implications

According to a 2022 poll by Katadata Insight Center (KIC) in collaboration with the Ministry of Communication and Information Technology (Kemenkominfo), social media has become the leading source of information for Indonesians in the previous three years. In 2022, 72.6% of respondents said social media was the main source of information, ahead of television (60%) and online news sites (27.5%). This phenomenon shows a change in the manner that people want to receive information, leaving behind traditional media and embracing digital media that are more participative and accessible. The information is the easiest to get and utilize and therefore the preferred option, regardless of how truthful or accurate it is. But social media has its own problems, particularly in the quality of information that is being distributed. Social media has a lot of content on it that is not vetted, and this can leave users vulnerable to incorrect or misleading information. In this situation, Indonesian hospitals use social media not only as a media of digital marketing but also as a media in giving relevant and credible information. Hospital social media profiles are frequently run by the hospital's doctors or medical personnel. The information from

specialists is more accurate, reliable and transparent than the information that does not come from professionals..

Trust is the cornerstone of the healthcare providers-patients' relationship. It is a critical factor in the success of the partnership. Empirical research has shown that trust mediates significantly the association between service quality and patient loyalty in Indonesian hospitals (Lestariningsih et al., 2018). The primary goal of hospital administration is to enhance patient trust and loyalty. Recent studies have emphasized the significance of comprehending how service quality and patient satisfaction influence patient loyalty through the mediating role of patient trust (Kristinawati & Devita Gunardi, 2023). This suggests that trust serves as both an intermediate and strategic variable, warranting special attention in Indonesian hospitals. The particularities of Indonesians' health-seeking behavior are key concerns that they should be aware of. Research on the adoption of digital health technology has proven that the perceived Usefulness, simple to use and trust are the characteristics that influence the user's satisfaction and behavioral intentions to use telemedicine service applications among Millennials and Gen Z in Indonesia (Pramudita et al., 2023). These findings indicate that Indonesian digital natives have different expectations for digital health services.

However, significant obstacles related to public trust in hospitals hinder the use of social media as a health communication tool validated by medical professionals, due to the dissemination of unverified unfavorable opinions and content on digital platforms. "Revenge through negative Google reviews" is a typical phenomenon that some people use to vent their disappointment without regard to the reputation of health institutions (Utami, 2024). This problem is worsened by the practice of phony reviews, which are most likely false when reviews are published by the same profile in many areas with similar-sounding material (Ulva, 2024). Data shows that 88% of consumers always read reviews first to inform their judgments of a health service, with most of the evaluations they read being found via Google (Medika, 2022). Such a situation is a contradiction, where the reliable and validated information provided by the doctors is contained in the official social media of the hospital, but the trust of the population may be broken due to the presence of unverified or even fraudulently created unfavorable evaluations.

There are three important research gaps that remain poorly addressed, despite the rising literature on digital health uptake. First, prior studies on consumer trust and willingness to purchase digital health services have largely focused on pharmaceutical mobile applications (Gupta et al., 2024) and telemedicine platforms (Pramudita et al., 2023), while empirical research specifically examining hospital services as the unit of analysis remains limited — despite hospitals being the primary touchpoint of healthcare consumption in Indonesia. Second, although perceived risk has long been recognized as a relevant construct in technology adoption literature (Bhukya & Singh, 2015), its psychological dimension has not been adequately integrated into the Technology Acceptance Model (TAM) framework within the hospital service context — a gap explicitly acknowledged by Gupta et al. (2024). Third, existing studies on hospital marketing in Indonesia have predominantly examined service quality and patient satisfaction (Kristinawati & Devita Gunardi, 2023; Lestariningsih et al., 2018), but rarely analyzed how digital communication channels — particularly social media and online reviews — shape consumer trust and purchase intention in a context where fabricated reviews and retaliatory negative ratings have become prevalent.

Building on these gaps, this study offers three contributions as its novelty. First, it extends the framework proposed by Gupta et al. (2024) by redirecting the empirical focus

from pharmaceutical mobile applications to hospital services, thereby providing context-specific evidence relevant to healthcare management practice in Indonesia. Second, it introduces perceived psychological risk as an additional predictor within the TAM framework (Davis, 1989), responding to the recommendation of Gupta et al. (2024) and integrating the work of Bhukya & Singh (2015) on perceived risk dimensions. Third, this study contributes empirical insights from the Indonesian context, particularly the Jabodetabek metropolitan region, where digital health adoption is most concentrated yet remains under-researched in the management literature. Accordingly, this article aims to examine the role of customer trust in shaping willingness to purchase hospital services in Indonesia, with consumers consulting hospital social media and Google reviews, alongside the influence of perceived usefulness, perceived psychological risk, time, and price.

2. LITERATURE REVIEW

Customer Willingness to Purchase

Customer Willingness to Purchase (CWP) is defined as the likelihood or intention of a consumer to buy or use a particular product or service, reflecting the tendency to make a purchase after evaluating various factors influencing the decision-making process (Ajzen, 2020). In the context of digital health services, CWP describes a consumer's intention to use hospital services based on information obtained through digital platforms. Drawing on the Theory of Planned Behavior, purchase intention is shaped by three main factors: attitude toward the service, subjective norms, and perceived behavioral control (Ajzen, 2020). Within the Technology Acceptance Model (TAM) framework (Davis, 1989), CWP in digital health contexts is further influenced by perceived benefits, ease of use, trust, and perceived risk (Venkatesh et al., 2003). This variable serves as the dependent construct in the present study, measured through five indicators adapted from Gupta et al. (2024).

Price and Customer Willingness to Purchase

Price is conceptualized as the monetary value consumers must sacrifice to obtain a product or service, and serves as a key reference point in evaluating value (Kotler & Armstrong, 2018). In healthcare, price functions not only as a cost indicator but also as a quality signal — prices perceived as too low may raise doubts about service quality, while excessive prices reduce accessibility (Zeithaml, 1988). Price transparency has become critical in healthcare consumerism, as consumers increasingly compare service prices before making decisions (Sinaiko et al., 2021). Research by (Gupta et al., 2024) demonstrated that price perception significantly influences willingness to purchase e-healthcare products through mobile applications, supported by (Bootsumran et al., 2021) in the Thai pharmacy context. In the digital era, price information disseminated through social media and online reviews allows consumers to make more informed comparisons, ultimately shaping their purchase intention toward hospital services.

H1: Price has a positive effect on Customer Willingness to Purchase hospital services through social media and online reviews.

Time and Customer Willingness to Purchase

Time refers to consumers' perception of the efficiency and speed of accessing a service, which is particularly crucial in healthcare where prompt access is often a priority (Gupta et al., 2024). Modern consumers increasingly value time efficiency and expect streamlined processes in accessing health information and services (Lois Mohr & Jo Bitner, 1995; Venkatesh et al., 2003). Long waiting times in conventional healthcare settings drive consumers toward faster digital alternatives. Empirical evidence from (Gupta et al., 2024a) confirmed that perceived time efficiency significantly increases consumer purchase

intention for digital health services, a finding reinforced by (Toska et al., 2023) in the post-pandemic online purchasing context. The ability of hospitals to provide timely service information — such as appointment scheduling and status updates — through digital platforms thus becomes a significant determinant of consumer decisions.

H2: Time has a positive effect on Customer Willingness to Purchase hospital services through social media and online reviews.

Perceived Psychological Risk and Customer Willingness to Purchase

Perceived Psychological Risk (PsyR) refers to consumers' concerns about the negative psychological consequences of a purchase decision, including dissatisfaction, disappointment, or damage to self-image (Bhukya & Singh, 2015a). In digital health services, this risk encompasses concerns over privacy, data security, service quality, and social stigma related to specific health conditions (Barnes et al., 2005). Consumers with high perceived psychological risk tend to delay or avoid adopting new health technologies (Zhang et al., 2018). (He, 2023) demonstrated that high perceived risk weakens the influence of trust on intention to use mobile healthcare platforms. However, effective risk mitigation strategies — such as transparency in privacy policies, verified medical information, and responsive communication through social media and online reviews — can reduce perceived psychological risk and strengthen purchase intention (Bhukya & Singh, 2015; Gupta et al., 2024). The research gap addressed here concerns the limited examination of psychological risk dimensions specifically in the hospital service context, as previous studies have focused primarily on pharmaceutical products and mobile applications.

H3: Perceived Psychological Risk has a positive effect on Customer Willingness to Purchase hospital services through social media and online reviews.

Perceived Usefulness and Customer Willingness to Purchase

Perceived Usefulness (PU) is one of the primary aspects of the Technology Acceptance Model (Davis, 1989), nd is defined as the degree to which a person believes that using a certain system would improve his/her job performance. In digital health, PU is associated with consumers' perceptions of the benefits of adopting services through digital platforms (Alalwan et al., 2016). Consumers are likely to respond positively to social media marketing operations if the content is perceived as valuable and relevant (Gupta et al., 2024; Toska et al., 2023; Venkatesh et al., 2003). However, fresh evidence suggests that the relationship between PU and purchase intention is contextual. (Majeed et al., 2024) found that contextual elements such as brand awareness and web atmospherics can counterbalance the direct influence of PU on purchase intentions for online luxury consumption. This means PU may have a variable effect on purchase intention in different digital service settings. For example, consider social media activity, which varies a lot by hospital

H4: Perceived Usefulness has a positive effect on Customer Willingness to Purchase hospital services through social media and online reviews.

Customer Trust and Customer Willingness to Purchase

Customer Trust (TR) is defined as the consumer's confidence in the reliability, integrity, and competence of a service provider (Morgan & Hunt, 1994). In the digital healthcare context, trust is built through information transparency, data security, service provider credibility, and consistent interaction quality. Social media and online reviews play a pivotal role in either reinforcing or eroding this trust ((Meng & Guo, 2024). Gupta et al. (2024) identified customer trust as the strongest predictor of willingness to purchase e-healthcare products on mobile applications, surpassing the effects of price and time. This is

consistent with empirical findings in the Indonesian context, where patient trust significantly mediates the relationship between service quality and patient loyalty in hospitals (Kristinawati & Devita Gunardi, 2023; Lestariningsih et al., 2018)). Positive patient testimonials, high ratings, and responsive interactions on social media serve as credibility signals that strengthen consumer trust. The research gap addressed here is the need to examine trust as a direct determinant of willingness to purchase hospital services in the Indonesian digital environment, where phenomena such as fake reviews and retaliatory negative ratings pose significant challenges to institutional credibility.

H5: Customer Trust has a positive effect on Customer Willingness to Purchase hospital services through social media and online reviews.

3. RESEARCH METHOD

In this study, the authors extend and include variables based on the existing literature, concentrating on Willingness to purchase hospital health services as measured by the TAM techniquthis (Figure 1). The study employs six variables, categorizing them into independent and dependent variables, each with multiple indications. The dependent variable Willingness to purchase (WTP) contains 5 indicators (Gupta et al., 2024). Independent variables: Perceived Usefulness with four indicators (Gupta et al., 2024); Price with four indicators (Gupta et al., 2024); Time with three indicators (Gupta et al., 2024); and perceived psychological risk with four indicators (Bhukya & Singh, 2015).

Figure1 . Framework

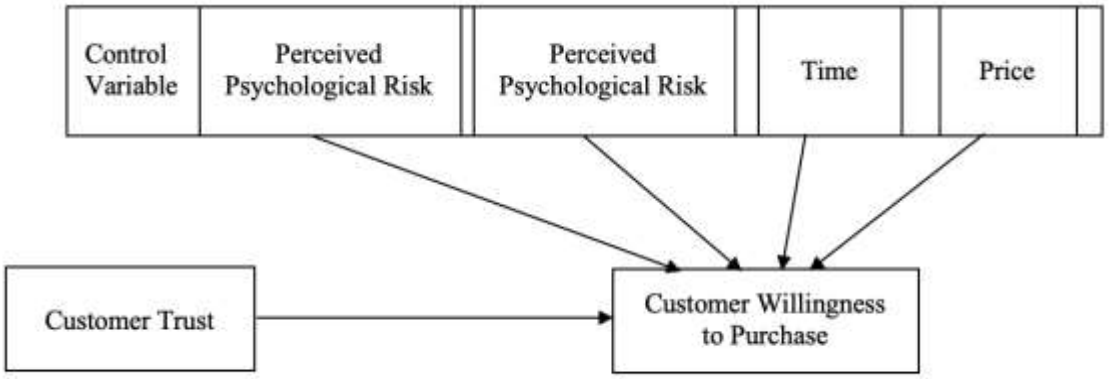


Table1 . Measurement

Variable	Indicator	Item
Perceived Usefulness (PU) (Gupta et al., 2024)	Information from social media, websites and hospital Google Reviews is useful for addressing my needs for health services.	PU1
	During planning for health services, I see online information about hospitals and this helps me to organize my time for other activities.	PU2
	When I require medical help or consideration, I find the information online about hospitals useful.	PU3
	With online access to hospital information, I can reduce the chance of choosing a service or facility that is not suitable for me.	PU4
Price (P) (Gupta et al., 2024)	The Price of hospital services that I observe on social media, websites and Google Reviews is affordable to me.	P1
	Good value for the Price given.	P2
	The price of hospital services seems to match the convenience and accessibility it offers (e.g. online registration).	P3

	The cost of hospital services compares favorably with other similar clinics or health institutions.	P4
Time (T) (Gupta et al., 2024)	I may get service info or an appointment at the hospital in a short period through their social media or website.	T1
	The hospital completes the service process (from registration to completion) in a timely manner.	T2
	The hospital consistently provides me with up-to-date information regarding my service status (i.e. confirmation of schedule, changes to schedule, etc.)	T3
Perceived Psychological Risk (PsyR) (Bhukya & Singh, 2015)	I feel secure choosing hospital services through online media.	PsyR1
	I will be satisfied if the hospital I chose provides services that are consistent with expectations.	PsyR2
	I would like to learn more about the quality and functional performance of hospital services.	PsyR3
	I feel more assured and calmer when I order hospital services that have good recommendations on social media or Google.	PsyR4
Customer Trust (TR) (Gupta et al., 2024)	I am confident that my personal information is protected when I communicate with hospitals via online channels.	TR1
	The hospital keeps my privacy well.	TR2
	The information received from the hospital on social media, website or Google Reviews is trustable.	TR3
	The hospital has reputable sources of information.	TR4
	I trust the hospital more because of the positive ratings of previous patients.	TR5
Customer Willingness To Purchase (CWP) (Gupta et al., 2024)	The hospital services are fair value for the money they charge.	CWP1
	The Price offered is worth the hospital's services.	CWP2
	I will probably have to seek the services of the hospital soon.	CWP3
	I am very willing to avail myself of the services offered by the institution.	CWP4
	The healthcare services are pleasant and meet my demands.	CWP5

The current study uses a quantitative approach through primary data collection using an online questionnaire. The questionnaire was distributed through social media in June 2025 and aimed at healthcare consumers in the Jabodetabek area (Jakarta, Bogor, Depok, Tangerang, and Bekasi). A purposive sampling was implemented to ensure that the selected respondents were appropriate to the research context. Selection of respondents was based on the following inclusion criteria: Indonesian citizens aged 18 years and above, residing in Jabodetabek, have used social media or Google Reviews to access to hospital information in the last 12 months, and have used or considered using hospital services in the last year. Of the 241 questionnaires returned, 187 met the criteria and were considered valid for further analysis . This sample size meets the minimum sample size for PLS-SEM analysis, which Hair et al. (2019) require 5 to 10 times the number of indicators. With 25 indicators in this study, the minimum sample size was 125 respondents.

Data were analyzed using Partial Least Square Structural Equation Model (PLS-SEM). The selection of PLS-SEM was based on several methodological grounds. It is suitable for predictive research and theoretical extension. Which is the case in this study that extends the TAM framework by adding perceived psychological risk as an additional variable. In addition, PLS-SEM does not require the assumption of multivariate normality, which is suitable for Likert-scale data where this assumption is often violated. PLS-SEM is also able to handle complex models with multiple constructs and indicators as in this study with six

latent constructs and 25 reflective indicators and works well with small to moderate sample sizes. The analysis was conducted in two stages, namely the measurement model assessment which measures convergent validity through factor loading and Average Variance Extracted (AVE) and internal consistency through composite reliability, and the structural model assessment which measures multicollinearity through Variance Inflation Factor (VIF), the predictive power of the model through the coefficient of determination (R^2), and hypothesis testing through the bootstrapping procedure.

4. RESULT AND DISCUSSION

Results

Characteristics of respondents

Data were obtained from the cities of Indonesia, including Jakarta, Tangerang, Depok, Bogor, and Bekasi. According to BPS statistics, these cities were selected because they had a population of about 10 percent of Indonesia's total population and more than 85 percent of the country's social media users. According to the BPS "Health Statistics 2023", DKI Jakarta, West Java and Banten are the provinces with the most hospitals. A total of 241 respondents received the online questionnaire.

Table2 . Respondent Profile

Characteristics		Frequency=187	Percentage
Gender	Male	79	42.2%
	Female	108	57.2%
Age	<20	3	1.6%
	20-25	44	23.5%
	26-30	99	52.9%
	31-40	36	19.3%
	41-50	5	2.7%
Health insurance owned	BPJS, Company Insurance	74	39.6%
	BPJS, Private Insurance	51	27.3%
	BPJS	56	29.9%
	Private insurance	2	1.1%
	Company Insurance	1	0,5%
	No Insurance	3	1,6%

Source: processed data (2025)

The questionnaire was distributed in the online format on 27 June 2025 and resulted in 241 questionnaires. But only 187 questionnaires were valid for further examination. Based on the data acquired by the researcher, as many as 187 respondents were attached, most of whom were women at 57.2%, while the remaining 42.2% were men. The age group of 26 to 35 years constituted the majority of the respondents, 52.9%. Most of the selected health insurances are BPJS or obligatory insurance owned by Indonesian people.

Validity and Reliability Testing

The indicators utilized in this study must first be validated before starting the data analysis to assess composite reliability and average variance extracted, which assures that the indicator is valid and reliable for testing. A validity test is the test to test the relationship between the measured variables is as expected according to theory. The correlation between these variables is useful to determine the measurement instrument is correct (Hair et al., 2019) An AVE (Average Variance Extracted) value > 0.5 shows that the latent construct itself can explain most of the variance of the indicators in the construct. This suggests that

the construct items have a good capacity to reflect the measured variables. Thus, AVE needs to be determined for each construct in the measurement model to achieve convergent validity (Hair et al., 2019).

The results after testing Table 3 are as follows. From the above data it is evident that PU, P and PsyR have four indicators, T has three indicators while TR and CWP have five indicators apiece. According to the data supplied, the total AVE of the six computed variables is greater than 0.5. This means that the indicators of the tested variables are valid.

Table3 . Result of Validity and Reliability Test

Variable	Item	Validity Test			Reliability Test		Descriptive Statistics	
		Factor Loading	AVE	Desicion	Composite Reliability	Desicion	Mean	Std. Dev
Perceived Usefulness (PU) (Gupta et al., 2024b)	PU1	0.857	0.639	Valid	0.876	Reliable	4.2781	.89665
	PU2	0.790					4.1658	.84198
	PU3	0.744					4.1551	.80490
	PU4	0.802					4.2299	.80024
Price (P) (Gupta et al., 2024b)	P1	0.831	0.629	Valid	0.871	Reliable	4.1337	.86029
	P2	0.784					4.1283	.83897
	P3	0.746					4.1497	.88539
	P4	0.809					4.0588	.89308
Time (T) (Gupta et al., 2024b)	T1	0.749	0.603	Valid	0.820	Reliable	4.0695	.86166
	T2	0.802					4.0963	.78380
	T3	0.778					4.0107	.92160
Perceived Psychological Risk (PsyR) (Bhukya & Singh, 2015b)	PsyR1	0.790	0.624	Valid	0.869	Reliable	4.0802	.92107
	PsyR2	0.813					4.2513	.86505
	PsyR3	0.766					4.2620	.86807
	PsyR4	0.792					4.2193	.86761
Customer Trust (TR) (Gupta et al., 2024b)	TR1	0.791	0.624	Valid	0.892	Reliable	4.1230	.86189
	TR2	0.804					4.1979	.87276
	TR3	0.759					4.1444	.80021
	TR4	0.785					4.2246	.82490
	TR5	0.808					4.3262	.83955
Customer Willingness To Purchase (CWP) (Gupta et al., 2024b)	CWP1	0.764	0.561	Valid	0.863	Reliable	4.1016	.93633
	CWP2	0.768					4.2193	.78976
	CWP3	0.580					4.0963	.98447
	CWP4	0.777					4.2086	.83236
	CWP5	0.831					4.2086	.88860

Source: processed data (2025)

Upon completion of the validity test the indicator is considered legitimate. Then will come the dependability test. The reliability test was done with a composite reliability value of 0.70 which is still satisfactory, meaning that the questions in the questionnaire are consistent(Hair et al., 2019). All question indications were tested to test their dependability. According to the data supplied, the total composite reliability of the six variables assessed has a value larger than 0.7, which means that the indicators of the variables evaluated are valid.

Accuracy Test of Model

Multicollinearity Testing

A multicollinearity test is performed to determine how interrelated the independent variables are in a regression model. A regression model is considered optimal if its variables are not intercorrelated. To analyze multicollinearity, the Variance Inflation Factor (VIF) must be less than 10, and the tolerance value must be greater than 0.01 (Hair et al., 2019 If the value is by these provisions the model is declared free of multicollinearity instances.

Table4 . Multicollinearity Test

Independent Variable	VIF
Price	4.3200
Time	3.3600
Psychological Risk	4.6580
Perceived_Usefullness	5.0720
Customer Trust	6.4160

Source: processed data (2025)

The results of the processing demonstrate that the Customer Willingness to Purchase model consists of five indicators with a VIF value <10, proving that all independent variables are free of multicollinearity.

R-Square (Coefficient of determination)

One of the most generally used measures for assessing the predictive effectiveness of a regression model is the coefficient of determination, or R^2. It indicates the proportion of variance in the dependent variable explained by the independent factors. The model fit test for the SEM-PLS model is the coefficient of determination, as given in Table 5.

Table5 . Coefficient determination (R-Square)

Model	R Square	R Square Adjusted
Customer Willingness to Purchase	0.897	0.894

Source: processed data (2025)

The value of the adjusted R-Square is 0.894, which means that the change or behavior of the independent variables that are Price, Time, Psychological Risk, Perceived Usefulness, and Customer Trust can explain 89.4% of the change in the dependent variable that is Customer Willingness to Purchase. The remaining 10.6% represents the variance of other independent factors that influence Customer Willingness to Purchase but are not included in the model. The findings of these analyses imply that the Perceived Authenticity model is a good fit.

Hypothesis Testing

We test the hypothesis using PLS analysis. The method utilized can approximate the changes in the dependent variable to the changes in independent variable. The probability value and the t-statistic are important for hypothesis testing. The results indicate that four of the five examined hypotheses can be empirically substantiated and one cannot.

Table6 . Results of Hypothesis Testing

Hypothesis - Path		Coefficient	$T_{statistic}$	P-value	Decision
H1	P → CWP	0.303	5.281	0.000**	Hypothesis supported
H2	T→ CWP	0.216	4.25	0.000**	Hypothesis supported
H3	PsyR→ CWP	0.121	1.955	0.026**	Hypothesis supported
H4	PU→ CWP	0.058	1.034	0.151	Hypothesis not supported
H5	TR→ CWP	0.323	3.649	0.000**	Hypothesis supported

Source: processed data (2025)

The results indicate that four out of five hypotheses are empirically supported. Price ($\beta = 0.303$, $p < 0.001$), Time ($\beta = 0.216$, $p < 0.001$), Perceived Psychological Risk ($\beta = 0.121$, $p = 0.026$) and Customer Trust ($\beta = 0.323$, $p < 0.001$) have positive and substantial effect on Customer Willingness to Purchase. Among the five independent factors, trust of the customer is the strongest independent variable. On the other hand, Perceived Usefulness ($\beta = 0.058$, $p = 0.151$) does not significantly influence CWP and, hence, H4 is not supported.

Discussion

The findings of this study indicate that four out of five hypotheses are empirically supported, while one is not. The first hypothesis (H1) is supported, demonstrating that Price has a positive and significant effect on Customer Willingness to Purchase ($\beta = 0.303$, $p < 0.001$). This finding is consistent with Bootsumran et al. (2021), who found that price perception significantly influenced purchase intention in the Thai pharmacy service context, as well as Gupta et al. (2024), who reported that price plays a critical role in shaping consumer willingness to purchase e-healthcare products. These prior studies confirm that competitive and transparent pricing communicated through digital channels is a fundamental determinant of consumer purchase intention. In the Indonesian hospital context, where the majority of consumers rely on insurance schemes such as BPJS, transparent pricing information becomes particularly important for evaluating service value relative to coverage benefits.

The second hypothesis (H2) is supported, indicating that Time has a positive and significant effect on Customer Willingness to Purchase ($\beta = 0.216$, $p < 0.001$). This result aligns with the findings of Gupta et al. (2024), who established that perceived time efficiency significantly enhances consumer willingness to purchase e-healthcare products on mobile applications, as well as Toska et al. (2023), who demonstrated that time efficiency is a critical determinant of online purchase intention in the post-pandemic era. Consumers who perceive hospital services as time-efficient — through fast scheduling, real-time service information, and responsive digital communication — demonstrate greater willingness to use the services, which is particularly relevant in the Jabodetabek region where mobility constraints heighten the value of time efficiency.

The third hypothesis (H3) is accepted, which indicates that Perceived Psychological Risk has a positive and significant impact on Customer Willingness to Purchase ($\beta = 0.121$, $p = 0.026$). This result is in line with the findings of Zhai et al. (2022), that consumers' health risk perception significantly positively affects buy intention of blockchain traceable fresh fruits, namely the greater consumers' health risk perception, the more likely they are to buy. Li & Li (2024), also discovered a positive relationship, which revealed that health risk perception plays a significant role in health consumption behavior of individuals as people are inclined to enhance their purchase intention of specific products to lower the health risks they might face. The study also responds to the recommendation of Gupta et al. (2024) to incorporate risk-related variables into e-healthcare research. In the hospital service context, this positive effect can be interpreted through the risk-mitigation motivation mechanism: when consumers perceive psychological risk in their health condition, they are more inclined to seek out hospital services that offer credible information, transparent communication, and positive testimonials through digital platforms, ultimately strengthening their purchase intention.

The fourth hypothesis (H4) is not supported, as Perceived Usefulness does not have a statistically significant effect on Customer Willingness to Purchase ($\beta = 0.058$, $p = 0.151$). This result diverges from Gupta et al. (2024) and Toska et al. (2023), who reported a

significant positive effect of perceived usefulness on purchase intention in digital service contexts, but is consistent with the findings of Majeed et al. (2024), who demonstrated that contextual factors such as brand awareness and web atmospherics may neutralize the direct effect of perceived usefulness on purchase intention. Several factors may explain this insignificant result in the Indonesian hospital context. First, the quality and consistency of social media content across hospitals vary considerably, resulting in heterogeneous perceptions of usefulness. Second, in healthcare decision-making, consumers tend to prioritize affective-relational factors — such as trust and peer testimonials — over rational-functional considerations. These findings suggest that the Technology Acceptance Model requires contextual adaptation when applied to hospital service settings, particularly in emerging markets characterized by high-involvement and trust-based decision-making.

The fifth hypothesis (H5) is supported, with Customer Trust exhibiting the strongest effect among all variables in the model ($\beta = 0.323$, $p < 0.001$). This finding is consistent with Gupta et al. (2024), who identified customer trust as the most influential predictor of consumer willingness to purchase e-healthcare products on mobile applications. The result also aligns with Lestariningsih et al. (2018)) and Kristinawati & Devita Gunardi (2023), who demonstrated that patient trust plays a central role in shaping consumer behavior toward Indonesian hospitals. The dominance of trust in the present study confirms that in high-involvement healthcare services, credibility and transparency in digital communication serve as the most decisive drivers of consumer decision-making. The prevalence of fake reviews and negative review retaliation on digital platforms further underscores the strategic importance for hospitals to invest in trust-building initiatives, including verified medical content, responsive online engagement, and proactive reputation management.

5. CONCLUSION AND RECOMMENDATIONS

Conclusion

1. **Price** has a positive and significant effect on Customer Willingness to Purchase hospital services through social media and online reviews ($\beta = 0.303$, $p < 0.001$). This indicates that transparent and competitive pricing communicated through digital channels significantly enhances consumer purchase intention toward hospital services.
2. **Time** has a positive and significant effect on Customer Willingness to Purchase hospital services ($\beta = 0.216$, $p < 0.001$). This finding suggests that perceived time efficiency — reflected in fast scheduling, real-time service information, and responsive digital communication — drives consumer willingness to purchase, particularly relevant in the Jabodetabek region where mobility constraints heighten the value of time efficiency.
3. **Perceived Psychological Risk** has a positive and significant effect on Customer Willingness to Purchase hospital services ($\beta = 0.121$, $p = 0.026$). This finding indicates that when consumers' psychological concerns regarding healthcare decisions are mitigated through credible digital communication and positive online reviews, their purchase intention is strengthened.
4. **Perceived Usefulness** does not have a statistically significant effect on Customer Willingness to Purchase hospital services ($\beta = 0.058$, $p = 0.151$). This result suggests that within the heterogeneous Indonesian hospital social media landscape, perceived informational usefulness alone is insufficient to drive purchase decisions, indicating that the Technology Acceptance Model requires contextual adaptation when applied to hospital service settings.
5. **Customer Trust** has a positive and significant effect on Customer Willingness to Purchase hospital services ($\beta = 0.323$, $p < 0.001$) and emerges as the strongest

predictor among all variables examined. This confirms that customer trust is the central determinant of consumer healthcare decision-making in the digital era, where credibility and transparency in digital communication serve as the most decisive drivers.

6. The structural model explains 89.4% of the variance in Customer Willingness to Purchase (Adjusted R^2 = 0.894), demonstrating strong predictive power and confirming the robustness of the proposed framework that integrates the Technology Acceptance Model with the additional construct of perceived psychological risk.

Recommendations

Based on the findings of this study, hospital management in Indonesia is encouraged to prioritize integrated digital communication strategies that emphasize trust-building as the core element of their marketing approach. These strategies include the production of verified medical content sourced from hospital physicians, active management of online reputation across digital platforms such as Google Reviews and social media, timely and professional responses to patient feedback, and transparent communication regarding service quality, pricing structures, and insurance coverage. Hospitals should also invest in real-time monitoring systems for online content and patient feedback, as even a single minor negative incident can have far-reaching reputational consequences through the rapid amplification effects of social media. Furthermore, online reviews from previous patients should be strategically leveraged as trust-building assets, recognizing that social proof has emerged as a decisive factor in consumer healthcare decision-making in Indonesia.

This study is subject to several limitations that should be acknowledged. First, the geographic scope is limited to the Jabodetabek metropolitan region, which may constrain the generalizability of the findings to other regions of Indonesia with different levels of digital literacy, healthcare infrastructure, and consumer behavior. Second, the quantitative approach employed does not capture the deeper qualitative motives and contextual nuances underlying consumer decision-making in the healthcare context. Third, this study does not differentiate between hospital types (public versus private) or service categories, which may moderate the observed relationships. Accordingly, future research is encouraged to broaden the geographic coverage to other regions in Indonesia, adopt a mixed-methods approach that integrates qualitative inquiry to enrich the interpretation of quantitative findings, and incorporate additional contextual variables such as institutional reputation, hospital accreditation status, and the role of medical professionals' personal branding on digital platforms. Such extensions would provide a more comprehensive understanding of how digital communication shapes consumer behavior in the evolving Indonesian healthcare industry.

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