

An analysis of reputation, predictability, and perceived risk on user trust in telemedicine consultation services

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Abstract

This study aims to analyze the impact of reputation, predictability, and risk on user trust in telemedicine consultation services. User trust is a crucial factor in the adoption and sustainability of telemedicine services. This research uses Perceived Risk Theory to explore the effects of risk on user perceptions and examines how reputation and predictability influence trust. The method employed is a quantitative survey with questionnaires distributed to telemedicine service users between January 16 and February 16, 2023. The unit of analysis in this study is users who have utilized telemedicine services, especially in health consultation at least once. The findings reveal that the combined contribution of the three variables (reputation, predictability, and risk) to user trust is 25.7%, as indicated by the coefficient of determination (R^2). This means that 74.3% of user trust is influenced by factors outside of reputation, predictability, and risk, such as service quality, user experience, and direct interaction with service providers. This research provides insights that while these three variables have a significant impact, other factors also play a crucial role in building user trust in telemedicine consultation services.

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INTRODUCTION

The health sector has received significant attention from the government. Health issues in Indonesia remain complex, particularly due to the unequal distribution of healthcare services, information, and human resources. The era of communication and technology has brought new opportunities to this sector, as digital media has become a platform for

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interactive and collaborative discussions aimed at health promotion and disease prevention (Heldman, 2013).

The advancement of information technology has ultimately led to the emergence of online healthcare services, which contribute to address these challenges. Indonesia is among the Asian countries with significant potential for the growth of digital healthcare services. The suboptimal distribution of healthcare services combined with a large population positions Indonesia as a promising market for the telemedicine business landscape (Yusra, 2018). There has been a 44% increase in telemedicine users over the past six months. Moreover, the COVID-19 wave has significantly influenced public behavior regarding health consultations, with a growing reliance on both online services provided by hospitals and clinics, as well as third-party digital applications (Fitra, 2021).

The community requires adequate geographical distance to engage in health consultations safely (Miller, 2001). This convenience is experienced by the public through the simple act of sending a message and waiting for a response, without the need to travel or meet the doctor in person. The availability of 24-hour consultation access, the absence of geographical limitations, lower costs, and prompt service have made this option preferable for many individuals.

Telemedicine is the provision of healthcare services in situations where there is a geographical separation between the patient and healthcare providers or medical professionals (Alvandi, 2017). Services such as consultations, diagnoses, remote examinations, treatment recommendations, and the storage of medical history are conducted entirely through telecommunications and the internet. Over time, these services have evolved into mobile applications that can be accessed at any time with a simple screen scroll.

The impact of reputation has been demonstrated in several studies. Kim et al. (2004) found that reputation significantly affects both initial and ongoing trust in online organizations. Likewise, Grazioli and Jarvenpaa (2003) found that perceived reputation has a positive effect on online trust. This also has implications for health information and user trust. Furthermore, Stanford et al. (2003) noted in their study that health information seekers focus on reputation, information sources, and corporate motives when assessing credibility. User trust is essential for the sustainability of healthcare services, including patients' trust in data security during online consultations. A global study by Kaspersky revealed that patient data is potentially at risk of leakage during remote consultations using digital platforms. Service providers may collect, process, and share users' sensitive information (Setyowati,

2022). Ultimately, users are required to disclose their health conditions and personal privacy (Hong, 2019).

The provision of medical history is no less important in ensuring the provision of appropriate healthcare services. Moreover, building trust is highly significant for telemedicine service providers. As highlighted in Hong's (2019) study, patients' trust in online healthcare positively influences behavioral intentions. This indicates that the intention to continue using online healthcare services can be shaped by the level of trust established.

Previous studies have analyzed user trust in telemedicine primarily based on reputation, whereas the present study emphasizes and takes into account predictability and perceived risk. It specifically focuses on users' ability to assess the protection of their personal data. Furthermore, in the geographical context, this study remains relevant in developing countries where the adoption of telemedicine is still in its early stages.

This study offers a novel approach by integrating three key dimensions reputation, predictability, and risk to evaluate user trust in telemedicine services, a framework that has been relatively underexplored in the context of developing countries.

This paper examines the influence of reputation, predictability, and risk on consumer trust among patients. When users engage with a particular telemedicine service but find that their needs are unmet, they are unlikely to use the same brand again. In some cases, they may even refrain from seeking further health consultations, even through different applications. Moreover, consumers tend to share their experiences with others. Such information sharing can lead to the emergence of new potential users and, in turn, impact the overall user base of telemedicine services.

LITERATURE REVIEW

Reputation serves as an important indicator to evaluate the effectiveness of communication efforts carried out by public relations (PR) in building customer relationships (Michaelson & Stacks, 2014). Reputation reflects stakeholders'—particularly users'—perceptions of an organization's ability to meet their expectations. This perception not only fosters trust but also functions as a buffer during crises (Chaudhri, 2020). From a communication perspective, reputation is fluid and dynamic, formed through continuous interaction between the organization and its public (Ravasi, 2018). According to Michaelson (2014), frequent communication is a significant factor in developing reputation. Reputation signifies when a service provider must meaningfully establish itself to enrich its public

image. Building a positive reputation is resource-intensive and demands consistent relationship-building efforts (Lattimore, 2009).

Predictability is defined as the expectation that the object of trust will act consistently based on past experiences, making it a factor influencing trust (Kee & Knox, 1970; Rotter, 1971; Barney & Hansen, 1994, in Corritore, 2012). Predictability often contributes to decision-making. Before making a purchase, telemedicine users gather and interpret service-related information, which shapes their perception of service quality. This information contributes to building user trust. The perceived likelihood of service meeting consumer needs increases trust. Brand clarity enhances assurance, especially since users typically lack prior knowledge before engaging with the service. Therefore, product predictability increases brand trust by fostering optimistic certainty (Kasperson, Golding, & Tuler, 1992 in Afzal, 2009).

Risk in using telemedicine services is similar to that of other digital media. It may lead to higher online surveillance, affecting privacy. Service providers can gather more personal information to better target customers with personalized services. However, users may disclose sensitive information when they perceive greater benefit in emergencies (Priego, 2023).

Privacy concerns are a key explanatory construct, as noted by McKnight et al. (2002). In the context of information disclosure, prior studies define trust in a company as the extent to which consumers believe the company will protect their personal data (Grazioli & Jarvenpaa, 2000). This also applies to telemedicine users. Trust implies a belief in the company or institution's reliability and integrity, and the safety of disclosing information to them (Priego, 2023).

Perceived Risk is a perspective developed by Rimal and Real (2003) to explain how individuals evaluate potential risks before making decisions in uncertain contexts. In this framework, perceived risk refers to the level of uncertainty an individual associates with potential negative outcomes of using a service or technology. In telemedicine, this perceived risk is crucial as it combines sensitive healthcare services with digital technology.

This theory has been expanded by recent research identifying multiple risk dimensions in digital technology, particularly within tech-based healthcare systems like telemedicine (Pappas, 2016; Zhang et al., 2022). Perceived risks can influence user trust, which is essential for service adoption.

METHODS

This study adopts a survey method with a quantitative approach to explore patterns of consumer trust in telemedicine platforms. The survey was conducted through the distribution of an electronic questionnaire via Google Forms, disseminated across open-access social media channels connected to telemedicine service providers and relevant user communities.

The study population includes individuals who have used telemedicine services to consult with medical professionals via digital applications. Given the open and widely accessible nature of these platforms, the population is considered infinite. Data collection was carried out over a one-month period (January 16 – February 16, 2023), allowing sufficient time to gather user responses.

This study does not target users of a specific telemedicine application, as the primary aim is to derive generalized insights across various platforms. A total of 98 respondents who completed and submitted the questionnaire served as the primary data sources.

The measurement of consumer trust was based on responses to structured questions using a Likert scale (Singarimbun & Sofyan, 2000), which is commonly employed in communication research to assess perception and attitude. The questionnaire was developed through the operationalization of the following concepts (Table 1). The collected data were processed using the Statistical Package for the Social Sciences (SPSS) software (Santoso, 2003), employing a standard multiple regression model to examine the relationships among the variables studied, as follows:

$$Y' = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e_i$$

The model was subsequently refined and operationalized in the form of the following multiple regression equation:

$$y' = b_0 + b_1 x_1 + b_2 x_2 + b_3 x_3 + e_i$$

y' = consumer trust (trust); x_1 = reputation ; x_2 = predictability; x_3 = risk, b_0 = intercept; b_1, b_2 dan b_3 = regression coefficients.

This study aims to analyze the influence of reputation, predictability, and perceived risk on users' trust in telemedicine consultation services. Drawing on theoretical frameworks and previous empirical findings, the following hypotheses are proposed:

- **H1:** Reputation has a positive influence on users' trust in telemedicine consultation services.
- **H2:** Predictability has a positive influence on users' trust in telemedicine consultation services.

- **H3:** Perceived risk has a negative influence on users' trust in telemedicine consultation services.

These hypotheses will be tested using a quantitative approach, employing regression analysis to determine the extent to which each variable affects users' trust. Within the context of communication studies, this research also positions trust as a communicative outcome shaped by the symbolic credibility, message consistency, and perceived uncertainty embedded in digital health interactions.

Table 1. Operational Definition

No	Variable	Indicators	Notes
1	Reputation	Individuals believe that the telemedicine application they use is trustworthy Individuals believe that the doctors providing consultation are competent experts Individuals are willing to follow the doctor's advice after the consultation Individuals believe in the importance of consultation services in telemedicine application.	Adapted from McKnight (2002); Corritore (2012).
2	Predictability	Individuals believe the consultation service meets their expectations Individuals believe the consultation through telemedicine does not cause disappointment Individuals believe the doctor's instructions are clear and comprehensive Individuals believe the telemedicine application is easy to use Individuals believe the telemedicine application helps with health consultations Individuals believe their health information needs can be met through the telemedicine application.	Adapted from Corritore (2012).
3	Perceived Risk	Individuals believe that health consultations via telemedicine are secure Individuals believe the negative consequences are fewer than the positive ones when using the application Individuals believe they should think carefully before engaging in a consultation Individuals believe they should be cautious before consulting Individuals are aware of the risks associated with using digital services, including telemedicine application	Adapted from McKnight (2002).
4	Trust	Individuals believe telemedicine does not take advantage of them Individuals believe the telemedicine application they use is reliable Individuals feel there is nothing to worry about when consulting via telemedicine Individuals trust the security of their provided medical history Individuals believe the telemedicine application they use is trustworthy	Adapted from McKnight (2002).

Source: Author's Analysis (2024)

RESULTS AND DISCUSSION

Telemedicine Applications in Indonesia

Telemedicine applications have grown alongside the increasing number of users from various professional and educational backgrounds. Most users are employed in private companies or government institutions. Data shows that female users are more likely to use telemedicine consultation services. Halodoc is the most used app (71%), followed by Alodokter (22%), with the remainder using other health platforms. Most users prefer chat features over phone or video calls.

While it's easy to find users who have downloaded these apps, not all of them have used the core consultation service. Therefore, data collection required additional time to find users who had also become patients. Users receive personalized health information notifications after downloading the app. Those who choose to consult with a doctor usually receive such communication messages prior to the consultation.

Online healthcare services have transformed how institutions and healthcare professionals interact with patients. This mediated interaction also contributes to building user trust in the service. However, this study found an anomaly: users generally lack awareness about data privacy. Trust formation is heavily influenced by user perception of app predictability and the reputation of the telemedicine provider.

ANOVA results show that the variables reputation, predictability, and risk have a very significant simultaneous effect. The significance value (Sig = 0.00) is less than $\alpha = 0.05$ ($F = 11.205$), indicating that these three variables account for 25.7% of the variation in trust, with the remaining 74.3% influenced by other factors. Individually, each variable has a different level of influence. The multiple regression equation is:

$$y = 4.885 + 0.069x_1 + 0.379x_2 + 0.055x_3$$

This means that **predictability** (x_2) has the strongest influence on trust, while risk (x_3) has the weakest among the three variables.

Data analysis reveals a significant relationship between reputation, predictability, and perceived risk with user trust in telemedicine consultation services. Telemedicine is known for overcoming geographic barriers between patients and doctors (Miller, 2001). Digital transformation and healthcare innovation are now inevitable. Patients, as consumers, play an active role in receiving, selecting, and deciding on the information they obtain (Deloitte, 2019). Therefore, academic attention to the communication patterns of emerging technologies and their impact on the healthcare sector is vital for professional practice.

Participatory healthcare allows doctors and patients to connect digitally and actively manage health. However, the widespread use of digital health communication (via social media, websites, or apps) also carries the risk of misinformation, privacy violations, and threats to professional image and reputation (Lim, 2016).

Regression interpretation shows that a one-unit increase in each independent variable leads to an increase in the trust variable by the value of the respective coefficient, assuming other variables remain constant (Table 2 and Figure 1).

Table 2. Regression Results of the Three Variables

Independent Variable	Regression Coefficient	Influence on Consumer Trust
<i>Reputation (X₁)</i>	0,069	6.9%
<i>Predictability (X₂)</i>	0,379	37.9%
<i>Risk (X₃)</i>	0,055	5.5%
Total		50.3%

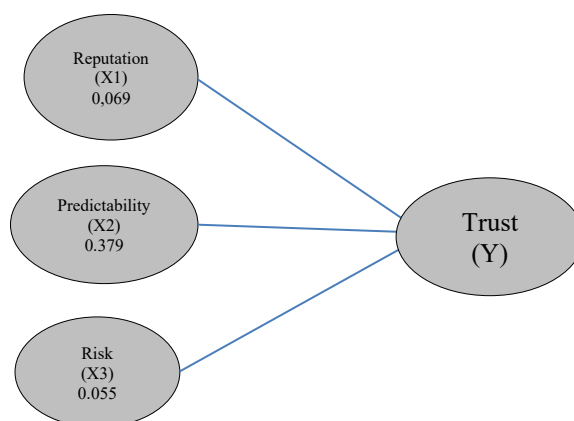


Figure 1. Tested Model
Source: Author's Analysis

The results of the study highlight the importance of a focused strategy to increase user trust in telemedicine services. Top priority should be given to service predictability, followed by efforts to build a strong reputation and reduce perceived risk. In addition, further exploration of other factors influencing trust should be conducted to provide more comprehensive insights. These steps will not only increase user trust but also strengthen the position of telemedicine services in an increasingly competitive market.

Reputation

Referring to the results of the multiple regression analysis $y = 4,885 + 0,069 x_1 + 0,379 x_2 + 0,055 x_3$ the variable *reputation* (x_1) has a coefficient of 0.069. This means that if this variable increases by 10%, then *trust* (y) will increase by approximately 0.06–0.07%,

assuming *predictability* (x_2) and *risk* (x_3) remain constant. This shows that the reputation dimension has a significant influence on increasing patient trust during consultations on telemedicine applications.

The reputation variable has a regression coefficient of 0.069, indicating a positive but relatively smaller effect compared to predictability. Thus, the hypothesis test shows that **H₁ is accepted**, meaning reputation has a significant positive influence on users' trust in telemedicine services.

Although the service provider's reputation is important, it appears to be less impactful than predictability in building user trust. This finding is consistent with literature suggesting that while reputation has a positive effect on trust, it often serves as a supporting element, especially in digital technology contexts (Pappas, 2016).

Even though the definition of reputation may evolve in digital contexts, the core principle of reputation remains intact. Organizational reputation becomes an indirect measure of public opinion, social community perspectives, and other organizations' views (Castellano & Dutot, 2017). Hence, collaborative exchange within telemedicine applications is essential. Patients assess services based on personal experiences. Doctor profiles include education, work experience, consultation fees, and other aspects, allowing prospective patients to choose trusted services. Ratings, response duration, and patient satisfaction data complement this information. The system gathers user opinions after the service. This collaborative system acts as a patient decision-support and interactive system (Handayani, 2017).

Given these factors and the possibility of seeking information across platforms, decision-making can be significantly influenced by the patient. Although not entirely, it plays a major role. Health professionals communicate with patients, who then process these messages into decisions. In health companies, doctors act as advocates or opinion leaders. Patient experience in seeking health solutions plays a critical role in building the company's reputation (Broom, 2013). Furthermore, doctors as opinion leaders can alter patient perceptions of their health (Michaelson, 2014). Belk (2014) stated that online reputation is an effective method to build trust in collaborative information consumption. Public relations efforts through opinion leaders send persuasive messages to enhance reputation. At this point, all internal stakeholders must be involved and aligned in effective communication strategies. A positive patient impression is formed not just from PR messages or advertising, but also through actual experiences using the service.

Opinion leaders do not stand alone. Other attributes require attention. Patients using telemedicine are assumed to have accessed features such as health articles and service information beforehand. The relationship-building process on social media can also be observed by other users. Information created by the company and adopted by users becomes the foundation of trust, eventually leading to consultation choices.

While the core service is provided through the app, reputational impacts can arise on different platforms. Social media is one of them. Telemedicine companies' presence on social platforms invites users to share their experiences both positive and negative. Negative testimonials and comments can deter new patients (Vartiak, 2015). Therefore, addressing complaints across various social media platforms must be taken seriously. Telemedicine users are not always the patients themselves they may use the service for family members. Hence, user sentiment can arise. In such cases, the company must consider building direct relationships, which will influence user trust (Prigo, 2023). Users will perceive the company as caring about their stories, thereby restoring and strengthening trust.

Thus, reputation management is crucial for the sustainability of telemedicine services. Brand attributes are the most important aspect of a brand that can meet customer needs. Companies must strive to build a brand image that satisfies customer needs and alleviates their concerns in using the service. This capability will build consumer trust in the healthcare provider. If customer needs are unmet, they may return to face-to-face health services.

Predictability

Based on the multiple regression analysis $= 4,885 + 0,069 x_1 + 0,379 x_2 + 0,055 x_3$, the *predictability* variable (x_2) has a coefficient of 0.379. This means that a 10% increase in predictability will raise *trust* (y) by about 3–4%, assuming *reputation* (x_1) and *risk* (x_3) remain constant. This influence is greater than the other two dimensions, showing that fulfilling user expectations contributes significantly to user trust. Therefore, **H2 is accepted**, indicating that predictability has a significant positive effect on trust in telemedicine services.

Various telemedicine apps (e.g., Halodoc, Alodokter, Gooddoctor) offer diverse health information. These general health platforms provide information for all age groups, from infants to the elderly. As a result, they serve as media for countering misinformation or hoaxes, particularly in health—an area prone to such issues (WHO, 2022). Moreover, the need for health information is rising, paralleling the prevalence of myths in public health discourse.

Predictability shows a stronger influence than reputation. It is based on the consumer's ability to understand brand characteristics and believe that the brand will meet their needs. This suggests that reputation forms when users' predictions about the application are fulfilled—i.e., the service meets patient expectations. Understanding telemedicine users' expectations is critical. Consumer trust in a company is built through service usage and accumulating data on its reputation, predictability, and competence. A company with a good reputation will fulfill customers' predictability and have the competence to meet their needs (Afzal, 2009). This process ultimately fosters consumer trust in the company.

Telemedicine users often use consultation services after accessing information from the app. Collaborative features among users also add value, helping users further predict future services (Afzal, 2009). According to the analysis, predictability has the highest potential to increase user trust compared to other variables. This aligns with Lattimore (2009), who notes that service quality and communication significantly impact user perception. Therefore, telemedicine companies must deliver quality services and communication to achieve high predictability among users.

Patient feedback and experiences with healthcare providers can offer insights to improve care quality. Strategically, digital presence helps build the brand (organization and/or company), expand outreach, and generate business (e.g., through word-of-mouth). From the consumer perspective, transparent access to information enables better healthcare decisions, considering provider reputation, quality, and cost (Cordina & Greenberg, 2020).

Risk

Ethical concerns regarding privacy continue to emerge alongside the increasing use of internet technologies across various digital platforms in businesses, including those in the healthcare sector. In internet-based health services, patient data is often collected through the disclosure of personal profiles, medical histories, and health related information. At the same time, the use of such data has become one of the most crucial aspects of the healthcare business, as services are often delivered through the processing of personal information via applications.

In the telemedicine business, Artificial Intelligence (AI) collects databases and transaction histories to generate predictive algorithms based on users' past activities (Kotler, 2021). The results of multiple regression analysis yielded the equation $= 4,885 + 0,069 x_1 + 0,379 x_2 + 0,055 x_3$ which shows that among the three independent variables, **risk** (x_3) has the weakest influence on consumer trust. A coefficient of 0.055 means that if the risk variable

increases by 10%, consumer trust (y) is estimated to increase by around 2–3%, assuming that **reputation** (x_1) and **predictability** (x_2) are held constant. Therefore, Hypothesis 3 is not fully supported, as the result indicates that risk has a small **positive** influence on trust, contrary to the initial expectation of a negative effect. However, this variable still contributes significantly to the model.

This finding suggests that privacy issues in telemedicine services can be minimized by strengthening the reputation and predictability of the service. High-quality service contributes to building a strong reputation, which in turn positively affects consumer trust. Nevertheless, the risk associated with personal data disclosure should not be taken lightly. If there is a failure in protecting patient data, restoring consumer trust can become a long-term challenge. This may ultimately influence the user's decision on whether or not to continue using the service.

Furthermore, when such privacy issues arise, the company's overall communication about user privacy protection may trigger public concern. Therefore, it is important for companies to manage data security properly and communicate their efforts clearly to users. For example, the company can explain how user data is protected and what measures are taken to ensure privacy.

Users expect companies to serve and protect them in the best possible way (Lattimore, 2009), including protecting their personal information. Ethical issues related to privacy and anonymity in healthcare service organizations present a serious challenge in building and maintaining trust between healthcare providers and patients (Chaudhri, 2021).

Transparency in online health consultations must be implemented properly, without compromising patient privacy. Discussions about privacy and anonymity also raise questions of “power” and “control,” particularly regarding how much personal information patients feel comfortable sharing online. This can create imbalances and limit the ability of healthcare providers to respond fairly and appropriately, which may lead to reputational risks.

CONCLUSION

All three proposed hypotheses were found to be significant based on the results of multiple regression analysis. The variable predictability exerted the most dominant influence on user trust, followed by reputation. Meanwhile, risk showed the least impact. Although risk was expected to have a negative effect on trust, the analysis revealed a positive direction,

suggesting that risk perceptions can be managed effectively within the context of telemedicine services.

These findings carry important implications: telemedicine providers should prioritize enhancing service predictability, strengthening reputation, and proactively managing perceived risk to build user trust.

Telemedicine has proven to be a viable solution to the realities of healthcare services and has met users' needs. Through users' experiences and impressions categorized under predictability trust in telemedicine can escalate. Although telemedicine is still perceived primarily as a means for initial consultations, it opens possibilities for continued medical treatment through doctor recommendations within the application.

The implication of this study underscores the importance of improving predictability, which emerged as the most dominant factor affecting user trust. Consistency in service quality—such as reliable response times, accurate diagnoses, and a uniform user experience—must become a top priority for providers. Users who can anticipate the reliability of a service are more likely to develop trust, and thus, reinforcing this aspect will significantly affect their perception.

In addition, the reputation of telemedicine services plays a vital role in building trust, particularly among new users. Service providers should enhance their positive image through transparency, collaboration with reputable medical institutions, and user review-based marketing strategies grounded in professional credibility. A strong reputation lays the foundation for long-term trust.

Although perceived risk had the smallest impact, it remains a relevant concern. Efforts to reduce perceived risk such as strengthening data security, ensuring process transparency, and educating users about privacy protection measures are essential in fostering a sense of safety. These steps help mitigate user concerns that could hinder the adoption of telemedicine services.

The contribution of these three variables indicates the need for further exploration of other relevant factors, such as the quality of doctor-patient communication, user experience in navigating the application, and service personalization. A more holistic approach to these factors may yield deeper insights into building user trust.

Overall, the findings of this study provide strategic direction for telemedicine service providers in enhancing user trust. By reinforcing predictability, building a strong reputation, and managing perceived risk effectively, telemedicine platforms can better navigate market

challenges. These findings also serve as a crucial foundation for future research in identifying other elements influencing trust in the evolving landscape of health technology.

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