The Influence Of Ease Of Use, Usefulness, Privacy Risk, And Government Support Towards Young Adult's Usage Intention On mHealth During Covid-19 In Jakarta (Case Study On Halodoc)

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Abstract *– This study aims to identify the perception of young adults during the COVID-19 pandemic that will influence their intention to use Halodoc application. This study examines factors from several theories such as Technology Acceptance Model and Theory Planned Behavior. The population of this research is young adults with an age range of 19-39 years, whether they have experienced or currently experiencing or have never experienced of the COVID-19 symptoms, who are non-user yet know about Halodoc application. The sample used in this study was collected in around Jakarta with the total of 213 respondents. The sampling technique used is nonprobability and purposive sampling by using a quantitative descriptive approach. Analysis of the data used is statistical analysis in the form of SEMPLS. The results of this study indicate that perceived ease of use, perceived privacy risk, and government policy & support influence young adult usage intention of Halodoc application during this COVID-19 pandemic situation.*

Keywords: *Perceived Ease of Use; Perceived Usefulness; Perceived Privacy Risk; Government Support; Usage Intention.*

INTRODUCTION

Countries around the world are scrambling to halt the spread of the COVID-19 pandemic. World Health Organization (2020) records the COVID-19 cases in Indonesia as of July 2, 2020, there were 59,394 positive confirmed, while in Jakarta as of July 2, 2020, had 11,823 confirmed cases. In order to reduce the spread of COVID-19 virus, President Joko Widodo made a Physical Distancing policy by reducing the mobility of people from one place to another, keeping distance, and reducing the publicity of people (RI Ministry of State Secretariat, 2020). President Joko Widodo through the Task Force for the Acceleration of Corona Covid-19 virus handling also asked to combine various digital applications into one integrated platform, to facilitate the community while undergoing isolation at home. Halodoc ID is a secure healthcare network platform with a mission to simplifying access to healthcare by connecting millions of patients with 20,000 licensed doctors, insurance, labs, and 1,000 certified partner pharmacies in one simple mobile application. Halodoc is increasingly committed to curbing the spread of COVID-19, and doctor partners have received training and have adequate knowledge according to the recommendations of the Government and WHO regarding COVID-19, in order to provide appropriate consultations (Nurul, 2020).

A young adult is a person between the ages of 19 and 39 (Psychology Wiki, 2020). Indonesian young adult populations are around 89,1 million. While in Jakarta as of 2020 population is estimated at 10,770,487 and for the young adult population is around 30% or 3,2 million (World Population Review, 2020). Cited in IDN Research (2020), young adults are more often describe as generation love instant gratification through technology, spends too much time on social media, portrayed as an adventurous. People's lifestyle, especially young adult, make some public places were still packed with crowds, and it seemed though many young adults were slow to take steps to curb the spread of the COVID-19. Another problem are the negative stigmas towards COVID-19 patients which make others scared and ashamed to say the truth (Achmad, 2020).

To, et al. (2019) explored key factors influencing Chinese young adults' intention to use mHealth using the extended TAM. The results showed that Perceived ease of use significantly influenced people's intention to use mHealth through Perceived usefulness. And Perceived usefulness was found to play the most important role in shaping people's intention to use mHealth. Zhou, et al. (2019), explored key factors that influence the behavioral intentions of elderly for telehealth systems. The results indicate that medical service satisfaction, ease of use, and information quality are decisive variables that influencing elderly's acceptance, and acceptance will have a positive impact on the behavioral intentions. Arash et al. (2020), the findings of their research showed that perceived usefulness does not have a significant

effect on attitude towards mobile app use, but that perceived ease of use, social influence and peer influence positively affect attitude in this regard.

According to Yee, et al. (2019), patients will have more positive attitude towards the mobile health app if the app is so useful that the user can effectively control their health care. More perceived usefulness leads to greater acceptance and a behavioral intention to adopt the mobile health app. Cited in Verissimo (2017), Many authors (e.g., Agarwal & Karahanna, 2000; Venkatesh & Davis, 2000; Wu & Wang, 2005) argue that perceived usefulness has a direct impact on usage intention.

Li, et al (2016) stated that perceived privacy risk is determined by health information sensitivity, personal innovativeness, legislative protection or Government's policy, and perceived prestige. So, Individual's privacy perception plays an important role in the adoption of health information technology that includes healthcare wearable devices. Cited in Chiu, et al. (2017), based on the following research studies on Philippine internet environment (Lee and Jaramillo, 2013), there are four barriers to diffusion of online banking, namely, infrastructures, costs, privacy and security, that this study adopted to test their real effect on behavioral intention of customers to adopt mobile banking services in the Philippines.

In the case of Singapore, Sheshadri and Rani (2014) stated that the Singaporean government plays a major driver for the diffusion of information and communication technology. Cited in (Haderi, 2014), government support gives positive influence on the intention behaviour throughout the positive effect on perceived usefulness and ease of use. Several studies have found that when top management fails to manage and support the usage of the technology at work, technology acceptance would not materialize (Kwan & Wang, 2009; Nathan, et al.(2004).

However, in order to achieve success, one should examine what factors may affect usage intention of young adult in Jakarta regarding mHealth application of Halodoc during this COVID-19 pandemic. This study explores several factors from theories such as Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). This paper organize as follows. First, researcher provides brief overview of the literature on e-marketing, theories, variable and indicator used. Second, researcher draws explanation of the hypothesis development. Next, researcher presents the methodology and results. Finally, the finding will be discussed along with conclusion.

LITERATURE REVIEW

E-Marketing

Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large (Solomon, et al, 2015). Marketing focuses on identifying and satisfying consumer needs to ensure the organization's long-term profitability. Zhao (2020) defines e-marketing is a marketing activity in a computerized, networked environment, to facilitate exchanges and satisfy customer demands. E-marketing provides more convenience and competitive prices, and it reduce company's operational costs. E-customer's most serious concern is security and privacy, followed by price, delivery cost, return policy, customer service, site design, navigation, one-click shopping, and personalization. E-marketing as part of economics activities, today in the industrial age 4.0 is switching to online systems (Nusraningrum, et al., 2019).

Theory of Planned Behavior and Technology Acceptance Model

Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) were developed based on the Theory of Reasoned Action (TRA) (Ajzen, 1991; Davis, 1986). TPB can be used to measure various human behaviors in more general terms, and TAM examines usage and adoption behaviors in specialized contexts such as information systems and new media technologies (Chang, et al., 2015). TPB postulates three conceptually independent determinants of intention: (1) Attitude, refers to a person's favorable or unfavorable evaluation or appraisal of the behavior in question; (2) Subjective Norm, refers to the perceived social pressure to perform or not to perform the behavior; (3) Perceived Behavioral Control, refers to the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles. While TAM has three factors, Perceived usefulness, perceived ease of use (that will be explained in the next part), and also Subjective norm. Because the two TPB factors are in TAM, so that the weaknesses of TAM which can't control the behavior of users can be overcome, so that TPB and TAM can be used together to analyze the factors that influence the usage intention of information system technology, in this case is m-health.

Consumer's Usage Intention

According to the theory of reasoned action, a person's behavior is influenced by his or her intention to take an action (Hur, 2017) .This intention is determined by the person's attitudes and subjective feelings toward the behavior. An intention has been defined as a person's commitment, plan, or decision to carry out an action or achieve a goa (Bagozzi, 2010). Cited in Nugroho (2009), factors that influence consumer intention has three sections, can be briefly described as follows: (1) Consumer internal factors (needs, motivations, and perceptions); (2) Individual characteristics (lifestyles, personality and demography); (3) External or environmental factors also affect consumer behavior.

There are several factors that make young adults intend to use a technology. Utomo and Noormega (2020) have divided young adults or millennials into 7 types: (1) The Adventurer who is outgoing, energetic, and love to explore new things and experiences, prioritize creative freedom; (2) The Visionary who is inspiring, charismatic, expressive, and driven; (3) The Artist who is full of ideas, have unique points of views, and strong aesthetic orientation, take joy in reinterpreting circumstances, reinventing and experimenting with both themselves and new perspectives; (4) The Leader who is charismatic, goal-oriented, and have strong leadership skills; (5) The Socializer who is fun, outgoing, and conversation-starters. No other type is as generous with their time and energy as Socializers when it comes to encouraging others, and no other personality type does it with such irresistible style; (6) The Conservative who is reliable, simple, and low-key; (7) The Collaborator who is highly tolerant, full of ideas, and love to create a great teamwork within the society. All of them are consuming content through social media, digital media, and radio.

Perceived Ease of Use

The perceived ease of use (PEOU), according to Davis (1986), is defined as the degree to which a patient believes in the use of a particular technology would require no effort (Yee, et al., 2019); Usna, 2020). Additionally, although an m-health application was very useful for patients, if it was difficult to use, the patients will have negative perception towards the app and reduce their intention to use it (Mangkunegara, Et al., 2018). Conversely, the more difficult it is to get information, the longer the adoption period will be (Verissimo, 2017; Alkateeb & Doucette, 2009). Kim and Chang (2007), and Gagnon, et al (2016) also defend the idea that perceived ease of use favors the adoption of technology in healthcare. In the same line of thought, a recent study of antecedents of mobile app usage among smartphone users (Kim, et al, 2016) shows that perceived ease of use positively influences app usage. According Susanto and Aljozab (2015), PEOU can be measured by two dimensions: (1) Accessible, refers to the place and time flexibility in using the apps; (2) Easy Navigation, refers to the ease of using the apps with less effort. Therefore, the following assumption is made:

H1: perceived ease of use has positive effect on Halodoc usage intention

Perceived Usefulness

Cited in Yee, et al (2019) the perceived usefulness (PU), according to Davis (1989) defined as the degree which a person thinks that technology could improve their performance at work. It means whether or not someone perceives that technology to be useful for what they want to do. Olaleye, et al (2018) also defined perceived usefulness as the extent to which target customers believe that using a specific technology will generate significant value for them. Arash (2020) mention If users understand that using an app will be beneficial and satisfies their needs, they assume a positive attitude towards doing so (Lee, 2018; Morosan and De- Franco, 2016). Yee, et al. (2019) further explained PU is usually measured using three elements: (1) Effectiveness, the degree to which something is successful in producing a desired result; (2) Productivity, a measure of the efficiency of a system in converting inputs into useful outputs; (3) Performance, refers to an action or process of carrying out or accomplishing an action, task, or function. Therefore, the following assumption is made:

H2: Small letter in the middle of sentece except name

Perceived Privacy Risk

In the banking context, privacy refers to the ability of the bank to authenticate and protect consumers' personal information from unauthorized access which is free from invasion, interception and theft (Cheung et al, 2001; Mukherjee and Nath, 2003; Lee, 2009; Lee and Turban, 2001; Littler and Melanthiou, 2006; McKnight et al., 2002). Patient information will be collected and recorded in a central database that health professionals will be able to access on a regular basis (Yee, at al., 2019). Since healthcare wearable

devices continuously collect user's personal health information in real time, and individual's personal health information is more sensitive than other types of information such as demographic and general transaction information (Bansal, et al, 2010), healthcare wearable devices should not only be treated as an application of emerging technology in healthcare, but also should be regarded as a high privacy concern product (Gao, et al., 2015). Information privacy concern is proved to be more important due to the higher sensitivity of health information. Li, et al (2016) and Kumar et al (2016) defines the adoption of healthcare wearable devices, individuals' perceived privacy risk is determined by two dimensions as follow: (1) small letter (name, date of birth, age, home address, e-mail address, telephone number, account number, etc); (2) small letter refers to an individual's information attribute that informs the degree of perceived discomfort when disclosing health information to an external agent (a healthcare wearable devices in our case). Therefore, the following assumption is made:

H3: Small letter in the middle of sentece except name

Government Policy and Support

Government policy is an intentional course of action followed by a government institution or official for resolving an issue of public concern (Clarke, et al 2009). They further explained that it is basically a course of government action or inaction taken in response to social problems. Kotler and Harris (2013) stated that political and legal environment possess a profound impact on marketing environment, especially telecommunication, and in this case is mHealth. Cited in Haderi (2014), there are many factors that influence acceptance of computer technology which are beyond the organization. Some of these factors are external to the organization such as sector government (public vs. private), volatility (uncertainty), growth rates, and concentration of markets, all of which have been shown to affect acceptance of technology. Because government support plays an important role in the acceptance of information tecnology, as shown above, this study examines the effect of this variable on the young adult usage intention on Halodoc application. Rausser and Goodhue (2002), and Amankwah-Amoah (2015) proposed government's policy and support can be measured by three dimensions as follow: (1) Incidence, refers to a number of simplifying assumptions (include static supply and demand, perfect and costless information and policy enforcement, and perfect competition); (2) Mechanism Design, which intended by the government to correct market failures; (3) Protect Domestic Firms, refers to the support given by the government to the local firms to improve the competitiveness. Therefore, the following assumption is made:

H4: Small letter in the middle of sentece except name.

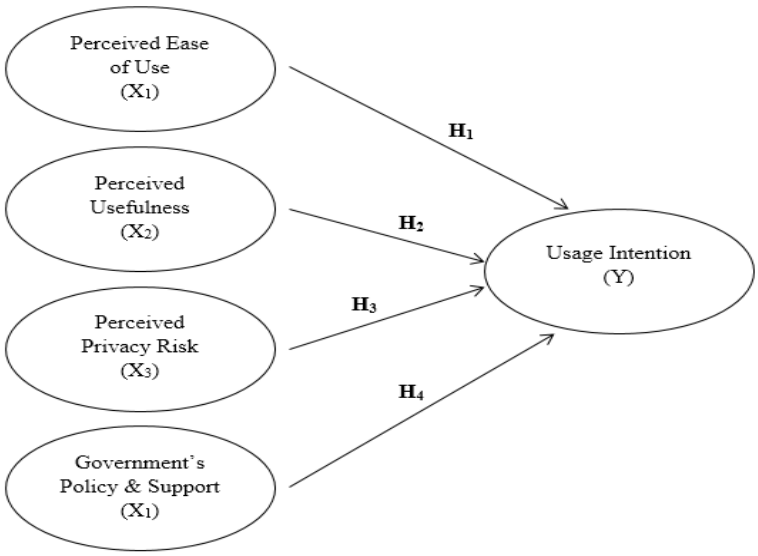

Figure 1. Research Framework

METHODS

This research use non-probability sampling. The sample is young adult aged 19-39 in Jakarta, with or without COVID-19 sympthoms who knows about Halodoc. The total of 213 respondents are collected. Online questionnaires are carried out through the use of digital application sites, such as Google Form, e-mail, social media in distributing questionnaire. In this study, the author used the Five-Point Likert Scale to measure the variables with 1 representing “strongly disagree” and 5 representing “strongly agree”.

The questionnaire had two parts. The first part had six questions to collect demographic characteristics of respondents such as gender, age, location, employment status, monthly income or family support, medical insurance, hours spent on mobile phone per day, and COVID-19 symptoms experience. The second part contained 32 items measuring five constructs of the theoretical model. In this study, the authors used a quantitative descriptive analysis, assisted by IBM SPSS Statistics 23 and Partial Least Square (PLS) software.

RESULTS and DISCUSSION

Among 213 respondents, 60.6% (129/213) were female. Most respondents (86.9%) were aged 19–24 years. Most respondents were located in West Jakarta (63.8%). Most respondents were students (66.2%), followed by private employee (25.4%). A total of 31.9% of respondents had a monthly income or family support between IDR 1 million–5 million, 27.7% less than IDR 500,000. Most respondents (65.7%) had been covered by medical insurance. Most respondents (33.8%) spent their time on mobile phone for about 6-8 hours/day. In terms of COVID-19 symptoms, 81.2% respondents stated that they were never experienced it. All of these data were collected on September 2020. Table 2 presents the descriptive of the respondents.

Table 1 Descriptive Respondent

Characteristic		Frequency	Percent
Gender	Male	84	39.4
	Female	129	60.6
Age	19-24	185	86.9
	25-30	12	5.6
	31-34	8	3.8
	35-59	8	3.8
Location	Central Jakarta	10	4.7
	West Jakarta	136	63.8
	South Jakarta	52	24.4
	East Jakarta	10	4.7
	North Jakarta	5	2.3
	Kepulauan Seribu	0	0.0
Employment Status	Student	141	66.2
	Government Employee	1	0.5
	Private Employee	54	25.4
	Self-Employed	4	1.9
	Housewife	0	0.0
	Other	13	6.1
Monthly Income or Family Support	< IDR 500.000	59	27.7
	IDR 500.001 – IDR 1.000.000	48	22.5
	IDR 1.000.001 – IDR 5.000.000	68	31.9
	IDR 5.000.001 – IDR 10.000.000	34	16.0
	> IDR 10.000.000	4	1.9
Medical Insurance	Covered	140	65.7
	Uncovered	47	22.1
	Unclear	26	12.2
Time Spent on Mobile Phone per day (hours)	<4	17	8.0
	4 – 6	55	25.8
	6 – 8	72	33.8
	8 – 10	35	16.4
	>10	34	16.0
COVID-19 Symptoms Experience	Never experienced	173	81.2
	Have experienced	11	5.2

	Currently Experiencing	3	1.4
	Not sure	26	12.2

Source: Data processed (2020)

The Average Variance Extracted (AVE) is the indicator used to measure convergent validity. According to Bagozzi and Yi (1988), the AVE value should be greater than 0.5 to achieve adequate convergent validity. Table 2 shows that all AVE values were greater than 0.5; the convergent validity is therefore confirmed and accepted.

Composite Reliability and Cronbach Alpha aim to test the reliability of instruments in a research model. If all the variable values ≥ 0.7, it shows that the construct has good reliability or the questionnaire used as a tool in this study is consistent. Table 2 shows that all variables have been reliable an consistent because all latent variable values ≥ 0.70.

Table 2. Result of Measurement Model

Variable	Indicator	Outer Loadings	CA	CR	AVE
Perceived Ease of Use (X_1)	PEOU1	0.768	0.928	0.941	0.593
	PEOU2	0.773			
	PEOU3	0.803			
	PEOU4	0.861			
	PEOU5	0.843			
	PEOU6	0.865			
	PEOU7	0.813			
	PEOU8	0.793			
Perceived Usefulness (X_2)	PU1	0.790	0.929	0.940	0.665
	PU2	0.798			
	PU3	0.794			
	PU4	0.792			
	PU5	0,791			
	PU6	0.773			
	PU7	0.826			
	PU8	0.808			
	PU9	0.806			
Perceived Privacy Risk (X_3)	PPR1	0.885	0.923	0.946	0.813
	PPR2	0.943			
	PPR3	0.896			
	PPR4	0.881			
Government's Policy and Support (X_4)	G1	0.716	0.776	0.853	0.636
	G2	0.677			
	G3	0.859			
	G4	0.815			
Usage Intention (Y_1)	UI1	0.859	0.929	0.942	0.700
	UI2	0.871			
	UI3	0.845			
	UI4	0.833			
	UI5	0.807			
	UI6	0.805			
	UI7	0.836			

Source: Smart-PLS (2020)

Discriminant validity refers to the extent to which the construct is distinct from another constructed empirically. It is also a measure used to examine the correlation between concepts, their potential for overlap (Hair et al., 2014, Ramayah et al., 2018). Table 3 shows that the loading factor values for each indicator of each variable already have a loading factor value that is greater compared to the loading value when connected with other variables. This means that each variable has good discriminant validity.

Table 3. Discriminant Validity (Fornell-Larcker)

	PEOU (X1)	PU (X2)	PPR (X3)	G (X4)	UI (Y)
PEOU (X1)	0.816				
PU (X2)	0.765	0.798			
PPR (X3)	0.558	0.630	0.902		
G (X4)	0.608	0.670	0.679	0.770	
UI (Y)	0.707	0.713	0.684	0.709	0.837

Source: Data processed with Smart-PLS (2020)

Another measure of discriminant validity is the Heterotrait-Monotrait (HTMT). The HTMT value must be less than 0.9 to ensure discriminant validity between the two reflective constructs (Kline, 2011 & Gold et

al., 2001). Table 4 shows that the HTMT values between all constructs are less than 1, which means that the discriminant validity is sufficient.

Table4. Heterotrait-Monotrait (HTMT)

Variable	*G*	*PEOU*	*PPR*	*PU*	*UI*
Government's Policy & Support					
Pereceived Ease of Use	0.700				
Perceived Privacy Risk	0.760	0.601			
Perceived Usefulness	0.770	0.823	0.680		
Usage Intention	0.793	0.757	0.736	0.765	

Source: Data processed with Smart-PLS (2020)

Table 5 show that Q^2 value is greater than 0 (zero) so that the predictions made by the model are considered relevant.

Table 5 Construct Crossvalidated Communality

Variable	*SSO*	*SSE*	*Q^2 (=1-SSE/SSO)*
Perceived Ease of Use	1704.000	738.113	0.567
Perceived Usefulness	1917.000	887.872	0.537
Perceived Privacy Risk	852.000	281.883	0.669
Government's Policy & Support	852.000	567.725	0.334
Usage Intention	1491.000	601.850	0.596

Source: Data processed with Smart-PLS (2020)

The F^2 value is used to determine the effect of the predictor variable on the dependent variable (Cohen, 1988). Cohen further explained F^2 value of 0.02 is a weak influence, 0.15 is a moderate influence, and 0.35 is a strong influence. Table 6 shows that all variables have a weak influence in the structural model.

Table 6 F Square

Variable	*PEOU*	*PU*	*PPR*	*G*	*UI*
Perceived Ease of Use					0.097
Perceived Usefulness					0.029
Perceived Privacy Risk					0.088
Government's Policy & Support					0.086
Usage Intention					

Source: Data processed with Smart-PLS (2020)

The estimated value for the path relationship in the structural model must be significant. This significant value can be obtained by the boostrapping procedure. See the significance of the hypothesis by looking at the value of the parameter coefficient and the statistical significance value of t on the boostrapping report algorithm. To find out significant or insignificant seen from the t-table at alpha 0.05 (5%) = 1.96. Then t-table is compared with t-count (t-statistics).

Table 7 Hypothesis Testing Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t Statistics (|O/STDEV|)	*ρ* Values	Result
PEOU -> UI	0.284	0.288	0.071	4.015	0.000	Accepted
PU -> UI	0.170	0.170	0.096	1.762	0.079	Rejected
PPR -> UI	0.245	0.236	0.064	3.818	0.000	Accepted
G -> UI	0.256	0.263	0.069	3.715	0.000	Accepted

PEOU: Perceived Ease of Use, PU: Perceived Usefulness, PPR: Perceived Privacy Risk, G: Government's Policy and Support, UI: Usage Intention.
Source: Data processed with Smart-PLS (2020)

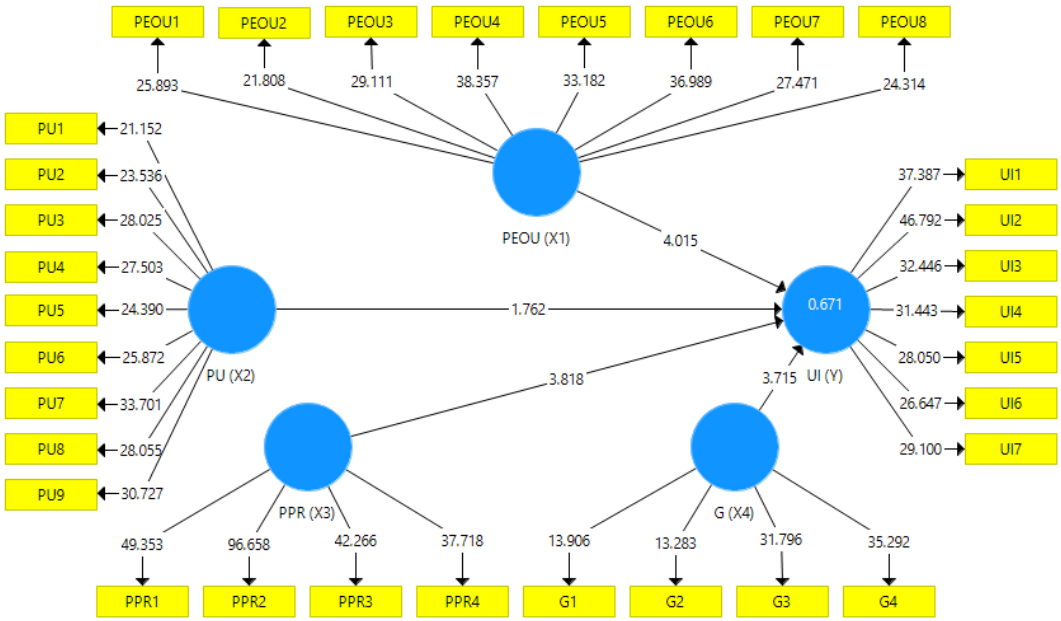

Figure 2. Bootstrapping Test Result
Source: Data processed with Smart-PLS (2020)

Perceived Small letter, because the t statistic > ttable (4.015 > 1.96). The ρ value is 0,000 < 0,05 then the hypothesis is accepted. So, it can be concluded that Perceived Ease of Use has a positive influence on Usage Intention. This finding is in line with research conducted by Yee , Seong, & Chin (2019) which states that the perceived ease of use is an important indicator that influences the intention to use the mobile health services. Furthermore, the interface design and features of the app are therefore important because the likelihood of app adoption for the patient increases when less effort is required, the operation is easy to learn, and satisfying user experience is possible. Moreover, this finding is also supported by Saare and Yue (2019) which states the research result that adopted TAM model to examine user's usage intention on m-Health, showed how the perceived ease of use within mobile application has significant effect as compared to perceive usefulness which is merely important for use of mobile health users such as elderly. This study has confirmed that perceived ease of use can positively affect the young adult's intention to use Halodoc application.

Perceived small letter, because t statistics < t table (1.762 < 1.96). The ρ value is 0,079 > 0,05 then the hypothesis is rejected. So, it can be concluded that Perceived Usefulness doesn't have a positive influence on Usage Intention. This is contrary to research conducted by To, et al., (2019), and Mangkunegara, et al (2018), which state that there is a significant relationship between perceived usefulness and usage intention. Based on authors' observation, young adult in Jakarta may not fully aware of the usefulness that might occur when using the application. Furthermore, young adult may feel that the benefit they get by using Halodoc is still the same when they directly go to the doctor or when they are using other mobile health application or maybe when they simply looking for the health information on the internet.

Perceived Small letter, because the t-statistic > t-table (3.818 > 1.96). The ρ value is 0,000 < 0,05 then the hypothesis is accepted. So, it can be concluded that Perceived Small letter. This finding is in line with research conducted by Chiu, Bool, & Chiu (2017) which states that privacy has a significant relationship to the usage intention of mobile application. They further explain that improving online privacy and security practices such as safeguarding customer data and information such as security compliance, guarantees and regulations, is more than preventing unauthorized access to their customers' data and funds. This study has confirmed that perceived privacy risk can positively affect the young adult's intention to use Halodoc application.

Government's Policy and Support has a positive and significant effect on Usage Intention, because the t-statistic > t-table (3.715 > 1.96). The ρ value is 0,000 < 0,05 then the hypothesis is accepted. So, it can be concluded that Government's Policy and Support has a positive influence on Usage Intention. This finding is in line with research conducted by Haderi (2014) which states that when the individuals in the government sector receive government support in adopting the information technology from the government program, the government information technology strategy and the e-government program, they develop the intention to

use the technology. On the other hand, To, et al. (2019) also found that there is no distrust on Chinese young adult's intention to use mHealth because of the government which passed new laws and regulations in recent years to ensure that health care providers shall provide accurate information on medical-related services.

CONCLUSION

It means that if Halodoc application is getting easier and simplier to operate, it will further increase people's intention (especially in this study is young adults) to use Halodoc; H2 is rejected because the result is that perceived usefulness gives positif yet insignificant effect on usage intention, it means that the usefulness of the Halodoc application doesn't give a big effect on young adult's intention to use this app, especially young adults in Jakarta, because some of them might feel that going to the hospital doesn't give any fear to them on this pandemic era and it has the same benefit whether they use Halodoc or go directly to the hospital. And also some of the respondents answered that they had ever used another mobile health application before; The third hyphothesis is accepted, it means that the more Halodoc pay attention about user's privacy security, the more people intent to use it; The fourth hyphothesis is accepted, It means that the policy made by the government during the COVID-19, and the support given to the Halodoc to provide service about COVID-19, may increase young adult's intention to use Halodoc.

All the findings of this study may be explored and implemented by companies that developed mobile health application. For example, m-Health should pay more attention to the ease of operation of the application since the young adult prefer things that are instant and quick. m-Health also should pay more attention to the performance of the application such as health management for its user, especially for young adult who loves something that practically yet only need less effort. Another example is m-Health should pay more attention to the confidentiality of users' personal data and minimize the risk of using mHealth in order to gain users' trust toward the application. Last but not least, the author suggest mHealth should pay more attention to seek more support or protection by other "top management" or professionals, in this case is government, to gain more usage intention of people since a person is easily affected when there is a recommendation from the government.

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