

## **Investigating the Acceptance of Virtual Health Consultations in Malaysia: A Study Based on the Initial Trust Model**

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### **ABSTRACT**

The rising demand for healthcare services causes an immense strain on healthcare service providers. Due to the ubiquity, real-time interactivity, and multimedia features of the Internet, Virtual Healthcare Consultation (VHC) has emerged as a viable solution for addressing the fast-rising demand for quality and affordable healthcare services. However, the usage of VHC in Malaysia is still relatively new and unpopular. Additionally, not much research has been done on this topic by using the Initial Trust Model as the theoretical foundation. Using the Initial Trust Model as the theoretical foundation, the key objective of this study is to examine the intention to utilise VHC in Malaysia. This research adopted a positive research philosophy and a quantitative research strategy. Primary data was collected from 300 respondents using questionnaires, and the collected data was analysed using SMART PLS and SPSS statistical tools. The research outcome showed that the initial trust variable has a strong positive relationship with intention to use. The structural assurance and propensity to trust variables both have a significant positive impact on the initial trust variable. This research result provides practical implications for VHC providers to strengthen the initial trust level and the intention to use VHC. VHC providers should strengthen structural assurance mechanisms to improve the acceptance of VHC. Furthermore, VHC providers should create and execute focused

communication plans for customers in various age groups and those with low trust propensities. Lastly, the research also reinforces the credibility and generalisability of the Initial Trust Model in investigating technology acceptance.

*Keywords:* Initial trust model, intention to use, propensity to trust, reputation, structural assurance

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## INTRODUCTION

Healthcare services have long drawn public attention worldwide. The need for reasonably priced and high-quality healthcare services has grown due to many factors, including ageing populations, urbanisation, longer life expectancies, growing health consciousness, and an increase in the variety of diseases (Wan et al., 2021). Because of this, there is a worldwide mismatch between supply and demand in healthcare systems, which has resulted in issues like the healthcare services being inaccessible, inefficient, and unaffordable, especially for those people who live in less developed economies, where access to medical professionals and facilities is limited. Furthermore, an alarming trend that highlights a serious problem in Malaysia's healthcare system is the rising costs of medical services. According to Bank Negara Malaysia's (BNM) 2023 report, medical services inflation in Malaysia was 12.6%, significantly higher than the world average of 5.6% (Parzi, 2024).

Since the ubiquitous, multimedia, real-time, and interactive features of the Internet technologies can enhance effectiveness, accessibility, affordability, and equity of healthcare services, Internet technologies have emerged as viable solutions to these issues (Yan et al., 2023). Furthermore, apart from the consequences of the COVID-19 pandemic, patients are increasingly using VHC to consult with doctors (Jiang et al., 2023). Technological innovation and growth are disruptive, but these innovative forces can revolutionise the healthcare sector.

By 2029, the worldwide VHC market is predicted to have grown from its 2019 estimate of USD 45.5 billion to USD 175.5 billion. Despite North America's dominance in the digital healthcare market in 2019, the Asia-Pacific region is anticipated to be crucial for the future growth of VHC (Jiang et al., 2021). To provide its citizens with better, more accessible, and more affordable healthcare services, the Malaysian government has been implementing and promoting the use of VHC in recent years (Omar et al., 2023).

Nevertheless, despite the possible benefits, VHC has only lately become widely accepted worldwide. A World Health Organisation survey found that between 13% and 33% of countries had introduced VHC services (Ng et al., 2022). Furthermore, 74% of doctors in Malaysia who participated in a study conducted by Thong et al. (2021) revealed that only 30% of their patients benefited from VHC. Past research on VHC adoption has been based on the Unified Technology Acceptance and Use of Technology (UTAUT) model and Technology Acceptance Model (TAM) as underpinning theories (Kuen et al., 2023). For instance, Tan et al. (2022) adopted the UTAUT model to conduct a preliminary study on ageing Malaysians' and caregivers' acceptance of VHC. UTAUT and TAM models primarily focus on the perceived ease of use and perceived usefulness of the technology. However, VHC is a high-risk, credence-based online service that depends heavily on the formation of initial trust; analysing the variables in the Initial Trust

Model will reveal what influences the VHC's initial uptake in Malaysia's multicultural setting. Thus, the Initial Trust Model provides a more appropriate theoretical foundation to study the acceptance of VHC. The Initial Trust Model suggests that a user's readiness to rely on or use new technology is shaped by a combination of independent factors such as structural assurance, reputation, and propensity to trust. However, little research has been done on VHC acceptance in Malaysia using the Initial Trust Model as the underpinning theory. Only a few empirical studies, such as Gallardo et al. (2024) on the acceptance of online medical services, used the Initial Trust Model as an underpinning theory, and even these take place in other countries or with specialised contexts rather than mainstream VHC. Thus, to bridge these research gaps, this research will examine the acceptance of VHC in Malaysia based on the Initial Trust Model.

## LITERATURE REVIEW

### Theoretical Underpinning - Initial Trust Model

One of the crucial components in evaluating the uptake of virtual healthcare technology is initial trust. Since consumers' intent to engage with unknown online service providers is greatly influenced by trust, online service providers must strategically build client trust (McKnight et al., 2002b). To determine new information technology adoption intents, the initial trust model has been extensively employed in research across a wide range of industries (Lin &

Wu, 2021). Dealing with a relationship that has limited emotional connection and prior knowledge about the trustee, as well as having faith in an unidentified party, are characteristics of initial trust. (Lokshina et al., 2022). Previous studies revealed that consumers often base their acceptance of new technologies that involve ambiguity or potential hazard on their first assessment and development of trust (Octavius & Antonio, 2021). Initial trust is a crucial determinant factor in the acceptability of VHC because these services are relatively new in Malaysia and carry some degree of risk (Wu, R. et al., 2021). According to McKnight et al. (2002a), the initial trust model was based on three primary constructs: 1) structural assurance, 2) personal propensity to trust, and 3) firm reputation.

### Initial Trust

According to McKnight et al. (1998), initial trust is the act of placing one's faith and confidence in an unidentified trustee in a circumstance where the parties do not yet have a trustworthy relationship or emotional bond. One key concept for comprehending how people view technology is trust, which is also thought to play an important role in how well consumers embrace and adopt digital services, a predictor of intended use, an efficient way to reduce social uncertainty, and an effective way to reduce uncertainty among inexperienced and novice users (Weck & Afanassieva, 2023). Compared to offline transactions, initial trust formation is more important to the acceptance of online services because

of concerns about things like physical distance, non-face-to-face interactions, ambiguity regarding online services, and security concerns due to possible personal information breaches (An et al., 2023). When predicting whether consumers would embrace new e-healthcare services, the initial trust variable is frequently seen as a critical component. Determining the degree of initial trust that consumers have in VHC is crucial because this disruptive technology is still in an emerging stage of revolutionising the healthcare industry.

### **Structural Assurance**

Structural assurance is the notion that the use of the product, service, or technology is protected by law and has a technological framework that guarantees risk-free, secure transactions (McKnight et al., 2002b). From an online technology standpoint, the safeguards consist of feedback mechanisms, third-party certification, encryption, data protection, warranties, safe processes, and secure procedures (Farooq et al., 2021). Additionally, when a company takes legal precautions, consumers are more likely to think that the company is committed to maintaining its principles, contractual duties, and efforts to avoid legal ramifications. Organisational and technological contexts can both benefit from the application of structural assurance (Lokshina et al., 2022). A reasonably high structural assurance level increases customer trust because people feel more confident utilising the system or product (Cheng et al., 2021).

### **Reputation**

Reputation is the result of people assuming that a certain technology or system has positive qualities (such as honesty and care) based on second-hand information about it. People always hear positive things about it, which helps to build a positive reputation (McKnight et al., 2020). Reputation is a pragmatic, consistent, comprehensive assessment of a subject that has been developed over time with the ongoing awareness of stakeholders; it is not merely a disjointed and impromptu assessment (Yu & Han, 2021). Consumers evaluate a company based on its reputation, which is the economic worth of an intangible asset (Kim & Han, 2020). Organisations with higher ratings or greater reputations tend to have more pleasant and trustworthy relationships with their customers (Che et al., 2023).

### **Propensity to Trust**

Personal propensity to trust is a gauge of a person's willingness to depend on and trust others in a range of circumstances, according to McKnight et al. (1998). A person's values, views, willingness, and reservations about trusting a trustee are all related to their personal predisposition to trust (an individual, an object, or a system) when they don't know them well enough and have limited experience with the trustee (Nourallah, 2023). A person's psychological composition and cultural background influence their traits, experiences, and personal propensity to trust (Lin & Wu, 2021).

Thus, lifelong experiences and ongoing socialisation contribute to an individual's propensity to trust (Alharbey & Van Hemmen, 2021).

### **Intention to Use**

The stronger someone's behavioural intentions, the more likely they are to act on those intentions later. Having the willingness to embrace or use new technology is the first step in using it (Harris & Rogers, 2023). According to Wang et al. (2022), behavioural intention is a very reliable indicator of an individual's actual adoption of a technology activity. Intention to use is favourably correlated with actual usage, according to numerous previous studies (Mailizar et al., 2021). To forecast the actual technology use and acceptability, numerous studies concentrated on behavioural intention to use the technology. (Zin et al., 2023). Furthermore, other studies demonstrated that actual usage of technology and intention to use are strongly correlated (Mailizar et al., 2021). Therefore, the dependent variable in this study was behavioural intention to use online medical consultations rather than actual usage of VHC.

### **The Relationship Between Structural Assurance and Initial Trust**

Based on the Initial Trust model, consumers depend on structural assurance in the process to reduce perceived risk and the formation of initial trust. As an institutional instrument, structural assurance shows the presence of a dependable and enforced structure (McKnight et al., 2002a). According to a

study by Kimiagari and Baei (2022) on the promotion of e-banking's real usage, the establishment of initial trust may be impeded by the absence of structural assurance. The results of the study indicated that structural assurance and initial trust were significantly positively correlated (Kimiagari & Baei, 2022). However, Dewi and Dominggus's (2024) study on trust in utilising P2P lending showed that the structural assurance variable had no noticeable impact on P2P lending trust. Previous studies on the relationship between initial trust and structural assurance produced contradictory results. Thus, to close this research gap, the following hypothesis was formulated:

H1: There is a significant relationship between structural assurance and initial trust in VHC.

### **The Relationship Between Reputation and Initial Trust**

From the perspective of the formation of trust, reputation is a cognitive shortcut to help people make an early judgment of the reliability of technology (McKnight et al. 2002a). Garrouch's (2021) study on mobile wallet applications showed a significant positive relationship between reputation and initial trust in mobile wallets. The study's findings support the notion that reputation is vital for acquiring the trust of customers, especially in situations where there is a lack of knowledge about a new service and the company's reputation is used as a backup source of information (Garrouch, 2021). Additionally, the study on consumers' ongoing trust in mobile

banking apps by Che et al. (2023) showed that there is a strong positive correlation between an Organisation's reputation and customers' initial trust in mobile banking apps. On the other hand, Xue et al.'s study in 2023 revealed that patients' distrust beliefs were not significantly impacted by the reputation of online medical platforms. Previous studies on the relationship between reputation and initial trust show inconsistent results. Therefore, to close this research gap, the following hypothesis was formulated:

H2: There is a significant relationship between reputation and initial trust.

### **The Relationship Between Propensity to Trust and Initial Trust**

According to the Initial Trust Model, consumer trust propensity is a primary antecedent that influences the assessment and adoption of new technology, especially in situations characterised by uncertainty and lack of evidence regarding the trustworthiness of technology (McKnight et al., 1998). Based on Nourallah's (2023) study on the acceptability of financial robo-advisors, personal propensity to trust has a substantial effect on the formation of initial trust. Wu and Yuen's (2023) study on the formation of initial trust in shared autonomous vehicles also showed that initial trust is strongly influenced by an individual's propensity to trust. In addition, the hypothesis that consumers' personal propensity to trust influences their initial trust in consumer-to-consumer e-commerce was supported by Leonard and Jones's (2021) research on trust in

consumer-to-consumer e-commerce. One of the key factors in the initial trust model is personal propensity to trust, which is a reliable indicator of initial trust. One important finding from the literature review was whether the influence of a person's inclination to trust on the formation of initial trust is consistent across various technologies, such as healthcare, banking, and green technology. Thus, to validate this notion, the following hypothesis was formulated:

H3: There is a significant relationship between propensity to trust and initial trust

### **The Relationship Between Initial Trust and Intention to Use**

Initial trust has been recognised as a crucial precursor to intention to use in research on technology adoption, particularly when users have limited prior experience (McKnight et al., 2002). Based on the Theory of Reasoned Action (TRA), trust reduces perceived risk, allowing consumers to develop favourable expectations about a technology's dependability (Fishbein & Ajzen, 1975). The study by Nourallah (2023) on retail investors' adoption of financial artificial intelligence (AI) advisors found that the initial trust variable significantly positively correlates with the intention to use a financial robo-advisor. Furthermore, research by Wu et al. (2021) on the desire to utilise the international mobile payment system demonstrated a significant positive correlation between the initial trust variable and the intention to use. However, there is a

dearth of research on how initial trust affects intention to use VHC in Malaysia. Thus, to close this research gap, the hypothesis below was proposed:

H4: There is a significant relationship between initial trust and intention to use.

#### **Age Group Moderates the Relationship Between Initial Trust and Intention to Use**

Technology acceptance is thought to be significantly influenced by age group (Al Mamun et al., 2023), and a person's psychological composition and cultural background influence their traits, experiences, and personal predisposition to trust (Lin & Wu, 2021). Some research has indicated that the acceptance of technology is affected by the interrelationship of sociodemographic variables, which include age group, gender, level of education, family situation, and technical knowledge (Weck & Afanassieva, 2023). Additionally, the research carried out by Terblanche & Kidd in 2022 on “factors that determine non-directive reflective coaching chatbot” indicated that the age group survey participants moderated the relationship between perceived usefulness and intention to use. On the other hand, the research conducted by Al Mamun et al. (203) showed that the age group of respondents did not have a moderating effect on the relationship between perceived ease of use and the intention to use new technology. The research conducted by Hamadeh et al. (2025) also demonstrated that age did not moderate the relation between

perceived usefulness and the intention to use blockchain technology. The moderating effect of age group in past research is inconsistent. Furthermore, there is a paucity of research that examines the moderating effect of age group in the relationship between initial trust and intention to use VHC. Thus, to close this research gap, the following hypothesis was formulated:

H5: Age group moderates the relationship between initial trust and intention to use.

## **METHODOLOGY**

### **Research Design**

This research design was formulated based on the research onion proposed by Saunders et al. (2019). This research adopted the positivist research philosophy, and the research approach was deductive. In line with the research approach, the primary data were collected using a mono-method quantitative survey strategy, over a fixed, cross-sectional time horizon. The target population is Malaysians who are 18 years old and above. The survey instruments were adopted from past research. The quality of the data was checked and cleaned before conducting descriptive and inferential statistics using SPSS and SMART PLS. Structural Equation Modelling (SEM) was utilised for this research because SEM enables the simultaneous analysis of multiple dependent relationships by integrating structural and measurement elements into a model. SEM allows researchers to assess reliability, convergent validity, and discriminant validity (Byrne, 2016).

Thus, SEM is more effective and robust than conventional regression methods in testing complex theoretical frameworks, as shown in Figure 1 (Hair et al., 2017).

**Sample Size and Sampling Technique**

As recommended by Mumtaz et al. (2017), the non-probability sampling method is suitable when the researcher is unable to determine the sampling framework for the research, and the research aim is to achieve theory generalisation. Malaysia’s VHC adoption is new and sparsely distributed; the VHC users in Malaysia are difficult to enumerate, and there is no complete sampling frame. Thus, the non-probability sampling method was suitable for this exploratory research, and this sampling method also accommodated the time limitations. According to Kline (2023), a sample size of 100 is considered minimal for structural equation models. A sample size that ranges

from 100 to 200 is considered moderate, while a sample size greater than 200 can be considered high. Based on the G\*Power sample size calculator, the recommended sample size for this research is 77 to 89 with a confidence level of 95%. The sample size for this research was increased to 300 to improve its statistical reliability and widen the scope of generalisability, which resulted in a more reliable representation of the population under study. Furthermore, to ensure the collected sample has adequate representativeness and lower biases, the researcher used various recruitment sources, such as online and offline. For the online sources, the researcher recruited respondents using random emails and various social media platforms. For the offline sources, the researcher distributed the survey questionnaire randomly to diverse groups of people in shops, clinics, hospitals, and in urban and rural areas.

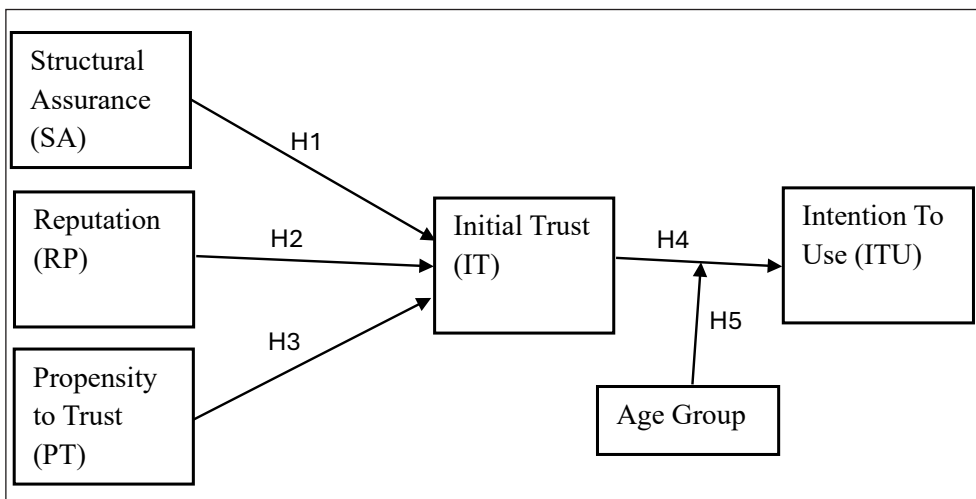


Figure 1. Research framework

## Instrumentation

The survey questionnaire was separated into two parts. Part A collects demographic data of the survey participants, such as age, education level, and others. Part B was the measurement instruments of all the variables of this research. Variables are measured by a 5-point Likert scale. 4 questions for structural assurance were adapted from McKnight et al. (2002a), 3 questions for reputation were adapted from Kim et al. (2009), and 1 question for reputation was adapted from Zha et al. (2018). 4 questions of propensity to trust were adapted from Park & Tussyadiah (2020). 4 questions for initial trust were adapted from Fan et al. (2020), and 1 question of initial trust was adapted from Gu & Wei (2020). 4 questions of intention to use were adapted from Venkatesh & Bala (2008).

## Data Collection, Data Preparation, and Analysis

Primary data were collected from Malaysians who have reached the majority age. The questionnaires were distributed randomly to avoid bias by hand as well as via the internet. According to Sekaran and Bougie (2016), data analysis aims to achieve three primary objectives: determining the nature of the data, evaluating its quality or accuracy, and validating the study hypotheses. The data were tabulated into an MS Excel file and subsequently exported to IBM SPSS Statistical Software 26 and Smart PLS 4. The data were first checked for missing values and outliers. Descriptive statistics were calculated using SPSS

statistical software to generate a visual representation of the data. The next steps were to examine the reliability, factor loading, convergent validity, discriminant validity, and multicollinearity of the data to verify its reliability and validity. Smart PLS 4 was used for this analysis. To ensure the survey questions' validity and reliability, questions with low factor loading were removed. The researcher used Cronbach's Alpha and composite reliability to examine the internal consistency of the instruments. Hair et al. (2021) suggested that Cronbach's Alpha and composite reliability should be higher than 0.70. The average variance extracted (AVE) was used to evaluate convergent validity. Hair et al. (2021) also suggested that the AVE score must be higher than 0.5. The Heterotrait-Monotrait (HTMT) ratio was used by the researcher to assess discriminant validity. HTMT ratios should not be higher than 0.9 (Hair et al. 2021). The variance inflation factor (VIF) was used to assess multicollinearity. The VIF value should not be higher than 0.5. The predictive relevance of the model was examined by using the coefficient of determination,  $R^2$ . Subsequently, a 5,000 resample bootstrapping procedure in SMART PLS was performed to assess the path coefficient's significance. The correlation coefficients were analysed for hypothesis testing.

## RESULT

### Participants' Demographics

Table 1 shows the demographics of survey participants.

Table 1  
*Demographics*

Profile	Breakdown	Frequency	Percentage
Gender	Male	153	51.00%
	Female	147	49.00%
Marital Status	Single	118	39.33%
	Married	179	59.67%
	Divorced	3	1.00%
Age Group	18 - 28	69	23.00%
	29 - 38	73	24.33%
	39 - 48	66	22.00%
	49 - 58	67	22.33%
	59 and above	25	8.33%
Education level	High School	31	10.33%
	Diploma	31	10.33%
	Degree	164	54.67%
	Postgraduate (MBA, PhD, DBA)	57	19.00%
	Others	17	5.67%

### Internal Consistency Reliability

The reliability issue is related to whether the measurement instruments provide consistent results under different situations and at different times. As recommended by Hair et al. (2017), the Cronbach's Alpha values should be more than 0.7. The composite reliability rho<sub>a</sub>, on the other hand, offers a

more realistic evaluation of dependability; the acceptable values of rho<sub>a</sub> normally range from 0.7 to 0.95 (Hair et al., 2017). The measurement instruments' composite reliability and Cronbach's Alpha values all fulfilled the suggested benchmark, as shown in Table 2. Thus, the reliability of measurement instruments was established.

Table 2  
*Internal consistency reliability*

Variable	Cronbach's Alpha	Composite Reliability (rho <sub>a</sub> )	Composite Reliability (rho <sub>c</sub> )
Initial Trust (IT)	0.893	0.895	0.921
Intention to Use (ITU)	0.908	0.910	0.935
Propensity to Trust (PT)	0.901	0.905	0.931
Reputation (RP)	0.933	0.939	0.952
Structural Assurance (SA)	0.801	0.804	0.870

**Convergent Validity**

According to Sekaran and Bougie (2016), convergent validity is demonstrated when two distinct instruments measuring the same concept exhibit a substantial correlation with one another. The Average Variance Extracted (AVE) was utilised to evaluate the constructs' convergent validity. Hair et al. (2021) stated that 0.50 is the lowest permissible AVE. A construct is considered to explain at least 50% of the observed variation in its items if its AVE is 0.50 or above (Hair et al., 2017). Table 3 shows the convergent validity result for all variables in this research, since AVE for every construct is higher than the 0.5 benchmark. Therefore, convergent validity was validated.

**Discriminant Validity**

Discriminant validity in a structural equation model refers to a construct's uniqueness or distinctiveness in relation to other constructs (Hair et al., 2017). Discriminant validity was established when two variables are found to be empirically not correlated, according to Sekaran and Bougie (2016). This research employed the Heterotrait-Monotrait (HTMT) ratio to assess discriminant validity. Developed by Henseler, the HTMT ratio is based on a multitrait-multimethod matrix to test discriminant validity. As recommended by Henseler et al. (2015), the maximum threshold of the HTMT ratio is 0.9. As shown in Table 4, all HTMT ratios are less than 0.9; thus, discriminant validity was validated.

Table 3  
*Convergent validity*

Variable	Average Variance Extracted (AVE)
Initial Trust (IT)	0.701
Intention to Use (ITU)	0.783
Propensity to Trust (PT)	0.773
Reputation (RP)	0.833
Structural Assurance (SA)	0.625

Table 4  
*Discriminant validity HTMT*

	Age	IT	ITU	PT	RP	SA	Age × ITU
<b>Age</b>							
<b>IT</b>	0.176						
<b>ITU</b>	0.245	0.708					
<b>PT</b>	0.057	0.589	0.407				
<b>RP</b>	0.156	0.358	0.363	0.192			
<b>SA</b>	0.198	0.791	0.713	0.464	0.500		
<b>Age × ITU</b>	0.147	0.255	0.320	0.155	0.259	0.368	

**Multicollinearity**

The existence of substantial correlation among two or more independent variables is known as multicollinearity. The presence of multicollinearity will result in an inability to calculate the regression coefficients accurately. Thus, the estimation of regression coefficients will not be reliable (Sekaran & Bougie, 2016). To examine multicollinearity, the Variance Inflation Factor (VIF) was used for this research. Multicollinearity issues may exist if the VIF value is 5 or higher (Grewal et al., 2004). Thus, the maximum threshold for VIF is 5. Tables 5 and 6 show the VIF values for the outer model and the inner model. All VIF values are lower than the threshold of 5. Thus, this outcome demonstrates no multicollinearity issue, as shown in Table 5 and 6.

Table 5  
*VIF- Outer model*

Variables	Items	VIF
Initial Trust	IT 1	3,227
	IT 2	3.091
	IT 3	2.338
	IT 4	2.005
	IT 5	1.993
Intention to Use	ITU 1	3.449
	ITU 2	3.893
	ITU 3	2.742
	ITU 4	2.473
Propensity to Trust	PT 1	3.820
	PT 2	3.349
	PT 3	1.916
	PT 4	2.730
Reputation	RP 1	3.276
	RP 2	3.683
	RP 3	3.263
	RP 4	3.658
Structural Assurance	SA 1	2.346
	SA 2	2.434
	SA 3	1.801
	SA 4	1.582

Table 6  
*VIF- Inner model*

Path	VIF
Propensity to Trust → Initial Trust	1.197
Reputation → Initial Trust	1.228
Structural Assurance → Initial Trust	1.426
Initial Trust → Intention to Use	1.081
Age group x Initial Trust → Intention to Use	1.075

**Common Method Bias**

To enhance the validity and reliability of these research findings, a common method bias analysis was carried out to ensure that correlations among variables are not exaggerated by employing a single measurement source (Richardson et al., 2009). This research used Harman’s single-factor test to analyse common method bias. From Harman's single-factor test of this study, the first unrotated factor explained 42% variability, which is less than the 50% threshold. Thus, the validity of the study's findings is unlikely to be affected by common method bias.

**R-square and Adjusted R-square**

The coefficient of determination, or R<sup>2</sup>, was employed to assess the predictive relevance of the model. R<sup>2</sup> is a number ranging between 0 and 1. Greater explanatory power is indicated by a higher R<sup>2</sup> score. As a general guideline, an R<sup>2</sup> value higher than 0.75 was considered strong, 0.5 was considered moderate, and 0.25 was considered weak (Hair et al., 2017). As shown in Table 7, the R<sup>2</sup> values were considered moderate for all the endogenous variables of this research.

The coefficient of determination, Initial Trust, is 0.537, implying that 53.7 per cent of the variation in the dependent variable can be attributed to the independent variables. The coefficient of determination of Intention to use is 0.449, which explains that 44.9% of the variation in intention to use was influenced by exogenous variables.

**Path Coefficients and Hypothesis Testing**

To examine the significance of the path coefficients, a bootstrapping procedure in Smart PLS 4 was carried out using 5,000 subsamples, and path coefficients were analysed to determine the significance of the structural equation model relationships. If the path coefficient value is negative, the relationship is an inverse relationship.

The P-value and the t-statistic are considered in the evaluation. According to Hair et al. (2021), the t-statistic needs to be greater than 1.960 for a significant relationship to be evident. In the meantime, when the P-value is lower than 0.05, it indicates significance. Table 8 displayed the path coefficients and effect size of the structural equation model relationships of this research. Figure 2 shows the structural equation model used in this study.

The path coefficient of structural assurance to initial trust was statistically significant. The original sample estimate ( $\beta$ ) was 0.531, indicating a positive relationship. The t-statistic was 9.256, which was greater than the critical value of 1.96 for a two-tailed test at the 95% significance level, suggesting that the relationship was statistically significant.

Table 7  
*Coefficient of determination R<sup>2</sup>*

Endogenous Variable	R-square	Adjusted R-square
Initial Trust	0.537	0.532
Intention to Use	0.449	0.443

Table 8  
*Path coefficients and effect size*

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	f <sup>2</sup>	t- statistics	P values	Decision
H1 SA → IT	0.531	0.530	0.057	0.426	9.256	0.000	Supported
H2 RP → IT	0.046	0.047	0.049	0.003	0.932	0.351	Not Supported
H3 PT → IT	0.307	0.307	0.049	0.170	6.285	0.000	Supported
H4 IT → ITU	0.588	0.589	0.044	0.580	13.147	0.000	Supported
H5 Age × IT → ITU	0.142	0.141	0.045	0.036	3.171	0.002	Supported

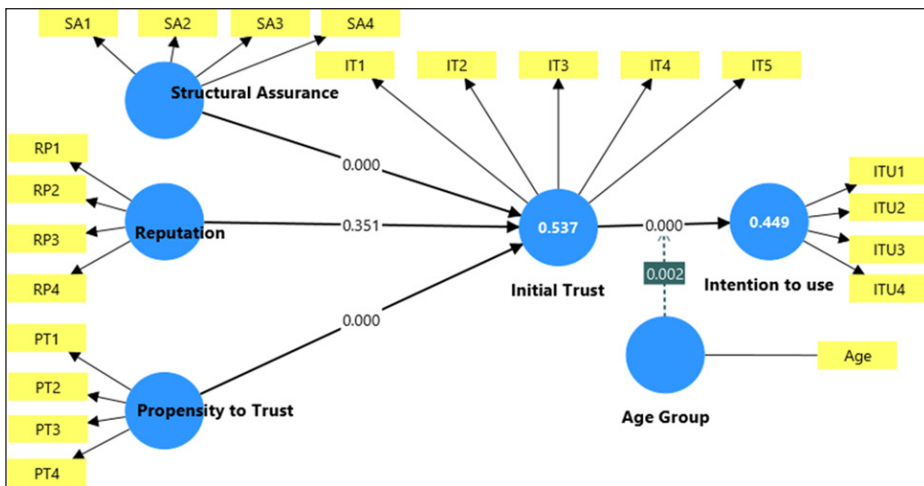


Figure 2. Structural equation model

The p-value was 0.000, which was below the threshold of 0.05, further confirming the significance of the path. Thus, structural assurance had a significant positive effect on initial trust, supporting the hypothesised relationship.

The path coefficient of reputation to initial trust was statistically insignificant. The original sample estimate ( $\beta$ ) was 0.046, indicating a positive relationship. The t-statistic was 0.932, which was lower than the critical value of 1.96 for a two-tailed test at the 95% significance level, suggesting that the relationship was statistically insignificant. The p-value was 0.351, which was above the threshold of 0.05, further confirming the insignificance of the path. Thus, reputation had an insignificant positive effect on initial trust, not supporting the hypothesised relationship.

The path coefficient of propensity to trust to initial trust was statistically significant. The original sample estimate ( $\beta$ )

was 0.307, indicating a positive relationship. The t-statistic was 6.285, which was greater than the critical value of 1.96 for a two-tailed test at the 95% significance level, suggesting that the relationship was statistically significant. The p-value was 0.000, which was above the threshold of 0.05, further confirming the significance of the path. Thus, propensity to trust had a significant positive effect on initial trust, supporting the hypothesised relationship.

The path coefficient of initial trust to intention to use was statistically significant. The original sample estimate ( $\beta$ ) was 0.588, indicating a positive relationship. The t-statistic was 13.147, which was above the critical value of 1.96 for a two-tailed test at the 95% significance level, suggesting that the relationship was statistically significant. The p-value was 0.000, which was above the threshold of 0.05, further confirming the significance of the path. Thus, initial trust had a significant positive effect on

intention to use, supporting the hypothesised relationship.

The path coefficient of the age group as a moderator of the relationship between initial trust and intention to use was statistically significant. The original sample estimate ( $\beta$ ) was 0.142, indicating a positive relationship. The t-statistic was 3.171, which was above the critical value of 1.96 for a two-tailed test at the 95% significance level, suggesting that the moderation effect was statistically significant. The p-value was 0.000, which was above the threshold of 0.05, further confirming the significance of the path. Thus, age group significantly moderates the relationship between initial trust and intention to use, supporting the hypothesised relationship.

## DISCUSSION

The main objective of this research was to examine the acceptance and intention to use VHC in Malaysia based on the Initial Trust model as the theoretical foundation.

This research outcome demonstrated that the relationship between structural assurance and initial trust in VHC (H1) was supported ( $P < 0.05$ ). This research outcome is similar to the research conducted by Kimiagari and Baei (2022) on the acceptance and usage of internet banking; the lack of structural assurance could make it more difficult to form initial trust among consumers. Furthermore, the research conducted by Xue et al. (2023) on patients' distrust behaviour on online medical platforms showed that the absence of structural assurance has a significant effect on distrustful behaviour.

The presence of structural assurance will form initial trust and reduce perceived risk. For online services, such as VHC, structural assurance comprises elements like reliable connectivity, robust internet, online assistance, consistent performance, governance, data encryption, patient data protection, and privacy.

This research outcome showed that the relationship between reputation and initial trust in VHC (H2) was not supported ( $P > 0.005$ ). Although some prior research has demonstrated a positive correlation between reputation and the initial trust variable, other research suggests no significant correlation. For example, the research conducted by Lokshina et al. (2022) showed that reputation did not significantly impact the formation of initial trust in autonomous vehicles. The process of initial trust formation in VHC is complex and multi-dimensional, with numerous factors intertwined with each other, including structural assurance, propensity to trust, perceived risk, perceived usefulness, and others. Reputation is a subjective factor that can be misled by personal expectations and biases. Marketing tricks, fake testimonials, artificial intelligence (AI) generated social media followers, deceptive reviews, and paid practitioner endorsements may impact reputation. Consumers find it challenging to verify and confirm the validity of this information. Furthermore, as VHC brands are still in the developing stage in Malaysia, limited brand awareness weakens the reputation's effect in influencing the intention to use, as compared to other variables such as structural assurance.

This research outcome showed that the relationship between propensity to trust and initial trust in VHC (H3) was supported ( $P < 0.005$ ). This outcome is similar to the research findings of Nourallah (2023) on the acceptance of financial-robot advisors, where propensity to trust had a significant positive impact on initial trust. Consumers who are more likely to trust will feel more comfortable in navigating, exploring, and using online services. They also feel more confident in the safety, efficacy, and advantages of online services, including VHC. Furthermore, consumers with a high propensity to trust are more likely to communicate with online service providers in an open, honest, and mutually beneficial manner to learn more about the services and thus increase their initial trust in VHC.

This research outcome demonstrated that the relationship between initial trust and intention to use VHC (H4) was supported ( $P < 0.05$ ). This outcome is similar to the research findings of Nourallah (2023) on the acceptability of financial-robot advisors, in which initial trust was significantly related to the intention to use. This relationship demonstrated the strongest positive relationship (t-statistic of 13.147) among other relationships in this research. One of the most important steps in developing positive attitudes and intentions to use VHC is for consumers to first develop trust in these services. The decision-making process for selecting online services, especially VHC, heavily relies on initial trust due to the complex nature of providing personal data, medical records, and the online healthcare delivery process.

This research outcome showed that the age groups of survey respondents moderated the relationship between initial trust and intention to use VHC (H5), which was supported ( $P < 0.05$ ). This outcome is similar to the research finding of Terblanche & Kidd's (2022) on non-directive reflective coaching chatbots, where the age groups of respondents moderated the relationship between perceived usefulness and intention to use. Furthermore, the research conducted by Merhi et al. (2021) on consumer mobile banking also demonstrated that the age groups moderated the relationship between initial trust and intention to use. Values vary through the age groups; the younger age group may place more importance on innovation and convenience, while the older age group may give greater importance to safety and reliability. Furthermore, digital natives (younger generations who were born during the digital age) are more familiar with online services and rely less on initial trust to form the intention to use VHC.

## CONCLUSION

### Implications of the Study

This research has both theoretical and practical important implications. From the theoretical perspective, this research validates and reinforces the credibility and generalisability of the initial trust model in explaining technology acceptance, including VHC, which are becoming more important in the post-pandemic era. This research outcome revealed that initial trust had a significant positive relationship with intention to use VHC. This research outcome

validates that structural assurance and propensity to trust in predicting intention to use. Structural assurance (institutional-based trust mechanism) is important in the formation of initial trust that leads to the intention to use VHC. This research outcome reveals that initial trust formation is also consumer-driven (propensity to trust), highlighting the important roles of individual-level psychological factors in the formation of initial trust. Thus, this research addressed the research gap by expanding the pool of literature in this subject matter.

From a practical perspective, VHC providers and developers should focus on enhancing structural assurance mechanisms, such as a clear privacy policy, data encryption, robust systems, online support, assurances, and dispute-resolution policies. The policymakers and government agencies, such as the Ministry of Health, should develop a comprehensive regulatory framework to govern VHC providers and introduce official accreditation and certification processes for VHC to communicate and endorse the safety, quality, and legitimacy of services.

Since propensity to trust plays a significant role in the formation of initial trust, and age group moderates the relationship between initial trust and intention. This outcome also suggests that providers of VHC should develop targeted communication strategies, such as testimonials from past users, certifications from authorities, and free trial consultation sessions, for prospective customers who are low in propensity to trust and prospective

customers who are from different age groups. Healthcare professionals should explicitly inform patients about the VHC procedures and how patients' data are stored and protected to reduce the anxiety of consumers and increase the willingness to use VHC.

Stakeholders who gain benefits from this research outcome are: 1) Consumers: will experience safer, better access, and trustworthy VHC. 2) VHC providers will gain valuable insight about the formation of initial trust in VHC, improving the trustworthiness of VHC, enabling better communication and service delivery. 3) Platforms and applications developers, this research outcome provides useful insight for developers to develop robust, user-friendly interfaces and secure VHC platforms. 4) Policymakers gain support to establish regulations and standards that support the healthy growth of the VHC ecosystem, and 5) Future research and educators will benefit from the theoretical and empirical insights of this study on how initial trust was formed and how technology was accepted.

Lastly, Initial trust in VHC is influenced by cultural norms in Malaysia as well, including respect for authority, collectivist beliefs, and reliance on community advice. People's trust assessments and general acceptability of VHC are further influenced by structural issues, such as government initiatives and differences in technology literacy. This research outcome also suggests social and ethical implications, including the need to address digital disparities, create culturally informed trust, ensure patients'

data privacy, and maintain transparency to uphold ethical standards and improve user confidence in VHC.

### Limitations and Recommendations for Future Research

This research used the positivist, quantitative, cross-sectional research design based on the Initial Trust Model to study the factors influencing intention to use VHC. Factors affecting the intention to use VHC are multi-dimensional; other variables may have an impact on the intention to use VHC. Therefore, future researchers can adopt other underpinning theories to develop the research framework. To investigate the deep contextual understanding and subjective experience of customers, future researchers can use other research approaches, such as qualitative research or mixed methods. Future researchers may consider using longitudinal research time horizons to examine the changes in respondents' behavioural intention over time. Future research might apply more demographic variables, such as income level, to examine the moderating effects of these variables on the relationships. Furthermore, future research can consider increasing the sample size to further enhance the representativeness of the sample.

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