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Factors affecting customers intention towards online pharmacies in Indonesian market

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ABSTRACT

Online pharmacies are a promising business model for promoting online sales of medicines. The purpose of this study is to investigate how technology acceptance model (TAM) variables (perceived ease of use and perceived usefulness), perceived trust, perceived performance risk, and perceived physical risk influence customers' intention to use online pharmacy. A questionnaire survey was used to collect data for the planned study. The results showed that perception of trust is a critical factor influencing costomers intention to use an online pharmacy. The reluctance of customers to buy medicines, categorized as risk, through online pharmacies which was originally thought to be a determining factor, has no impact if customer trust in online pharmacy has been formed. This study has several relevances for advancing online pharmacy promotion including the importances of user-friendly and benefits provided by online pharmacies provider. It is very important how online pharmacies providers can increase customers trust in terms of legality, quality and security of personal data.

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1. INTRODUCTION

The development of online pharmacy globally and in Indonesia is experiencing very rapid growth in business volume and significantly driven by personal and family health awareness, as well as the need for self-medication, easy access to health sites and health services for families [1]. Online pharmacy refers to registered pharmacy which provides prescription and non-prescription medicines, drug information, and some e-vendor provide professional services over the internet. Despite the rapid development of online pharmacies in various parts of the world, consumer reluctance to use online pharmacies still exists. There are risks that consumers are concerned about which are the risk of product authenticity, data security, product safety and lack of regulation [2], [3]. The growth of online shopping business also provides room for the development of online pharmacy in Indonesia so that it becomes a promising business. The concern of fake drugs was being sold in online pharmacies, so the Indonesian health ministry launched regulations in 2020 to control online pharmacies and protect society from fake medicines. Of the many online pharmacies, only 12 have an online license [4].

Numerous research had been conducted on the variables that affect consumers' intentions to use online pharmacies. Technological attribute-based antecedents i.e., perceived ease of use and perceived usefulness have been widely investigated and validated across different study [5], [6]. Other attribute that are often used to research customer intention are trust-based antecedents (trustworthiness or perceived trust), included with perceived risk [7]–[9]. None of the studies conducted previously mentioned the type of

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perceived risk that can affect customer intention. Of the 6 perceived risks, which are social risk, financial risk, physical risk, performance risk, time risk, psychological risk [10], [11], those that are more contextual to online pharmacy are perceived physical risk and perceived performance risk which will be observe in this study. Consideration of the selection of performance risk and physical risk is based on the risk that consumed drugs can cause physical risks such as aggravating the disease suffered by consumers due to counterfeit drugs, damaged drugs during the delivery process or improper packaging. The risk of the performance of the drug may not be appropriate where the quality of drug is poor and possible not or less efficacy.

The elements of technological attribute-based antecedents which are perceived ease of use and perceived usefulness are derived from technology acceptance model (TAM). Those TAM then extended with trustworthiness and perceived risk were examined the influence to customer intention to use online pharmacy in China market, the correlation of perceived usefulness and trustworthiness were found significantly impact to customer intention [9]. The other studies were conducted in Bangladesh and India, as two of the developing countries where online pharmacy is growing fast, studies showed that all factors in technological attribute-based antecedents had significant effect on customer behavior intention towards online with also included with perceived risk, perceived trust, personal innovativeness and health literacy [8], [12].

Adoption of online pharmacies studies were also conducted in Saudi Arabia, to determine motivating factors, experience and satisfaction with online pharmacies services and what are the current barriers and motivators for non-consumers to shop at online pharmacies [13]. However, some studies showed the perceived risk has no significant impact with customer intention [8], [9] on the other study perceived risk has significant impact [7]. On the other side most of the studies showed the perceived trust has a significant positive correlation with customer intention toward online pharmacy [7]–[9], [12]. Therefore, research on perceived risk should be expanded upon because it showed inconsistency result on those studies, also it has only been studied as a single construct rather than as a multidimensional construct. Considering there is a variety of perceived risk, risk factors that are thought to most influence the intention to use online pharmacy, especially correlated with online pharmacy, are physical risk, the risk that the output of the service or product will result in a health hazard to the customer, and performance risk, the risk that the service or product purchases will not be completed in the manner that will result in customer satisfaction [10], [11].

There are still gaps in the knowledge of customers' intentions to use or embrace online pharmacies, particularly in Indonesia, despite the fact that the studies mentioned above have made a considerable contribution to this understanding. First, the majority of these researchs, up until 2011, mostly focused on the United States, Europe, and South America [14]. In the Asian region there have also been several studies on this subject [7]–[9], [13]. Nevertheless, since cultural differences between nations have a substantial impact on consumer intentions, the results from this research cannot properly explain the market conditions in Indonesia [15]. Second, although most previous research has conducted studies on the effect of perceived trust (trustworthiness) and perceived risk on customer intentions [7]–[9], however the variety of perceived risk that will be further investigated is performance risk and physical risk. The aim of this study is to investigate how TAM variables (perceived ease of use and perceived usefulness), perceived trust, perceived performance risk and perceived physical risk influence customers' intention towards online pharmacy. Furthermore, tech-savviness will be investigated to see its influence on TAM variables.

2. THEORETICAL FRAMEWORK

As customers have the willingness to make a purchase of a good or service, their intention to do so drive their buying behavior. The inclination and likelihood of a person to engage in an action can be referred to as intention. Understanding consumer intention is crucial for forecasting consumer behavior [16]. This study will investigate factors affecting consumers' behavior intention towards online pharmacies. The factors are perceived ease of use and perceived usefulness (these two variables called as TAM), extended with perceived trust, perceived performance risk and perceived physical risk. Tech-savviness will be included in this study since technology adoption is correlated with skill and knowledge in term of to operate modern device or to search information technology. The following is the proposed theoretical model of the study, as shown in Figure 1.

2.1. Technology acceptance model (TAM)

TAM has often been used to explain consumer behavior intention towards the adoption of information technology [6], [10], [17], [18]. Perceived usefulness explains how users perceive the benefits that can be obtained from using the technology, such as providing convenience and efficiency for consumers so that they are willing to adopt the technology. Perceived ease of use refers to the level of awareness of consumers where the technology is easy to use, ease of use will correlate with consumers' willingness to adopt the technology [10]. Although TAM was used previously to determine how technology adoption in the

workplace, in recent studies TAM has often been used to understand consumer technology adoption in the field of e-commerce, the results of several studies show that perceived ease of use and perceived usefulness are closely correlated with customer behavior intention to do online shopping [19]–[21]. Therefore, the hypothesis can be stated as followed:

- H1 Perceived ease of use will positively impact consumers' intention to use online pharmacies.
- H2 Perceived usefulness will positively impact consumers' intention to use online pharmacies.

2.2. Perceived trust

Perceived trust or referred to as trustworthiness is a concept that has often been used to explain consumer behavior intention towards e-commerce. The concept of perceived trust shows that consumers as those who give trust to the party receiving trust [22], are willing to accept risks where the party receiving trust is able to demonstrate competence, benevolent, and principled so as to reduce uncertainty and increase consumer intention to use or shop online [23]. In research to determine consumers' desire to buy, customer trust is a crucial aspect. Trust among consumers can be characterized as a critical attitude [24].

Trust here includes trust in the online pharmacy platform, seller, product, payment system and delivery logistics as well as customer service if there are complaints or product return. When consumers do not trust this causes consumer dissatisfaction and can even cause consumers not to complete the purchase [25]. Medicines are categorized as high-risk products so that the trust factor can be said to be the main factor influencing consumer adoption intentions towards online drug purchases. Consumers will have a strong intention to buy medicine online with high perceived trust. Therefore, the hypothesis can be stated as followed:

- H3 Perceived trust will positively impact consumers' intention to use online pharmacies.

2.3. Perceived performance risk and physical risk

The risk of possible financial harm associated with the disclosure of monetary and personal information, or financial risk, is one of many categories of risk that have been previously researched in the context of e-commerce [26]. Perceived risk is a subjective feeling of consumers towards a condition where the possibility of negative or undesirable results when shopping online. Consumers with a high enough perceived risk will tend to avoid shopping online, especially product medicines [23], [26]. To explore more specifically the perceived risk factors that influence or are closely correlated with customer intention to shop at an online pharmacy, perceived risk will be divided into perceived performance risk and perceived physical risk. Perceived performance or sometimes also called perceived functionality refers to the condition that the purchased product does not match the buyer's expectations, besides that the rise of counterfeit medicines has also become an issue that needs to be a concern for online pharmacy organizers. The other side medicines as high-risk product potentially harms or injure consumers physically or mentioned as physical risk, the risk that the output of the service will result in a health hazard to the customer [10], [11]. Therefore, the hypothesis can be stated as followed:

- H4 Perceived performance risk will negatively impact consumers' intention to use online pharmacies
- H5 Perceived physical risk will negatively impact consumers' intention to use online pharmacies

Risk factors are thought to have an impact on trust in online shopping. In the context of e-commerce, risk exerted a negative influence on trust and intention to use [20]. If customers feel worried and uncertainty in using online pharmacy and assess the risk factor is too high, it can cause distrust to increase [26]. As a result, customers may be reluctant to shop for medicines online. Previous studies only mention the risk factor as a single factor that affects perceived trust, in this study, perceived performance risk and perceived physical risk will be investigated to have an effect on perceived trust. Therefore, the hypothesis can be stated as followed:

- H6 Perceived performance risk will negatively impact perceived trust
- H7 Perceived physical risk will negatively impact perceived trust

2.4. Tech-savviness

Customers' technology savviness has a positive influence towards the online purchase intention of products. This factor has a great contribution to generate positive inclination towards products [27]. Techsavviness will be examining as moderating factor. Moderating factor affects when the relationship between the independent variable and the dependent variable is influenced by other variables called moderators. Fluency of using technology or tech-savviness will be further investigated whether they are able to moderate the relationship between technology adoption and customer behavior intention to use online pharmacy. Therefore, the hypothesis can be stated as followed:

 H8 Tech-savviness will positively moderate the relationship between perceived ease of use and customers' intention

H9 Tech-savviness will positively moderate the relationship between perceived usefulness and customers' intention

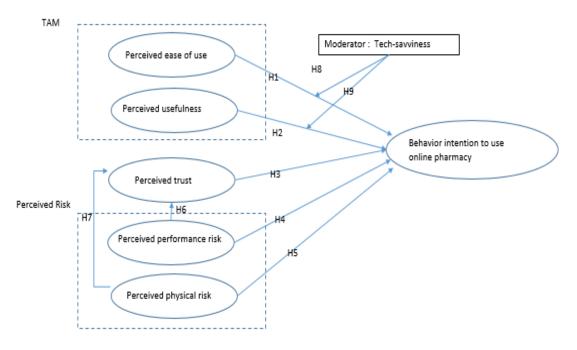


Figure 1. The theoretical model

3. METHOD

A questionnaire survey will be used to collect data for the planned study. In order to test the hypotheses and research questions, structural equation modeling (SEM) will be used [28]. In this study PLS-SEM method (partial least squares SEM) will be used, PLS SEM is a causal–predictive approach that emphasizes prediction and explanation. PLS SEM is also useful for conforming measurement model. Perceived usefulness and perceived ease of use were measured using item questions from previous studies [6], [17], followed by perceived trust was also measured using item questions from previous study [19], perceived performance risk and perceived physical risk [23], [29] and tech-savviness [27] using item questions from previous studies. The question items are measured on a 5-point Likert scale ranging from 1 -5 (1=strongly disagree, 2=disagree, 3=not sure, 4=agree, 5=strongly agree). A preliminary assessment was carried out among a small group of possible responders before to distribution of the questionnaire to determine the clarity, understanding, and accuracy of the questions. The questionnaire will be developed for additional data collection based on input from these initial respondents, questions that may be misconstrued, terms used, sequence, and structure of the question. Each variable will be investigated thoroughly with at least three questions. A list of the measurement items, together with their sources, is presented in Table 1.

Since Indonesia is the most populous country in Southeast Asia, there is a significant potential market for e-commerce. Data was dispersed and gathered online (through a Google Form) among respondents from different regions of the country, particularly from metropolitan cities. Convenience sampling and snowball sampling are the two sampling techniques combined in this use case. After completing the questionnaire, respondents are urged to share it with their friends on social media.

In order to test the hypotheses and research questions, SEM method was applied by using Smart PLS 4.0. SEM is a collection of statistical techniques which is used for analyze a structural relationship between dependent and independent variables [28]. SmartPLS is a software application for the design of structural equation models SEM on a graphical user interface (GUI). These models can be measured with the method of PLS-analysis.

Sample size calculation based on the number of variables multiplied by item question then multiply by 10, which is 210 samples will be targeted. A statistical test's power is always increased with larger sample sizes. It must be determined whether the power is too high as the sample numbers grow. Increasing sample sizes causes less and fewer effects to be demonstrated to be statistically significant until, at very large sample sizes, almost every impact is significant [30].

Table 1. List of measurements on each variable					
Questions	_		ption	_	Source
Perceived usefulness Online pharmacies can give medications that are difficult to find in traditional pharmacies. The convenience of using an online pharmacy can help me save time. I think that online pharmacies are generally helpful.	1	2	3 4	5	[6], [17]
Perceived ease of use					
As for me, using internet pharmacies to purchase pharmaceuticals and medications is not difficu	ılt.				[6], [17]
Through internet pharmacies, it is much simpler for me to find the treatments and medication In general, I believe using an internet pharmacy is convenient.	ns I	need			
Perceived trust Buying prescription drugs online is secure I agree that drugs bought from online pharmacies is original quality I am sure that online pharmacy can offer helpful services.					[19]
Perceived risk -Performance risk I am afraid that the medicines I bought will not work properly or poor quality Online pharmacies may not be effectively monitored I concern that the medications I buy from online pharmacies are fraudulent.					[23], [29]
-Physical risk Purchases through online pharmacy may compromise personal privacy Quality of drug/medicines purchases through online pharmacy my harm my health I am worry that integrity of the medicine I bought is not intact or not suitable					[23], [29]
Customer intention If needed, I'd want to purchase prescriptions and medications from internet pharmacies. I am not suspicious to buy things for my buddies from only pharmacy I wish to encourage my friends to buy medications from online pharmacies.					[6], [17]
Tech-savviness I prefer to read information on the internet rather than in a brochure I am interested in new technology It is easy to locate the information I want on the internet					[27]

4. RESULT AND DISCUSSION

Data was collected through google form, 206 questionnaires were collected in total and 6 were deleted through to their invalid nature. The demographic information of 200 valid questionnaires is shown in Table 2. Most respondents were female and they were more responsive to filling out the questionnaire than male. Most respondents were young generation (below 45 years), and the education level of most of them was also bachelor's degree.

Table 2. The demographic information of respondents

Sample den	nographic (N= 200)		
_	Category	Frequency	Percentage
Gender	Male	53	27%
	Female	147	74%
Age	18 - 25	19	10%
	26 - 35	73	37%
	36 - 45	75	38%
	46 - 55	22	11%
	> 55	11	6%
Education	Middle/High school	27	14%
	Undergraduate	10	5%
	Bachelor	129	65%
	Magister	34	17%

The test results with Smart PLS 4.0, show that the measurement model has met the validity and reliability requirements. Validity includes convergent validity and discriminant validity. Convergent validity measures whether items can effectively reflect their corresponding factor, whereas discriminant validity

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measures whether two factors are statistically different. Outer loading and composite reliability (CR) assess the internal consistency of various measuring items and average variance extracted (AVE) assess the convergent validity of various measuring items, and using Cronbach's alpha value to measure the reliability of each factor Table 3.

Table 3. Validity and reliability of measures

Variable	Item	Mean	SD	Outer	Cronbach's	CR (rho_a)	CR (rho_c)	AVE
				loadings	alpha			
Perceived ease of use (PEOU)	PEOU1	4.275	0.768	0.923	0.88	0.892	0.925	0.805
	PEOU2	4.06	0.875	0.894				
	PEOU3	4.24	0.776	0.875				
Perceived usefulness (PEU)	PEU1	4.2	0.831	0.893	0.816	0.84	0.89	0.731
	PEU2	4.335	0.929	0.767				
	PEU3	4.145	0.839	0.899				
Perceived trust (PT)	PT1	3.765	0.985	0.913	0.852	0.88	0.91	0.771
	PT2	3.885	0.934	0.92				
	PT3	3.675	1.005	0.796				
Perceived performance risk	PFR1	2.62	1.147	0.927	0.913	0.914	0.945	0.852
(PFR)	PFR2	2.555	1.112	0.934				
	PFR3	2.82	1.276	0.907				
Perceived physical risk (PHR)	PHR1	2.99	1.311	0.839	0.805	0.821	0.885	0.721
	PHR2	2.39	1.081	0.917				
	PHR3	2.695	1.158	0.785				
Customer intention (CI)	CI1	3.78	0.884	0.934	0.92	0.92	0.95	0.862
	CI2	3.765	0.922	0.95				
	CI3	3.775	0.951	0.901				
Tech Savviness (TS)	TS1	3.775	1.07	0.702	0.752	0.836	0.854	0.663
	TS2	4.22	0.769	0.888				
	TS3	4.24	0.814	0.842				

The value of outer loading, CR and Cronbach's α are all above 0.7, which support good internal consistency, and the value of AVE is above 0.5, it means various measuring items have good convergent validity. On discriminant validity it can be seen that the Fornell-Larcker values are below the square root of AVE value Table 4. For the formative measurement model test, collinearity inner model variance inflation factor (VIF) shows all values<5 Table 5. So, it can be concluded that the measurement model has met the validity, reliability and collinearity requirements.

To test the hypothesis in this study we used SEM, a collection of statistical techniques that are used to analyze structural relationships of which a set of dependent and independent variables are usually involved [28], Figure 2. Because there are several dependent variables in this study, SEM is very suitable for proving the proposed hypothesis of the current study.

Table 4. Square root of AVE

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Construct	CI	PEOU	PFR				
CI	0.929						
PEOU	0.712	0.897					
PFR	-0.39	-0.237	0.923				
PHR	-0.386	-0.284	0.825				
PEU	0.739	0.762	-0.279				
PT	0.686	0.632	-0.516				
TS	0.69	0.636	-0.278				

Table 5. Collinearity inner model

Table 5: Commeanty inner moder	
Collinearity statistics (inner model)	VIF
Perceived ease of use -> Customer intention	3.125
Perceived performance risk -> Customer intention	3.371
Perceived Performance Risk -> Perceived trust	3.139
Perceived Physical Risk -> Customer intention	3.263
Perceived Physical Risk -> Perceived trust	3.139
Perceived Usefulness -> Customer intention	3.451
Perceived trust -> Customer intention	2.621
Tech Savviness x Perceived usefulness -> Customer intention	3.036
Tech Savviness x Perceived ease of use -> Customer intention	2.814

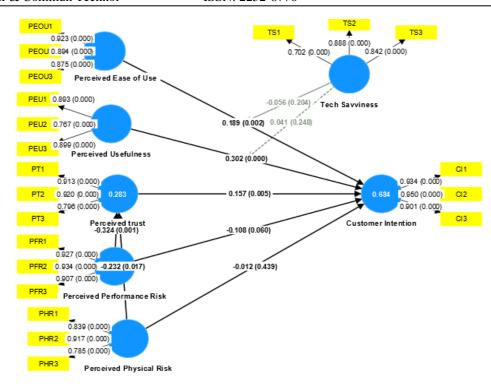


Figure 2. Analysis results of the theoritical model

The results of the hypothesis test above provide information that can be discussed how each variable affects customer intention Table 6. Perceived ease of use is proven to affect customer intention where the p value is 0.002 (condition p value<0.05) and t value is 2.931 (condition t value>1.65). The direction of influence is positive, indicated by the original sample value of 0.189. Thus, H1 is supported. Perceived usefulness is proven to affect customer intention where the p value is 0.000 (condition p value<0.05) and t value is 3.781 (condition t value>1.65). The direction of influence is positive, indicated by the original sample value of 0.302. Thus, H2 is supported.

Perceived trust is proven to affect customer intention where the p value is 0.005 (condition p value<0.05) and the t value is 2.568 (condition t value>1.65). The direction of influence is positive, indicated by the original sample value of 0.157. Thus, H3 is supported. Qualified p value and t value requirements indicate a strong relationship between perceived trust and customer intention.

Performance risk is not proven to affect customer intention where the p value does not meet the significant requirements of $0.061 \ (>0.05)$ and the t value is $1.558 \ (<1.65)$. Thus, H4 is not supported. Physical risk is also proven not to affect customer intention where the p value does not meet the significant requirements, $0.439 \ (>0.05)$ and the t value is $0.152 \ (<1.65)$ so that the hypothesis that physical risk affects customer intention is not proven. Thus, H5 is not supported.

Performance risk is proven to affect perceived trust where the p value and t value meet the significant requirements, p value 0.001 and t value 2.999 so that the hypothesis is proven. The direction of influence is negative -0.324. Thus, H6 is supported. Physical risk is also proven to affect perceived trust where the p value and t value meet the significant requirements, p value 0.017 and t value 2.129 so that the hypothesis is proven. The direction of influence is negative -0.232. Thus, H7 is supported.

Table 6. P value, T value and path coefficient

Path	Original sample (O)	Sample mean (M)	STDEV	T statistics (O/STDEV)	P values
PEOU -> CI	0.189	0.184	0.065	2.931	0.002
PEU -> CI	0.302	0.305	0.08	3.781	0.000
PT -> CI	0.157	0.159	0.061	2.568	0.005
PFR -> CI	-0.108	-0.108	0.069	1.558	0.06
PHR-> CI	-0.012	-0.012	0.078	0.152	0.439
PFR -> PT	-0.324	-0.32	0.108	2.999	0.001
PHR -> PT	-0.232	-0.24	0.109	2.129	0.017
TS x PEOU-> CI	-0.056	-0.051	0.067	0.828	0.204
TS x PEU -> CI	0.041	0.032	0.061	0.68	0.248
	PEOU -> CI PEU -> CI PT -> CI PFR -> CI PHR-> CI PHR-> CI PFR -> PT PHR -> PT TS x PEOU-> CI	PEOU -> CI 0.189 PEU -> CI 0.302 PT -> CI 0.157 PFR -> CI -0.108 PHR-> CI -0.012 PFR -> PT -0.324 PHR -> PT -0.232 TS x PEOU-> CI -0.056	PEOU -> CI 0.189 0.184 PEU -> CI 0.302 0.305 PT -> CI 0.157 0.159 PFR -> CI -0.108 -0.108 PHR-> CI -0.012 -0.012 PFR -> PT -0.324 -0.32 PHR -> PT -0.232 -0.24 TS x PEOU-> CI -0.056 -0.051	PEOU -> CI 0.189 0.184 0.065 PEU -> CI 0.302 0.305 0.08 PT -> CI 0.157 0.159 0.061 PFR -> CI -0.108 -0.108 0.069 PHR-> CI -0.012 -0.012 0.078 PFR -> PT -0.324 -0.32 0.108 PHR -> PT -0.232 -0.24 0.109 TS x PEOU-> CI -0.056 -0.051 0.067	PEOU -> CI 0.189 0.184 0.065 2.931 PEU -> CI 0.302 0.305 0.08 3.781 PT -> CI 0.157 0.159 0.061 2.568 PFR -> CI -0.108 -0.108 0.069 1.558 PHR-> CI -0.012 -0.012 0.078 0.152 PFR -> PT -0.324 -0.32 0.108 2.999 PHR -> PT -0.232 -0.24 0.109 2.129 TS x PEOU-> CI -0.056 -0.051 0.067 0.828

At the specific indirect effect result, perceived trust mediates the relationship between perceived performance risk and customer intention, where the p value is 0.029 and t value is 1.897 with a negative relationship direction of -0.051. However, in perceived physical risk, perceived trust does not mediate the relationship between physical risk and customer intention, which is indicated by a p value of 0.066 and a t value of 1.508, which means it is not significant Table 7.

Table 7. Specific indirect effect

Path	Original sample (O)	Sample mean (M)	STDEV	T statistics (O/STDEV)	P values
PHR -> PT -> CI	-0.036	-0.038	0.024	1.508	0.066
PFR -> PT -> CI	-0.051	-0.051	0.027	1.897	0.029

Tech savviness is not proven to moderate the relationship between TAM variables (perceived ease of use and perceived usefulness) on customer intention. Where the p value and t value do not meet the significant requirements, the p value is 0.209 and 0.257 and the t value is 0.809 and 0.652. So, with the results of the p value and t value, the hypothesis that tech savviness moderates the relationship between perceived ease of use and perceived usefulness on customer intention is not proven. Therefore, H8 and H9 are not supported.

Since considering to the inherent uncertainties that accompany online transactions, trust is a critical factor in determining consumers' intents to use online pharmacies. Building trust is crucial because of worries about anything from the quality of goods and services to possible privacy violations and financial information leaks [21]. The necessity of trust is particularly highlighted in the context of online pharmacies, where customers have further considerations regarding illicit activities, the availability of unapproved medications, and privacy concerns [31]. Given the critical nature of medicines and medical information provided by online pharmacies to consumers' health, our findings align with prior research, confirming the substantial impact of trust on behavioral intentions [7], [23]. From this study, need a better understanding of the trust factor where consumers have considered the information and products purchased via online pharmacy to be quite trustworthy, but for the confidentiality of information consumers are still slightly less trusting, so this can be a point that can be improved by e-vendors or online pharmacy platforms.

Turning attention to TAM variables, perceived ease of use and perceived usefulness emerge as influential factors driving customers' behavioral intentions to utilize online pharmacies. The respondents, on average, expressed agreement with perceived ease of use (score average 4.19) and perceived usefulness (score average 4.23), indicating a consensus regarding the convenience and significant benefits offered by online pharmacy platforms. The strong relationship of trust and perceived usefulness to customer intention determines the customer's desire to adopt online pharmacy [32]. This is also showed by this study.

The relationship between customer intention to use technology or technology adoption with tech savviness does not show a strong relationship. This is likely due to the fact that 87% of respondents had a higher educational background and that online shopping has become a common part of their everyday lives. This shows that a high degree of tech savvy was generally present among those who responded to the poll.

Notably, our study unveils a non-significant direct impact of performance risk and physical risk on customer intention. This outcome suggests a potential pre-existing sense of trust among consumers in the online pharmacy platform. Alternatively, it implies that perceived risk does not exert a direct influence on behavioral intention but rather operates through the intermediary of consumer trust. Interestingly, perceived risk shows a negative relationship with trust, indicating that perceived risk indirectly shapes consumers' intention to use online pharmacies. In this indirect relationship, performance risk significantly affects customer intention, while the impact of physical risk is comparatively less pronounced.

Probing deeper into consumer priorities, it becomes evident that functionality or performance concerns of purchased medicines take precedence over fears of physical harm or damage. The intensified scrutiny of online pharmacies by regulatory agencies emerges as a confidence booster for consumers. Consequently, consumers exhibit a preference for platforms that have received legal approval from regulatory bodies, underscoring the pivotal role of trust in shaping intentions to use online pharmacies.

Trust emerges as a cornerstone influencing consumers' perceptions of usefulness, ease of use, and overarching intentions in the digital landscape. As online pharmacy platforms evolve, research suggestions that trust is a critical factor influencing consumers' willingness to engage with online pharmaceutical platforms. The study's findings showed that although pharmacists endorse its application in pharmacy practice, they also voice concerns about issues related to ethics, privacy, and regulations. This highlights the significance of effective risk-reduction should be implemented by online pharmacy platforms.

5. CONCLUSION

Our research contributes to the development of online pharmacy platforms. Our research show customer intention is strongly impacted by perceived usefulness and perceived ease of use, which are essential elements of the TAM. This emphasizes how important it is for user-friendly interfaces and usefulness of the services provided to influence customer behavior in using online pharmacies. Consumers' interaction with online pharmacies is also heavily impacted by trust, even though there were concerns about security, privacy, and quality. The results of this study have several relevance for advancing online pharmacy promotion. Since consumers' impression of trust is a key factor in their decision to use an online pharmacy, e-vendors and online pharmacy platforms must work to improve it. For instance, the website ought to prominently display the government-issued operating license. The display of valid pharmacist licenses and drug certifications is vital to bolster consumer confidence in the quality of drugs. It is important to acknowledge that this study has certain limitations. Analyzing customer's intention to use an online pharmacy requires searching for additional relevant factor. Other factors that are thought to have an impact on the use of online pharmacies include price competitiveness, the legitimacy of the e-vendor or platform provider, and the advancement of the e-pharmacy system through service variant diversification can be further investigate.

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