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SPECIAL FOCUS PAPER

# A Qualitative Analysis on Consumer Trust and Adoption of Digital Healthcare Platforms: Interviews and Focus Group-Based Study

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**ABSTRACT**

The widespread advancement of technology has significantly transformed the healthcare sector, increasing access to medical services and revolutionizing the interactions between patients and healthcare service providers. However, their adoption has not yet reached its full potential because a certain section of consumers is hesitant to engage with digital biomedical healthcare service applications, leading to a gap between the availability of digital healthcare services and their actual usage, which forms the underlying essence of the study. Employing a two-stage qualitative research design, a preliminary interview was conducted using a semi-structured questionnaire to gain primary insight into the underlying complexities associated with the adoption of digital biomedical healthcare technologies among consumers. In the second stage, five focus group interviews were conducted for deeper insight into consumer trust and adoption behavior. The findings of the study reveal that there exist complexities with regard to consumer trust in digital biomedical healthcare platforms, wherein an interplay of various dimensions exists. Dimensions such as consumer trust, privacy and data security, healthcare professionals' recommendations, perceived usefulness, social influence, and adoption behavior have emerged as key interconnected dimensions shaping consumer adoption.

**KEYWORDS**

consumer adoption, trust, data privacy, digital biomedical healthcare services

## 1 INTRODUCTION

The pace at which technology has reshaped the healthcare sector by improving accessibility, efficiency, and the quality of healthcare services has drawn worldwide attention. Technology-driven biomedical healthcare platforms such as telemedicine, mobile health apps, wearable devices, electronic health records, and artificial intelligence (AI)-powered diagnostic mechanisms have transformed the interaction

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between service providers and patients. Digital biomedical technologies have a significant effect on medical practices and scientific exploration. Through processing of multiple complex physiological markers, digital biosensors with multiple signals have a profound impact upon rapid diagnosis and individualized care. It has resulted in personalized care, attention, 24/7 remote consultations, and real-time monitoring of health. [1–2]. The implementation of biomedical digital technologies has resulted in enhanced accessibility and flexibility of healthcare for the public in low-income countries [1]. Sensory marketing techniques used by global marketers aim to emotionally connect with customers through technologies such as haptic technology and olfactory virtual reality, thereby enhancing purchasing behavior [3]. The COVID-19 pandemic has solidified the presence and significance of such platforms through increased access to healthcare services and patient-centric care [4]. The acceptability of such platforms among consumers remains highly inconsistent despite technological advancements and proliferation. Digital biomedical healthcare platforms have been found to reduce time, increase convenience, and expand access to healthcare services; however, there is a psychological barrier to their successful adoption among consumers in the form of privacy concerns and data securitization.

Digital literacy and the reliability of specific healthcare platforms act as barriers to their continued adoption [5], [6]. Healthcare decisions involve the sharing and disclosure of sensitive personal data. Consumers perceive a high degree of uncertainty about sharing personal data, thereby positioning trust as the focal point for the successful adoption of platforms offering digital healthcare services [7]. However, positioning trust as the focal point is backed by institutional credibility, advice and recommendations from healthcare service providers, peer influence, and transparent data management [8-4]. Existing scholarly work has focused on several theoretical foundations for examining consumers' adoption of biomedical digital healthcare platforms. Among these, frameworks such as the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and the Value-Based Adoption Model (VBAM) reflect factors like perceived usefulness, ease of use, trust, and privacy as key components of behavioral intention towards adoption [9], [10], [11]. However, most existing research adopts quantitative approaches that explain statistical relationships among variables while offering limited insight into how consumers develop trust through their experiences with digital healthcare platforms. Furthermore, qualitative evidence exploring the interaction between trust, privacy, and healthcare professionals' recommendations is limited, particularly in developing economies. The study aims to explore consumers' experiences of trust and adoption of digital biomedical healthcare platforms. Specifically, it examines how different dimensions shape adoption behavior. Using a sequential qualitative research design involving semi-structured interviews and Focus Group Discussions (FGDs), the study provides context-specific insights into consumers' lived experiences and contributes a thematic understanding of digital healthcare adoption in an emerging economy.

## 2 LITERATURE REVIEW

### 2.1 Digital health technologies and biomedical innovation

The intervention of digital technology and connected devices to improve the health and well-being of people by enhancing the delivery of healthcare services has reshaped the healthcare sector. Digital technology has been embedded across several aspects of healthcare. Smart biomedical materials, medical devices, and equipment are being used in clinical settings and for drug development [2]. The idea of digital

health encompasses a wide spectrum of health-related processes, products, and technologies that are inherently digital. Telehealth and Mobile health technologies have introduced a culture of 'always-on' communication and access to healthcare services among patients.

This has resulted in expectations regarding the convenience, access, and quality of healthcare services compared with other mobile-empowered sectors [12]. The various types of sensors used are sensitive to humidity and prone to errors. In addition to these, such technologies exhibit limited accuracy in higher-speed movements, such as in sports. As a result, such technologies are inadequate for measuring the health status of athletes, sportspersons, and respiratory patients with active lifestyles [13].

## 2.2 Consumer behavior in digital biomedical healthcare ecosystems

Digital Biomedical Health Services (DBHSs) have completely revolutionized the healthcare sector by providing high-quality, affordable, efficient, and universally accessible healthcare services. The patient-centric delivery of such services is achieved by offering personalized and effective healthcare solutions, thereby facilitating a robust and resilient healthcare ecosystem [4]. Digital media has proven to be a significant marketing tool, offering ample opportunities for healthcare organizations to interact with consumers [14]. The behavior of Australian consumers regarding digital healthcare platforms was found to have a high adoption rate of wearables, telehealth, mobile apps, and e-pharmacy [15]. However, a lack of awareness, limited encouragement from healthcare service providers, and a preference for traditional healthcare services are barriers to adoption. Digital literacy significantly influences perceived service value, trust, convenience, and consumer behavior when adopting digital healthcare services. However, there is a pressing need to enhance digital skills, foster trust, and design user-centric systems to bridge the digital gap [6]. Evidence of safety and efficacy is significant in determining the success of healthcare applications in improving health [7].

## 2.3 Consumer trust in digital biomedical healthcare platforms

Consumer trust has emerged as one of the most influential determinants of the successful adoption and sustained use of digital healthcare platforms. The rapid integration of telemedicine, mobile health (mHealth) applications, wearable technologies, AI, and electronic health records has fundamentally transformed healthcare delivery by improving accessibility, efficiency, and continuity of care [1], [2]. Despite these technological advancements, consumers remain cautious about adopting digital healthcare services because healthcare decisions involve high levels of uncertainty, perceived risk, and sensitivity associated with personal health information [4]. Consequently, trust has become a critical prerequisite for encouraging consumers to engage with digital healthcare platforms.

## 2.4 Data privacy, security, and ethical governance in digital biomedical healthcare platforms

There is a growing debate about big data analytics and its application in the healthcare sector, with a focus on privacy. Trustworthy digital health applications

require more than privacy alone. To foster consumers' trust in digital healthcare applications, there should be transparency, accountability, and clarity regarding data ownership and control. The data published by the World Health Organization's Global Observatory on eHealth reveal that healthcare systems in most countries rely on data. The reduction in the cost of digital technologies has enabled middle- and low-income countries to adopt telehealth, mhealth, eLearning, and electronic healthcare records. However, for digital biomedical healthcare technologies to prosper, there should be a robust legal framework that upholds transparency, accountability, and trust among consumers [7]. Existing regulatory frameworks such as the Health Insurance Portability and Accountability Act and the General Data Protection Regulation emphasize the legal and ethical handling of patient data [5].

## 2.5 Research gap and conceptual directions

Despite the extensive application of TAM, UTAUT, and related technology adoption models, existing studies have predominantly relied on quantitative approaches that explain statistical relationships among trust, privacy, perceived usefulness, and behavioral intention. Consequently, limited attention has been devoted to understanding how these factors interact within consumers' lived experiences during the adoption of digital healthcare platforms.

Studies emphasizing qualitative findings grounded in focus group discussions and subsequent thematic interpretations are scarce, particularly in developing economies. In the context of the study, an exploratory qualitative research design is adopted to examine the determinants and the manner in which consumers adopt digital healthcare platforms. Identification of themes from the responses has been developed and analyzed through NVivo. The study was conducted among consumers of Assam, India, representing the context of an emerging digital healthcare system. It provides various insights into the complex patterns and relationships among trust, privacy, advice, and recommendations from healthcare professionals, etc., illustrating the multi-dimensional nature of technology-based adoption by consumers.

## 2.6 Objectives of the study

1. To explore consumers' experiences and perceptions associated with trust in digital biomedical healthcare platforms.
2. To identify the major themes emerging from consumers' experiences with regard to the adoption of digitally powered biomedical healthcare platforms.

## 2.7 Research Questions (RQ)

RQ1. Which dimensions influence consumer trust in digital biomedical healthcare platforms?

RQ2. How do these dimensions shape consumers' adoption of digital biomedical healthcare platforms?

# 3 RESEARCH METHODOLOGY

The study is anchored in a qualitative sequential exploratory research design to explore the factors influencing consumer trust and adoption of digital healthcare platforms in the context of Assam. The execution of the methodology adopted for the study was conducted in two stages. The first stage involved the conduction of a semi-structured interview with 50 participants. It facilitated the researcher in obtaining firsthand insights into experiences of the consumer, their areas of concern, and expectations with reference to digital healthcare platforms. The subsequent stage was the Focus Group Discussion (FGD) involving 36 respondents divided into groups of 6–8 respondents per group. The selection of the participants was purposive in nature and was based on their prior experience with digital healthcare platforms. The FGD continued until the saturation level in terms of theme identification was reached, and no further theme emerged after the 5th FGD. The responses received from the participants were recorded and transcribed using Nvivo 14. The transcriptions were coded with 48 initial codes which were converted into 17 axial codes, and six major themes. Nvivo tools, including the Word Cloud and Coding Tree, were used to support data organization, visualization, and interpretation, thereby enhancing the transparency and credibility of the thematic analysis.

# 4 ANALYSIS

## 4.1 First stage analysis

The analysis of the data through NVivo involved multiple phases for robust analysis and meaningful findings. The first step comprised importing the collected data from personal and online interviews into NVivo software. The collected data were transcribed to ensure that data collected verbally were readily available for analysis. The import of the data was followed by cleaning and organizing for accuracy and consistency before proceeding to actual coding and removing any errors. Repetitive statements, off-topic statements, and irrelevant conversations were removed. Open coding is considered to be one of the important aspects of qualitative research [16]. The current study employs open and axial coding for assigning preliminary codes to the responses. The researcher has reviewed the transcripts, which expressed core concepts and themes relevant to the research questions. In the context of the study, the identified open codes reflect broader concepts such as “consumer trust,” “data privacy measures,” “perceived usefulness,” “social influence,” and “adoption of digital healthcare platforms.” Open coding was followed by axial coding, which focused mainly on the relationships among the codes identified in the open coding process. For instance, a code related to “trust in digital healthcare platform” could be related to “adoption behavior,” highlighting the relationship between trust and willingness to adopt digital biomedical healthcare platforms.

## 4.2 Second stage analysis

The second stage analysis of the responses began with the identification of themes for evaluating the responses coded for the identification of patterns, themes, similarities, and differences. The process of theme identification started with the recognition

of recurring patterns among all participants in the preliminary interview and subsequent focus group discussions. Identification of recurring patterns reduces the likelihood of analyzing participants' responses from an individualistic or isolated perspective. NVivo facilitated the identification of views from divergent groups having different levels of experience with digital healthcare platforms. NVivo can identify these differences for further analysis and investigation. The codes were further organized into themes like *consumer trust, perceived usefulness, privacy and data security concerns, social influence,* and *adoption behavior*. The analysis and interpretation of the themes involved contextualizing each theme with every research question and relevant existing literature for a broader understanding of perceptions, experiences, and attitudes of the participants towards digital healthcare platforms. Stage 1 generated preliminary categories relating to trust and adoption, while Stage 2 refined, compared, and consolidated these categories through group interaction, ultimately producing the six overarching themes.

## 5 FINDINGS AND RESULTS

### 5.1 Word Cloud analysis

Word Cloud is a technique for analyzing unorganized textual data by extracting words and calculating their frequencies using the NVivo application [17]. In the study, word cloud analysis was applied to identify the recurring terms associated with digital healthcare platforms, such as "trust," "privacy," "security," "healthcare," "doctor," "application," "technology," and "adoption," which have a significant influence on consumer trust and adoption behavior (see Figure 1).

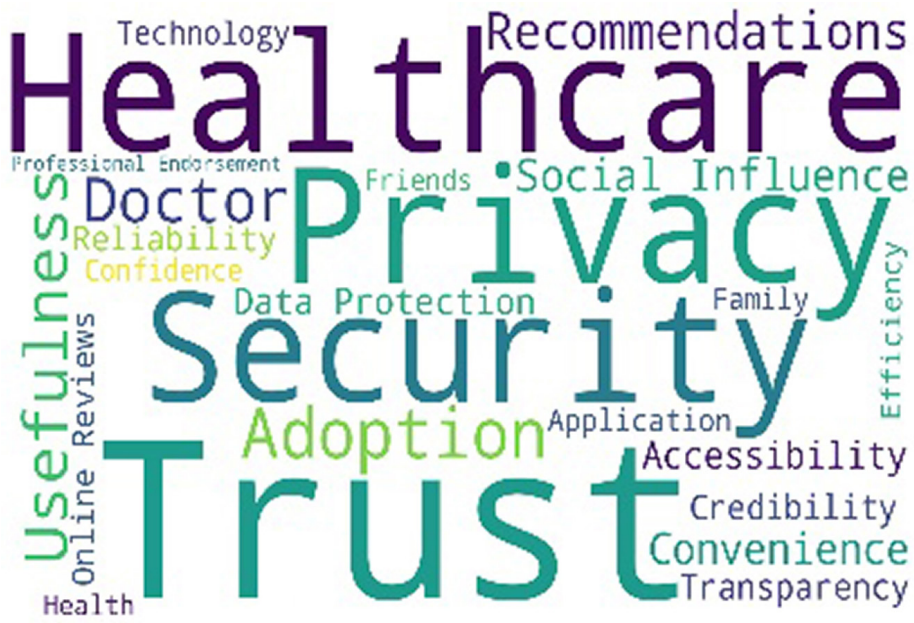



**Fig. 1.** Word cloud

*Source:* Authors creation.

The Word Cloud was generated using the NVivo Word Cloud tool, in which the size of each word corresponds to its frequency of occurrence in the dataset.

Although this visualization effectively identifies prominent concepts, it does not explain the relationships among these concepts or capture the contextual meanings embedded in participants' responses. A word cloud was used as an initial exploratory step rather than as the primary foundation for interpretation.

Analytical insight into the data was facilitated by open, axial, and selective coding in NVivo 14. Following coding, the data was organized as hierarchical nodes in a coding tree (see Figure 2). The coding tree illustrated began with key insights into consumer trust and adoption, subsequently categorizing them into six major themes and associated sub-themes. This coding process followed a systematic procedure, leading to the identification of broader themes, patterns, and relationships rather than relying solely on word frequency. Consequently, themes such as consumer trust, privacy and data security, healthcare professionals' recommendations, perceived usefulness, social influence, and adoption behavior emerged from the semantic interpretation of the data. These themes formed the foundation for the subsequent thematic analysis presented in the following section.

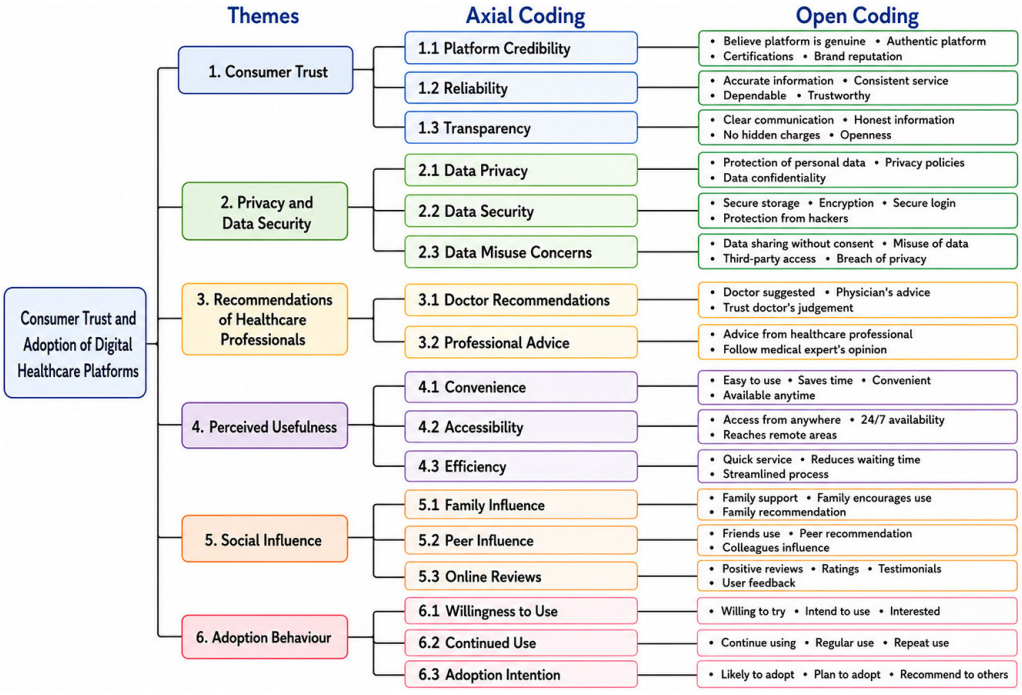



**Fig. 2.** Coding tree of consumer trust and adoption of digital biomedical healthcare platforms

*Source:* Authors creation.

## 5.2 Thematic analysis

**Trust:** This theme captures the extent to which consumers trust digital healthcare platforms. Most participants were of the opinion that they use those digital healthcare platforms that they trust. Trust was mostly associated with platform credibility, transparency, and reliability in handling personal health information. Relationship-building and trust are key strategies for building a strong and robust digital healthcare system [1]. Trust is considered an important factor in consumers' decision-making process. These findings support previous studies

identifying trust as a key determinant of digital biomedical healthcare adoption [4], [1]. The results further suggest that institutional credibility and professional endorsement strengthen consumer confidence beyond technological reliability alone.

> *"I use abiomedical healthcare platform only when I feel it is reliable and transparent about the services it provides."* **(Participant 12)**

**Privacy and Security:** This theme sheds light on the important concerns of consumers regarding the protection of their personal and health-related information. The majority of participants were of the opinion that issues related to unauthorized access, data misuse, and lack of transparency strongly influenced their willingness to adopt digital healthcare platforms. The widespread adoption of technology in the healthcare system raises concerns about security and privacy, creating potential risks and vulnerabilities in its adoption [5]. This finding is consistent with previous literature, which articulates that privacy concerns emerged as an important factor shaping consumers' willingness to adopt digital healthcare platforms. The findings reinforce earlier research highlighting privacy as a major adoption barrier [5], [7]. It further indicate that transparent data governance is essential for strengthening consumer trust and encouraging platform adoption.

> *"I hesitate to use healthcare platforms because I'm unsure how my personal medical information is protected."* **(Participant 11)**

**Healthcare Professionals' Recommendations:** Participants indicated that advice and suggestions from physicians and healthcare professionals foster consumer adoption through increased confidence [4]. Digitally powered biomedical healthcare platforms, recommended by healthcare professionals and doctors, are more likely to be adopted by consumers. As per the findings of the study, healthcare professionals are trusted intermediaries who facilitated the reduction of uncertainty towards digital biomedical healthcare platforms. Participants' accounts indicated that such professional recommendations strengthened consumer confidence and encouraged the adoption of digital healthcare platforms.

> *"If my doctor suggests that I use an app, I feel much more comfortable trying it."* **(Participant 8)**

**Perceived Usefulness:** This dimension outlines the significance of convenience, accessibility, and efficiency in influencing consumer adoption. Most participants have expressed that digitally powered biomedical healthcare platforms have improved access to healthcare services, reduced travel time, and improved overall health management. Higher perceived usefulness often leads to greater willingness among consumers to continue using and adapt to digital healthcare platforms [10]. The findings are consistent with the Technology Acceptance Model, which identifies perceived usefulness as an important predictor of technology adoption. However, the study indicates that usefulness alone is insufficient unless supported by trust and perceived security.

> "*Using biomedical healthcare technologies saves my time because I can consult doctors without traveling."* **(Participant 8)**

**Social Influence:** Recommendations from family members, friends, and online ratings play an important role in influencing consumer behavior. Participants frequently described positive reviews and recommendations as important influences on their adoption behavior. Social influence has been found to boost confidence and reduce uncertainty associated with new biomedical healthcare technologies. Social influence has been found to moderate smart healthcare technology and perceived usefulness. Consistent with previous research, social influence enhances consumers' confidence in adopting digital healthcare platforms [8]. Positive recommendations from family, peers, and healthcare professionals reduce uncertainty and encourage adoption.

> *"I usually try a biomedical healthcare application only after someone I trust recommends it."* **(Participant 14)**

**Adoption Behavior:** Consumers indicated that their decision to adopt digital healthcare platforms was shaped by the combined influence of trust, privacy and data security, healthcare professionals' recommendations, perceived usefulness, and social influence. Participants expressed greater willingness to use digital healthcare platforms when they perceived them as trustworthy, secure, convenient, and professionally endorsed. The findings emphasize the multi-dimensional nature of consumer adoption in consistent with previous scholarly works on the adoption of digital healthcare platforms [4], [8].

> *"I prefer using healthcare apps because they are convenient, trusted by my doctor, and make accessing healthcare much easier."* **(Participant 16)**

## 6 PRACTICAL IMPLICATIONS AND SUGGESTIONS

The findings of the study carry significant policy implications for healthcare regulators, policymakers, and government agencies seeking to promote the widespread adoption of digital healthcare platforms. Consumer trust, privacy concerns, and social determinants are crucial factors influencing adoption behavior. There should be robust regulatory frameworks relating to the governance of health-related data in place. Stringent compliance norms and mandatory periodic monitoring and auditing of digital healthcare service providers would foster the ethical delivery of digital healthcare services. Standardizing digital healthcare service platforms through statutory accreditation and certification would bolster consumers' trust in them. Policymakers should focus on public digital health literacy programs, particularly targeting elderly populations, vulnerable and digitally marginalized groups, and rural populations, thereby accelerating adoption. Recommendations and suggestions from healthcare service providers act as catalysts for enhancing consumer adoption. Training and capacity-building programs for healthcare service providers on the use of digital healthcare service platforms should be institutionalized to better recommend, use, and educate patients about digital healthcare services.

## 7 SCOPE FOR FUTURE RESEARCH

The study provides significant insights on consumer adoption of digital healthcare platforms. However, the study is limited to purposive sampling with a small

sample size. The study needs further empirical investigations across diverse cultural settings and cross-country analyses, as consumer adoption is primarily associated with psychological variables that evolve over time. The study primarily caters to respondents with prior experience using digital healthcare platforms. However, the perspective of non-users' needs to be studied. Further empirical investigation using a triangulation approach that combines qualitative and quantitative methods would be required to validate the identified themes.

## 8 CONCLUSION

The study reveals that consumer trust and adoption of biomedical digital healthcare platforms are shaped by six interconnected themes: consumer trust, privacy and data security, healthcare professionals' recommendations, perceived usefulness, social influence, and adoption behavior. Addressing RQ1, trust is primarily developed through platform credibility, transparency, secure management of personal health information, and professional endorsement. Addressing RQ2, these dimensions collectively shape adoption by reducing perceived uncertainty and strengthening consumers' confidence in the usefulness and reliability of digital biomedical healthcare platforms. Perceived usefulness encourages adoption through convenience, accessibility, and reduced travel time, while recommendations from healthcare professionals, family members, peers, and online reviews reinforce consumers' willingness to use such platforms. The findings therefore demonstrate that adoption behavior is not driven by a single determinant but emerges from the interaction of trust, security, usefulness, professional endorsement, and social influence.

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