



MEASURING CONSUMER INTENTION TO USE RAILWAY TRANSPORTATION AS THE INDONESIAN PUBLIC TRANSPORTATION WITH HEALTH INSURANCE REPUTATION

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Summary

This study aims to determine the effect of health consciousness and risk perception on the intention of using railway transportation during the COVID-19 outbreak, directly or indirectly, through consumer trust in Indonesian train services. These factors are the most dominant motives for the passengers to use railway transportation; where during the COVID-19 outbreak, PT KAI, as the only railway transportation company in Indonesia, has been present as public transportation that prioritizes the health of its customers. This research is expected to provide information and additional knowledge for practitioners, especially the management of the Indonesian Train Service Company, regarding the dominant factors influencing the intention of railway transportation users in the COVID-19 outbreak so that they can determine the right strategy to increase the number of train users.

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1. INTRODUCTION

The COVID-19 outbreak has changed the face of PT KAI's services, which now include consumer health protection as part of their service priorities. During the COVID-19 pandemic, PT KAI has succeeded in guaranteeing the health of its consumers, as evidenced by the receipt of a Safeguard Certificate from one of the most reputable international audit institutions, Bureau Veritas, in collaboration with Surveyor Indonesia Company. It shows that PT KAI consistently implements health procedures in its customer service process and is always in line with government programs to prevent the spread of COVID-19. PT KAI is committed to always providing the best service to railway consumers by participating in maintaining the health of railway users by implementing various health requirements as determined by the government.

Nowadays, Vaccines are the main requirement for railway transport users, and 3M health protocols must still be applied when traveling by train. 3M health protocols include wearing masks, maintaining hand hygiene by washing hands frequently and limiting interactions with others. PT KAI provides free vaccine service at several stations and free masks and hand washing facilities at and on the train. That is PT KAI's commitment to guarantee and protect the health of passengers.

In the current epidemic situation, there are two main reasons someone chooses to use transportation that implements health protocols, the first is health consciousness, and the second is risk perception. Health consciousness is how much a person tends to care about his health condition so that the decision arises to behave healthily (Becker *et al.*, 1977). Consumers with health consciousness are aware and concerned about their health. They are motivated to improve and maintain their health and quality of life and prevent bad health from happening to them by engaging in healthy behaviours and becoming self-aware about health (Gould, 1988; Plank and Gould, 1990); (Newsom *et al.*, 2005). So that health consciousness triggers a person to prefer products that provide health protection and health insurance. This statement has been proven in research related to the intentions to consume organic food, that health awareness is an important motive in the formation of attitudes, intentions and behavior towards organic food (Tregear, Dent and McGregor, 1994; Wandel and Bugge, 1997; Zanolli and Naspetti, 2002; Magnusson *et al.*, 2003; Baker *et al.*, 2004; Padel and Foster, 2005). Furthermore, this can also happen with the intention to use railway transportation.

Risk perception is a person's intuitive evaluation of the dangers they may face, including unwanted effects associated with a particular hazard (Cori *et al.*, 2020). Perception of risk can be a trigger for prevention and involvement (Cori *et al.*, 2020). Risk perception is an important determinant of people's willingness to cooperate and adopt health protection behaviours during a pandemic, including frequent hand washing, social distancing, avoiding public places, and wearing masks (Leppin and Aro, 2009; Rubin *et al.*, 2009; Bish and Michie, 2010; Poletti, Ajelli and Merler, 2011; van der Weerd *et al.*, 2011; Rudisill, 2013). The health protocol applied by PT KAI is to reduce the risk of disease transmission, which is the most feared thing by some people who have a dangerous perception of a pandemic situation, so they will prefer to use rail transportation which can protect them from these dangers. So, this research will analyse whether health consciousness and risk perception influence intentions to use rail transportation directly or indirectly through consumer attitudes and trust in PT KAI's services.

2. LITERATURE REVIEW

2.1. Health Consciousness

Health consciousness is how much a person tends to care about his health condition so that the decision arises to behave healthily (Becker *et al.*, 1977). Consumers with health consciousness are aware and concerned about their health. They are motivated to improve and maintain their health and quality of life and prevent bad health from happening to them by engaging in healthy behaviours and becoming self-aware about health (Gould, 1988; Plank and Gould, 1990; Newsom *et al.*, 2005).

Health consciousness triggers a person to prefer products that provide health protection and health insurance. This statement has been proven in research related to the intentions to consume organic food, that health awareness is an important motive in the formation of attitudes, intentions and behaviour towards organic food (Tregear, Dent and McGregor, 1994; Wandel and Bugge, 1997; Zanolli and Naspetti, 2002; Magnusson *et al.*, 2003; Baker *et al.*, 2004; Padel and Foster, 2005). The health protocol implemented by PT KAI aims to provide health protection and insurance for passengers. Consumers who have health awareness will prefer to travel by train, so the following hypothesis is:

H1: Health Consciousness directly and positively affects the intentions to use train transportation.

H2: Health Consciousness has a positive effect on consumer trust in PT KAI's services.

2.2. Risk Perception

Risk perception is a person's intuitive evaluation of the dangers they may face, including unwanted effects associated with a particular hazard (Cori *et al.*, 2020). Perception of risk can be a trigger for prevention and involvement (Cori *et al.*, 2020). Risk perception is an important determinant of people's willingness to cooperate and adopt health protection behaviours during a pandemic, including frequent hand washing, social distancing, avoiding public places, and wearing masks (Leppin and Aro, 2009; Rubin *et al.*, 2009; Bish and Michie, 2010; Poletti, Ajelli and Merler, 2011; van der Weerd *et al.*, 2011; Rudisill, 2013).

The health protocol applied by PT KAI is believed to reduce the risk of disease transmission because it has been approved by the government and implemented by many countries worldwide. The people who have a fear of COVID-19 transmission have a dangerous perception of the pandemic situation for themselves, and they will prefer to use railway transportation which can protect them from these dangers. From the explanation above, we generate a hypothesis:

H3: Risk Perception directly and positively affects intentions of using train transportation.

H4: Risk Perception positively affects consumer trust in PT KAI's services.

2.3. Consumer Trust as Mediating Variable

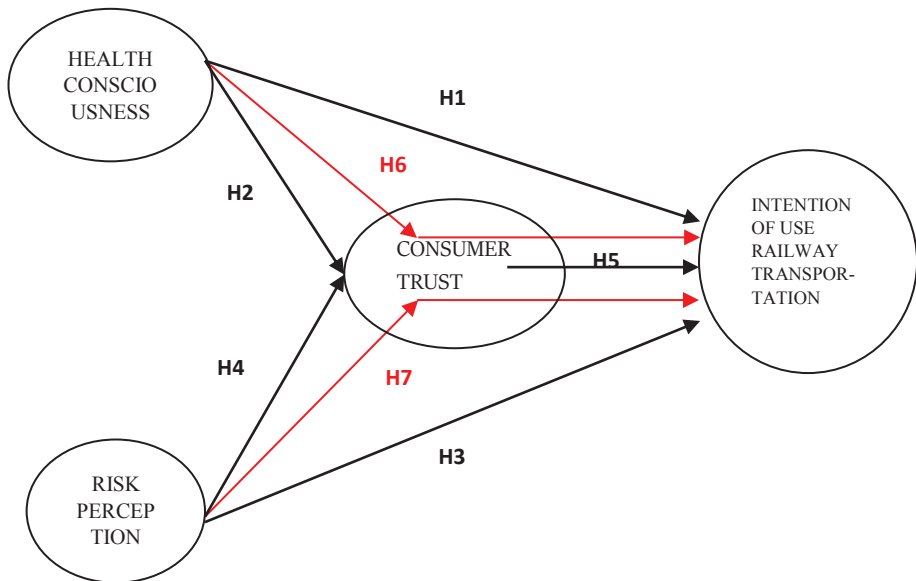
Trust plays a big role in shaping consumer decisions, especially when consumers do not know about a product/service because of the complexity of information or the absence of product information displayed; trust can help consumers make decisions (Siegrist and Cvetkovich, 2000). Without sufficient knowledge, decisions and judgments are guided by social trust (Earle and Cvetkovich, 1995).

Currently, in a pandemic situation, where information circulating in public is complex and rapidly changing, trust plays an important role in reducing this complexity (Bish and Michie, 2010; Siegrist and Zingg, 2014). Trust plays a critical role in successfully implementing protective measures and compliance with government restrictions during a pandemic. During the SARS outbreak in Hong Kong, trust in the government predicted health behaviours such as maintaining good hygiene and wearing face masks (Tang and Wong, 2003). In addition, trust in the government was associated with adopting protective measures at the start of the H1N1 influenza pandemic in the Netherlands and was positively associated with vaccination intentions (van der Weerd *et al.*, 2011). A study conducted in the UK also showed that individuals with higher trust in responsible authorities were more likely to follow the recommended behaviour (Rubin *et al.*, 2009). From the explanation above, the hypotheses are:

- H5: Trust directly and positively affects intentions of using train transportation.*
- H6: Trust mediates the relationship between Health Consciousness and Intention of use.*
- H7: Trust mediates the relationship between Risk Perception and Intention of use.*

From the explanation of the hypotheses above, the research framework is shown in Figure 1.

Figure 1. Research framework



Intention of Use. Adoption, use or purchase is the goal of a marketing, offering or selling process. Intentions often explain a person's purchase decision and willingness to adopt the services offered. As explained by (Ajzen, 1987) in the Theory of Planned Behavior (TPB), individual behavior can be explained through behavioral intentions, one of which is influenced by individual attitudes (Bagozzi, 1981). His research states that intention or desire influences the relationship between attitudes and individual behavior. Therefore, intention represents a purchase decision or willingness to adopt the service

offered. From the explanation above, consumers' decision to use railway transportation can be seen from their intentions.

3. METHODOLOGY

This study uses a quantitative approach with a survey method. In this research, the population is consumers of railway transportation in the *Daop (Kantor Daerah Operasi) 5 Purwokerto Region*. The sample used was 300 train passengers departing from the *Daop 5 Purwokerto region stations*. The sampling technique used in this research is non-probability sampling, which is purposive sampling. Purposive sampling is limited to certain selected types of people who have the desired information because they fit with the criteria established by the research (Sekaran and Bougie, 2016). The sample criteria can fill out the questionnaire in this study are as follows: (1) Respondents are Indonesian citizens (WNI), (2) Respondents have or are currently traveling using trains in the COVID-19 pandemic situation, (3) Each respondent has one chance to fill the questionnaire, to avoid bias.

The data was collected using online questionnaires, which were then given to 300 respondents. The basic form of the questionnaire is scaled response questions, which are the form of questions or statements that use a Likert scale to measure the degree of agreement or disagreement of the respondents with the statements given. The assessments used in this research questionnaire are as follows; (6): Strongly Agree (SS); (5): Agree (S); (4): Slightly Agree (US); (3): Slightly Disagree (ATS); (2): Disagree (TS); (1): Strongly Disagree (STS). Research questions for each construct as shown in Table 1.

Table 1. Constructs and Research Questions

CONSTRUCT	CODE	ITEM	REFERENCE
Health Consciousness (HCs)	HCs1	I am very self-conscious about my health	(Michaelidou and Hassan, 2008)
	HCs2	I am alert to changes in my health	(Gould, 1988)
	HCs3	I'm usually aware of my health	(Ahadzadeh <i>et al.</i> , 2018)
	HCs4	I take responsibility for the state of my health	
	HCs5	I'm aware of the state of my health as I go through the day	
	HCs6	I'm very involved with my health	
	HCs7	I'm generally attentive to my inner feelings about my health	
	HCs8	I notice how I feel physically as I go through the day	

	HCs9	Good health takes active participation on my part	
	HCs10	Living life without disease and illness is very important to me	
	HCs11	My health depends on how well I take care of my self	
Perception of Risk (PoR)	PoR1	I am very worried about the current Covid-19 issue	(Dryhurst <i>et al.</i> , 2020)
	PoR2	I will be directly and personally affected by Covid-19	
	PoR3	My friends and family in the country you are currently living In will be directly affected by Covid-19	
	PoR4	I will probably get sick with the coronavirus/COVID-19	
	PoR5	Getting sick with the coronavirus/COVID-19 can be serious	
Trust (TRs)	TRs1	I believes KAIs health protocol can protect train passengers from transmission of Covid-19	(Nuttavuthisit and Thøgersen, 2017; Saechang, Yu and Li, 2021)
	TRs2	I believes KAIs health protocol to provide effective screening service to train passengers	(Chaudhuri and Holbrook, 2001; Pikkarainen <i>et al.</i> , 2004)
	TRs3	I have confidence KAIs health protocol controlled by Indonesian Government	
	TRs4	I trust in health protocol used by PT KAI	
	TRs5	I trust KAIs health protocol can protect me from corona virus infection	
	TRs6	I trust to PT KAIs service	
	TRs7	I trust PT KAI reliable	
	TRs8	I trust PT KAI honest service to customers	
	TRs9	I trust traveling by train safe and healthy	
Intention of Use (IoU)	IoU1	I intend to use railway transportation for my travel needs during the Covid-19 pandemic	(Shih and Fang, 2004)
	IoU2	I plan to use railway transportation when traveling during the Covid-19 pandemic	(Kotler and Keller, 2016)
	IoU3	I will make the train as my preferred mode of transportation for traveling during the Covid-19 pandemic	
	IoU4	I will be tend to use train when traveling during the Covid-19 pandemic	

IoU5	I will recommend using train when traveling during the Covid-19 pandemic to my friends.
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Then testing the construct and its instruments is carried out to prove whether the instruments or measuring instruments, techniques and processes used in research to measure a concept carry out its measuring function by the desired concept using a validity test. The test technique used is Exploratory Factor Analysis (EFA) using the Smart PLS statistical program. Furthermore, the results of the validity test are shown in Table 2 and Table 3 for convergence validity.

Table 2 shows the Average Variance Extracted (AVE) value for all constructs above 0,5 so that all instruments are valid. According to the statement from (Kock and Lynn, 2012a), convergent validity is fulfilled if the Average Variance Extracted (AVE) > 0,5. Furthermore, Table 3 shows the results of the outer loading correlation of each indicator to its construct above 0.6. It proves all instruments in this research can explain the construct well, according to the statement from (Hair *et al.*, 2017) that the data is declared valid and perfectly extracted, while if the indicator results from the outer loadings show a value of 0.40 to 0.70. Then the results of the discriminant validity test of the construct and the instrument can be seen in Tables 4 and 5.

From the data processing, the results are obtained as shown in Table 5, which shows the cross-loading value, the correlation of the construct to the construct measurement item higher value / > correlation with other constructs. It proves that the different construct metrics do not have a high correlation. Furthermore, Table 5 shows that the Heterotrait-Monotrait Ratio (HTMT) value for all constructs is under / < 90, according to the statement from (Kock and Lynn, 2012) convergent discriminant validity is fulfilled if the Heterotrait-Monotrait Ratio (HTMT) < 90 so that they are meet the requirements of discriminant validity.

The results of the Reliability test of the construct can be seen in Table 6.

Table 2. Construct Validity

	Average Variance Extracted (AVE)
Health Consciousness	0,517
Intention Of Use	0,821
Perception Of Risk	0,605
Trust	0,747

Table 3. Outer Loadings

	Health Consciousness	Intention Of Use	Perception Of Risk	Trust
HCs1	0,742			
HCs2	0,680			
HCs3	0,711			
HCs4	0,812			
HCs5	0,788			
HCs6	0,766			
HCs7	0,649			
HCs8	0,679			
HCs9	0,720			
HCs10	0,603			
HCs11	0,730			
IoU1		0,874		
IoU2		0,924		
IoU3		0,911		
IoU4		0,930		
IoU5		0,891		
PoR1			0,688	
PoR2			0,794	
PoR3			0,806	
PoR4			0,804	
PoR5			0,791	
TRs1				0,842
TRs2				0,859
TRs3				0,845
TRs4				0,862
TRs5				0,875
TRs6				0,889
TRs7				0,881
TRs8				0,879
TRs9				0,846

Table 4. Cross Loadings

	Health Consciousnes s	Intention Of Use	Perception Of Risk	Trust
HCs1	0,742	0,396	0,257	0,402
HCs2	0,680	0,325	0,268	0,347
HCs3	0,711	0,250	0,283	0,345
HCs4	0,812	0,318	0,266	0,404
HCs5	0,788	0,441	0,254	0,480
HCs6	0,766	0,421	0,220	0,440
HCs7	0,649	0,291	0,343	0,309
HCs8	0,679	0,326	0,258	0,347
HCs9	0,720	0,285	0,272	0,378
HCs10	0,603	0,373	0,200	0,461
HCs11	0,730	0,421	0,262	0,466
IoU1	0,445	0,874	0,319	0,675
IoU2	0,486	0,924	0,323	0,689
IoU3	0,426	0,911	0,306	0,737
IoU4	0,457	0,930	0,288	0,684
IoU5	0,444	0,891	0,279	0,715
PoR1	0,301	0,241	0,688	0,340
PoR2	0,256	0,243	0,794	0,225
PoR3	0,286	0,229	0,806	0,237
PoR4	0,213	0,227	0,804	0,230
PoR5	0,310	0,324	0,791	0,375
TRs1	0,407	0,608	0,360	0,842
TRs2	0,471	0,631	0,411	0,859
TRs3	0,501	0,657	0,295	0,845
TRs4	0,532	0,670	0,356	0,862
TRs5	0,514	0,666	0,369	0,875
TRs6	0,442	0,696	0,292	0,889
TRs7	0,519	0,729	0,294	0,881
TRs8	0,507	0,699	0,313	0,879
TRs9	0,483	0,645	0,255	0,846

Table 5. Heterotrait-Monotrait Ratio (HTMT)

	Health Consciousness	Intention Of Use	Perception Of Risk	Trust
Health Consciousness				
Intention Of Use	0,527			
Perception Of Risk	0,410	0,365		
Trust	0,594	0,810	0,404	

Table 6. Construct Reliability

	Cronbach's Alpha	Composite Reliability
Health Consciousness	0,906	0,921
Intention Of Use	0,945	0,958
Perception Of Risk	0,838	0,884
Trust	0,958	0,964

Table 6 shows that the evaluation of construct reliability was measured by Cronbach alpha and Composite Reliability values. The criterion value of the reliability test is seen from the results of Cronbach's alpha, which provides an estimate of reliability based on the intercorrelation of the observed indicator variables with the standard indicator value of 0.70 (Hair *et al.*, 2017). The test results show that the Cronbach alpha value is all constructed above > 0.70 , so the indicator consistently measures the construct or reliability.

Table 7. Fit Summary

	Saturated Model	Estimated Model
SRMR	0,062	0,062
d_ULS	1,775	1,775
d_G	0,801	0,801
Chi-Square	1329,258	1329,258
NFI	0,823	0,823

The Goodness of Fit test is used to assess how to fit the PLS path model can explain different data sets and measure the correctness of the proposed model (Henseler and Sarstedt, 2013). The value of Goodness of Fit can be seen from the Normed Fit Index (NFI) and Root Mean Square Residual (SRMR). This SRMR measures the goodness of fit for PLS-SEM, which is used to avoid model specification errors (Henseler and Sarstedt, 2013). The model will be considered suitable if the value of Standardized Root

Mean Square Residual (SRMR) is < 0.10 or < 0.08 (Hu and Bentler, 1999). If the Normal Fit Index (NFI) value is between 0 and 1, closer to 1, the model is better or more suitable. From the test results in **Table 7**, the value of Standardized Root Mean Square Residual (SRMR) < 0.08 , and from the Normal Fit Index (NFI) value 0,823, it can be concluded that the proposed model in this research is considered suitable or fit.

4. RESULTS AND DISCUSSION

The main objective of this study is to identify the effect of health consciousness and perceived risk on the intention to use railway transportation with trust as a mediating variable. From the results of data analysis, of the seven hypotheses proposed, six of them were accepted, and one hypothesis was not accepted, as can be seen in Table 8 and Table 9.

Table 8. Path Coefficients

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Result
Health Consciousness -> Intention Of Use	0,083	0,086	0,042	1,969	0,049	H1 Accepted
Health Consciousness -> Trust	0,492	0,500	0,052	9,432	0,000	H2 Accepted
Perception Of Risk -> Intention Of Use	0,035	0,038	0,037	0,936	0,349	H3 Not Accepted
Perception Of Risk -> Trust	0,201	0,197	0,062	3,249	0,001	H4 Accepted
Trust -> Intention Of Use	0,713	0,710	0,039	18,121	0,000	H5 Accepted

Table 9. Specific Indirect Effects

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Result
Health Consciousness -> Trust -> Intention Of Use	0,351	0,355	0,039	9,073	0,000	H6 Accepted
Perception Of Risk -> Trust -> Intention Of Use	0,143	0,140	0,045	3,181	0,002	H7 Accepted

From Table 8 can be seen Health Consciousness effect has a direct effect and is significant to Intention of Use and Trust, indicated by P values $< 0,05$ and T count $> T$ statistic ($> 0,96$), so hypothesis 1 and hypothesis 2 are accepted. Perception of Risk has no direct effect on Intention of Use, indicated by P values $> 0,05$ and T count $< T$ statistic ($< 0,96$), so hypothesis 2 is not accepted. Perception of Risk has a direct effect and is significant to Trust, indicated by P values $< 0,05$ and T count $> T$ statistic ($> 0,96$), so hypothesis 4 is accepted. Trust has a direct effect and is significant to Intention of Use, indicated by P values $< 0,05$ and T count $> T$ statistic ($> 0,96$), so hypothesis 5 is accepted.

From table 7 can be seen that Health Consciousness has an indirect effect on the Intention of Use through Trust as a mediating variable, indicated by P values $< 0,05$ and T count $> T$ statistic ($> 0,96$), so hypothesis 6 is accepted. Trust considered partially mediates the correlation between Health Consciousness to Intention of Use. Perception of Risk has an indirect effect on the Intention of Use through Trust, indicated by P values $< 0,05$ and T count $> T$ statistic ($> 0,96$), so hypothesis 7 is accepted. Trust considered fully mediates the correlation between Perception of Risk to Intention of Use.

Research results show that Health consciousness significantly affects trust in PT KAI's health protocol and intention to use railway transportation. It is the statement stated by (Tregear, Dent and McGregor, 1994; Wandel and Bugge, 1997; Zanolli and Naspetti, 2002; Magnusson *et al.*, 2003; Baker *et al.*, 2004; Padel and Foster, 2005), that health awareness is an important motive in the formation of attitudes, intentions and behavior towards organic food. Health consciousness triggers a person to prefer products that provide health protection and health insurance. Perception of risk significantly affects trust in PT KAI's health protocol. It is the statement stated by (Leppin and Aro, 2009; Rubin *et al.*, 2009; Bish and Michie, 2010; Poletti, Ajelli and Merler, 2011; van der Weerd *et al.*, 2011; Rudisill, 2013), that Risk perception is an important determinant of people's willingness to cooperate and adopt health protection behaviors during a pandemic, including frequent hand washing, social distancing, avoiding public places, and wearing

masks. Moreover, a statement by (Cori *et al.*, 2020) explains that perception of risk can trigger prevention and involvement.

However, the perception of risk does not affect the intention to use railway transportation, which requires the vaccine as a condition of boarding the train. It is contradictory to the statement stated by (Floyd *et al.*, 2004) that perception of risk influences the intention to travel in the Aftermath terrorist attack on the World Trade Center (New York) and the Pentagon (Washington, D.C.) on September 11, 2001. Moreover, contradictory to statements by (Zaid and Pratondo, 2021) that perceived risks are strong antecedents or predictors in influencing vaccine interest. A lack of knowledge may cause this deviation, lack of information provided by the government, difficulty accessing information, prioritizing economic aspects, and distrust of inconsistent government policies, like statements by (Sianipar, 2021), so that many people still prefer to break the rules and not interested in using the train. However, both health consciousness and perception of risk indirectly significantly affect the intention of railway transportation; this means that the consumer can accept the requirements for boarding the train and health protocols if supported by consumer trust in KAI's health protocol services.

5. CONCLUSION

The COVID-19 pandemic has changed the way of life of people who are starting to pay attention to their health conditions and trying to avoid risks that may be experienced related to their safety. They will use products and services to ensure their health and safety from diseases and infection and choose public transportation. PT KAI is the only-one Railway Transportation company in Indonesia and the only-one public transportation that consistently implements health protocols to prevent disease infections due to the COVID-19 pandemic. Health Consciousness, Perception of Risk and Consumer Trust in KAI's health protocol services determine consumer Intentions to Use railway transportation, especially during the COVID-19 pandemic. However, the public perception of the dangers of COVID-19 is not all the same, some consider it dangerous, and some consider it harmless. It is influenced by a lack of knowledge, lack of information provided by the government, difficulty accessing information, prioritizing economic aspects, and distrust of inconsistent government policies (Sianipar, 2021). There is still a chance for violations, so risk perception has yet to influence a person's intention to use railway transportation directly.

In this study, many uncontrollable factors influence the relationship between health consciousness and perceived risk on intention to use, that is, society's culture,

public trust in government policy, public knowledge, and public trust in social media news, which have not been considered in this study. So that one of the uncontrollable factor elements can be a variable that supports the next study. In addition, the type of society that is more dominant prioritizes easiness and practicality in selecting products and services. It is estimated that the dominant influence on the appearance of the intention of use has yet to be measured in this study. It can also be considered for further research to include variable perceived ease of use as variables forming the intention to use.

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MJERENJE NAMJERE POTROŠAČA DA KORISTE ŽELJEZNIČKI PRIJEVOZ KAO INDONEZIJSKI JAVNI PRIJEVOZ S REPUTACIJOM OSIGURANJA ZDRAVLJA

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Sažetak

Cilj studije je utvrditi učinak zdravstvene svijesti i percepcije rizika na namjeru korištenja željezničkog prijevoza tijekom izbijanja pandemije COVID-19, izravno ili neizravno, kroz povjerenje potrošača u indonezijske željezničke usluge. Ovi čimbenici dominantni su motiv putnika da koriste željeznički prijevoz; gdje je tijekom izbijanja COVID-19, PT KAI kao jedino željezničko prijevozno poduzeće u Indoneziji bilo prisutno kao javni prijevoz kojemu je prioritet zdravlje putnika. Očekuje se da će ovo istraživanje pružiti informacije i dodatno znanje praktičarima, posebno upravi indonezijske tvrtke za usluge željeznica, u vezi s dominantnim čimbenicima koji utječu na namjere korisnika željezničkog prijevoza u izbijanju COVID-19 kako bi mogli odrediti pravu strategiju za povećanje broj korisnika vlakova.

***Ključne riječi:** epidemija covid-19; zdravstvena svijest; namjera korištenja; percepcija rizika; povjerenje.*