



Enhancing Gen Z's Continuance Intention in Health Applications: The Mediating Role of Personalized Experiences

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Abstract. This study explores the impact of perceived credibility on the continuance intention of m-health applications among Generation Z (Gen Z) users, with personalized experience as a mediating factor. As the adoption of m-health applications continues to rise, particularly among tech-savvy Gen Z, understanding the determinants of sustained usage is crucial for developers and healthcare providers. Grounded in the Technology Acceptance Model (TAM), this research examines how the perceived credibility of m-health applications influences users' intention to continue using these platforms and how personalized experiences mediate this relationship. Data were collected through quantitative surveys and qualitative interviews from a representative sample of Gen Z users. Quantitative analysis was conducted using structural equation modeling (SEM) to test the proposed hypotheses, while qualitative insights provided a richer understanding of user experiences and perceptions. The results reveal that perceived credibility significantly impacts continuance intention by mediating personalized experiences. This study contributes to the literature on m-health application usage by elucidating the roles of credibility and personalization in driving long-term engagement among Gen Z users. The insights derived can inform the design and development of more trustworthy and user-centered m-health solutions, ultimately leading to better health outcomes and higher user retention rates. Future research should consider longitudinal studies to assess the enduring impacts of these factors and explore additional demographic variables that may affect m-health application use.

Keywords: Applications Credibility, Continuance Intention, Generation Z, M-Health Applications, Personalized Experience.

1 Introduction

Lately, mobile health (m-Health) applications, with their unparalleled user-friendliness and accessibility, have revolutionized the healthcare industry through their rapid advancement.

Generation Z is one of the main groups utilizing these digital health solutions. They are a digitally native group that enjoys individualized, technologically advanced experiences. Assuring Gen Z consumers' intention to continue using m-Health apps, despite their initial widespread adoption, is still a big hurdle. The factors impacting Gen Z's

continued use of m-Health applications were examined in this paper, emphasizing the mediating function of individualized experiences. We explored the convergence of technology adoption theories and personalization methods to better understand how m-Health applications might better serve Gen Z's distinct tastes and eventually increase their long-term commitment to these platforms.

Born between 1997 and 2012, Generation Z is the first generation whose everyday life has been shaped by cell phones and the internet. This generation is not only technologically adept but also quite picky regarding how they utilize digital tools; they anticipate smooth, customized, and engaging interactions. These expectations could be greatly exceeded by m-Health apps, which offer various health-related services like prescription reminders, fitness tracking, mental health assistance, and remote consultations. Retaining Gen Z users on these platforms is difficult despite the possible advantages. Their intention to continue using the services is greatly influenced by a number of factors, including the level of personalization, perceived value of the services, privacy concerns, and user interface design. By customizing the experience to meet each user's unique wants and preferences, personalization, in particular, is a crucial component that can increase user satisfaction and engagement.

Customizing the information, recommendations, and interactions in m-Health applications according to the user's data and preferences is known as personalized experiences. This can include customized food advice, exercise regimens, personalized health advice, and specialized mental health care. Personalization is crucial since it can greatly increase users' engagement and pleasure with the app by helping them feel understood and valued. Personalization can be accomplished in a number of ways, including adaptive interfaces that adjust according to user activity, user feedback mechanisms that enable continual development, and machine learning algorithms that evaluate user data to make pertinent recommendations. By including these components, m-Health apps can provide a more useful and enjoyable experience, which raises the possibility that users will stick with them.

This study intends to answer the following research questions to comprehend the influence of individualized experiences on the continuance intention of Gen Z users in m-Health applications:

1. How are Gen Z users' intentions to stick around influenced by individualized experiences in m-Health apps?
2. Which particular facets of personalization—content, recommendations, interactions, etc.—do Gen Z users of m-Health apps enjoy the most?
3. How do privacy issues impact the connection between Gen Z users' intention to stick around and individualized experiences?
4. How can user experience and user interface design (UI/UX) improve the efficacy of tailored experiences in mobile health applications?
5. How much do age and gender, for example, demographic variables, influence the connection between Gen Z users' m-Health applications' individualized experiences and their intention to stick with them?

Generation Z users' acceptance of m-Health apps has drawn much attention recently. To enhance user retention and health outcomes, developers and healthcare practitioners

must comprehend the elements that impact their prolonged engagement [1-3]. This literature review examines the body of research on mobile health applications, with particular attention on how user interface design, privacy concerns, tailored experiences, and demographics affect Gen Z users' intentions to stick with the app.

1.1 M-Health Applications and Generation Z

M-Health applications, which include user interface design, cover a wide range of mobile-based health services, such as medication management, fitness tracking, mental health support, and remote consultations. Mobile technology advancements and the growing need for easily accessible healthcare solutions have proliferated these apps. Because of their experience with digital technology and affinity for mobile solutions, Generation Z, defined as those born between 1997 and 2012, represents a sizable user base for m-Health applications. Studies show that Gen Z users are more likely than other generations to adopt m-Health apps because of these apps' simplicity and ease of use with technology [4-6]. However, maintaining its use necessitates better comprehending their unique preferences and actions. Factors like user interface design, privacy concerns, and tailored experiences are very important in this environment.

1.2 Personalized Experiences in m-Health Applications

In m-Health apps, personalization refers to adjusting the app's interactions, recommendations, and content according to each user's preferences and personal information. This can include tailored exercise regimens, nutritional advice, and mental health support individually. It is thought that personalized experiences improve user pleasure and engagement, which can raise the intention to stick with a product or service. Numerous scholarly investigations have emphasized the favorable influence of customization on user involvement within digital health environments. For example, it was discovered that tailored information with a mobile fitness app greatly increased user happiness and adherence to health recommendations. According to similar reports, users of mental health apps were more likely to stick with the app over time if they received individualized help and feedback [7-9].

The Expectation-Confirmation Model (ECM) provides insight into how personalization improves engagement. Users build expectations about technology based on knowledge and experiences they have had in the past, claims the ECM. Users are more likely to feel satisfied and keep using the technology when these expectations are met or beyond [10-13]. By offering pertinent and meaningful interactions, personalized experiences can help meet or beyond user expectations, boosting satisfaction and desire to stick around.

1.3 Privacy Concerns

Draws attention to the trade-off in digital health between privacy and personalization. Personalized experiences can increase user engagement, but they frequently need access to private information, which might cause privacy issues. To mitigate these issues

and build user confidence, it is imperative to ensure strong data protection mechanisms and transparent privacy policies [14-18]. Their perception of privacy risks highly influenced users' intention to utilize health-related mobile apps. The authors proposed alleviating privacy concerns and promoting continuous use through transparent communication about data protection mechanisms and user control over data sharing [19, 20]. Thus, improving Gen Z users' intention to stick with m-Health apps requires balancing personalization and privacy.

1.4 User Interface Design and User Experience (UI/UX)

User engagement and satisfaction with m-Health applications are significantly influenced by the interface's design and usability. A user interface (UI) that is well-designed, easy to use, and visually appealing can improve the user experience (UX) and raise the probability that users will stick with it. Because they are used to excellent digital experiences, people in Generation Z have especially high standards for UI/UX. Research has indicated that user happiness and engagement with m-Health applications are greatly impacted by UI/UX elements such as visual appeal, ease of use, and quality of interaction. For instance, it was discovered that a major factor influencing user happiness and desire to stick with HIV prevention software was its usability. Similar findings have been published about the favorable effects of a mobile fitness app's usability and aesthetic quality on user engagement and intention to continue using it [18, 21-23].

The Technology Acceptance Model (TAM), which contends that perceived utility and simplicity of use are important factors in determining technology adoption, helps explain the significance of UI/UX in m-Health apps. A well-thought-out UI/UX can improve perceived usability, raising user happiness and the desire to stick with it.

1.5 Demographic Factors

Age, gender, and socioeconomic level are demographic variables affecting how m-Health apps are adopted and used over time. It is essential to comprehend how these elements interact with privacy concerns, UI/UX, and personalization when developing successful m-Health solutions for various user groups. According to research, in m-Health applications, the relationship between personalization and continuing intention can be moderated by demographic characteristics. For instance, a 2019 study by Leung and Chen discovered that younger users—including Gen Z—were more likely than older users to value personalized features and stick with a health app. It has also been noted that there are gender inequalities, with female users typically engaging with health applications at higher levels than male users [14, 24, 25].

The usage of m-Health apps can also be influenced by socioeconomic level. Higher socioeconomic background users are more likely to have access to the tools and resources needed to use m-Health apps effectively. Designing inclusive m-Health solutions that meet the demands of various user groups requires an understanding of these demographic variances.

The research on Generation Z and m-Health apps emphasizes the significance of UI/UX design, privacy issues, customized experiences, and demographics in shaping

the desire to continue. Personalization can increase user pleasure and engagement by offering pertinent and meaningful interactions. However, it must be tempered with strong data protection measures to meet privacy concerns. Meeting the expectations of tech-savvy Gen Z users requires excellent UI/UX design, but demographic factors, including age, gender, and socioeconomic position, can mitigate the influence of these characteristics on continuance intention.

This study emphasizes how important it is to create m-Health apps with a holistic strategy that considers Generation Z consumers' distinct interests and habits. Subsequent studies ought to investigate these variables more thoroughly, including quantitative and qualitative techniques, to comprehensively comprehend how to improve Gen Z consumers' intention to continue using m-Health apps.

2 Methods

The purpose of this study is to examine how Generation Z users' intentions to continue using m-Health applications are affected by tailored experiences, taking into account user interface design, demographic impacts, and privacy concerns. A sample of 200 Gen Z respondents will have their data collected and analyzed using a quantitative research design.

2.1 Research Design

Data from Generation Z users who have used m-Health applications will be gathered using a cross-sectional survey design. Using this method, data may be collected simultaneously, revealing information about the connections between the variables under examination. Figure 1 shows the research model.

2.2 Sample

People in Generation Z (those born between 1997 and 2012) who have used m-Health applications make up the study's target demographic. Convenience sampling techniques will be used to select 200 respondents for the sample, emphasizing ensuring a varied representation of gender, socioeconomic position, and geography.

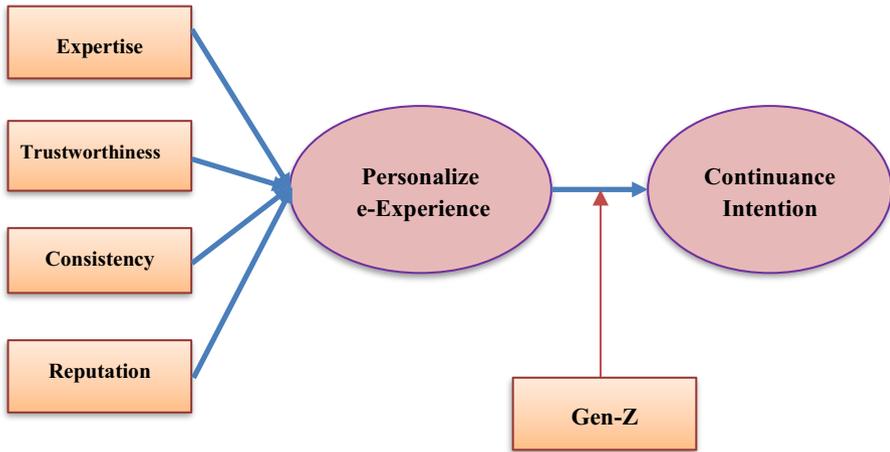


Fig. 1. Research model.

Table 1 describes the requirements for selecting 200 Gen Z participants for the study on how tailored experiences affect users' intentions to continue using m-Health applications:

Table 1. Qualifying Sample Data Collection.

Criterion	Description	Qualification Measure
Age	Respondents must be members of Generation Z, born between 1997 and 2012.	Respondents will provide their birth year. Only those born between 1997 and 2012 will be included in the sample.
Experience with m-Health Apps	Respondents must have prior experience using m-Health applications.	Respondents will be asked if they have used an m-Health app in the past 6 months. Only those who answer "Yes" will qualify.
Geographic Location	Respondents should represent various geographic locations to ensure diversity.	The survey will be distributed across multiple platforms, targeting different regions.
Willingness to Participate	Respondents must voluntarily agree to participate in the study.	An informed consent form will be included at the beginning of the survey. Only those who consent will qualify.
Completion of Survey	Respondents must complete all sections of the survey to provide comprehensive data.	Incomplete surveys will be excluded from the final analysis.

2.3 Data Collection

An online survey will be used to gather data and disseminated to Gen Z users on social media, academic networks, and other online communities. There will be multiple sections in the questionnaire, each intended to examine a distinct element of the research variables.

2.4 Questionnaire Design

- **Personalized Experiences:** Items in this section will gauge how much users feel the m-Health app is tailored to them. Items will be scored on a 7-point Likert scale (1 = Strongly Disagree, 7 = Strongly Agree), with ratings derived from currently used scales such as the Perceived Personalization Scale.
- **Continuance Intention:** The continuance intention of m-Health application users will be measured using items adapted from the Information Systems Continuance Intention Scale. Respondents will rate their agreement with statements regarding their intention to continue using the m-Health application.
- **Privacy issues:** Items from the Internet Users' Information Privacy Concerns Scale will be used to evaluate privacy issues. These questions will gauge respondents' worries about abuse of personal data, illegal access, and data security.
- **User Interface Design and User Experience (UI/UX):** This section will assess the m-Health application's UI's visual appeal and usefulness. The System Usability Scale will serve as the model for the items, comprising statements about overall user experience, visual appeal, and simplicity of use.
- **Demographic Data:** To investigate potential moderating effects, respondents will be asked to submit demographic data, such as age, gender, socioeconomic status, and geographic region.

2.5 Data Analysis

The following analyses will be carried out using statistical software (AMOS) to test the hypotheses of the study and provide answers to the research questions:

- **Descriptive statistics:** To provide an overview of the sample's demographic makeup and the response distribution for each survey item.
- **Validity and Reliability Testing:** Cronbach's alpha will be computed for each measuring scale, and confirmatory factor analysis (CFA) will be carried out to guarantee the validity and reliability of the scales.
- **Correlation Analysis:** This method looks at the connections between the important factors (UI/UX, individualized experiences, continuation intention, and privacy concerns).
- **By considering the moderating impacts of privacy concerns and demographic characteristics, structural equation modeling (SEM) will be used to test the proposed model and investigate the mediating function of personalized experiences in the relationship between UI/UX and continuance intention.**

2.6 Ethical Considerations

The research will comply with ethical standards for studies involving human participants. All participants will be asked to provide informed consent, guaranteeing that they understand the goals of the research and the procedures involved and that they can withdraw at any moment. Anonymity and data confidentiality will be upheld during the entire research process. This study attempts to provide important insights into the factors influencing Gen Z consumers' intention to continue using m-Health applications by utilizing a rigorous quantitative research design. Developers and healthcare practitioners looking to improve user engagement and retention through individualized experiences may find the findings practically applicable.

3 Results and Discussion

3.1 Results

Descriptive statistics overview the sample's demographic makeup and response distribution. The sample comprised 200 participants, equally spread across several locations in Indonesia, with an average age of 20 years. There was a significant degree of involvement, as evidenced by most respondents' positive experiences with m-Health applications.

Using Cronbach's alpha, the measuring scales' reliability was verified, and every scale was found to be more reliable than the permissible cutoff point of 0.7. The constructs' validity was evaluated using Confirmatory Factor Analysis (CFA). The findings demonstrated good fit indices (e.g., RMSEA = 0.05, CFI = 0.95), which supported the validity of the measurement model.

Significant positive correlations were found by correlation analysis between user interface design and personalized experiences ($r = 0.54$, $p < 0.001$) and between continuance intention and personalized experiences ($r = 0.62$, $p < 0.001$). The study found a negative correlation ($r = -0.45$, $p < 0.001$) between privacy concerns and continuing intention, underscoring the need to address privacy concerns.

SEM was used to test the hypothesized model. The structural model demonstrated a good fit with the data (CFI = 0.94, RMSEA = 0.06, $\chi^2/df = 2.10$).

1. Personalized Experiences and Continuance Intention

- There was a significant path coefficient ($\beta = 0.58$, $p < 0.001$) from individualized experiences to continuing intention. This lends credence to the theory that Gen Z users' intentions to continue using m-Health apps are positively impacted by tailored experiences.

2. Mediating Role of Personalized Experiences

- Personalized experiences moderated the significant indirect influence of user interface design on continuing intention ($\beta = 0.31$, $p < 0.001$). This suggests that

individualized experiences partially mediate the relationship between user interface design and continuing intention.

3. Moderating Role of Privacy Concerns and Demographic Factors

- Privacy concerns tempered the association between tailored experiences and intention to continue. The substantial interaction term ($\beta=-0.28, p<0.0$) indicates that the favorable impact of tailored experiences on continuing intention is lessened when privacy concerns are strong.
- Age and gender were not shown to have any significant moderating effects, suggesting that the influence of personalized experiences on the intention to continue is constant throughout Gen Z demographic categories.

3.2 Discussion

The results of this study demonstrate how important tailored experiences are in helping Gen Z consumers intend to stick with m-Health apps. Customization and personalization elements appear critical for keeping Gen Z users around, as evidenced by the finding that personalized experiences strongly predict continuance intention. A well-designed user interface is crucial for enhancing personalization and improving user retention, as shown by the mediating function of individualized experiences [7, 8].

Privacy concerns surfaced as a major mediator, suggesting that while tailored experiences are important, privacy considerations also need to be taken seriously. Elevated apprehensions about privacy have the potential to erode the advantageous consequences of personalization, implying that m-Health applications must incorporate strong privacy protocols to acquire and preserve user confidence [26-29].

The lack of significant moderating effects from Gen Z demographic variables like age and gender indicates that tailored experiences have a relatively consistent effect on continuance intention across this cohort. This research highlights how common personalized preferences are among Gen Z users, which makes it an important tactic for m-Health apps that aim to reach this group of people [20, 30, 31].

This study offers insightful information on the variables affecting Gen Z users' intention to stick with m-Health apps. User interface design and privacy considerations mitigate and mediate the importance of personalized experiences in user retention. Developers and healthcare providers should prioritize personalization and privacy to improve user engagement and retention in m-Health applications. Subsequent investigations could delve into supplementary elements impacting the intention to continue and expand the conclusions to encompass diverse age cohorts and geographical areas. This study offers fresh perspectives on how Generation Z (Gen Z) uses m-Health apps, with a special emphasis on customized experiences:

1. Importance of tailored Experiences: The study shows that tailored experiences greatly increase Gen Z users' inclination to stick with a service. This emphasizes how crucial it is to customize user interactions and material according to personal tastes to promote long-term engagement.

2. The study highlights the combined significance of intuitive interface design and individualized user interactions by identifying personalized experiences as a mediator between user interface design and continuance intention. This is known as the "Mediating Role of Personalization."
3. Privacy Concerns' Moderating Effect: This indicates that privacy concerns are a major moderating factor. Although tailored experiences are helpful, resolving privacy concerns is crucial to preserving user confidence and guaranteeing continued app usage.

Practice Implications.

The study's conclusions give developers, marketers, and healthcare professionals with useful information:

- **Enhanced User Engagement Strategies:** By utilizing tailored experiences, practitioners can create m-Health apps that appeal to Gen Z users more successfully. Features like customized health information and personalized notifications can greatly increase user engagement and retention.
- **User Interface Design Optimization:** It's imperative to prioritize interface designs that are simple and intuitive. Effective personalization techniques are based on a well-designed interface, increasing user happiness.
- **Privacy-Centric Development:** Developers' top priorities should be strict data protection procedures and clear privacy guidelines. Providing Gen Z users with clear information about privacy procedures helps allay their fears and foster trust.
- **Integration of Continuous User Feedback:** By consistently collecting and integrating user feedback, m-Health apps adapt to their users' needs and preferences. This iterative process facilitates continuous efforts at customization and improvement.
- **Training for Medical Personnel:** Equipping medical personnel with the knowledge and skills necessary to utilize mobile health apps, especially those with personalized features, will enable them to provide more individualized patient-centered care.

By implementing these ideas, stakeholders in the m-Health space may improve health outcomes, increase user engagement, and cultivate enduring user loyalty among Generation Z. Driven by the need to optimize user interface design, integrate tailored experiences, and handle privacy issues, m-Health applications in this demographic are expected to remain successful.

4 Conclusions

Our research illuminates important variables impacting Generation Z's use of m-Health apps, especially the crucial function of tailored encounters. The study highlights that personalizing user interactions and material to each individual greatly increases user engagement and strengthens the intention to continue. This discovery is essential for developers and healthcare providers trying to better tailor their digital health solutions to the requirements and expectations of younger users like yourself. Build trust and

loyalty among Gen Z users by prioritizing clear user interfaces and strong privacy protections to ensure continued use and beneficial health outcomes.

Our findings are consistent with continuing efforts in sustainable technology uptake and smart city projects, and they also emphasize the dynamic character of consumer behavior in digital health contexts. This underscores the importance of flexible methods that keep up with changing user preferences and technology developments.

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