

AIDEA CONFERENCE, TRACK 2- MANAGEMENT, ACCOUNTING E ORGANIZZAZIONE IN SANITÀ: OPPORTUNITÀ E MINACCE PRESENTI E FUTURE PER LA CREAZIONE DEL VALORE

TITLE: Is it all about trust? Elderly people's propensity to digital technology in healthcare: a case study from Italy

Submission type: *EXTENDED ABSTRACT (working paper)*

ABSTRACT

Digital technologies for healthcare have found great development and diffusion in the pandemic period, especially as a solution to reach patients with chronic conditions, mostly elderly and residing in remote areas. However, in order to be effective, trust in these technologies is a central component of the interaction. Using data from a survey on the propensity to use digital technologies of elderly people residing in remote areas in four regions of Italy, the present study tests through of latent class model for polytomous outcome what is the probability that they trust health technology tools. The results show that the majority of the sample has trust in digital technologies, even if they do not use them directly. The factors influencing these probabilities turn out to be age and education level. This evidence may be considered useful in forming new digital health policies, especially in view of the factors that influence distrust of digital tools in healthcare.

1. INTRODUCTION

In recent years, especially with the advent of the pandemic, the use of digital systems for public and private service delivery has greatly increased (Amankwah-Amoah et al., 2021; Dunleavy et al., 2006). Indeed, the need to continue providing essential services and the obligation to maintain social distance has fostered the development of digital technologies, even in sectors that have rarely used them (Agostino et al., 2020; Barrutia & Echebarria, 2021; OECD, 2020). In addition, there is the potential to contain the costs associated with the provision of public services (European Central Bank, 2018; Peng & Tao, 2022; Wolff et al., 2020), which through the digital transition become more immediate and usable by the population.

Even in the health sector, the need to reach an increasing number of people in an emergency has encouraged the development of digital health and telemedicine tools (Baudier et al., 2021; Hashiguchi, 2020; Kato-Lin & Thelen, 2022; Solimini et al., 2021; Wilhite et al., 2022), especially for patients with chronic conditions (Currie et al., 2015; Wootton, 2012).

However, the question arises whether there is a willingness on the population side, or part of it, to use such technologies. Indeed, in addition to the traditional barriers associated with technology adoption, mostly related to skills and the digital divide (Cullen,

2001; Rogers, 2001; The Lancet Healthy Longevity, 2021), where difficulties are often observed in the elderly segment of the population (Smith, 2014; Van Den Berg et al., 2012; Yusif et al., 2016), especially in healthcare, it is crucial to examine whether, on the part of users, there is confidence in such new tools (Baudier et al., 2023).

In particular, the elderly (over 65 years of age) are the main recipients of investments in healthcare for chronic conditions (Bianchetti et al., 2020; Nouri et al., 2020; Sundgren et al., 2020), and are usually less accustomed to the use of technologies in general and so prospectively more doubtful (Gallistl et al., 2021; Saeed & Masters, 2021; Scott Kruse et al., 2018; Smith, 2014; Vainieri et al., 2023). Despite their lower digital literacy than younger generations, older adults have been more involved in the adoption of new health technologies, including the use of digital services to overcome the limitations imposed by the Covid-19 emergency. This trend is especially pronounced among those residing in remote areas, who already faced challenges accessing healthcare facilities before the pandemic (Philip et al., 2017).

For these reasons, this paper aims to analyze the trust in the use of technological tools in the elderly population residing in the remote areas of four Italian regions (Lombardy, Veneto, Tuscany, and Calabria), and to identify factors that can affect trust in these technological health tools. In Section 2 we present the theoretical background of our paper and in Section 3 the data used come from an original survey conducted through the SPI CGIL (for further details see Vainieri et al., 2023) and the statistical model. Section 4 shows the preliminary results of our analysis. Lastly, a brief discussion and conclusion are in Section 5.

2. THEORETICAL BACKGROUND

Trust is defined as a willingness to be vulnerable, based on the positive expectations and characteristics, of another party who will perform a specific action important to the first party (Baier, 1986; Jones, 2002; Mayer et al., 1995; Rousseau et al., 1998). Thus, in a broad sense, trust in technology refers to a willingness to depend on the specific technology in a given situation in which negative consequences are possible (McKnight et al., 2009). To be considered trusted, the technology possesses the necessary attributes to function as intended. These characteristics include adequate capacity and functionality, sufficient availability, and consistent reliability (McKnight et al., 2011). Furthermore, trust is considered to be an important determinant of users' acceptance and adoption of digital services (Mou et al., 2017). Indeed, it can be considered a predictor of intended use by the population (Gao & Waechter, 2017) as well as the primary construct for understanding users' perceptions of technology (Li et al., 2008). However, it is particularly difficult to quantify, as it is by nature not directly measurable. Indeed, even the use of specific questions or scales could be interpreted differently by users or still mask the actual response. For this reason, the concept of trust can be considered as a latent trait variable that is assumed to be related only to one or more manifest variables (Arminger & Küsters, 1989; Van Der Werff et al., 2019).

Factors that influence the introduction of innovations (Rogers, 1995) and, in particular, innovative technological tools have been examined several times in the literature (Kapoor et al., 2014; Love & Roper, 1999; Van de Ven, 2017), also with reference to the healthcare sector (Barlow, 2016; Barlow et al., 2006). Factors such as age, education level, income, technological capabilities, availability and current use of technologies were highlighted that can certainly influence adoption decisions (Porter & Donthu, 2006; Sarker & Wells, 2003). Furthermore, these studies refer to users of technologies in healthcare, and not to potential users. They also don't consider the person's belief in using it.

It is highlighted that several models were conceptualized to assess technology acceptance and adoption, such as the TAM (Davis, 1989; Venkatesh & Davis, 2000) and later the UTAUT (Venkatesh et al., 2003; Venkatesh & Bala, 2008a), later revised and adapted over time (Venkatesh et al., 2012; Venkatesh & Bala, 2008b). Especially in relation to the age factor, the STAM was formed (Chen & Chan, 2014; Renaud & Van Biljon, 2008), a specific model that would take into consideration the older age of individuals who were faced with the need to provide for the adoption of new technologies. However, none of them includes the construct of trust (Weck & Afanassieva, 2023).

Thus, since there is a lack of research perspective on innovation adoption, we chose to investigate this issue. In fact, we often refer to the concept of utility and perceived ease of use of technology (Venkatesh & Bala, 2008a; Venkatesh & Davis, 2000), but do not consider instead that users usually decide, based on their personal experience, beliefs, and general attitudes (J. Lee et al., 2011). This especially affects older people, who have ingrained habits and tend not to recognize the usefulness of technology, seeing it more as a means of potentially decreasing social contact (Kang et al., 2010; C. Lee & Coughlin, 2015).

3. METHODOLOGY

3.1 Questionnaire and sample

The study is based on a paper-based questionnaire distributed to the elderly living in remote areas of four Italian regions: Tuscany, Lombardy, Veneto, and Calabria. The sampling was constructed to be regionally representative of the elderly population (over 65 years), living in municipalities identified as remote areas. The municipalities were classified by the SNAI (national strategy for inland areas) criteria (Barca & Lucatelli, 2014). The sampling strategy invoked a simple random typology without repetition. The required sample size was approximately 400 respondents per region. For further details please refers to Vainieri et al., (2023).

The survey was administered in paper form (PAPI - Paper And Pencil Interview) to overcome any difficulties of access for those with digital weaknesses. It was not specifically constructed to assess the level of older people's trust in health technologies, but more generally on their use of them and to investigate the possible digital divide that can arise in the elderly and in people living in rural areas. In our opinion, trust is a complex

and vague concept that cannot be directly quantified, and consequently, it can be seen as a latent variable, measured indirectly by manifest variables. Three questions out of twenty were identified within the questionnaire as benchmark indicators of trust in health technologies:

- Question No. 1: Do you think technology can help you better control your health conditions?
- Question No. 2: Do you already use health technology tools (apps, sensors, smart watches, etc.)?
- Question No. 3: Would you be willing to experiment with new technological tools to monitor your health conditions?

We believe that these questions may actually be an indicator of trust because believing useful or using a technology to control one's health or the propensity to experiment with its use in the future are specifically representative of the concept of trust in technologies which is found in the literature (McKnight et al., 2009, 2011; Rousseau et al., 1998).

3.2 Data analysis

The analysis was performed using the R 4.1.1 statistical software. Initially, we identified the responses to the three questions in the questionnaire as indicators of trust, going then for absolute frequency and response rates to understand their distribution among our population.

As in our opinion trust can be considered as a latent trait not directly measurable and with a fuzzy definition, thus we applied a latent class model for polytomous outcome to study our variable of interest. Latent structure analysis (Agresti, 2003) can be used to identify clusters of similar “types” of individuals or observations from multivariate categorical data, estimating the characteristics of these latent groups, and returning the probability that each observation belongs to each group. The model that best fits our data is a model that considers two latent classes representing trust in technology (Class 1) and non-trust in technology (Class 2).

Moreover, we also tested the different response profiles, identifying all the possible combinations. Based on the responses, we checked what are the conditional probabilities for each response profile to end up in one or the two classes.

Next, to test whether factors in our sample influence trust, compared with those typical in the literature on the introduction and adoption of new technologies, we apply univariate latent class regression models for polytomous outcome variables. The latent class regression model (Bandeem-roche et al., 1997). Further enables the estimation of the effects of covariates on predicting latent class membership.

Due to structural model requests, we had to recode some variables in the questionnaire. The variables “age”, “educational level” and “chronic health conditions” that admitted more than two responses were transformed into dichotomous variables. Specifically: the

variable “age” was divided into the young elderly group (65-74 years old) and the elderly group (75+) by aggregating the age groups 74-85 and 85+. “Education level” was divided into lower, for those who had attended elementary and middle schools, and higher, for those who had accessed high school or college. “Chronic health condition” saw the clustering of no and don't know responses as the latter response tended to be corroborated by the lack of chronicity diagnosis. Finally, in relation to regions, each regional variable was formed by comparing a given region with the other three together.

4. RESULTS

A total of 2073 elderly people living in the remote areas of four regions responded to the questionnaire by answering the three benchmark indicators on trust in health technologies reported in the methodology session. Table No. 1 shows the data and response rates for the three benchmark questions.

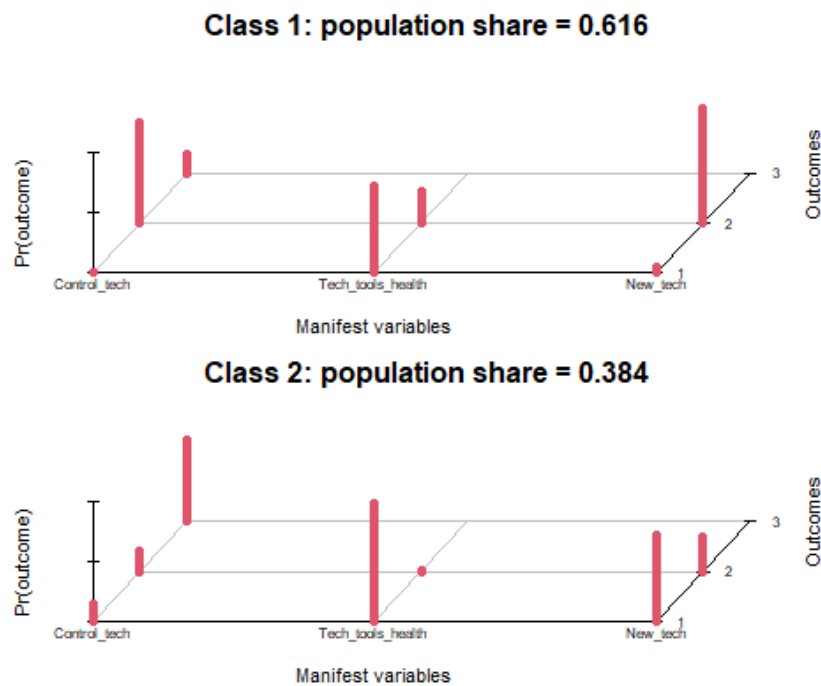
It emerges that the majority of respondents (58.03%) recognize that technology can help them control their health, while only a very small percentage (5.60%) explicitly declare that they do not consider it useful. The number of undecideds is high at 36.37%. Yet, the vast majority of respondents do not already use health technology systems (82.88%), but most participants would be willing to experience them in the future (69.61%).

Table No. 1 *Response data and percentages for the three benchmark questions to assess trust (with variable references).*

Core questions and variables	Answer NO	Percentage of NO (%)	Answer YES	Percentage of YES (%)	Answer DON'T KNOW	Percentage of DON'T KNOW (%)
<i>Question n. 1 Control_tech</i>	116	5.60	1203	58.03	754	36.37
<i>Question n. 2 Tech_tools_health</i>	1718	82.88	355	17.12	----	----
<i>Question n. 3 New_tech</i>	630	30.39	1443	69.61	----	----

Next, we combined the responses to the three questions to verify, in light of these, which of the two latent classes we constituted the respondents ended up in. Class 1 represents the group that trusts technologies for health purposes (Class 1=61% of respondents), while Class 2 is the group of those who do not trust (Class 2=38% of respondents). Figure No. 1 represents the graphical expression of the probability of being in a given class based on the answers provided in our multidimensional item response theory (MIRT) model.

Figure No. 1 Graph expression of the multidimensional item response theory model reporting the probability of being in one of the two classes based on the responses to the trust baseline questions (outcome: no=1, yes=2, don't know=3).



As can be seen, the variables related to questions 1 and 3 show a detectable difference between the two classes, with a conditional probability in relation to answer 3 concerning the future use of new technologies quite opposite between the two classes (Class 1: no=0.0470, yes=0.9530; Class 2: no=0.7161, yes=0.2839). It also turns out high for Class 2 the "don't know" answer to question 1 as mistrust tends to be regarded as lack of confidence. The variable related to the use of tools to monitor health has a high conditional probability of a "no" response in both classes. This is explained in relation to the fact that not necessarily those who trust technology then need to use such tools. Table No. 2 represents the conditional probability of response, by outcome variable, for each class.

Table n. 2 Conditional probability of falling into any of the two classes based on responses to the baseline questions.

Questions/Variables	Classes	Answer NO	Answer YES	Answer KNOW	DON'T
Question n. 1 Control_tech	Class 1	0.0009	0.836	0.1631	
	Class 2	0.1443	0.170	0.6857	
Question n. 2 Tech_tools_health	Class 1	0.7282	0.2718	_____	
	Class 2	0.9900	0.0100	_____	

Question n. 3 New_tech	Class 1	0.0470	0.9530	_____
	Class 2	0.7161	0.2839	_____

Moreover, for the different response profiles, 11 possible combinations result. Based on the responses, the highest conditional probability of ending up in Class 1 is combination No. 7 ($p=0.9986$) where "yes" is answered to all three questions, followed by combination No. 11 where "don't know" is answered to the first of the three questions and "yes" in the remaining two ($p=0.9726$). It should be noted that not using health technology tools slightly lowers the probability of still being in Class 1 if the other questions were answered "yes" ($p=0.9513$).

Table n. 3 Conditional probability of fit into one of the two classes based on the possible answers given to the three baseline questions to assess trust.

Combinatio n	Question n. 1	Question n. 2	Question n. 3	Class 1 Trust	Class 2 No Trust
1	<i>no</i>	<i>no</i>	<i>no</i>	0.0006	0.9994
2	<i>no</i>	<i>no</i>	<i>yes</i>	0.0299	0.9701
3	<i>no</i>	<i>yes</i>	<i>yes</i>	0.5362	0.4638
4	<i>yes</i>	<i>no</i>	<i>no</i>	0.2760	0.7240
5	<i>yes</i>	<i>no</i>	<i>yes</i>	0.9513	0.0487
6	<i>yes</i>	<i>yes</i>	<i>no</i>	0.9346	0.0654
7	<i>yes</i>	<i>yes</i>	<i>yes</i>	0.9986	0.0014
8	<i>don't know</i>	<i>no</i>	<i>no</i>	0.0181	0.9819
9	<i>don't know</i>	<i>no</i>	<i>yes</i>	0.4861	0.5139
10	<i>don't know</i>	<i>yes</i>	<i>no</i>	0.4091	0.5909
11	<i>don't know</i>	<i>yes</i>	<i>yes</i>	0.9726	0.0274

Then, as for the factors that may or may not influence trust in new health technologies, we tested their significance in our univariate latent class regression models for polytomous outcome variables. In our sample, it emerges that only the variables "age" and "educational level" were found to be significant, while "gender", "chronic health conditions", and "regions" were not significant. Table No. 4 shows the distribution of respondents divided according to the covariates used for the analysis performed.

Table n. 4 Distribution of respondents by variables used for the analyses (absolute frequency and percentage)

Gender	male	female
	1042 (50.27%)	1031 (49.73%)
Age	65-74	75+
	1143 (55.14%)	930 (44.86%)
Educational level	lower	higher

		1510 (72.84%)	563 (27.16%)		
Health Conditions	Chronic	<i>no</i>	<i>yes</i>		
		846 (40.81%)	1227 (59.19%)		
Regions		<i>Lombardy</i>	<i>Veneto</i>	<i>Tuscany</i>	<i>Calabria</i>
		496 (23.93%)	597 (28.80%)	308 (14.85%)	672 (32.42%)

5. DISCUSSION AND CONCLUSION

Our study has the merit of analyzing, for the first time at the Italian level, the issue of trust in new digital technologies in healthcare in elderly. Trust plays a vital role in the willingness to embrace technology and rely on it for healthcare needs (Dhagarra et al., 2020; Liu et al., 2023; Montague et al., 2010; Zulman et al., 2011), on par with other factors such as perceived usefulness and ease of use might be (Davis, 1989; Venkatesh et al., 2003).

Indeed, the findings show that the elderly in our sample mostly tend to trust health technologies, believing that they can be useful in monitoring their health conditions and would be willing to use them in the future. Although only a portion of them, in fact, responded that they already use wearable devices, this did not influence whether they might decide to use them in the future. These could be important in terms of providing essential insights into the market of the healthcare sector, and also in light of future prospective evaluations on research and development (Weck & Afanassieva, 2023).

In addition, it is certainly interesting to note that “age” and “educational level” are significantly relevant in our sample, going to confirm what has been reported in other studies (Joyce & Loe, 2010; Peine et al., 2021; Porter & Donthu, 2006), Vainieri et al. 2023 (Joyce & Loe, 2010; Peine et al., 2021; Porter & Donthu, 2006), Vainieri et al. 2023. Health status seems not to be a significant moderating factor affecting trust, having to be assumed that it is not directly related to chronic conditions and consequently the need for increased use of devices to control it. In comparison with other studies, however, no differences were found in terms of “gender” (Buchan et al., 2008; Omrani et al., 2022) or even at the level of geographic area. This last point notes how in Italy in remote areas there is no significant difference around territories in terms of trust in digital technology, going to confirm another study (Vainieri et al., 2023) that has shown that the propensity to use is not affected by geographic factors in remote areas, but instead, the actual use of technological tools is, considering the intrinsic organizational differences between regions.

Overall, the fact that the elderly population is likely to use digital solutions for healthcare in the future suggests that policies can be constituted to incentivize the elderly to come more confident and to effectively use healthcare technologies since the relationship between the elderly and technology offers numerous opportunities to improve healthcare delivery, outcomes and support the well-being. There is also a need to try to increase digital literacy, whether using easily intelligible platforms (Frishammar et al., 2023; Pirrotta et al., 2022; Rodriguez et al., 2022) or social interactions (Bozan et al., 2016;

Cimperman et al., 2016). Indeed, if initial trust does not come from previous experiences in the field (Mcknight et al., 1998), but from attitudes toward a given technology, the elderly could be incentivized to trust health technology tools, even representing to them how they can become a method of greater autonomy (Piau et al., 2014), as well as a tool nonetheless under their complete control (Shareef et al., 2021).

However, our study has some limitations. First, we point out the study is specifically aimed at elderly users living in remote areas, who were targeted because this specific group is the recipient of several policies related to digital health in Italy. Therefore, our results should be interpreted with caution for applications in other populations and age groups. Second, it was not possible to investigate all the factors influencing trust in the literature (i.e., income), since the current survey was not specifically calibrated to assess trust, but more about barriers and propensity to use new technologies.

Future research may focus on the topic of trust in technologies in health care among different population groups, being able to also investigate the gaps between the different target groups and the additional factors that could not be tested in this study, such as whether the presence of a social community may change users' attitudes or not.

REFERENCES

- Agostino, D., Arnaboldi, M., & Lema, M. D. (2020). New development: COVID-19 as an accelerator of digital transformation in public service delivery. *Public Money and Management*, 41(1), 69–72. <https://doi.org/10.1080/09540962.2020.1764206>
- Agresti, A. (2003). Categorical Data Analysis. In *Categorical Data Analysis: Vol. Second Edition*. John Wiley & Sons, Inc. <https://doi.org/10.1002/0471249688.fmatter>
- Amankwah-Amoah, J., Khan, Z., Wood, G., & Knight, G. (2021). COVID-19 and digitalization: The great acceleration. *Journal of Business Research*, 136, 602–611. <https://doi.org/10.1016/j.jbusres.2021.08.011>
- Arminger, G., & Küsters, U. (1989). Construction Principles for Latent Trait Models. In *Source: Sociological Methodology* (Vol. 19).
- Baier, A. (1986). *Trust and Antitrust* (Vol. 96, Issue 2). <https://about.jstor.org/terms>
- Bandeen-roche, K., Miglioretti, D. L., Zeger, S. L., & Rathouz, P. J. (1997). Latent variable regression for multiple discrete outcomes. *Journal of the American Statistical Association*, 92(440), 1375–1386. <https://doi.org/10.1080/01621459.1997.10473658>
- Barca, F., & Lucatelli, S. (2014). *Strategia Nazionale per le Aree Interne: definizione, obiettivi, strumenti e governance*. http://www.dps.gov.it/pubblicazioni_dps/materiali_uval
- Barlow, J. (2016). Managing innovation in healthcare. In *Managing Innovation In Healthcare*. World Scientific Publishing Co. <https://doi.org/10.1142/q0044>
- Barlow, J., Bayer, S., & Curry, R. (2006). Implementing complex innovations in fluid multi-stakeholder environments: experiences of “telecare.” *Technovation*, 26.

- Barrutia, J. M., & Echebarria, C. (2021). Effect of the COVID-19 pandemic on public managers' attitudes toward digital transformation. *Technology in Society*, 67, 101776. <https://doi.org/10.1016/j.techsoc.2021.101776>
- Baudier, P., Kondrateva, G., Ammi, C., Chang, V., & Schiavone, F. (2021). Patients' perceptions of teleconsultation during COVID-19: A cross-national study. *Technological Forecasting and Social Change*, 163. <https://doi.org/10.1016/j.techfore.2020.120510>
- Baudier, P., Kondrateva, G., Ammi, C., Chang, V., & Schiavone, F. (2023). Digital transformation of healthcare during the COVID-19 pandemic: Patients' teleconsultation acceptance and trusting beliefs. *Technovation*, 120. <https://doi.org/10.1016/j.technovation.2022.102547>
- Bianchetti, A., Bellelli, G., Guerini, F., Marengoni, A., Padovani, A., Rozzini, R., & Trabucchi, M. (2020). Improving the care of older patients during the COVID-19 pandemic. *Aging Clinical and Experimental Research*, 32(9), 1883–1888. <https://doi.org/10.1007/s40520-020-01641-w>
- Bozan, K., Parker, K., & Davey, B. (2016). A closer look at the social influence construct in the UTAUT Model: An institutional theory based approach to investigate health IT adoption patterns of the elderly. *Proceedings of the Annual Hawaii International Conference on System Sciences, 2016-March*, 3105–3114. <https://doi.org/10.1109/HICSS.2016.391>
- Buchan, N. R., Croson, R. T. A., & Solnick, S. (2008). Trust and gender: An examination of behavior and beliefs in the Investment Game. *Journal of Economic Behavior and Organization*, 68(3–4), 466–476. <https://doi.org/10.1016/j.jebo.2007.10.006>
- Chen, K., & Chan, A. H. S. (2014). Gerontechnology acceptance by elderly Hong Kong Chinese: a senior technology acceptance model (STAM). *Ergonomics*, 57(5), 635–652. <https://doi.org/10.1080/00140139.2014.895855>
- Cimperman, M., Makovec Brenčič, M., & Trkman, P. (2016). Analyzing older users' home telehealth services acceptance behavior—applying an Extended UTAUT model. *International Journal of Medical Informatics*, 90, 22–31. <https://doi.org/10.1016/j.ijmedinf.2016.03.002>
- Cullen, R. (2001). Addressing the Digital Divide. *Online Information Review*, 23(5), 311–320.
- Currie, M., Philip, L. J., & Roberts, A. (2015). Attitudes towards the use and acceptance of eHealth technologies: A case study of older adults living with chronic pain and implications for rural healthcare Organization, structure and delivery of healthcare. *BMC Health Services Research*, 15(1). <https://doi.org/10.1186/s12913-015-0825-0>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340.
- Dhagarra, D., Goswami, M., & Kumar, G. (2020). Impact of Trust and Privacy Concerns on Technology Acceptance in Healthcare: An Indian Perspective. *International Journal of Medical Informatics*, 141. <https://doi.org/10.1016/j.ijmedinf.2020.104164>
- Dunleavy, P., Margetts, H., Bastow, S., & Tinkler, J. (2006). New public management is dead- Long live digital-era governance. In *Journal of Public Administration Research and Theory* (Vol. 16, Issue 3, pp. 467–494). <https://doi.org/10.1093/jopart/mui057>
- European Central Bank. (2018). *ECB Economic Bulletin, Issue 7 / 2018*. <https://doi.org/10.2866/15875>

- Frishammar, J., Essén, A., Bergström, F., & Ekman, T. (2023). Digital health platforms for the elderly? Key adoption and usage barriers and ways to address them. *Technological Forecasting and Social Change*, 189, 122319. <https://doi.org/10.1016/J.TECHFORE.2023.122319>
- Gallistl, V., Rohner, R., Hengl, L., & Kolland, F. (2021). Doing digital exclusion – technology practices of older internet non-users. *Journal of Aging Studies*, 59, 100973. <https://doi.org/10.1016/j.jaging.2021.100973>
- Gao, L., & Waechter, K. A. (2017). Examining the role of initial trust in user adoption of mobile payment services: an empirical investigation. *Information Systems Frontiers*, 19(3), 525–548. <https://doi.org/10.1007/s10796-015-9611-0>
- Hashiguchi, T. C. O. (2020). *Bringing health care to the patient: An overview of the use of telemedicine in OECD countries*. <https://doi.org/10.1787/8e56ede7-en>
- Jones, A. J. I. (2002). On the concept of trust. *Decision Support System*, 33, 225–232. www.elsevier.com/locate/dsw
- Joyce, K., & Loe, M. (2010). A sociological approach to ageing, technology and health. *Sociology of Health & Illness*, 32(2), 171–180. <https://doi.org/10.1111/j.1467-9566.2009.01219.x>
- Kang, H. G., Mahoney, D. F., Hoenig, H., Hirth, V. A., Bonato, P., Hajjar, I., & Lipsitz, L. A. (2010). In situ monitoring of health in older adults: Technologies and issues. In *Journal of the American Geriatrics Society* (Vol. 58, Issue 8, pp. 1579–1586). <https://doi.org/10.1111/j.1532-5415.2010.02959.x>
- Kapoor, K. K., Dwivedi, Y. K., & Williams, M. D. (2014). Rogers' Innovation Adoption Attributes: A Systematic Review and Synthesis of Existing Research. In *Information Systems Management* (Vol. 31, Issue 1, pp. 74–91). Taylor and Francis Inc. <https://doi.org/10.1080/10580530.2014.854103>
- Kato-Lin, Y.-C., & Thelen, S. T. (2022). Privacy Concerns and Continued Use Intention of Telemedicine During COVID-19. *Telemedicine and E-Health*. <https://doi.org/10.1089/tmj.2021.0603>
- Lee, C., & Coughlin, J. F. (2015). Perspective: Older Adults' Adoption of Technology: An Integrated Approach to Identifying Determinants and Barriers. *Journal of Product Innovation Management*, 32(5), 747–759. <https://doi.org/10.1111/jpim.12176>
- Lee, J., Kim, H. J., & Ahn, M. J. (2011). The willingness of e-Government service adoption by business users: The role of offline service quality and trust in technology. *Government Information Quarterly*, 28(2), 222–230. <https://doi.org/10.1016/j.giq.2010.07.007>
- Li, X., Hess, T. J., & Valacich, J. S. (2008). Why do we trust new technology? A study of initial trust formation with organizational information systems. *Journal of Strategic Information Systems*, 17(1), 39–71. <https://doi.org/10.1016/j.jsis.2008.01.001>
- Liu, J. Y. W., Sorwar, G., Rahman, M. S., & Hoque, M. R. (2023). The role of trust and habit in the adoption of mHealth by older adults in Hong Kong: a healthcare technology service acceptance (HTSA) model. *BMC Geriatrics*, 23(1). <https://doi.org/10.1186/s12877-023-03779-4>

- Love, J. H., & Roper, S. (1999). The Determinants of Innovation: R&D, Technology Transfer and Networking Effects. In *Review of Industrial Organization* (Vol. 15).
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. In *Source: The Academy of Management Review* (Vol. 20, Issue 3).
- McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial trust formation in new organizational relationships. • *Academy of Management Review*, 23(3), 473–490.
- McKnight, H. D., Carter, M., Bennett Thatcher, J., & Clay, P. F. (2011). Trust in a specific technology: An investigation of its components and measures. *ACM Trans. Manag. Inform. Syst.*, 2(2), 25. <https://doi.org/10.1145/1985347.1985353>
- McKnight, H. D., Carter, M., & Clay, P. (2009). Trust in Technology: development of a set of constructs and measures. *Digit 2009 Proceedings*, 10. <http://aisel.aisnet.org/digit2009/10>
- Montague, E. N. H., Winchester, W. W. I., & Kleiner, B. M. (2010). Trust in Medical Technology by Patients and Health Care Providers in Obstetric Work Systems. *Behav Inf Technol*, 29(5), 541–554. <https://doi.org/10.1080/01449291003752914>
- Mou, J., Shin, D.-H., & Cohen, J. F. (2017). Trust and risk in consumer acceptance of e-services. *Electron Commer Res*, 17, 255–288. <https://doi.org/10.1007/s10660-015-9205-4>
- Nouri, S., Khoong, E. C., Lyles, C. R., & Karliner, L. (2020). Addressing Equity in Telemedicine for Chronic Disease Management During the Covid-19 Pandemic. *NEJM Catalyst Innovations in Care Delivery, Online*, 1–13.
- OECD. (2020). *The Covid-19 Crisis: A catalyst for government transformation?* <https://monitor.civicus.org/COVID19/>
- Omrani, N., Riviuccio, G., Fiore, U., Schiavone, F., & Agreda, S. G. (2022). To trust or not to trust? An assessment of trust in AI-based systems: Concerns, ethics and contexts. *Technological Forecasting and Social Change*, 181, 121763. <https://doi.org/10.1016/j.TECHFORE.2022.121763>
- Peine, A., Marshall, B. L., Martin, W., & Neven, L. (2021). *Socio-gerontechnology : key themes, future agendas: Vol. Sociogerontechnology* (Peine Alexander, Ed.; 1st ed.). Routledge Taylor & Francis Group.
- Peng, Y., & Tao, C. (2022). Can digital transformation promote enterprise performance? —From the perspective of public policy and innovation. *Journal of Innovation and Knowledge*, 7(3). <https://doi.org/10.1016/j.jik.2022.100198>
- Philip, L., Cottrill, C., Farrington, J., Williams, F., & Ashmore, F. (2017). The digital divide: Patterns, policy and scenarios for connecting the ‘final few’ in rural communities across Great Britain. *Journal of Rural Studies*, 54, 386–398. <https://doi.org/10.1016/j.jrurstud.2016.12.002>
- Piau, A., Campo, E., Rumeau, P., Vellas, B., & Nourhashemi, F. (2014). Ageing society and gerontechnology: a solution for independent living? *The Journal of Nutrition, Health and Aging*, 18(1), 97–112.
- Pirrotta, L., Guidotti, E., Tramontani, C., Bignardelli, E., Venturi, G., & De Rosis, S. (2022). COVID-19 vaccination: an overview of the Italian national health system online communication from a citizen perspective. *Health Policy*. <https://doi.org/10.1016/j.healthpol.2022.08.001>

- Porter, C. E., & Donthu, N. (2006). Using the technology acceptance model to explain how attitudes determine Internet usage: The role of perceived access barriers and demographics. *Journal of Business Research*, 59(9), 999–1007. <https://doi.org/10.1016/j.jbusres.2006.06.003>
- Renaud, K., & Van Biljon, J. (2008). Predicting technology acceptance and adoption by the elderly: A qualitative study. *ACM International Conference Proceeding Series*, 338, 210–219. <https://doi.org/10.1145/1456659.1456684>
- Rodriguez, J. A., Shachar, C., & Bates, D. W. (2022). Digital Inclusion as Health Care — Supporting Health Care Equity with Digital-Infrastructure Initiatives. *New England Journal of Medicine*, 386(12), 1101–1103. <https://doi.org/10.1056/nejmp2115646>
- Rogers, E. M. (1995). *Diffusion of innovations* (4th ed.). Free Press.
- Rogers, E. M. (2001). The Digital Divide. *Convergence*, 7(4), 96–111.
- Rousseau, D. M., Sitkin, S. B., Burt, R. S., & Camerer, C. (1998). Not so different after all: a cross-discipline view of trust. *Academy of Management Review*, 23(3), 393–404.
- Saeed, S. A., & Masters, R. M. (2021). Disparities in Health Care and the Digital Divide. *Psychiatry in the Digital Age*. <https://doi.org/10.1007/s11920-021-01274-4/Published>
- Sarker, S., & Wells, J. D. (2003). Understanding mobile handheld device use and adoption. *Communications of the ACM*, 46(12).
- Scott Kruse, C., Karem, P., Shifflett, K., Vegi, L., Ravi, K., & Brooks, M. (2018). Evaluating barriers to adopting telemedicine worldwide: A systematic review. *Journal of Telemedicine and Telecare*, 24(1), 4–12. <https://doi.org/10.1177/1357633X16674087>
- Shareef, M. A., Kumar, V., Dwivedi, Y. K., Kumar, U., Akram, M. S., & Raman, R. (2021). A new health care system enabled by machine intelligence: Elderly people's trust or losing self control. *Technological Forecasting and Social Change*, 162, 120334. <https://doi.org/10.1016/J.TECHFORE.2020.120334>
- Smith, A. (2014, April 3). *Older Adults and Technology Use*. Pew Reserch Centre. <http://www.pewinternet.org/2014/04/03/older-adults-and-technology-use/>
- Solimini, R., Busardò, F. P., Gibelli, F., Sirignano, A., Ricci, G., & Omboni, S. (2021). Ethical and Legal Challenges of Telemedicine in the Era of the COVID-19 Pandemic. *Medicina*, 57. <https://doi.org/10.3390/medicina57121314>
- Sundgren, S., Stolt, M., & Suhonen, R. (2020). Ethical issues related to the use of gerontechnology in older people care: A scoping review. In *Nursing Ethics* (Vol. 27, Issue 1, pp. 88–103). SAGE Publications Ltd. <https://doi.org/10.1177/0969733019845132>
- The Lancet Healthy Longevity. (2021). Tackling the Digital Divide. In *The Lancet Healthy Longevity* (Vol. 2, Issue 10, p. e601). Elsevier Ltd. [https://doi.org/10.1016/S2666-7568\(21\)00233-6](https://doi.org/10.1016/S2666-7568(21)00233-6)
- Vainieri, M., Vandelli, A., Benvenuti, S. C., & Bertarelli, G. (2023). Tracking the digital health gap in elderly: A study in Italian remote areas. *Health Policy*, 133, 104842. <https://doi.org/10.1016/J.HEALTHPOL.2023.104842>

- Van de Ven, A. H. (2017). The innovation journey: you can't control it, but you can learn to maneuver it. *Innovation: Management, Policy and Practice*, 19(1), 39–42. <https://doi.org/10.1080/14479338.2016.1256780>
- Van Den Berg, N., Schumann, M., Kraft, K., & Hoffmann, W. (2012). Telemedicine and telecare for older patients- A systematic review. In *Maturitas* (Vol. 73, Issue 2, pp. 94–114). Elsevier Ireland Ltd. <https://doi.org/10.1016/j.maturitas.2012.06.010>
- Van Der Werff, L., Freeney, Y., Lance, C. E., & Buckley, F. (2019). A Trait-State Model of Trust Propensity: Evidence From Two Career Transitions. *Frontiers in Psychology*, 10. <https://doi.org/10.3389/fpsyg.2019.02490>
- Venkatesh, V., & Bala, H. (2008a). Technology acceptance model 3 and a research agenda on interventions. *Decision Sciences*, 39(2), 273–315. <https://doi.org/10.1111/j.1540-5915.2008.00192.x>
- Venkatesh, V., & Bala, H. (2008b). Technology Acceptance Model 3 and a Research Agenda on Interventions Enhanced Reader. *Decision Sciences*, 39(2), 273–315.
- Venkatesh, V., & Davis, F. D. (2000). Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. In *Quarterly* (Vol. 27, Issue 3).
- Venkatesh, V., Thong, J. Y. L., Xu, X., & Walton, S. M. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology Quarterly Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology1. In *Source: MIS Quarterly* (Vol. 36, Issue 1).
- Weck, M., & Afanassieva, M. (2023). Toward the adoption of digital assistive technology: Factors affecting older people's initial trust formation. *Telecommunications Policy*, 47(2). <https://doi.org/10.1016/j.telpol.2022.102483>
- Wilhite, J. A., Altshuler, L., Fisher, H., Gillespie, C., Hanley, K., Goldberg, E., Wallach, A., & Zabar, S. (2022). The Telemedicine Takeover: Lessons Learned During an Emerging Pandemic. *Telemedicine and E-Health*, 28(3), 353–361. <https://doi.org/10.1089/tmj.2021.0035>
- Wolff, J., Pauling, J., Keck, A., & Baumbach, J. (2020). The economic impact of artificial intelligence in health care: Systematic review. *Journal of Medical Internet Research*, 22(2), 1–8. <https://doi.org/10.2196/16866>
- Wootton, R. (2012). Twenty years of telemedicine in chronic disease management-an evidence synthesis. In *Journal of Telemedicine and Telecare* (Vol. 18, Issue 4, pp. 211–220). <https://doi.org/10.1258/jtt.2012.120219>
- Yusif, S., Soar, J., & Hafeez-Baig, A. (2016). Older people, assistive technologies, and the barriers to adoption: A systematic review. In *International Journal of Medical Informatics* (Vol. 94, pp. 112–116). Elsevier Ireland Ltd. <https://doi.org/10.1016/j.ijmedinf.2016.07.004>
- Zulman, D. M., Kirch, M., Zheng, K., & An, L. C. (2011). Trust in the internet as a health resource among older adults: Analysis of data from a nationally representative survey. *Journal of Medical Internet Research*, 13(1). <https://doi.org/10.2196/jmir.1552>