

Healthcare Voice Assistants: Factors Influencing Trust and Intention to Use

XIAO ZHAN, King's College London, United Kingdom

NOURA ABDI, Liverpool Hope University, United Kingdom

WILLIAM SEYMOUR, King's College London, United Kingdom

JOSE SUCH, King's College London, United Kingdom & Universitat Politècnica de Valencia, Spain

Voice assistants such as Alexa, Google Assistant, and Siri, are making their way into the healthcare sector, offering a convenient way for users to access different healthcare services. Trust is a vital factor in the uptake of healthcare services, but the factors affecting trust in voice assistants used for healthcare are under-explored and this specialist domain introduces additional requirements. This study explores the effects of different functional, personal, and risk factors on trust in and adoption of healthcare voice assistants (HVAs), generating a partial least squares structural model from a survey of 300 voice assistant users. Our results indicate that trust in HVAs can be significantly explained by functional factors (usefulness, content credibility, quality of service relative to a healthcare professional), together with security, and privacy risks and personal stance in technology. We also discuss differences in terms of trust between HVAs and general-purpose voice assistants as well as implications that are unique to HVAs.

CCS Concepts: • **Human-centered computing** → *Empirical studies in HCI*; • **Security and privacy** → **Trust frameworks**; • **Applied computing** → *Health care information systems*.

Additional Key Words and Phrases: healthcare voice assistants, trust in voice assistants, amazon alexa, google assistant, apple siri, healthcare technologies

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1 INTRODUCTION

Voice assistants such as Alexa, Google Assistant and Siri are now found in millions of smart speakers, phones, and other devices. Popular because of the hands-free, convenient experience they offer, voice assistants are mainly used to play music, search for information, and control smart IoT devices in the home [11, 47, 156]. However, the capabilities of voice assistants are continuously expanding to cover other uses and enhance user experience. Capabilities added by third parties (often called 'skills' or 'actions') continue to grow, with the number of Alexa skills surpassing 100,000 [172]. Beyond the main uses mentioned above, there are many other popular skill categories including ride hailing (e.g. Uber), checking and sending emails (e.g. Myemail), and online banking.

One particular domain that is gaining attention is the application of voice assistants in healthcare, which we refer to as Healthcare Voice Assistants (HVAs) [151, 154]. In particular, HVAs offer more and more healthcare services such as

Authors' addresses: Xiao Zhan, King's College London, United Kingdom, xiao.zhan@kcl.ac.uk; Noura Abdi, Liverpool Hope University, United Kingdom, abdin@hope.ac.uk; William Seymour, King's College London, United Kingdom, william.1.seymour@kcl.ac.uk; Jose Such, King's College London, United Kingdom and & Universitat Politècnica de Valencia, Spain, .

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53 virtual assessments for patients, diagnostic suggestions, and health and lifestyle tips [63]. One of the key advantages of
54 HVAs is that they are a cost-effective alternative to in-person or telephone consultations, especially at a time when the
55 number of healthcare professionals is not enough to meet the needs of patients [119]. They also offer convenience and
56 efficiency when patients need to travel for long distances to see a doctor [119], or when situations like the Covid-19
57 pandemic make it difficult for patients to be attended to physically [23]. In fact, many healthcare providers around the
58 world are already using HVAs in some way, such as the UK's National Health Service which offers information via
59 Alexa.¹ The number of US citizens that used voice assistants for healthcare related purposes has nearly tripled since
60 2019.² Beyond what is currently available through contemporary voice assistants, researchers have been exploring ways
61 to deliver a wide range of healthcare services remotely through HVAs [101, 188]. However, HVAs also pose challenges.
62 Privacy and data security are critical due to the sensitivity of health information involved [152] and the absence of
63 robust AI healthcare regulations potentially magnifies these issues, inviting misuse or data misinterpretation [141].
64 There is also a risk of inaccuracies in HVA diagnoses and advice, potentially leading to poor health outcomes [1]. It is
65 therefore crucial to address these issues as the field progresses.

69 As HVAs continue to develop and improve, a question arises as to whether people will trust and adopt them. The
70 multifaceted nature of trust in both technology and general-purpose voice assistants has been extensively studied
71 (see Section 2 for a comprehensive review). This body of work has substantiated the correlation between trust and
72 user acceptance [7, 9, 108, 110, 115, 135, 150, 163], and includes comprehensive studies across diverse domains on the
73 effect of functional [32, 33, 41, 122, 122, 148, 187, 190], personal [9, 37, 37, 122], and risk [53, 71, 121, 146] factors in
74 trust, thereby reinforcing the paramount importance of trust within the technological sphere. However, there is a
75 need to study trust specifically in the context of HVAs because the healthcare domain is known to bring a range of
76 additional challenges [14, 24]. For instance, despite the shared influence of certain factors, such as the *reliability of*
77 *services and safety*, it is evident that human trust in healthcare and trust in other technologies exhibit notable disparities
78 in their respective levels of confidence [128]. As described above, healthcare data is also more sensitive than other
79 types of data, as shown by previous academic works [3, 127], and is often subject to additional protection under privacy
80 regulations such as the GDPR in Europe³ and HIPAA in the United States.⁴ Furthermore, it has been shown that trust
81 in traditional healthcare providers such as physicians [67, 78, 186] cannot be directly applied to services delivered by
82 HVAs [185]. This is because interacting with a voice assistant is fundamentally distinct from interacting with a human,
83 even if voice assistants exhibit several human-like characteristics (like voice interaction) [4]. In addition, AI algorithms
84 embedded in HVAs lead to decision-making processes that may not be apparent to the users or that are not adequately
85 explained compared to healthcare professionals [66, 134, 183]. Finally, issues related to aspects that affect trust may be
86 more pre-eminent. For instance, incomplete or incorrect health-related information, such as first-aid instructions or
87 medication recommendations may cause patients harm [159].

93 As a field, CSCW has shown a keen interest in digital healthcare in particular studying its socio-technical dimen-
94 sions. This encompasses the collaborative efforts inherent in healthcare AI and the considerations steered by policy
95 perspectives [59, 145]. The study of patient trust in Healthcare AI in particular aligns with these core themes. Besides,
96 Healthcare AI is a multidisciplinary field, from medical professionals, AI developers, data scientists and other key
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98 ¹<https://www.gov.uk/government/news/nhs-health-information-available-through-amazon-s-alexa>

99 ²See the report <https://voicebot.ai/2022/01/07/voice-assistant-use-in-healthcare-nearly-tripled-over-two-years-and-demand-still-outstrips-supply-new-report/> for details.

100 ³The General Data Protection Regulation (GDPR) in the EU designates healthcare data as 'special category', requiring additional protections (Article 9
101 GDPR) <https://gdpr.eu/tag/gdpr/>

102 ⁴The Health Insurance Portability and Accountability Act of 1996 (HIPAA) sets the standard for sensitive patient data protection <https://www.hhs.gov/hipaa/index.html>.

105 stakeholders [99, 145]. Their collective efforts are needed for the development, implementation, and refinement of
106 healthcare solutions, in particular those focusing on the role of trust. There are also CSCW studies examining com-
107 munication dynamics between patients and providers [144]. These studies emphasize the importance of integrating
108 diverse stakeholder perspectives to foster a holistic understanding of the relationship between patients and providers.
109 Equally crucial is the unique situations and expectations of specific stakeholder groups, like the shared experiences and
110 challenges faced by patients, forming a cohesive community actively engaging with AI technologies.

111 Given that the healthcare sector serves as a vital domain for human-AI collaboration [99] and considering trust as the
112 cornerstone fostering this collaboration [13, 50, 82, 85, 184], it is vital to extensively research and investigate in order to
113 further enhance and supplement this specific research field. The socio-technical implications of HVAs, which bridge
114 the gap between technology and social healthcare practices [59], further emphasize the importance of understanding
115 trust dynamics in this context. Finally, the two central tenets delineated in our paper, 'trust' and 'adoption', inherently
116 embody a collaborative essence [100, 131]. This dual-faceted approach not only seeks to enhance user sentiment and
117 satisfaction but also addresses the developmental requirements discernible to HVA developers. To the best of our
118 knowledge, this work is the first to examine factors that affect trust and intention to use in HVAs. We study the effect of
119 different functional (Anthropomorphism, Effort Expectancy, Perceived Usefulness, Perceived Content Credibility, and
120 Perceived Relative Service Quality), personal (Stance in Technology, Familiarity, Technology Attachment, and Social
121 Influence), and risk (Security Risk, Privacy Risk, and Perceived Substitution Risk) factors on trust in HVAs and, in turn,
122 the effect of this trust on peoples' intention to use HVAs. The selection of our factors is based on those with a confirmed
123 substantial impact on trust in broader contexts such as general voice assistants, technology at large, and the healthcare
124 industry, in order to measure their effect in the context of HVAs (as we detail in Section 3). More specifically, this study
125 aims to answer the following research questions:
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131 **RQ1** How do functional, personal and risk factors influence users' trust in healthcare voice assistants?

132 **RQ2** How does trust in healthcare voice assistants influence users' intention to use them?

133 To answer these questions, we developed a model of factors affecting trust in HVA and intention to use. In order to
134 test the model we administered a questionnaire to 300 participants which included questions measuring these latent
135 functional, personal, and risk variables alongside trust and intention to use. The results were analysed using partial least
136 squares structural modelling (PLS-SEM) and show how functional factors (anthropomorphism, perceived usefulness,
137 effort expectancy, content credibility, and relative service quality), risk factors (security risk and privacy risk), and
138 personal factors (stance in technology) substantially explain trust in HVAs. They also suggest that trust in HVAs explains
139 intention to use HVAs. Based on these results we derive some practical insights and recommendations to help design
140 and develop the next-generation of HVAs, promoting user trust and encouraging adoption.
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145 2 RELATED WORK

146 2.1 Trust in Technology

147 *2.1.1 Trust Scales and Measurement.* The topic of trust has been extensively investigated, but there is not yet a
148 completely agreed definition of what it is and what it means. Trust has often been described as "a willingness to ascribe
149 good intentions to and have confidence in the words and actions of other people" in social science [62], while trust in
150 technology usually refers to "beliefs that a specific technology has the attributes necessary to perform as expected in
151 a given situation in which negative consequences are possible." [121]. Trust is recognized as a central focus for the
152 CSCW discipline over the past several decades [100]. Trust is recognized as a pivotal factor influencing human-AI
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157 collaboration [82, 85], and in particular, previous work published at CSCW [85] has underscored the positive effects of
158 research on trust in fostering human-AI collaboration. In order to study the different ways in which other factors can
159 affect trust, a critical step is to be able to measure trust in a particular technology, in our case, HVA. Previous literature
160 proposed different metrics and scales to measure trust in technology [22, 93, 121, 130]. More recently, and in the context
161 of general-purpose voice assistants such as Amazon Alexa, Cho et al. [39] used a scale to measure trust, adapting it
162 from [93], where they consider users' perceptions about the assistant's competence, integrity, and benevolence, which
163 were suggested by previous studies to be key components of trust [22, 93, 121, 130]. As we explain later on, we adapt
164 the scale proposed in [39] to measure trust in our study.
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168 **2.1.2 Adoption.** As studied in early CSCW literature [131], the dynamics of collaborative work are often embedded in
169 the processes of technology adoption and adaptation. This suggests that even if the focus seems individualistic, the
170 broader collaborative context is often at play. In terms of the models to study adoption, one of the most well-known and
171 used models is the Technology Acceptance Model (TAM). The model was first proposed by Davis in 1989, and it suggests
172 that an individual's acceptance of technology is determined by two key factors: perceived usefulness and perceived
173 ease of use. Subsequent models built on TAM (e.g. TAM2 [179], TAM3 [178], and UTAUT [180]) have extended the
174 original TAM by incorporating additional variables such as social influence [178–180], system characteristics [178], and
175 facilitating conditions [178, 180] to explain the acceptance and use of technology. However, recent works [114, 123]
176 have criticised their effectiveness as being highly context-dependent, and that they are too simplified for emerging
177 technologies. It is therefore now common to combine them with other theories and attributes that influence users'
178 usage behaviour, as we elaborate in the next section, to compensate for their limitations in focusing more on some of
179 the functional factors.
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184 **2.1.3 Trust and Adoption.** Investigating users' trust in new technologies and products is of great significance, because
185 user acceptance and adoption are substantially and significantly influenced by trust [7, 9, 108, 110, 115, 135, 150, 163].
186 In particular, with the recent development of Generative AI like ChatGPT, it has also contributed to the significance
187 of trust when adopting new technologies [6, 42]. In all of these studies, trust has shown a positive effect on users'
188 behavioral intentions to use a technology in domains such as e-commerce [163], mobile payments [115], IoT devices [9],
189 and ChatGPT [162]. This has also been shown recently for general-purpose voice assistants [7, 108, 110, 135, 150].
190 For instance, Liao et al. [110] found that users' attitudes towards adoption were rooted in whether they trusted voice
191 assistants, and Pitardi et al. [150] showed that trust is one of the key contributors to foster adoption of Google Assistant.
192 More recently, the importance of trust for adoption of voice assistants was also shown when assistants are used for
193 specific tasks, such as in an education setting [7].
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198 **2.2 Factors Affecting Trust**

199 HCI studies examining how different factors affect users' trust in technology have identified three main types of
200 factors that affect trust, including functional, personal and risk factors. Functional factors refer to the characteristics
201 of the technologies themselves [32, 33, 41, 122, 122, 148, 187, 190], personal factors refer to the individual user, their
202 social circle and their experiences [9, 37, 37, 122], and risk factors refer to the harms that could be derived from the
203 technology [53, 71, 121, 146]. In a related vein, Knowles et al. [90] emphasized trust as crucial for collaboration and
204 introduced design patterns to enhance trust. While not empirically validated like the aforementioned models, these
205 patterns highlight the importance of factors such as usability (functional factor) and socialization (personal factor).
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209 Regarding the functional factors that affect trust in technology, previous literature has uncovered factors such as the
210 usefulness of the technology and how easy the technology is to use [31], as well as its reliability [109, 117] and the
211 interfaces designed for interaction [143]. These all manifest slightly differently in voice assistants, particularly interface
212 design and reliability. With regards to interface design, Anthropomorphism [35, 158, 176] has been shown to influence
213 trust, with studies suggesting that voice alone facilitates human connection with the assistant [79, 138]. Regarding
214 reliability, and partly because of how voice assistants operate, the broader concept of content credibility [113], which
215 includes reliability as well as other aspects such as accuracy, completeness and authenticity of the information, is a
216 critical factor to foster trust in voice assistants, that is, the credibility of what the voice assistant utters back to the user
217 seems to affect how much the user trusts the assistant.
218

220 In addition to functional elements, whether users consider technology to be trustworthy depends on personal
221 factors. This includes individual factors and social factors. Individual factors, such as user predisposition to try new
222 technologies [5], user familiarity with an understanding of a technology [37, 95], and even the users' emotional
223 attachment [197] and psychological connection to a technology [168]. Social factors also seem to play a role, with works
224 like [69] showing that social influence, the degree that a customer's social group (e.g. family, friends, etc.) believes that
225 using a technology is relevant, affects trust in that technology.
226

228 Finally, the effect of risk on trust has long been studied [121], and shown to manifest across different domains,
229 including online transactions [146], autonomous vehicles [71], and the use of Electronic Health Care Records (EHC
230 by physicians [53]. Security and privacy risks, in particular, have been shown to reduce the benefits of using general-
231 purpose voice assistants [9, 96, 123], directly impacting the trust users' have in voice assistants, with users stopping
232 using voice assistants all together as a result, or restricting their use of voice assistants only to functionality they
233 perceive to be less risky [2, 19].
234

236 2.3 Healthcare Voice Assistants

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238 *2.3.1 HVA available in Commercial Voice Assistants.* Commercial voice assistants nowadays incorporate healthcare
239 capabilities as Amazon Alexa *Skills* or Google Home *Actions* [44]. In 2020, researchers grouped the spectrum of
240 healthcare services provided by voice assistants into four levels: information-, assistance-, assessment-, and support-level
241 services [160, 161]. Of these, information-level services (providing healthcare-related information to users) are one of
242 the most common and basic functions and are already widely embedded in most commercially available voice assistants.
243 There are many Alexa skills, for example, that provide healthcare information such as descriptions/or instructions
244 on symptoms, medications, and how to use medical facilities (e.g., Dr. A.I., WebMD, and Mayo Clinic). Examples of
245 assistance-level services include the ability for VAs to assist users in setting up reminders for medication or physical
246 activity (i.e. tracking their symptoms) and providing appointment notifications [160, 161]. Some of these features are
247 also available in contemporary VAs like the My Children's Enhanced Recovery After Surgery skill developed by Boston
248 Children's Hospital, which reminds parents and caregivers about information regarding their post-op appointments.
249 Support for functionality within the assessment and support layers ranges from scarce to non-existent. Assessment level
250 skills, for example, would enable voice assistants to recognise changes in mood or health conditions, but commercial
251 voice assistants are only currently able to access and view diagnostic results and records (e.g. Alexa Skill Sugarmate).
252 Similarly, the support level includes the ability to prescribe and prioritise care/treatment but users have thus far only
253 been able to refill their prescriptions⁵.
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258 ⁵This feature was available for Alexa owners in 2019 - <https://www.dailymail.co.uk/sciencetech/article-7727961/Alexa-owners-use-virtual-assistant-refill-prescriptions.html>
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261 2.3.2 *Research on HVAs*. Extensive research has been conducted recently on the use of voice assistants for healthcare.
262 For example, Dojchinovski et al. [49] saw the potential for VAs to become an important part of the healthcare system
263 for heart disease. The VAs could communicate directly with the user through their special voice interface and then,
264 retrieve the required information from the medical cloud and transmit it back to the user. In this case, users would
265 highly benefit from using a VA-based healthcare system to perform tasks such as checking ECG readings, scheduling
266 appointments, recording treatments and contacting doctors. Other strategies and prototypes for coping with various
267 healthcare issues have been discussed as well, such as supporting home care [20], and improving patients' Type2 diabetes
268 management [29, 36]. Another stream of research on HVA has focused on evaluating the performance of voice assistants
269 in healthcare-related tasks. Google Assistant, Amazon Alexa, Apple Siri, Microsoft Cortana and other voice commercial
270 assistants are often tested and compared [8, 91, 137, 193]. Overall, the ability of VAs to provide health-related advice
271 is very limited and performed unfavourably to identify the user's queries for healthcare information [8, 91, 137, 193].
272 Finally, there has been some recent work examining how differences in modality (i.e., voice vs. text) and device type
273 (i.e., smartphone vs. smart home device) affect user perceptions when retrieving sensitive health information from voice
274 assistants [38], finding that voice led to more social presence and that device did not matter. In addition, attention was
275 paid to the behaviour and perception of older people using voice assistants for the specific purpose of seeking healthcare
276 information [28, 199]. They found that older people's evaluation of the VA was influenced by communication styles,
277 anthropomorphic settings, and individual difference [199], and that they appeared to use voice assistants primarily to
278 confirm information obtained from other sources (e.g., laptop, phone) [28]. While previous work [145] emphasized the
279 importance of addressing trust issues, especially amidst evolving healthcare workflows, we are unaware of any prior
280 research specifically targeting user trust in HVAs and the influencing factors.

287 3 HYPOTHESES

288 Trust is a complex phenomenon that can be affected by many different factors. As discussed in Section 2.2, there
289 are a number of personal, functional, and risk factors that have been shown to have an impact on users' trust in
290 technology. Therefore, in this paper, we consider factors belonging to these categories that were shown by previous
291 works to have a significant effect on trust adapted to the case of HVAs. In particular, and as we detail below, we
292 consider: i) factors that have been shown to affect trust on general-purpose voice assistants such as Amazon Alexa
293 and Google Assistant [9, 10, 37, 60, 150, 182] ; ii) factors that have been shown to affect trust in technology in
294 general [33, 41, 65, 187, 190]; and iii) factors that are specific to trust in the healthcare domain [32, 148, 196]. We do
295 not include factors that, while significant in prior works are not relevant or do not translate to the case of HVAs. For
296 instance, *Hedonic Benefits* is one of the factors that seem to affect trust in general-purpose voice assistants [123, 150],
297 but that only applies when the purpose of use is hedonistic [189], and it is not aligned with the relatively more serious,
298 purposeful, and specific context of seeking health care. Also, we are interested in factors that affect trust rather than
299 the measurement of trust as a construct [9], so we adapt already existing scales to measure trust [39] and focus on the
300 factors that influence it. Figure 1 summarizes our hypothesized research model, the different factors that may affect
301 trust in HVA and its relationship to intention to use HVA. We now detail the categories, factors, and our hypotheses.

307 3.1 Functional Factors

308 The extensive literature on trust in technology identified and subsequently confirmed across different domains that
309 users' trust in a technology is influenced by whether the technology delivers on the functionality promised to complete
310 the tasks or services they are supposed to offer [122, 192]. This normally refers to both design and performance

Table 1. Summary of factors considered in the model. (H1-5 are functional factors, H6-9 personal factors, and H10-12 risk factors.)

H#	Factors	Description	Supporting Source
H1	Anthropomorphism	Anthropomorphism in voice assistants involves human-like characteristics, creating a social connection with users. Voice-based interaction deepens this bond between users and the assistant.	[55, 79, 129, 138, 150, 171, 175]
H2	Effort Expectancy	Effort expectancy is the predicted mental and physical activity required to use a technology. It affects trust in technology, and challenges in ease of use can lead to anxiety and distrust.	[9, 33, 37, 48, 89, 97, 104, 111, 150, 155, 177, 181]
H3	Per. Usefulness	is about device efficiency in daily tasks. In healthcare, it means technology facilitating services. Usefulness affects attitudes and adoption. In HVAs, useful responses to symptoms are vital for user satisfaction.	[9, 30, 46, 48, 64, 105, 148]
H4	Per. Content Credibility	Content credibility is crucial for user trust. In healthcare, users rely on accurate information from virtual assistants. Inaccurate information can be harmful.	[12, 14, 24, 39, 41, 72, 109, 117, 122, 133, 159, 169, 190].
H5	Per. Relative Service Quality	This perception compares healthcare technology to professionals. Patients value professional care but may trust technology for specific diagnoses if it offers greater accuracy.	[18, 72, 86, 112, 153, 198]
H6	Familiarity	Familiarity represents the level of understanding of an object. When users are familiar with a technology, they are more likely to trust it compared to unfamiliar ones in various domains such as e-commerce, IoT devices, and voice assistants.	[10, 37, 65, 95, 116]
H7	Tech Attachment	This factor, aka emotional attachment, reflects the psychological connection between individuals and a technology.	[37, 149, 168, 197]
H8	Social Influence	Social influence plays a significant role in shaping users' trust and perceptions of a product, as they are influenced by the behaviors and opinions of others in their social networks.	[9, 69, 102, 170]
H9	Stance in Tech	Stance in technology reflects an individual's openness to trying new innovations, with a positive correlation found between willingness to experiment with new technologies and acceptance and trust in their services.	[5, 37, 122]
H10	Security Risk	Security risk in technology, especially in healthcare, can undermine trust due to potential consequences of flaws and incidents such as errors, malware, and hacking.	[10, 54, 72, 87, 106, 133]
H11	Privacy Risk	Privacy risk arises when users perceive a potential threat of data misuse or unauthorized access, particularly in the sensitive healthcare domain, impacting trust in voice assistants.	[3, 10, 51, 60, 70, 84, 127, 150, 174, 182]
H12	Per. Substitution Risk	Perceived substitution risk in healthcare technologies involves the concern of technology replacing traditional healthcare professionals, impacting trust in AI applications.	[56, 72, 86, 133, 136, 140]
H13	Intention to Use	Intention to use reflects the connection between trust and technology adoption, with a strong correlation between users' trust, attitudes, and actual use of technology.	[7, 9, 34, 108, 110, 115, 135, 150, 163]

issues [192]. When talking about voice assistants, functional factors take particular manifestations, and have been thoroughly examined both qualitatively and quantitatively in the previous study [40, 47, 158]. For instance, and as further detailed below, because of the very nature of their interaction modality, they offer a more anthropomorphic experience than other technologies. Another example, and in particular when talking about HVA, is that users may compare the healthcare service offered by an HVA relative to what users normally get from healthcare professionals.

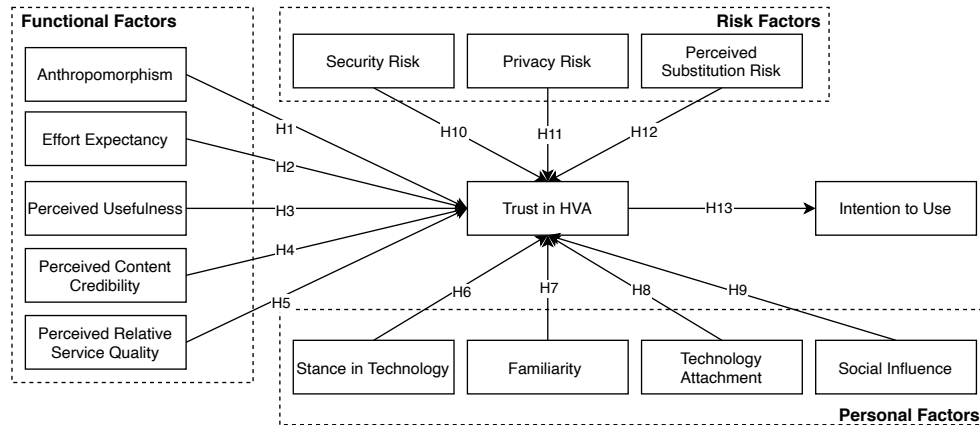


Fig. 1. Hypothesized Research Model

3.1.1 *Anthropomorphism (A)*. This factor refers to the extent that voice assistants show human-like characteristics and are therefore perceived and treated by users in ways that may be closer to how they would interact with another human [129]. The more human-like characteristics voice assistants display the more it seems humans connect with them [55]. Starting with the modality of interaction, voice alone facilitates human connection with the assistant [79, 138], and it may make users feel they are interacting with a social entity [175]. In fact, previous research on general-purpose voice assistants showed that their anthropomorphic characteristics have a positive effect on users' trust in voice assistants [150, 175]. We hypothesize this to also be the case in HVA, particularly as healthcare is a domain where human-like characteristics in the technology used may contribute to a satisfactory experience [171].

H1 Anthropomorphism positively influences Trust in HVAs.

3.1.2 *Effort Expectancy (EE)*. This factor is the predicted mental and physical activity and skill required to use a technology [181]. In general, it has been shown across different domains that effort expectancy, or its flip side 'ease of use', affect trust in technology [9, 33, 48, 97, 111, 150]. For instance, one case is that of older adults, who find it difficult to use digital technologies [104, 177], which has been shown to trigger anxiety and distrust [89, 104]. There is no previous work on the relationship of effort expectancy and voice assistants (not even in general-purpose ones). However, given the negative role that effort expectancy has been shown to play in similar technologies before, such as social robots for service delivery [37], we hypothesize that effort expectancy also plays a role in trust in HVA, particularly it can negatively affect it. This would also be consistent with work on mobile healthcare technologies that showed that the reverse of effort expectancy has a positive effect on intention to use [155].

H2 Effort expectancy negatively influences Trust in HVAs.

3.1.3 *Perceived Usefulness (PU)*. In general, this factor refers to "the degree to which the device makes life more efficient and helps carry out daily tasks." [30]. In other words, and particularly considering the healthcare domain, this factor refers to whether and how technology helps users to seek and get healthcare services in an efficient and effective way. According to Davis[48], usefulness can influence attitudes towards a particular technology, and in particular user acceptance [46, 64] and adoption [9] of technologies. The contribution of usefulness to trust has been demonstrated, especially in the healthcare domain. For instance, Peng et al. [148] confirmed that the usefulness of online information and suggestions provided by physicians has a positive effect on patient-physician trust. Similarly, when using HVAs, the

417 usefulness of responses from the HVA to user queries describing symptoms is suggested to be of great significance [105],
418 and it might cause differences in the user's feelings and judgements. Based on all of this, we formulate the following
419 hypothesis:
420

421 **H3** Perceived Usefulness positively influences Trust in HVAs.

422
423 3.1.4 *Perceived Content Credibility (PCC)*. This factor represents the credibility of the information provided by the
424 technology, and it is often identified as a key factor influencing users' trust in technology in general [41, 122, 190].
425 The credibility of information is known to, in turn, be composed of different aspects, such as its accuracy, reliability
426 (including completeness, consistency, and authenticity), and authoritativeness (the information was generated by
427 experts) [12, 14, 39, 109, 117, 169]. These are all critical aspects of information in the healthcare context because users
428 may blindly follow the instructions and advice given by HVAs, such as what medication to take and how often to take
429 it [24]. Inaccurate information is therefore likely to result in the user being harmed [24, 72, 133, 159].
430

431 **H4** Perceived Content Credibility positively influences Trust in HVAs.

432
433 3.1.5 *Perceived Relative Service Quality (PRSQ)*. This factor refers to the quality of a healthcare service a technology
434 offers *compared* to the same service offered by a healthcare professional. It has been used by previous research
435 as an important indicator of the satisfaction healthcare technologies can bring compared to traditional healthcare
436 services [18, 112, 198]. When it comes to trust, research showed that patients are reluctant to trust AI technologies
437 because they value the quality of care provided by healthcare professionals [153]. In addition, qualitative studies on
438 trust in AI technologies for particular types of diagnoses (like cancer) [72, 86] suggested that some patients might trust
439 the technology if it provides more accuracy than healthcare professionals. We therefore hypothesize that PRSQ affects
440 trust and that the higher the PRSQ (that is the higher the perception of quality of the service when compared with a
441 healthcare professional) the higher the trust.
442

443 **H5** Perceived Relative Service Quality positively influences Trust in HVAs.
444

445 3.2 Personal Factors

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448 Users may have differing attitudes toward the same technology [107, 126, 194]. Trust is no exception, and it can be
449 affected by individual and social factors. For instance, an individual may be more receptive to new technology than
450 others (e.g. early adopters), and another individual may also (or instead) be influenced by the opinions of their (online
451 and/or offline) social circle. Therefore, in addition to functional factors, we also consider personal factors.
452

453
454 3.2.1 *Familiarity (F)*. This factor refers to the degree of understanding of an object [95]. Research has shown that the
455 more familiar users are with a technology the more likely they are to trust it in comparison to other technologies they
456 do not know about [116]. In fact, it has been shown to increase trust by reducing users' uncertainty on the technology
457 in e-commerce [65], IoT devices [10], and voice assistants [37]. Similarly, in this study, we hypothesize that familiarity
458 with HVA influences the trusts users have on them [37].
459

460 **H6** Familiarity positively influences Trust in HVAs.

461
462 3.2.2 *Technology Attachment (TA)*. This factor, also known as emotional attachment [197], represents the psychological
463 connection between a person and a technology [168]. This connection is known to promote a positive view of the
464 technology in question [149]. In particular, in general-purpose voice assistant, TA is known to significantly affect
465 trust [37].
466

467 **H7** Technology Attachment positively influences Trust in HVAs.
468

469 3.2.3 *Social Influence (SI)*. Users are influenced by the behaviors and opinions of others in their social networks,
470 according to the theory of social influence [102]. They tend to believe the same as the majority in those networks [69].
471 This is consistent with Social Identity Theory [170], which suggests that following social norms makes people feel
472 integrated. As a result, users' perceptions, and in particular their trust towards a product, can vary [9], based on the
473 trust their social connections have. In this study, we hypothesize that this factor reflects the propensity of users to trust
474 HVAs, to capture the influence their social network may have on it.
475

476 **H8** Social Influence (positively or negatively) influences Trust in HVAs.
477

478 3.2.4 *Stance in Technology (ST)*. This factor is the extent to which an individual would be open to try out a new
479 innovation or technology [5]. Many existing studies have found that people who are more willing to experiment with
480 and try new technologies are more inclined to accept and trust the services that these technologies offer [37, 122]. It is
481 therefore reasonable to hypothesize that such a group of individuals would likely be open towards HVAs.
482

483 **H9** Stance in technology positively influences Trust in HVAs.
484

485 3.3 Risk Factors

486 The use of technologies usually comes with some risks [103, 118, 124, 125, 157, 194]. These risks may also affect the
487 trust that users have in the technologies. For instance, if the perceptions of risk is high, research has shown that that
488 can lead to distrust [9, 94]. We consider the following risk factors and the effect they may have on trust in HVA.
489

490 3.3.1 *Security Risk (SR)*. This factor relates to how unsafe and unprotected users feel when using a technology. Previous
491 research on other healthcare technologies showed that SR is negatively associated with trust [10]. This is, in part,
492 because healthcare is a critical domain, where flaws in the technology can lead to serious issues [54, 72, 87, 106, 133].
493 In addition, the digital healthcare sector has recently reported high number of incidents due to error, malware, and
494 hacking⁶. We therefore hypothesize that security risk can have a negative influence in trust in HVA.
495

496 **H10** Security Risk negatively influences Trust in HVAs.
497

498 3.3.2 *Privacy Risk (PR)*. When users believe there is a potential risk for their data being misused or accessed by
499 unauthorised parties, their trust may be affected [10, 60, 150, 182]. In the healthcare domain, data can be successfully
500 linked to individuals [84, 174] even if it has been anonymised and scrubbed of all identifiers [70]. As suggested in [51],
501 the more sensitive the information the more the likelihood of users having concerns when interacting with their voice
502 assistants. Healthcare data is very sensitive [3, 127], so hypothesize that PR negatively affects trust in HVA.
503

504 **H11** Privacy Risk negatively influences Trust in HVAs.
505

506 3.3.3 *Perceived Substitution Risk (PSR)*. This factor is typically considered in healthcare technologies, and it captures
507 the risk that traditional healthcare professionals may be replaced by technology in the future [56], and that this could
508 even lead to professional healthcare job loss [72, 133, 140]. There is also a risk that clinicians may lose skills that are
509 increasingly carried out by technology (e.g. around diagnosis), resulting in increased errors when complex cases are
510 escalated for human review [86]. All of this risk of substitution has been shown to affect users trust in AI technologies
511 applied to healthcare in general [136], so we hypothesize this to be also the case in HVA.
512

513 **H12** Perceived substitution risk negatively influences Trust in HVAs.
514

515 ⁶See for instance the, 2022 Data Breach Investigations Report, which shows that from the cases investigated, 67% of them reported to have healthcare
516 related issues - <https://www.verizon.com/business/resources/reports/dbir/>
517

3.4 Intention to Use

As introduced in Section 2.1.3, the relationship between trust and adaption has been extensively studied. Across technologies, there seems to be a clear connection between users trusting and adopting technology [7, 9, 108, 110, 115, 135, 150, 163]. This has also been shown for the case of general-purpose voice assistants [7, 108, 110, 135, 150]. One of the proxies to attitudes towards adoption is *intention to use* (or intention to adopt) [7, 34, 110]. In fact, previous research did show a strong connection between behavioural intentions and actual use of specific technologies [34]. In accordance to this, we use in this paper intention to use as a proxy for adoption and hypothesize that:

H13 Trust in HVAs positively influences users' intention to use them.

4 METHODOLOGY

In order to test our hypotheses, we followed a quantitative methodology, by designing and administering a questionnaire with items measuring the factors introduced before as well as trust in HVAs and users' intention to use HVAs, and analyzing the results using Partial Least Squares Structural Equation Modelling (PLS-SEM). Our study was approved by our institution's IRB.

4.1 Survey Development

We created a questionnaire that contains three parts, which can be found in Appendix A, B, and C. The first part is a description of HVAs, so participants could understand what we mean by them. The second part includes the questions regarding the model and hypothesis introduced in the previous section in the form of items representing each of the factors, which were measured using a five-point Likert scale, with answer choices ranging from 'strongly disagree' (1) to 'strongly agree' (5). To ensure reliability and validity, the items were adapted from existing scales for each of the factors considered [37, 39, 56, 68, 81, 123]. To do this, items were rephrased where appropriate to fit the study context (that is HVA). For example, one of the items for the factor *Effort Expectancy* from [37] was rephrased from "*Using AI devices takes too much of my time*" to "*Using healthcare voice assistants would take too much of my time*". Every set of items for each factor was taken from the same source, so that all items measured the same underlying construct. The third and final part of the questionnaire includes three post-survey questions about users' perceptions of future use of HVAs, organisations they trust to design HVAs, and expectations for building trusted HVAs.

To make sure that the questionnaire was effective and that participants understood the questions, we conducted two pilot studies with a total of 30 participants each. The data from the pilots was used only to improve the final survey and excluded from the final analysis. The pilots helped us refine the items, e.g. we were able to identify that some of the reversely-coded items (which we reversed for data quality purposes, as explained later) were confusing, and we adequately rephrased them.

4.2 Model Evaluation

PLS-SEM was used for the statistical analysis of the second part of the questionnaire (items). This is because PLS-SEM has been found to be appropriate when the analysis is to test a theoretical framework from a prediction perspective and the structural model is complex and includes many factors [77]. In addition, PLS-SEM does not require large samples to perform well as some other SEM approaches do [76, 77]. We used the implementation of PLS-SEM in the SmartPLS 3.3 software [43], following the recommended two-step procedure [76] of evaluating the measurement (outer) model first before estimating the structural (inner) model.

4.3 Post-Survey Questions

While statistical analysis of the model shows the factors that demonstrate statistical significance in influencing trust and intention to use, it is also important to understand participants' reasoning around the inclusion of certain specific factors and the exclusion of others. Consequently, we undertook a qualitative analysis to enhance our comprehension of the factors encompassed within the model as suggested by prior work [150, 195]. This qualitative exploration not only enabled us to delve deeper into the considered factors but also presented opportunities to identify additional factors that were not initially incorporated in our model, thus augmenting the existing body of literature in this domain.

For the third and final part of the questionnaire, responses to the open-ended questions were first converted into a text format, and then analyzed using thematic analysis following Braun and Clarke [26], involving the 6 steps of familiarization, coding, generating themes, reviewing themes, defining and naming themes and writing up [26]. Individual coding was conducted by two researchers, and codes were recognized based on the ideas and feelings expressed by participants. Researchers then reviewed the codes created and discussed the results until reaching agreement. Similarly, the researchers then developed themes individually before coming together to discuss disagreements and converge on a final set of themes.

4.4 Data Collection

The final questionnaire was implemented using Qualtrics⁷ and participants were recruited using Prolific⁸. All participants were voice assistant users aged 18 or older. The beginning of the questionnaire explained the study in detail, requested consent for data collection, and gathered information about participants' prior use of their voice assistant, including for healthcare purposes.

To ensure a large enough sample, we followed two methods and retained the highest minimum number obtained. First, a minimum viable sample size was calculated using the "10-times rule" [75, 173], which suggests the minimum sample should be 10 times the maximum number of arrowheads pointing at a latent variable (a formal term employed in PLS, synonymous with the 'factors' used in our study) anywhere in the PLS path model (12 arrows points to *Trust in HVA*). This gave a minimum size of $10 * 12 = 120$ for each stage of data collection.

Second, to ensure that the sample also had sufficient statistical power to accurately detect true effects and minimize Type II errors we used the method proposed in Hair et al. [73]. This builds on Cohen's power tables for least squares regression and relies on a table listing minimum required sample sizes based on three elements (the maximum number of arrows pointing at a latent variable, the significance level used, and the minimum R^2 /smallest effect size that a researcher wishes to detect in the study in the model) [45]. When the maximum number of arrows is 12, we need 181 observations to achieve a statistical power of 80% for detecting R^2 values of at least 0.1 (with a 5% probability of error). Therefore, 181 observations would be needed as a minimum for the study.

4.5 Data Quality and Reliability

To ensure reliability and quality of the data collected, it is essential to employ rigorous measures for participant selection and questionnaire design. We employed *three* widely recognized and frequently used measures in the questionnaire [83, 88, 120, 142, 147]:

⁷<https://www.qualtrics.com>

⁸<https://prolific.co>

- Recruitment of *high-reputation* participants with at least 100 submissions and an approval rate of 95% or more on the Prolific recruitment platform [147, 167].
- Use of two attention check questions to identify low-effort responses and filter those participants that failed either check from the analysis. These are essential for identifying inattentive respondents, promoting participants' concentration and involvement, and improving the reliability of the data collected [83, 120, 142].
- Applying the Simple Non-differentiation Method after reverse-coding six questionnaire items [88, 191] to the responses in order to identify '*straight lining*' by participants, excluding those who consistently selected the same response option across multiple questions (i.e., clicking in a straight line down the survey questions).

Table 2. Demographics of the survey participants.

		Participants		%				Participants		%		
Gender	Male	115	38.3	Employment	Full time	115	38.3	use of assistant	Total	147	49	
	Female	182	60.7		Part-time	36	12		Information about illness/drug	71	23.7	
	Prefer not to say	3	1		Unemployed	17	5.7		Diagnosis based on symptoms	63	21	
Age	18-24	79	26.3	Other	Retired/Homemaker	16	5.3	Student	Yes	81	27	
	25-34	116	38.7		Prefer not to say	102	34		No	142	47.3	
	35-44	61	20.3		Student	Yes	81		27	Prefer not to say	77	25.7
	45-54	30	10	Healthcare		Total	147		49	Information about illness/drug	71	23.7
	55-64	12	4			use of	Information about illness/drug		71	23.7	Diagnosis based on symptoms	63
	65 +	3	1		assistant	Diagnosis based on symptoms	63		21	Monitor & manage chronic disease	9	3
Assistant used	Amazon Echo/Alexa	142	47.3	Healthcare	Total	147	49	use of	Information about illness/drug	71	23.7	
	Amazon Echo/Alexa + others	51	17		assistant	Diagnosis based on symptoms	63		21	Monitor & manage chronic disease	9	3
	Google Home	75	25		Student	Yes	81		27	Treatment Plan	3	1
	Google Home + others	10	3.3			No	142		47.3	Others	1	0.3
	Microsoft Invoke/Cortana	6	2			Prefer not to say	77		25.7			
	Apple HomePod/Siri	8	2.7									
Other	8	2.7										

5 RESULTS

5.1 Participants

Overall, 355 participants were recruited for the study. Of these, 43 were removed from the analysis for failing one of the two attention checks, and 12 participants were eliminated after straight lining. As a result, 300 participants were retained for data analysis, which is higher than the 181 participants we had established as minimum in Section 4.4. The breakdown of demographics for the participants is reported in Table 2, and the full dataset is available online at https://osf.io/pdj3q/?view_only=a6fdef25221e4a569de661ec87571ce2 (link anonymised for review).

5.2 Model Evaluation

5.2.1 Measurement Model Analysis. We tested the internal consistency and discriminant validity of the proposed research model. The component reliability (CR) and average variance extracted (AVE) for each construct were examined to ensure that they met the threshold criteria for internal consistency.⁹ The results are in Table 3, which shows that the CR values are all above 0.70 and all AVE values are above 0.50. Therefore, there are no convergent validity

⁹CR is used to gauge the consistency of survey items in assessing a certain unobservable concept. It measures how well these items work together. In contrast, AVE determines how accurately these items represent the underlying concept, or essentially, how much they 'hit the target'.

Table 3. Convergent and discriminant validity results.

	α	CR	AVE	A	SI	EE	F	IU	PCC	PRSQ	PU	PR	SR	TA	T	ST	PSR
A	0.804	0.885	0.719	0.848													
SI	0.853	0.900	0.693	0.437	0.833												
EE	0.870	0.920	0.794	-0.325	-0.340	0.891											
F	0.832	0.898	0.746	0.212	0.190	-0.084	0.864										
IU	0.776	0.869	0.689	0.572	0.502	-0.401	0.259	0.830									
PCC	0.761	0.862	0.675	0.574	0.486	-0.427	0.152	0.619	0.822								
PRSQ	0.802	0.883	0.717	0.488	0.480	-0.343	0.171	0.611	0.523	0.846							
PU	0.788	0.862	0.611	0.653	0.555	-0.549	0.193	0.685	0.690	0.597	0.781						
PR	0.907	0.941	0.842	-0.549	-0.392	0.321	-0.120	-0.596	-0.593	-0.497	-0.627	0.918					
SR	0.885	0.929	0.813	-0.553	-0.418	0.309	-0.190	-0.582	-0.587	-0.496	-0.657	0.687	0.902				
TA	0.840	0.902	0.754	0.301	0.239	-0.137	0.348	0.352	0.264	0.294	0.267	-0.271	-0.275	0.869			
T	0.836	0.891	0.672	0.682	0.546	-0.497	0.236	0.736	0.749	0.651	0.736	-0.731	-0.730	0.342	0.820		
ST	0.795	0.880	0.711	0.556	0.402	-0.337	0.222	0.573	0.554	0.486	0.636	-0.515	-0.518	0.242	0.675	0.843	
PSR	0.815	0.888	0.726	0.011	0.008	-0.047	-0.005	0.048	0.054	0.038	0.097	-0.009	-0.004	-0.081	0.073	-0.016	0.852

issues [16]. This was also confirmed with traditional Cronbach's α measure,¹⁰ where all α values in our scale are greater than 0.7 (between 0.713 and 0.923) as reported in the same table. Furthermore, to assess discriminant validity, Fornell and Larcker [61] suggested assessing the AVE values of each construct with the inter-correlation scores within the correlations table. They recommended that the AVE score must exceed the scores of the inter-correlations. As it can be seen in Table 3, the AVE values for all of the constructs are higher than the square of their inter-construct correlations, thus confirming no discriminant validity issues [61].

In terms of construct reliability, the outer loadings analysed in our study are summarised in Table 7, and all of the constructs have individual construct reliability values that are much larger than the preferred level of 0.7, which according to Hair et al. indicates that the construct explains more than 50 per cent of the item's variance, thus providing acceptable item reliability, except ST1 (0.479), SR2 (0.256), PR1 (0.410), A3 (0.569), PCC4 (0.357), PCC5 (0.365) and PSR2 (0.612), which were therefore removed and are not included in the table.

5.2.2 Structural Model Analysis. We then examined the model's predictive capabilities and the relationships between the constructs. We first examined whether there were collinearity issues in the structural model. By calculating the variance inflation factor (VIF) values for the factors,¹¹ all VIF values were below the minimum recommended of 3 [92], with values from 1.389 to 2.780, thus confirming that multi-collinearity was not violated.

Table 4. PLS-SEM Analysis Results: Hypotheses testing results.

Factor Type	Hypothesis	β value	T Statistics	p value	Supported?
Functional Factor	H1 Anthropomorphism ->Trust in HVA	0.076	2.030	0.042	✓
	H2 Effort Expectancy ->Trust in HVA	-0.064	2.120	0.034	✓
	H3 Perceived Usefulness ->Trust in HVA	0.277	6.089	<0.001	✓
	H4 Perceived Content Credibility ->Trust in HVA	0.159	4.782	<0.001	✓
	H5 Perceived Relative Service Quality ->Trust in HVA	0.107	3.187	0.001	✓
Personal Factor	H6 Familiarity ->Trust in HVA	0.028	1.154	0.249	x
	H7 Technology Attachment ->Trust in HVA	0.038	1.341	0.180	x
	H8 Social Influence ->Trust in HVA	0.023	0.751	0.453	x
	H9 Stance in Technology ->Trust in HVA	0.111	3.568	<0.001	✓
Risk Factor	H10 Security Risk ->Trust in HVA	-0.138	3.149	0.002	✓
	H11 Privacy Risk ->Trust in HVA	-0.173	5.135	<0.001	✓
	H12 Perceived Substitution Risk ->Trust in HVA	0.032	1.116	0.264	x
Trust Impact	H13 Trust in HVA ->Intention to Use	0.737	24.597	<0.001	✓

¹⁰Cronbach's α tells us how closely related a set of questions are as a group. Higher values (typically over 0.7) suggest the questions are effectively measuring the same concept.

¹¹VIF measures how much the input factors in a model influence each other. In situations where factors are closely related, indicated by a high VIF.

Next, a bootstrapping with 5000 sub-samples in SmartPLS with a “path” weight scheme was performed. The results, as shown in Table 4, illustrate support for the majority of hypotheses and indicate the importance of the relationships between the constructs. Among the thirteen hypotheses we considered, all five functional and design factors (H1 - H5), two risk factors (H10, H11) and one personal factor (H9) showed a significant influence on Trust in HVAs. In addition, H13 was proved, demonstrating that trust in HVA positively affects users’ intention to use HVAs. Each of these supported hypotheses has a T-statistic greater than 2, indicating that the path coefficient obtained is also statistically significant [74, 77].

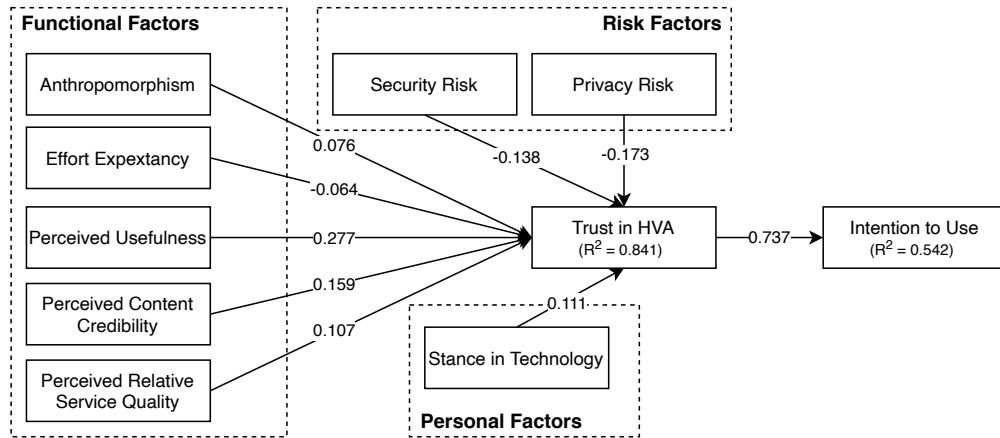


Fig. 2. Final Research Model with Path Coefficients (Only significant paths are retained.)

Figure 2 shows the final model only with significant paths. The R^2 was 0.841 and 0.542 for *Trust in HVA*, and *Intention to Use*, respectively, which represents the explanatory power of the construct. We can say that, the *Intention to Use* is **moderately** explained by *Trust in HVA*, which in turn is **substantially** explained by its antecedent factors¹². Finally, the bootstrapped Standardized Root Mean Square Residual (SRMR) is the most frequently used measure to determine goodness-of-fit while using SmartPLS [57]. In this study, the SRMR value is 0.053, below the 0.08 threshold, suggesting an adequate model fit.

5.2.3 Controlling for HVA Use and Demographics. We also wanted to control for additional variables introduced by our sample of participants beyond the factors we hypothesized (as common in PLS-SEM analysis) [165]. Following guidance on the reporting of the use of control variables [15], we were particularly interested in our post-hoc analysis in the previous use of voice assistants for healthcare as well as other demographics reported by our participants (see Table 2). Although all our participants had experience using a voice assistant, not all of them were users of HVA (30.7% used HVA). This was important for properly modelling intention to use HVAs, something not possible if all participants were already using them. However, it was also important to understand whether that may have influenced trust, so we added to the model a control variable of previous HVA use on Trust in HVA. We also added control variables to capture the voice assistant they normally use (e.g. Amazon Alexa, Google Assistant, etc.) following [158], as well as general demographics like age [17] and gender [132] which may also have an influence in trust in technology in general. The resulting model (which is reported in the Appendix F) showed no significant differences in terms of the factors

¹²As suggested by Hair et al. [74, 77], R^2 values of 0.75, 0.50 and 0.25 can be considered substantial, moderate and weak.

previously analyzed; those significantly and substantially influencing trust in HVA remained so, and those that were not significant remained so as well. In terms of the control variables, only gender was statistically significant, suggesting women to be more inclined to trust in HVAs (Sample Mean = 0.107, $p < 0.001$).

5.3 Post-survey Results

From the qualitative analysis of open-ended questions, we elicited themes that helped us better understand and supplement our structural model: 1) *Security and Privacy (associated with H10 and H11)*, 2) *Anthropomorphism (associated with H2)*, 3) *Other functional-related (associated with H2-5)*, 4) *Financial Causes*, 5) *Discrimination Issues*, 6) *Develop Organisation*, and 7) *Substitution Risk (associated with H12)*. While the model had already identified the first three themes, themes 4–6 emerged as *novel findings* from the thematic analysis. Moreover, the factor, *Perceived Substitution Risk*, which has not demonstrated statistical significance and therefore has been excluded from the model, is also not backed up by the results derived from the thematic analysis. The themes and codes can be found in Appendix D. 62 responses were excluded due to the provision of non-substantive or irrelevant responses to the posed questions, e.g., "I don't know" or "I am not sure".

5.3.1 Security and Privacy (retained). Security and privacy was a common theme mentioned by participants when asked about the use of healthcare voice assistants, they have shared several concerns including data misuse. In particular P113 (*Amazon Echo/Alexa&Google Home, none*) mentioned, "I would feel uncomfortable discussing personal issues that Amazon employees could hear". When asked about the future development of healthcare AI assistants, several mentioned improving security features; P7 (*Amazon Echo/Alexa&Google Home, Seek diagnosis results & Ask illness or drug information*) said "security improvement" and P178 (*Amazon Echo/Alexa, Ask illness or drug information*) said "A good approach regarding the security of the data collected". Although some participants are open to the idea of adopting HVAs, there are still some concerns regarding trust.

5.3.2 Anthropomorphism (retained). Participant responses helped us understand the reasons why factors, such as Anthropomorphism, were ultimately retained in the model. More specifically, 24.4% participants felt that a trustworthy HVA should firstly meet the basic ability to "*understand the user's description and have a natural conversation (P27, Google Home, Seek diagnosis results & Ask illness or drug information)*" with them, and secondly, at a higher level, "*they should be real and communicate like a human, less robot. This requires them to have more human-like features or customised voices. (P60, Amazon Echo/Alexa, Ask illness or drug information)*". In addition to this, considering that discussing a health condition is a serious and potentially emotionally draining matter, participants resonated strongly with the idea that a trustworthy HVA should be able to show compassion and empathy, with four participants mentioning that "*Although they are honest, it should have the empathy that doctors have when they say things like someone is going to die. (P16, Amazon&Microsoft Cortana, Seek diagnosis results&monitor a chronic disease; P56, Amazon Echo/Alexa, Seek diagnosis results; P103, Amazon Echo/Alexa, Seek diagnosis results & Ask illness or drug information; P223, Amazon Echo/Alexa&Apple Homepod, none)*".

5.3.3 Other functional-related (retained). Other functionality related factors were also mentioned such as the accuracy of the diagnosis provided by the HVA, P176 (*Google Home, Seek diagnosis results & Ask illness or drug information*) mentioned "Quality and accuracy of physical diagnosis, particularly in medical areas where people will feel uncomfortable seeing a doctor about". Others have mentioned the knowledge of HVAs and their ability to provide accurate responses, P252

(*Google Home, none*) "I would want to make sure they are consistent and knowledgeable". Usability was also been mentioned, P235 (*Amazon Echo/Alexa, Ask illness or drug information*) "easy ways to access health services".

5.3.4 *Financial Causes (new)*. Price seems to be what will sway users to use and rely on HVAs particularly in places where healthcare is not provided as a public, free service. A participant points out that "*As for the cost, they should consider a broader group of users to make it affordable for everyone.*(P242, *Google Home, Seek diagnosis results & Ask illness or drug information&monitor a chronic disease*)". For this, the majority of those impacted seems are not wealthy individuals, like one participant said: "*HVAs that give healthcare access to under-privileged populations would win more people support.*" Apart from that, users are willing to trust and use HVAs as long as they are not set up to make a profit ("*An AI that is not influenced by profit motives but can supply cost information when requested* (P209, *Amazon Echo/Alexa, Ask illness or drug information*)").

5.3.5 *Discrimination Issues (new)*. Another factor to increase trust and adoption would be the **reducing discrimination** in the health care delivery process. Some users (2%) mentioned that they had received discrimination in traditional healthcare settings for different reasons and had experienced discomfort during their visits to doctors, so they wished that the HVAs could "*focus only on the facts* (P235, *Amazon Echo/Alexa, none*)". They were very confident in the usage of HVAs and one participant expressed that "*HVAs should help reduce the bias that many doctors have towards patients so that a real diagnosis could happen and help the patient* (P292, *Google Home, Seek diagnosis results & Ask illness or drug information*)".

5.3.6 *Develop Organisation (new)*. Finally, an interesting result comes from the analysis of the **trusted organisations** that develop HVAs. In asking participants who would develop a HVA, it was concluded that the UK's NHS (i.e. the UK's National Health Service) had a much higher reputation among participants than big companies such as Google and Apple, while Amazon supporters were the least of these options (see Figure 3). Beyond the above parties, the most common type participants recommended were private tech companies, followed by hospitals and academic institutions.

5.3.7 *Substitution Risk (excluded from the final model)*. . With regards to reasons why some factors were not retained in the model, the most common theme was about substitution risk. In particular, 22.3% participants do not feel that doctors will be replaced by HVAs in the future. On the contrary, they believe that HVAs should complement the work of doctors, "*I think it should be a tool used by doctors to help them, and not something used to replace them* (P43, *Google Home, none*)". The interesting thing is when HVAs work alone, especially on cases of serious illness, participants don't trust them to work well. But they trust the HVAs if their information and decisions can be monitored by a doctor ("*It is more reliable that they work alongside doctors, and decisions they made should be further validate by a real doctor* (P300, *Amazon Echo/Alexa, Ask illness or drug information*)").

6 DISCUSSION

We now summarize the contributions of our model and then compare it to previous research on trust in general-purpose voice assistants. After this, we discuss the main implications for HVAs and provide recommendations for developers and researchers who want to explore HVAs.

This study makes critical theoretical and practical contributions by firstly explaining user trust in HVAs through factors captured in three important aspects (*personal, functional, and risk*). These dimensions are recognized as pivotal elements in the overarching framework of human-computer interaction, particularly in the context of fostering collaborative relationships between humans and AI entities [82, 85, 145]. Specifically, the model provided a statistically

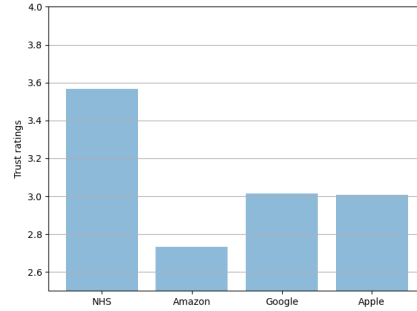


Fig. 3. Most trusted organizations to develop HVA.

based assessment of the degree to which the various factors influence trust, in addition to testing which factors increase or decrease it. According to the results, in each of the categories of personal, functional and risk factors, at least one factor was shown to have an impact on trust. This is a crucial step towards a holistic model to design trustworthy HVAs with a concrete understanding of the antecedents that foster trust. From the factors we considered, the most significant ones that affect user trust in HVAs are usefulness, information credibility, service quality, and security/privacy, exploring how they might be designed for in current and future products. We learned potential reasons why certain factors were retained in the model and were meaningful in explaining trust, while others were not (for instance because participants thought substitution was not really a risk in how they thought HVAs should work). In addition, we learned more about the users and tried to discover aspects that have not been taken into account in terms of trust (for instance who builds the HVA, if it helps mitigate discrimination and if it is affordable).

Our research, especially its results, offers profound insights that resonate with the broader society and, more specifically, the intricate healthcare sector. This field, characterized by its complexity, epitomizes the essence of multi-stakeholder collaboration, a theme central to the ethos of the CSCW community [59, 99, 144, 145]. By delving into the dynamics of trust and adoption, we provided AI product providers with a clearer roadmap for product refinement, emphasizing areas that foster enhanced collaboration [82, 85]. This collaborative lens can also help policymakers and third parties understand patient-centric concerns, notably privacy and data safety. Furthermore, when compared with general-purpose voice assistants, our findings accentuate the distinct collaborative and social complexity of the healthcare domain. In doing so, our work not only addresses societal needs but also aligns with and contributes to the core values and interests of the CSCW community, emphasizing the significance of cooperation.

6.1 Comparing Trust Between HVA and General-purpose Voice Assistants

Following the views expressed in previous literature [3, 127, 128], this study reveals the necessity of studying trust in the healthcare context, especially compared with trust in general-purpose technologies, in this case HVA in comparison with general-purpose voice assistants. To better compare the results of this study with previous work on trust in *general-purpose* voice assistants, we first summarize the outcomes of the factors being validated in literature on trust in general-purpose voice assistants in Table 5. Based on these previous works and our results, we highlight four main differences in terms of trust in HVA and trust in general-purpose voice assistants.

First, we considered factors that have not been studied in prior work on general-purpose voice assistants but that, as explained throughout this paper, have been shown to be key in the context of healthcare technologies (perceived content credibility, perceived relative service quality and perceived substitution risk). In this regard, we show that two

functional factors, perceived content credibility and perceived service quality do in fact influence trust in HVAs, but that perceived substitution risk does not. According to the qualitative results that, the current use of HVAs is regarded as a complement to existing healthcare services rather than a replacement, something we discuss further in the next section on practical insights.

Table 5. Support for factors influencing trust in general-purpose voice assistants. N/C means not considered in the literature.

Category	Factor	Supported	Rejected
Functional	Anthropomorphism	[37, 60, 150]	-
	Effort Expectancy	[9, 37, 150]	-
	Perceived Usefulness	-	[150]
	Perceived Content Credibility	N/C	N/C
	Perceived Relative Service Quality	N/C	N/C
Personal	Familiarity	[10, 37]	-
	Technology Attachment	[37]	-
	Social Influence	[9, 37]	-
	Stance in Tech	[37]	-
Risk	Security Risk	[9, 10]	-
	Privacy Risk	[10, 182]	[150]
	Perceived Substitution Risk	N/C	N/C

Second, previous work on general-purpose voice assistants has not found a direct link between perceived usefulness and trust [150]. In contrast, this study shows that for HVAs, perceived usefulness is actually the factor that contributes the most towards substantially explaining trust. The reason for this may be that HVAs have a specific purpose, a hypothesis which is consistent with previous work on healthcare technology that also found perceived usefulness to influence trust [148]. On the other hand, general purpose assistants tend to have more varied purposes that are not found in the healthcare context, such as hedonic benefits and entertainment [150].

Third, among the personal factors, only Stance in Tech proved to be directly linked to trust in HVA. Even the social influence factor, where a device owner's relationship may affect user perceptions in general settings [194], seems not to hold true in the distinct environment of healthcare. This may be because what leads people to trust VAs in general, i.e. familiarity and attachment to the platform [10, 37], being recognised or influenced by others [9], are not as important in the perceptions of users as other factors, such as the usefulness and quality evidenced in the results of our model. It may also be that not all participants actually have people in their social networks that use HVAs or they may not be familiar with it. However, when controlling in the model for HVA use (recall that half of our participants used HVA) it was shown as not significant.

Finally, prior work on general-purpose voice assistants is inconclusive as to the effect of privacy risks on trust, with some studies suggesting that privacy risks influence trust [10, 182] and others suggesting that it does not [150]. We show that perceived privacy risks are very important for trust in HVAs, being the second most significant factor in the final model. One explanation for this is that healthcare data is known to be very sensitive in general [3, 127], and previous work on privacy and voice assistants in particular found that users considered the flows of this data across the voice assistant ecosystem as the least appropriate [3].

6.2 Implications Unique to Healthcare Voice Assistants

Enhancing usefulness in HVAs through participatory design. Perceived usefulness plays the most important role in the user's trust in HVAs. This suggest that engagement with patients throughout the process of HVA development

989 is crucial, from ideation through design, implementation, and evaluation. A common and well established means of
990 achieving highly usable solutions in healthcare and other areas of HCI is participatory design methods [80, 166], and
991 beyond this it is important to engage with the communities that are the target of an intervention throughout the design
992 and development process. It has been shown, for instance, that as a response to the lack of usability of some diabetes
993 technologies for many patients, users have begun hacking their way into commercial devices to better serve their needs
994 (e.g. do-it-yourself automated insulin delivery systems [27]). Beyond usefulness as an objective it is also important
995 that users *perceive* HVAs to be useful, particularly as potential users may have had negative experiences with voice
996 assistants in the past.
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999
1000 *Balancing service quality and roles in HVAs.* The quality of service relative to what a health professional would offer
1001 also contributes substantially and significantly to trust in HVA. When considering this, there are two key roles HVA
1002 could play that may make it easier or harder to offer a quality of service that is higher relative to clinical staff. The first of
1003 these roles would be HVAs as a *replacement* for in-person care, implying a challenging goal of matching the diagnostic,
1004 analytical, and social/communication skills. It has been recommended that HVAs should be more compassionate [171]
1005 and exhibit more non-verbal communication skills and emotional reactions [4]. This also requires that HVAs are able
1006 to personalise responses to different people; behaving like a human healthcare professional requires empathy when
1007 facing serious cases, as well as observing the user’s personality traits in other consultation situations. This is an area
1008 where development is required. At present, research reports mixed results and a lack of testing in real-world clinical
1009 environments [66, 134, 183]. The second, and potentially easier, role for HVAs would be as a *complement* to existing
1010 healthcare services. In these scenarios, HVAs might be restricted to triage, giving limited advice on less complex
1011 conditions and handing off other cases to human practitioners. This is a much simpler task, lowering the cost of
1012 service delivery whilst being much easier to adequately perform relative to a medical professional (as an example,
1013 matching the advice given by a clinician for a common cold is much easier than for type 2 diabetes). In the qualitative
1014 results, it becomes evident that the ideal scenario for patients involves the integration of healthcare AI but supervised
1015 and regulated by physicians. This not only exemplifies the need for harmonious collaboration between doctors and
1016 cutting-edge technology for the betterment of patient care, as highlighted in [59, 99, 145], but also underscores the
1017 importance of human-AI interaction in fostering trust between patients and their physicians.
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1021 *Privacy complexities in HVAs and design choices.* While privacy is a key concern in general-purpose voice assistants,
1022 the introduction of healthcare data presents additional complexities. Many research prototypes and currently available
1023 HVAs are built with or on top of general-purpose commercial voice assistants [160]. The security and privacy of voice
1024 assistants in general is an active area of research—see [52] for a systematic review on the topic. How users’ perceive
1025 security and privacy of these underlying platforms is very important for HVAs, as users consider healthcare-related
1026 data more sensitive and prefer to share less information with voice assistants about health [3]. As the information they
1027 share with them is often protected by additional regulation (such as HIPAA in the U.S.), the security of those HVAs
1028 is therefore highly dependent on the security of the voice assistants on top of which they are built. To accommodate
1029 this, certain platforms such as Alexa have additional requirements for health-related skills¹³ — skills are the name
1030 given to the third-party functionality that can be added to Alexa to add capacities to it. Furthermore, attitudes towards
1031 health information privacy have notably shifted over time, particularly in the context of chronic illnesses such as
1032 diabetes [139]. For instance, the emergence of health-related complications within a patient’s medical condition may
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1039 ¹³<https://developer.amazon.com/en-US/docs/alexa/custom-skills/requirements-for-hipaa-eligible-skills.html>

1041 result in a diminished emphasis on privacy. Additionally, the assumption of new responsibilities, such as the care of
1042 children afflicted with chronic illnesses, may prompt individuals to reassess their privacy considerations. Given the
1043 evolving concerns, especially in chronic illnesses like diabetes, it's imperative to address these in the design of voice
1044 assistants handling sensitive health data.

1046 An alternative option is to create standalone HVAs (instead of on top of general-purpose voice assistants), mitigating
1047 the risks and negative perceptions related to voice assistant platforms. However, the vast amount of data and expertise
1048 required in order to create the speech recognition and NLP processing services required to operate a successful voice
1049 assistant means that, in practice, these services will likely be provided by third parties, who may even be the same
1050 organisations providing general-purpose voice assistants. While there may be differences between, e.g., creating an
1051 HVA skill to run on top of Amazon Alexa and creating a standalone HVA using Amazon Lex¹⁴, that difference may be
1052 difficult to communicate to users.

1055 *Trust dynamics and the importance of compliance in development.* An often overlooked point in previous research,
1056 is who are expected to make the HVAs? For some mainstream technology companies (Amazon, Google, and Apple),
1057 user trust in VAs when they are used for no specific purpose correlates with trust in their parent company, and
1058 Amazon has a higher level of "trust reputation" than Google [158] in the minds of users. However in terms of providing
1059 health-related services, Amazon was less trusted than Google/Apple in our results. This may be explained by the fact
1060 that platforms collaborate with different partners that provide/develop health applications, and the strength of the
1061 platform in regulating the compliance of these applications with existing privacy and security policies can also affect
1062 user trust building. Evidence suggests that breaches are common in Amazon Alexa skills for health care, with 86.36%
1063 missing disclaimers when providing medical information, and 30.23% storing users' physical or mental health data
1064 without approval [164]. Beyond big tech companies, public health organizations such as the UK's NHS are trusted more
1065 to develop HVA. This is probably because the NHS system is largely funded by the UK government and is under the
1066 jurisdiction and oversight of the Department of Health¹⁵. Meanwhile, given that the services provided by the NHS
1067 are free to UK citizens, this reinforces users' belief that the purpose of NHS is to help people, improve the healthcare
1068 environment and save lives, rather than earning money. This is in line with the argument made by users that they trust
1069 non-profit organisations more as for-profit companies often do not have the most stringent track record in protecting
1070 data and may sell these data without user awareness. Therefore, handing the company the keys to people's private
1071 health information raises red flags. Furthermore, each country will have its own clinical guidelines, and as we mentioned
1072 before, some countries often have additional regulations governing the use of health information (HIPAA in the U.S.).
1073 In this regard, each healthcare system would potentially suggest different organisations who would develop/manage
1074 such an assistant. This might be redundant for VAs that provide common functions (e.g. ordering a taxi, managing
1075 the To-do List), but it is necessary for HVAs. Moreover, deeper integration between large companies with established
1076 program frameworks and hospitals with specialist physicians and public credibility should be encouraged as well.

1084 *Discrimination and cost.* Last but not least, other factors identified in our post-survey questionnaire should also be
1085 considered for trust in HVA in practice, such as the potential for HVA to be more or less discriminatory than health
1086 professionals and the impact this may have on users. Participants seem to think that HVA would discriminate and
1087 have less biases and preconceptions than health professionals. However, it is well-established that AI-based systems
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1089 ¹⁴A "fully managed artificial intelligence (AI) service with advanced natural language models to design, build, test, and deploy conversational interfaces
1090 in applications" <https://aws.amazon.com/lex>

1091 ¹⁵<https://www.nhs.uk/>

1093 may not necessarily be any more *neutral*, and they can actually be as discriminatory as, or even more than, human
1094 decision-makers [58]. Beyond benefiting from the general efforts towards fairer AI [25], this will also require HVAs
1095 developers to have a deeper understanding of discrimination in the medical industry and thoroughly evaluate future
1096 HVAs in the context of these ethical issues. With regards to financial issues, the cost of HVAs may also need to be
1097 considered.
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1101 **6.3 Limitations and Future Work**

1102 This study has some limitations. First, our model is a significant step towards a holistic model to explain factors that
1103 influence trust in HVA. However, there are still many factors in all levels of designing an HVA that can impact on trust
1104 and should be taken into account (e.g., factors that were newly identified in qualitative results, financial causes, bias,
1105 and develop organisation). Future work should focus on this and continue to extend our model. It is crucial to delve
1106 deeper into the influential factors that affect this field of study. Considerations such as the systematic categorisation
1107 of functional factors, the improved capacity for rectifying communication errors and failures as evidenced in [40],
1108 and their subsequent effect on trust, demand attention. Additionally, privacy and security concerns associated with
1109 general voice assistants [103, 118, 124, 125, 157, 194], their application within the healthcare context, and their potential
1110 influence on trust also necessitate investigation. These represent significant opportunities for future work within this
1111 research domain. Second, trust may evolve as time goes by and users have more chances to interact with HVA. Therefore,
1112 longitudinal studies should also be considered in the future to consider factors that contribute to trust building over
1113 time, such as the type of relationship that could be formed between a user and an HVA, with recent studies having
1114 explored the relationships that users develop with general-purpose voice assistants [158]. Concurrently, as discussed in
1115 section 6.2, developers should continually update their efforts to ensure functional ease and user safety mechanisms.
1116 Given that attitudes, including privacy concerns and needs, can evolve over time [139], it's imperative to develop and
1117 offer services that provide enduring benefits to users. Third, we focused on users of HVAs as *patients*, but another
1118 interesting demographic to consider would be healthcare professionals, who may also utilize HVAs to facilitate their
1119 work, e.g. by allowing doctors to have voice interactions with electronic health records [98] or supporting the tasks of
1120 home health aides [21]. This would complement our study from the 'two sides' of potential HVA use.
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1128 **7 CONCLUSION**

1129 Our work is the first one to examine different functional, personal and risk factors that affect trust in healthcare voice
1130 assistants and user intention to use these technologies. We find that anthropomorphism, perceived usefulness, effort
1131 expectancy, content credibility, and relative service quality, together with security risk, privacy risk and stance in
1132 technology substantially explain trust in HVA. In turn, trust in HVA moderately explains intention to use HVA. Based
1133 on these results, we derive some practical insights and recommendations to help design and develop next-generation
1134 HVAs that can promote user trust and encourage adoption.
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1541 A QUESTIONNAIRE - PART ONE: SCENARIO DESCRIPTION

1542 After the participant has chosen to consent to starting the questionnaire, a detailed scenario description is provided to
1543 help them understand the subject of the study (what we mean by HVAs):
1544

1545
1546 *‘Imagine that you have an AI-based voice assistant at home which take care of your health, and you can seek help without*
1547 *going out to see a GP. You can issue commands directly to the voice assistant or have conversation with third-party skills*
1548 *that deployed on the voice assistants. It can take care of both your physical and mental health like a GP, such as: making a*
1549 *swift and effective diagnosis based on the symptoms that appear; assessing the likelihood of a certain illness; discussing and*
1550 *developing a treatment plan with you; helping you monitor and manage your chronic disease. Explain to you the test results*
1551 *such as blood test, x-ray diagnosis, etc. Combining with your own experience with voice assistants, please answer the*
1552 *following questions, we want your honest thoughts.’*
1553
1554
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1556 B QUESTIONNAIRE - PART TWO: ITEM LIST

1557 The second part of the survey is to let participants rate each of the items listed below using a 5-point likert scale that
1558 goes from from ‘strongly disagree’ (1) to ‘strongly agree’ (5).
1559

1560 Manuscript submitted to ACM

1561 **Functional Factors**

1562 *Anthropomorphism (A) - adapted from [150]:*

- 1563 A1. When I interacting with healthcare AI voice assistants, it would feel like someone is present in the room.
 1564
 1565 A2. I feel that interactions with healthcare AI voice assistants would be similar to those with a human.
 1566
 1567 A3. When communicating with healthcare AI voice assistants, I would feel like I am dealing with a real person.
 1568
 1569 A4. I think I would communicate with healthcare AI voice assistants in a similar way to how I would communicate
 1570 with other people.

1571 *Effort Expectancy (EE) - adapted from [33, 37]:*

- 1572 EE1. I feel using healthcare AI voice assistants would take too much of my time.
 1573
 1574 EE2. I feel working with healthcare AI voice assistants would be difficult and I would not understand how to use them.
 1575
 1576 EE3. I feel it will take me too long to learn how to interact with healthcare AI voice assistants.

1577 *Perceived Usefulness (PU) - adapted from [39]:*

- 1578 PU1. I feel healthcare AI voice assistants would help me be more efficient when dealing with health-related issues.
 1579
 1580 PU2. I feel healthcare AI voice assistants would be useful when dealing with health-related issues.
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 1582 PU3. I feel healthcare AI voice assistants could meets my needs.
 1583
 1584 PU4. I feel healthcare AI voice assistants would be able to do everything I would expect in order to take care of my
 1585 health.

1586 *Perceived Content Credibility (PCC) - adapted from [39]:*

1587 Please indicate how well the following adjectives represent the healthcare AI voice assistant, from 1 = describes very
 1588 poorly to 5 = describes very well:

- 1589 PCC1. Accurate
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 1591 PCC2. Complete
 1592
 1593 PCC3. Expert
 1594
 1595 PCC4. Consistent
 1596
 1597 PCC5. Authentic

1598 *Perceived Relative Service Quality (PRSQ) - adapted from [56]:*

- 1599 PRSQ1. I think the accuracy of information provided by a healthcare AI voice assistant would be higher than that of the
 1600 average doctors.
 1601
 1602 PRSQ2. I think question answering and diagnosis speed of healthcare AI voice assistants would be faster than that of
 1603 the average doctors.
 1604
 1605 PRSQ3. I think Healthcare AI voice assistants would provide a clearer and more understandable service delivery process.

1606 **Personal Factors**

1607 *Stance in Technology (ST) - adapted from [37]:*

- 1608 ST1. I usually keep an eye on emerging products using AI technology, especially those that will be beneficial to my
 1609 health.
 1610
 1611 ST2. I always try out emerging products using AI technology earlier compared to others especially if they will be
 1612 beneficial to my health.
 1613
 1614 ST3. In general, I am willing to accept new emerging products using AI technology, especially if they will be beneficial
 1615 to my health.
 1616
 1617 ST4. If I heard about an emerging product using AI technology, especially that is beneficial to my health, I would look
 1618 for ways to use it.

1613 *Familiarity (F) - adapted from [37]:*

1614 F1. I know a lot about healthcare AI voice assistants.

1615 F2. I have much knowledge about healthcare AI voice assistants.

1616 F3. I am more familiar than the average person regarding healthcare AI voice assistants.

1617 *Technology Attachment (TA) - adapted from [37]:*

1618 TA1. I feel that AI technology is a part of my identity .

1619 TA2. I identify strongly with the use of AI technology.

1620 TA3. Using AI digital technology says a lot about who I am.

1621 *Social Influence (SI) - adapted from [9]:*

1622 SI1. Using healthcare AI voice assistants would be a status symbol in my social networks (friends, family, co-workers).

1623 SI2. People in my social networks who would utilize healthcare AI voice assistants have more prestige than those who
1624 wouldn't.

1625 SI3. People whose opinions I value would encourage me to utilize healthcare AI voice assistants.

1626 SI4. People in my social networks who would utilize artificial intelligence such as healthcare AI voice assistants have a
1627 high profile.

1628 **Risk Factors**

1629 *Security Risk (SR) - adapted from [39]:*

1630 SR1. I think it would be risky to interact with a Healthcare AI voice assistant.

1631 SR2. I would be concerned if I had to deal with my health-related issues via a healthcare AI voice assistant.

1632 SR3. There would be much uncertainty associated with my interactions with a healthcare AI voice assistant.

1633 *Privacy Risk (PR): - adapted from [39]:*

1634 PR1. I am concerned that a healthcare AI voice assistant would collect too much information about me.

1635 PR2. I am concerned about who might access my personal information I had given to a healthcare AI voice assistant.

1636 PR3. I feel that healthcare AI voice assistants would misuse my personal information.

1637 PR4. There would be a large potential loss associated with providing personal information to healthcare AI voice
1638 assistant.

1639 *Perceived Substitution Risk (PSR) - adapted from [56]:*

1640 PSR1. I think that healthcare AI voice assistants are likely to replace doctors in the future.

1641 PSR2. I think using healthcare AI voice assistants for a long time would make doctors dependent on them.

1642 PSR3. I think the rise and development of healthcare AI voice assistants would likely lead to the unemployment of
1643 some doctors.

1644 PSR4. I think using healthcare AI voice assistants for a long time would decrease doctors' own ability.

1645 **Trust and Intention to Use**

1646 *Trust in HVAs (T) - adapted from [39]:*

1647 T1. I feel Healthcare AI voice assistants would be interested in my well-being.

1648 T2. I feel like healthcare AI voice assistants would be truthful.

1649 T3. I would characterize healthcare AI voice assistants as honest.

1650 T4. I feel like a healthcare AI voice assistant would be sincere.

1651 *Intention to Use (IU) - adapted from [150]:*

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1665 IT1. It is likely that I will use my voice assistant for Healthcare in the future.

1666 IT2. I intend to use my voice assistant for healthcare frequently.

1667 IT3. I expect to continue using my voice assistant for healthcare in the future.

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1669

1670 C QUESTIONNAIRE - PART THREE: POST-SURVEY QUESTIONS

1671 The last part of the survey contains both closed questions and open-ended questions that aims to understand more
1672 about how users perceive healthcare voice assistants. The responses to these questions were converted into a text
1673 format that could be analysed using thematic analysis methods.
1674

1675 Q1: Would you consider to use a healthcare voice assistant in the future?

1676 - if No, then why you may NOT wish to use a healthcare AI assistant in the future?

1677 Q2: I would trust the following organisations to make a healthcare voice assistant? not at all(1) - very much(5)

1678 - The NHS (on another platform)

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1687 D THEMATIC ANALYSIS - THEMES AND CODES

1688 Table 6 displays the themes and the corresponding codes investigated from participants' response to the post-survey
1689 questions.
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Table 6. Themes and codes of thematic analysis.

Relation to the model	Themes	Codes
Retained	Security and Privacy	Reduce general privacy concern Data and usage transparency Ensure data storage security Obey regulations such as HIPAA Prevent data selling
Retained	Anthropomorphism	Provide natural conversation Empathy Compassionate Customize voice and care More human-like features
Retained	Other functional-related	Higher accuracy Higher usability Knowledgeable Timely Ease of use Help support available Reliable information & advice
Excluded	Substitution Risk	Assist instead of replace Supervised by doctors Help contact doctors
Newly found	Financial Causes	Affordable to more people Special care to underprivileged Not designed for profit
Newly found	Discrimination Issues	Eliminate discrimination Treat patients equally
Newly found	Develop Organisation	NHS>Google≈Apple>Amazon Private tech companies Hospital & academic institutions

E ITEM LOADINGS

The final version of item loadings are shown in the Table 7. As can be seen from the table, the loadings are much larger than the preferred level of 0.7, which according to Hair et al. indicates that the construct explains more than 50 per cent of the item’s variance, thus providing acceptable item reliability, except ST1 (0.479), SR2 (0.256), PR1 (0.410), A3 (0.569), PCC4 (0.357), PCC5 (0.365) and PSR2 (0.612), which were therefore removed and are not included in the table.

Table 7. Item Loading for Each Factor

Factor	Item	Loading	Factor	Item	Loading
Perceived Substitution Risk (PSR)	PSR1	0.906	Anthropomorphism (A)	A1	0.861
	PSR3	0.830		A2	0.872
	PSR4	0.817		A4	0.810
	Perceived Usefulness (PU)	PU1	0.760	Social Influence (SI)	SI1
PU2		0.760	SI2		0.713
PU3		0.843	SI3		0.857
PU4		0.760	SI4		0.885
Trust in HVA (T)	T1	0.787	Effort Expectancy (EE)	EE1	0.879
	T2	0.803		EE2	0.899
	T3	0.869		EE3	0.894
	T4	0.818	Perceived Relative Service Quality (PRSQ)	PRSQ1	0.871
Intention to Use (IU)	IU1	0.833		PRSQ2	0.845
	IU2	0.824		PRSQ3	0.822
	IU3	0.833	Security Risk (SR)	SR1	0.926
Technology Attachment (TA)	TA1	0.913		SR2	0.863
	TA2	0.909		SR3	0.914
	TA3	0.777	Privacy Risk (PR)	PR2	0.923
Stance in Technology (ST)	ST2	0.766		PR3	0.923
	ST3	0.889		PR4	0.907
	ST4	0.869		Perceived Content Credibility (PCC)	PCC1
Familiarity (F)	F1	0.828	PCC2		0.853
	F2	0.893	PCC3		0.772
	F3	0.869			

F POST-HOC ANALYSIS OF THE MODEL

As mentioned in Section 5.2.3, out of interest in whether the use of HVA and user-reported demographics also influenced trust in HVAs, we ran a second model which added the control variables to capture users’ general demographics like *age* and *gender*, as well as whether they have *experience* in using voice assistant for healthcare purpose, and the voice assistant (*device type*) they normally use (e.g. Amazon Alexa, Google Assistant, etc.). Note that, from the demographics of the survey participants (see Table 2), 3 of the 300 participants reported that they were not willing to state their gender status, and in order to include the gender variable as a binary variable in the model, we evaluated the models after removing the data associated with these three participants. To summarise, the first model is the model *without* these three participants and *without* the control variables, and the second is the model *without* these three participants but *with* the control variables. The numbers in brackets in the table 8 are the results of the second model. Finally, the resulting model showed no significant differences in terms of the factors previously analyzed; those significantly and substantially influencing trust in HVA remained so, and those that were not significant remained so as well. In terms of the control variables, only *gender* was statistically significant, suggesting women to be more inclined to trust in HVAs (Sample Mean = 0.107, $p < 0.001$).

Table 8. PLS-SEM Analysis Results: Hypotheses testing results (O: Original Sample Mean, M: Sample Mean, STDEV: Standard Deviation). The numbers in brackets are results for models with control variables added.

Hypotheses	O	M	STDEV	T statistics	p Value	Supported?
H1 Anthropomorphism ->Trust in HVA	0.076(0.073)	0.076(0.073)	0.038(0.036)	2.006(2.015)	0.045(0.044)	√(√)
H2 Effort Expectancy ->Trust in HVA	-0.059(-0.065)	-0.059(-0.065)	0.030(0.030)	1.977(2.147)	0.048(0.032)	√(√)
H3 Perceived Usefulness ->Trust in HVA	0.278(0.281)	0.278(0.282)	0.046(0.047)	6.011(5.956)	0.000(0.000)	√(√)
H4 Perceived Content Credibility ->Trust in HVA	0.159(0.156)	0.159(0.156)	0.034(0.035)	4.669(4.504)	0.000(0.000)	√(√)
H5 Perceived Relative Service Quality ->Trust in HVA	0.106(0.104)	0.105(0.103)	0.034(0.033)	3.125(3.108)	0.002(0.002)	√(√)
H6 Familiarity ->Trust in HVA	0.029(0.030)	0.029(0.031)	0.024(0.024)	1.2(1.215)	0.230(0.225)	x(x)
H7 Technology Attachment ->Trust in HVA	0.039(0.024)	0.041(0.025)	0.029(0.028)	1.376(0.864)	0.169(0.388)	x(x)
H8 Social Influence ->Trust in HVA	0.024(0.016)	0.025(0.015)	0.032(0.032)	0.761(0.505)	0.447(0.614)	x(x)
H9 Stance in Technology ->Trust in HVA	0.112(0.100)	0.11(0.099)	0.032(0.032)	3.549(3.082)	0.000(0.002)	√(√)
H10 Security Risk ->Trust in HVA	-0.138(-0.107)	-0.138(-0.108)	0.044(0.045)	3.104(2.399)	0.002(0.016)	√(√)
H11 Privacy Risk ->Trust in HVA	-0.175(-0.158)	-0.173(-0.156)	0.033(0.033)	5.224(4.840)	0.000(0.000)	√(√)
H12 Perceived Substitution Risk ->Trust in HVA	0.032(0.015)	0.03(0.015)	0.029(0.028)	1.087(0.516)	0.277(0.606)	x(x)
H13 Trust in HVA ->Intention to Use	0.738(0.738)	0.738(0.739)	0.031(0.030)	24.155(24.293)	0.000(0.000)	√(√)
Gender ->Trust in HVA	(0.108)	(0.107)	(0.027)	(4.005)	(0.000)	(√)
Age ->Trust in HVA	(0.009)	(0.009)	(0.023)	(0.375)	(0.708)	(x)
Experience ->Trust in HVA	(0.002)	(0.003)	(0.026)	(0.093)	(0.926)	(x)
Alexa ->Trust in HVA	(0.002)	(0.003)	(0.026)	(0.093)	(0.926)	(x)
Google ->Trust in HVA	(0.026)	(0.052)	(7.595)	(0.003)	(0.997)	(x)
Others ->Trust in HVA	(0.023)	(0.106)	(7.596)	(0.003)	(0.998)	(x)