

Exploring Students' Financial Willingness for Online Mental Health Counseling Services

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Abstract: *Mental Health Consultation Services are widely available in Indonesia, comprising both professional consultations led by psychologists and peer counseling services. While professional services have set fees, peer counseling is offered free of charge. However, all services involve operational costs, such as website and application maintenance, internet and mobile credit for peer counselors, and training expenses. This research aims to explore students' willingness to incur costs for seeking consultation. The research employed a survey with 101 respondents and interviews with selected samples. The findings indicate eight aspects influencing students' readiness to pay for online mental health consultations. These aspects include client awareness of application operational costs, willingness to donate, response, expertise, determination of donation amounts, payment timing, and payment methods.*

Keywords: Counselling media, Online Media, Counselling service, Mental health, Professional consultation.

1. INTRODUCTION

Mental Health Consultation services are now widely available and increasingly utilized (1). Online consultation applications have been developed to bridge mental health professionals and the community (2). There are two types of mental health consultation services professional consultation services led by psychologists (3) and peer counselor or peer support services (4). In Indonesia, examples of counseling services led by professional psychologists are Riliv, Satu Person, Halodoc, bicarakan.id, and Kalm. The examples of peer support service are sehatmentalUI, Pacarunpad, Alpas, Pijar Psikologi, and Pulih.

Professional services charge fees according to professional rates. The Riliv application charges Rp 100,000 for one session lasting 60 minutes. Satu Person charges Rp 250,000 - Rp 300,000 for 3 sessions lasting 60 minutes, including voice, video, or a combination of both services. The price includes pre-counseling assessment, worksheets, mental health tests, personality tests, career interest tests, and psychological distress tests. The Halodoc application sets rates between Rp 200,000 - Rp 800,000 for a 90-minute communication session, adjusted based on doctor fees. Bicarakan.id charges Rp 189,000 for one session lasting 60 minutes. Kalm's rate is Rp 33,000 per day. Ibunda sets rates between Rp 420,000 to Rp 899,000 per session. Alodokter charges Rp 39,000 - Rp 45,000 for one chat consultation session via the application. Psikologimu's rate is Rp 75,000 per one session lasting 60 minutes, and KlikDokter's rate is Rp 25,000 - Rp 150,000 for one session lasting 60 minutes.

Some counseling services are integrated with telemedicine services prescribed by psychologists and psychiatrists, such as Halodoc and Alodokter. The prices of sleep medications range from Rp. 8,300 to Rp. 22,300; and the prices of antidepressants range from Rp. 58,501 to Rp. 200,000. Parents of patients provided e-commerce reviews, affirming the efficacy of the medicines and their positive impact on their children's communication skills. The medications have undergone testing and received approval from BPOM (Indonesia's National Agency of Drug and Food Control) and MUI (Indonesia's Council of Ulama). According to the e-commerce reviews, the purchasers of the psychological disorder medications are not the patients themselves, but their parents or relatives. Both students and their families are willing to allocate funds for mental health issues due to their recognition of the necessity of professional services.

Online consultations with professional psychologists have become increasingly popular in recent years. This surge in popularity can be attributed to several key factors that make these services highly appealing to individuals seeking mental health support. Firstly, the convenience and accessibility of online consultations play a significant role in their widespread adoption. Unlike traditional in-person therapy sessions, online consultations allow clients to connect with psychologists from their homes or any location with an internet connection. This eliminates the need for travel and reduces time constraints, making it easier for people with busy schedules or limited mobility to access mental health services. Secondly, online consultations offer a level of privacy and anonymity that may be more comfortable for some individuals. Many people may feel hesitant or embarrassed to seek help for their mental health concerns in a face-to-face setting. The online platform provides a sense of security and confidentiality, allowing clients to discuss sensitive issues more openly without fear of judgment.

Another significant factor contributing to the popularity of online consultations is the destigmatization of mental health care (5). Over the years, society has made significant strides in reducing the stigma surrounding mental health issues. As a result, more individuals are willing to seek help and are open to exploring online platforms as a viable option for their mental well-being. Furthermore, the COVID-19 pandemic has accelerated the adoption of online mental health services (6). Lockdowns and social distancing measures forced many individuals to seek virtual alternatives to in-person consultations. This shift in behavior and acceptance of remote services has led to a broader acceptance and recognition of the benefits of online consultations.

Moreover, the technological advancements in telecommunication and secure online platforms have improved the overall user experience of online consultations (7). Video conferencing tools, secure messaging systems, and data encryption have enhanced the quality of interactions between clients and psychologists, making the experience more similar to in-person sessions.

On the other hand, peer counseling services are also experiencing significant growth and development. These services, provided by individuals who are not professional psychologists but have a shared background or life experiences, offer a unique and valuable support system for those seeking guidance. The rise in popularity of peer counseling can be attributed to its informal and relatable nature, allowing individuals to feel more understood and supported by someone who has faced similar challenges (8). Additionally, peer counselors often come from various backgrounds, making it easier for clients to find someone they can connect with on a personal level. As peer counseling continues to gain recognition and trust from individuals seeking help, it is likely to play an increasingly vital role in the mental health support landscape (4)(9).

This study aims to explore the willingness of adolescents, especially students, to spend on online counseling services, whether utilizing the expertise of professional psychologists or peer counselors. By investigating the attitudes of teenagers towards the financial aspects of seeking mental health support through various platforms, the research aims to shed light on the preferences and considerations that influence their decision-making.

2. METHODS

This research utilizes a descriptive method to determine students' willingness to incur costs for seeking consultation on their issues. Data collection is conducted through a survey method involving 101 respondents and interviews with 10 selected samples. The descriptive method is employed to provide a detailed and systematic analysis of the participants' attitudes and behaviors concerning their readiness to pay for mental health consultations. Surveys are utilized to gather quantitative data from a larger number of respondents, offering a comprehensive overview of the overall trends and patterns. Additionally, interviews with selected samples provide in-depth qualitative insights, allowing researchers to delve deeper into the reasons and motivations behind students' decisions regarding the financial aspects of seeking counseling services. By combining both survey and interview methods, this research aims to present a comprehensive understanding of the factors influencing students' willingness to invest in mental health consultations.

The participants in this study were first to eighth-semester undergraduate students from various universities in Indonesia. A total of 101 respondents (69 females, 32 males) completed an online questionnaire. Among all the respondents, 84 participants were in the age range of 18-19 years, while 17 participants were in the age range of 20-21 years. In terms of university representation, 70.3% of the participants were from Sultan Ageng Tirtayasa University, 8.9% from Semarang State University, 6.8% from Padjadjaran University, 3% from the University of Indonesia, 2%

from Bogor Agricultural Institute, 2% from Gadjah Mada University, 1% from UPN Veteran Jakarta, 1% from Gunadarma University, 1% from Jakarta State University, 1% from Yogyakarta State University, 1% from Pakuan University, 1% from Pamulang University, and 1% from Surabaya State University. All respondents were given various questions related to demographics, open-ended questions on the topic, and satisfaction surveys. The quantitative data obtained from the survey were analyzed descriptively.

3. RESULT AND DISCUSSION

The knowledge of students regarding the operational costs of an application appears to be uneven, as indicated by the survey results. Approximately 25.7% of the respondents stated that they were not aware of the operational costs associated with applications, while the remaining 75.2% of respondents confirmed that they were already aware of the existence of operational costs for an application. These findings highlight the disparity in understanding among the participants concerning the financial aspects related to the functioning of applications.

Furthermore, the survey data indicated that students' willingness to donate to counseling services is contingent upon the relevance of the service to their specific problems. This was evident in the responses, with 17.8% expressing their willingness to contribute, 3% indicating otherwise, and the significant majority, comprising 82.2% of respondents, expressing a willingness to consider donations in accordance with their individual needs. These results indicate that the majority of students are inclined to contribute financially to counseling services, given that they address their specific concerns. It is noteworthy that students, being in the early stages of adulthood, carefully prioritize urgent financial demands before committing to discretionary expenses.

The majority of students exhibit a preference for paid counseling services that offer quick response. Specifically, 61.4% of respondents opted for such paid services, highlighting their inclination towards timely support. On the other hand, 32.7% of respondents chose free services, even if they entailed delayed responses, indicating a segment of students who prioritize cost-saving over immediate assistance. Additionally, 6% of respondents selected free services with quick responses, and the remaining 6.9% stated that their choice depended on the urgency of their specific issues.

The prominence of paid services with rapid response capabilities can be attributed to the pivotal role that counseling plays in assisting clients in resolving their problems effectively. As students seek viable solutions to their challenges, they are inclined to opt for services that guarantee prompt and efficient support. The decision-making process likely involves a careful evaluation of the trade-offs between the cost and speed of response, emphasizing the importance of addressing clients' concerns in a timely manner. Overall, the preference for paid services reflects a recognition among students of the added value and effectiveness they provide, aligning with their desire to seek professional guidance for their mental health needs.

The survey results demonstrate that a significant majority of students prefer paid counseling services provided by professional counselors. Specifically, 71.3% of respondents chose services that involve expert counselors, highlighting their inclination towards seeking guidance from qualified professionals. Conversely, 42.6% of respondents opted for free services with peer counselors, and 5% selected a combination of both paid and free services depending on the nature of their specific issues. The preference for paid services with expert counselors can be attributed to the inherent function of counseling, which requires specialized expertise to ensure appropriate and effective intervention.

The survey findings indicate that a majority of the respondents prefer the option of having the donation amount predetermined by the application provider. Specifically, 61.4% of the participants expressed their preference for a fixed donation amount, while the remaining 38.6% favored the option of adjusting the donation according to their individual capabilities.

The inclination towards a predetermined donation amount may be attributed to several factors. Firstly, having a fixed donation amount provides clarity and convenience for the users, as they do not need to deliberate or calculate the appropriate donation for each session. This approach simplifies the process and encourages more streamlined contributions.

On the other hand, the preference for a donation amount that aligns with individual capabilities may be driven by financial considerations. Some respondents might prefer to have the flexibility to contribute an amount that best fits their financial situation, ensuring that they can afford to support the service without straining their resources.

The survey findings indicate that a significant majority of respondents, comprising 70.3%, prefer the option of making payment before the counseling session. This pre-payment system allows users to settle the required fees in advance, ensuring a streamlined process for the counseling service. By paying before the consultation, clients can promptly initiate their sessions without any payment-related delays, facilitating a smooth and efficient experience for both the service providers and the users.

On the other hand, the remaining 29.7% of respondents expressed a different approach, opting for post-payment in the form of donations after the counseling session. This payment method allows clients to contribute to the service based on their satisfaction and the perceived value of the counseling received. Such a donation-based system may appeal to those who seek to evaluate the quality of the service before determining an appropriate contribution, allowing for a more flexible and subjective approach to payment.

Among the participants, a majority of 50.5% indicated their willingness to contribute donations ranging from Rp.0 – Rp.25,000. A significant portion, comprising 24.8% of the respondents, expressed their readiness to donate within the range of Rp.26,000 – Rp.50,000. A smaller proportion, accounting for 3% of the participants, stated their intention to donate an amount between Rp.51,000 – Rp.75,000.

Moreover, 8.9% of the respondents mentioned their willingness to contribute donations within the range of Rp.76,000 – Rp.100,000, while 10.8% expressed their readiness to donate amounts exceeding Rp.100,000. Additionally, 1% of the participants chose to donate on a voluntary basis, aligning their contributions with their own willingness and financial capability, while a negligible 1% responded that their donation amount would be contingent upon the nature of the issues they seek to address through counseling.

Overall, these findings highlight the importance of offering multiple donation options in online counseling applications to accommodate the diverse preferences and financial circumstances of the users. By doing so, service providers can enhance the accessibility and sustainability of their platforms, encouraging a broader audience to actively contribute and benefit from the valuable mental health services they offer.

The survey results revealed a diverse range of e-wallet preferences among the respondents. Among the participants, 15.8% expressed their inclination towards using Gopay as their preferred payment method for counseling services. A significant proportion of 31.7% of the respondents indicated their preference for Dana, another popular digital wallet option. Meanwhile, 3% of the participants preferred Ovo as their payment method.

Moreover, 17.8% of the respondents opted for Shopeepay as their e-wallet of choice, while an equal percentage of 17.8% selected Transfer Bank as their preferred payment method. It is noteworthy that a considerable proportion of 12.9% of the participants indicated their willingness to use any available e-wallet options, suggesting a level of convenience and flexibility in their payment choices. Lastly, a minimal 1% of the respondents mentioned that they prefer to make payments in cash, highlighting a preference for traditional payment methods despite the digital nature of the counseling services.

The varied distribution of e-wallet preferences underscores the importance of providing multiple payment options within the online counseling platform to accommodate the diverse preferences and accessibility of potential clients. By offering a wide array of e-wallet choices, counseling service providers can enhance the convenience and user experience, thereby encouraging more individuals to seek and benefit from mental health support through these digital platforms.

As students seek assistance in addressing their mental health concerns, they recognize the value of seeking guidance from qualified professionals who possess the necessary knowledge and skills to handle complex issues. The presence of expert counselors instills confidence in students, as they know that their concerns will be addressed by individuals with specialized training and experience in the field. This preference underscores the importance of receiving professional support to avoid potential misinterpretations or incorrect interventions that could arise in informal peer counseling settings. Thus, the selection of paid services with expert counselors aligns with the students' objective of seeking reliable and specialized guidance to effectively address their mental health needs.

Online counseling is an interactive form of therapeutic writing, where interventions are delivered in an environment that combines the power of written words with therapeutic conversation [5]. Online counseling benefits individuals who are comfortable with technology, as communication takes place through emails and chat rooms. The advantage of online counseling lies in ensuring client privacy as they can use pseudonymous accounts. Online counselors must clarify and discuss their privacy policies while remaining aware that clients may not fully trust the confidentiality of their information. Remote counseling approaches have proven beneficial for individuals with disabilities who stay at home, clients who have relocated but wish to maintain contact with their counselors, travelers, and those residing in rural areas [5].

Students are a vulnerable age group susceptible to stress and its effects [6]. Referring to research conducted by the Indonesian Psychiatric Association (PDSKJI) in 2020, 64.8% of people in Indonesia experienced psychological issues. The study found that psychological problems were predominantly present in the age groups of 17-29 years and 60 years and above. The 17-29 years age group primarily consists of students, who are in the early adulthood stage, exploring thoughts of independent living, resulting in various pressures and making them vulnerable to depression [7]. Additionally, the student age group represents a productive period, leading to high mobility as they actively participate in societal activities.

Institutions providing online counseling services with professional experts set their prices at Rp.100,000 – Rp.900,000 per session. On the other hand, non-profit online counseling institutions do not charge fees and are entirely free of charge. However, even non-profit online counseling institutions have operational expenses related to application maintenance. Operational expenses encompass the costs incurred in day-to-day business activities (Tulipa, Rachmawati, & Joewono, 2019). For laypeople, they may not be aware of the complex process involved in developing an application, more complicated than they imagine. An application available on the App Store goes through an extensive journey, which requires substantial development and operational costs. Even the simplest applications can cost tens of millions of money.

The results of this study indicate that students' knowledge of application operational expenses is already high, with 75.2% of participants aware of these costs. Application operational expenses include system maintenance costs (backup system, bug fixing, and version upgrades), maintenance costs, OS update costs, feature additions costs, and content additions costs.

The willingness to donate for counseling services. Given the need for application operational expenses, it is essential to assess students' willingness as clients of online counseling institutions. The research findings reveal that students need to consider whether or not to donate based on their specific problems, with 82.2% of participants choosing this option. Counseling with psychologists does not fall under primary or secondary human needs. Therefore, clients will consider giving donations depending on the issues they face. The more urgent their problems, the more willing clients are to provide donations. Students who possess knowledge about financial management will be more selective in consuming goods and services [8].

Paid and free counseling services exhibit significant differences, with the former providing prompt responses to client complaints, while the latter experiences counselor response delays. The delayed response in free counseling is attributed to counselors' primary engagements, as serving as counselors in free counseling institutions is considered charitable work and serves as their secondary occupation. This is evidenced through client reviews on the "berbagicerita.id" platform, a free counseling service, where clients request increased availability for responses during daytime. The research findings indicate that a majority of participants opt for paid services, which offer swift responses, amounting to 61.4% of the participants. The choice for paid services is driven by clients' desire for timely solutions to the issues they are facing.

Moreover, another distinguishing factor between counseling services lies in the expertise of the professionals involved. Paid counseling services boast of professional experts with backgrounds in psychology, whereas free counseling services encompass a diverse range of experts, including professional consultants with psychology backgrounds or professionals from other disciplines (peer counselors). The research results reveal that the majority of students choose paid services with professional consultants, totaling 71.3% of the participants. The advantage of professional consultants lies in their credibility, stemming from their extensive education and possession of specialist degrees in mental health. A patient review on Alodokter for Dr. Anastasia Venny Yustiana M.Biomed, SpKJ, on

December 6, 2022, states that "the doctor is an excellent listener, provides clear guidance, and suggests effective ways to overcome the issue." Based on this review, professional consultants have three crucial aspects to assist patients in resolving their problems.

Payment system, including the amount, determination of the sum, payment timing, and payment methods, is crucial to consider when implementing online consultation applications. Professional consultation services like Riliv, Satu Persen, Halodoc, and others set prices for each consultation session. The findings of this research suggest that the determination of the donation amount should be set by the application's management. For instance, Alodokter sets a price of Rp.45,000 for a single consultation via chat with a mental health specialist. Based on reviews in the Alodokter app, clients do not object to the specified donation amount. Clients prefer a list of donation options that align with their intentions or goals. The results of this study, indicating that clients prefer if the donation amount is determined by the application's management. The application's management can set higher prices with additional facilities, such as personality tests, career interest tests, and more, alongside the consultation.

Next, the payment system involves the timing of the donation payment. Besides price determination, payment timing should also be considered. Donation payment can be done before or after the counseling session. Halodoc, for example, implements a pay-before system, where patients pay for the consultation before being connected with the relevant doctor. The results of this research indicate that donation payments for consultation services should be made before the counseling session, with 70.3% of the participants choosing this option. As reported by Kompas.com (2022), the online consultation process involves patients paying the consultation fee first. After the consultation session is completed, the doctor will prescribe medication that can be delivered through online courier services. The cost of medication is separate from the paid consultation fee.

The amount spent on a single consultation varies, and students undoubtedly have financial limitations in paying for a single counseling session. Hence, this research aims to explore the price range that students can afford. The findings show that the amount students can afford for a consultation session ranges from Rp. 0 – Rp. 25,000, with 50.5% of the participants responding in this manner. Mental health consultations should be conducted regularly, and this price range is manageable for students, especially given the constraints of online consultations.

The payment method is a crucial aspect to consider beforehand. An application can offer one or several payment methods to facilitate its users. The findings of this research indicate that e-wallets, specifically "Dana" (a digital wallet service), received the highest preference, with 31.7% of the participants choosing it as their preferred payment method. Other participants stated that all digital payment methods could serve as alternatives for e-payment used by the application's management. This aspect should also be taken into consideration.

4. CONCLUSION

This article presents the knowledge and willingness of students to donate to online mental health consultation services. The article aims to provide a better and more comprehensive understanding of students' concerns regarding the pricing of online consultation services. The survey findings offer insights into the challenges students face when accessing online consultations. These findings can assist non-profit organizations in more effectively seeking individual donations to sustain and serve the community without burdening them.

This study identifies eight aspects influencing students' readiness to pay for online mental health consultations. The eight aspects found in this research are awareness of application operational costs (75.2 percent), consideration to donate (82.2 percent), preference for paid services with quick response (61.4 percent), preference for paid services with professional counselors (71.3 percent), fixed donation amounts (61.4 percent), payment made before the consultation (70.3 percent), donation amount ranging from Rp.0 to Rp.25,000 (50.5 percent), and use of "Dana" as the payment method (31.7 percent).

This research contributes to the existing literature in several ways. Firstly, it provides academics and practitioners with theories that are relevant and prominent in online counseling research. Secondly, it offers alternative paths for other online counseling institutions to consider when offering their consultation services.

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