

Assessment of E-Governance Services Provided by Surat Municipal Corporation from Citizen's Point of View

SOYEB JINDANI¹, DR. DHAVAL MAHETA²

¹ Prof.V.B. Shah Institute of Management, Amroli, Surat, India

² DBIM – Veer Narmad South Gujarat University, Surat, India

Abstract— E-governance is the practise of ensuring that citizens receive timely access to government services and information via online or internet media, 24 hours a day, seven days a week. In order to guarantee these services at the district and urban levels, it is executed by urban local bodies. The primary objective of Surat Municipal Corporation's (SMC) e-governance online portal is to deliver services to citizen's doorsteps via a website or mobile application, preventing the need for constant visits to the physical civic centre. By creating a questionnaire to gather primary data, the researcher selected a sample size of 300 Surat city residents. The survey was only conducted in areas that were within the Surat Municipal Corporation's borders. After conducting a factor analysis with the help of SPSS software, it was discovered and proposed that, in addition to the fundamental factors like benefit and convenience, other factors that had a significant affecting on e-governance services from citizen's point of view for SMC's online portal included " Convenience, Website Quality, Ease of Use, Support, Trustworthiness, Quality of Information and Security. (CWESTSQ Model)"

Indexed Terms— E-Governance, Government Services, Surat Municipal Corporation, User's Experience, CWESTSQ Model.

I. INTRODUCTION

'E- Governance is the strong tool for ensuring Corruption- free administration.' Dr. A.P.J. Abdul Kalam (Kalam, A.A.P.J. (2006). Inaugural Address. International Conference on e -governance. Delhi: IIT, 9th May.) E-governance is the primary ICT (Information and Communication Technology) application used to guarantee the prompt delivery of government services. SMART (Simple, Moral Accountable, Responsible, and Transparent) governance is achieved by information sharing, integration of stand-alone public systems, and information interchange. The major objective of e-governance is to offer citizens services that are

accessible online twenty-four hours a day, seven days a week, without requiring them to physically visit the offices and at a lower cost. The "E" in "E-governance" stands for an electronic infrastructure or platform that supports the implementation of public policy and citizen services. Government to Government (G2G), Government to Citizens (G2C), Government to Business (G2B), and Government to Employees (G2E) formats are possible for the range of e-governance services.

Benefits of using E-Governance Online Services: It increases transparency and decreases corruption in the delivery of government services, Increases citizens' involvement or participation in the legislative process, Convenient and affordable method of using government services and The elimination of pointless paperwork and human error in the manual or traditional process etc.

E-Governance in India: The national informatics centre (NIC) and the department of electronic were both formed by the Indian government in 1970 and 1977, respectively. The district information system of national information center (DISNIC) is used to computerise all district offices across the nation. Various e-governance programmes have been launched by various Indian state governments. The National e-governance plan (NEGP), which was introduced by the IT and electronics department in 2006, intends to provide citizens with access to government services in their communities at reasonable prices. PM Narendra Modi approved NEGP 2.0 as part of the "e-Kranti" initiative, which aims to provide citizens with government services electronically through integrated and multiple modes while also guaranteeing the transparency and dependability of such affordable costs in line with the digital India programme. NeGP plan, an initiative to

implement e-governance in municipalities, was started to successfully carry out daily operations of urban bodies. It was started under the Jawaharlal Nehru National Urban Renewal Mission(JNNURM). Many municipal corporations in Gujarat have put in place their own portals to offer citizens of such corporations' access to government services. Surat, Baroda, Rajkot, and Ahmedabad etc. all have their own online portals for the same use.

E-Governance at Surat Municipal Corporation: SMC aspires to deliver up-to-date information and statistics to Surat residents and serves as a gateway for bringing SMC services to their doorstep. SMC is committed to pursuing excellence by offering public amenities with simple, Accountable, transparent administration. In April 2012, SMC introduced "Virtual Civic Centre." The main goal is to offer "a simple and convenient for citizens to access numerous services from anywhere at any time." They are accessible via the SMC's online service portal at <https://www.suratmunicipal.gov.in/onlineservices>.

After registering with a username and password, citizens can access a variety of services, including the ability to pay taxes and other services at their choice of time and place. Citizens can avail online 24 hours and 7 days' services from the online portal of SMC like Property Tax, Professional Tax RC, Community Hall Booking, Water Meter, Shops & Establishment, Complaint, Professional Tax EC, Hydraulic Water Meter, Ticket Booking, Birth Certificate, Death Certificate, Swimming Pool, E-Challan, Auditorium Booking, Indoor Stadium Booking, Fire NOC.

II. LITERATURE REVIEW

Researchers have done literature review on the previous research done on E-Governance, Service Quality of E-Governance, E-Service Quality of E-Governance at Global and India level by different authors and some factors have been selected from the previous research for current study of assessment of e-governance services provided by Surat Municipal Corporations from citizen's point of view.

(A.Parasuraman, Valarie A.Zeithaml and Arvind Malhotra 2005) [1] have made research using the theoretical groundwork of the means-end framework,

The conceptualization, construction, improvement, and evaluates an E-S-QUAL multiple-item scale for testing the services offered by websites that clients use buying online. Two stages of collecting empirical data revealed that the capture required two distinct scales quality of electronic services. E-S-fundamental QUAL's scale During the investigation, a scale with 22 items over four dimensions was created. efficiency, satisfaction, system accessibility, and confidentiality. (Reddick, 2005) [2] investigated the demand side of the citizen's attitude to using e-government services as well as the supply side view of e-government adoption, which is to disseminate the information catalogue to the citizens. Three significant dependent variables have been employed by researchers (Information Index, Transaction index and E-citizens index). According to the research, variables related to the digital divide had an impact on how often people used online services. The government should provide the kiosk and other internet café facilities to provide internet access to the citizens who do not have access. (male, Shah, & Wadhwa, 2007) [3] have conducted study to explore the factors such as Information, Interaction, Integration, Accessibility, Assurance, Active Service recovery, etc. were the main factors that are responsible for citizen satisfaction and behavioural intention to use it, research on the factors or explore the attributes that determine the EGOSQ (e-governance online service quality). Researchers identified areas for improvement in government, such as convenience, service problems, and attractive websites, as these were crucial elements that significantly influenced how frequently citizens used e-governance.

(Malek, Pandey, and Dattana, 2009) [4] has evaluate the level of service provided by government e-portals, conducted research and developed a model for evaluating the quality of e-government services. This model includes the following dimensions: system functionality, privacy & security, citizen support, and content. The primary goal of the research was to identify the difficulties and problems users had when using e-services. The users of the website that the government can provide services to are frustrated by limitations related to a lack of process oriented in providing the services to the residents, a failure to reply online, and language difficulties. Summary of

Review of existing Literature is shown in following table.

Factors	Researchers
Efficiency, Fulfilment, System Availability, Privacy, Responsiveness, Compensation, Contact	A.Parasuraman, Valarie A.Zeithaml and Arvind Malhotra 2005[1]
Usability, Information quality and service interaction quality	Kelly & Vidgen, 2005agakelly [5]
Efficiency, User Convenience and citizen centricity	Gilmore & D’Souza, 2006 [6]
User characteristics, website design and service quality	Kumar, Mukerji, Butt, & Persaud, 2007 [7]
Information, Interaction, Integration, Accessibility, Assurance, Active Service e recovery	Agrawal, Shah, & Wadhwa, 2007[3]
usefulness ,ease of use and trust	colesca & Dobrica, 2008 [8]
Performance Expectancy, Effort Expectancy, Peer influence, Facilitating conditions	AlAwadhi & Morris, 2008 [9]
System Functionality, privacy & security, citizen support and content	Malek, Pandey, & Dattana, 2009 [4]
Ease of Use, Trust, Functionality of the Interaction Environment, Reliability, Appearance of Information and Citizen Support	Papadomichelaki & Mentzas, 2009 [10]
Basic site, Electronic Publishing, Interactive, Transaction and Joined up government	Al-Jaghoub, Al-Yaseen, & Al-Hourani, 2010 [11]
perceived usefulness, perceived ease of use and perceived information quality	ALMAHAMID1, KALALDEH, & AL-SA’EED, 2010 [12]
perceived ease of use, usefulness, information quality, information systems quality	Lin, Fofanah, & Liang, 2011 [13]

Centricity, Usability, Technical Adequacy, Privacy and Security, Usefulness of Information and transaction Transparency	Bhattacharya, Gulla, & Gupta, 2012 [14]
Ease of use, Hyperlinks, Structure, Relevance, Comprehension and Completeness	Elling, Lentz, Jong, & Bergh, 2012 [15]
development and encouragement, advantages, disadvantages and barriers	Naralan, Çelik, & Bakan, 2013 [16]
Motivational factors (Perceived benefits, Functional quality of service) and technical factors (simplicity and Accessibility) Reliability factors (Security, privacy and trustworthiness).	Alghamdi & Beloff, 2014 [17]
Relative Advantage, Image, Compatibility and Ease of use	Carter & Belanger, 2014 [18]
efficiency, availability, privacy/security, fulfilment, reliability, web design, interactivity, information, and responsiveness	Al-Nuaimi, Mahmood, & Jebur, 2014[19]
Website quality, Awareness, IT workforce capability and Training	Ibrahim & Zakaria, 2014 [20]
trustworthiness, ease of use, website quality, information quality	OKUNOLA, 2015 [21]
Information Quality, System Quality and service Quality	Fan & Yang, 2015 [22]
Compatibility, Perceived ease of use, Trustworthiness, Awareness, readiness, Service channel and Service costs	Abdel-Fattah, 2015 [23]

cultural dimensions, Perceived ease of use, Perceived public value and trust	Al-Hujran, Al-Debei, Chatfield, & Migdadi, 2015 [24]
Confidentiality and trust, facilitating conditions, Attitude towards using technology, Performance Expectation, Effort expectation	Rodrigues, Sarabdeen, & Balasubramanian, 2016 [25]
Responsiveness, Assurance, Tangibles, Empathy and reliability	Chaudhary, 2017 [26]
Responsiveness, Reliability, trust and empathy	Ali, Asmi, Rahman, Malik, & Ahmad, 2017 [27]
Perceivable, Operable, Understandable and Robustness	Malik, Bhargava, & Ali, 2017 [28]
Cost, Ease of access, Technical Support, Usefulness, Security	Uchenna & Nworah, 2020 [29]
trust, Usability and Information Quality	Dr.M.Bhuvana & Dr.S.Vasantha, 2020 [30]
(Source: From Various Literature Review)	

III. RESEARCH METHODOLOGY

This is descriptive research study for assessment of E-governance services provided by Surat Municipal Corporation from citizen’s point of view. Research Objective is to study the factors affecting for E-governance services provide by Surat Municipal Corporation from citizen’s point of view. To achieve this objective primary data have been collected via structured questionnaire from sample of 300 who are residents of Surat city. Further collected data have been analysed by Factor Analysis using SPSS software then after findings and conclusions have been made. This study is significant to officials of Municipal Corporation for better improvements in the areas for better services delivery. Moreover, this study may be useful for policy maker such as District, State or Central Government for good governance in the country. This study is limited to users of online portal of SMC and small sample group of 300 respondents.

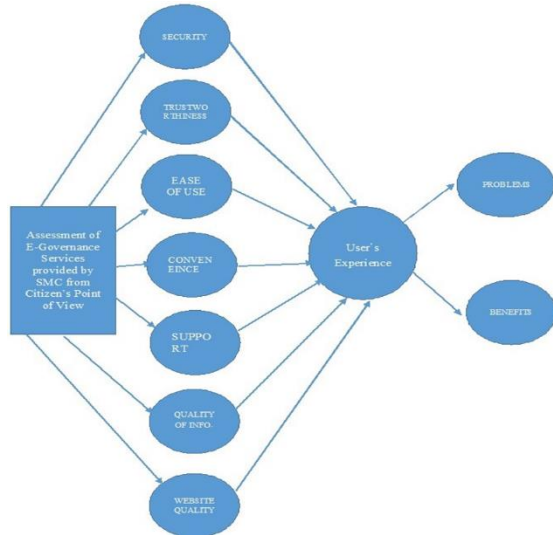
Researchers have proposed following CWESTSQ Model for assessment of E-Governance services provided by Surat Municipal Corporation from citizen’s point of view.

Factors	Attribute/Variables
Ease of Use	V1. Easy to navigate V2. User-friendly
Content & Quality of Information	V3. Updated Information V4. Relevancy of Information V5. Useful content
Security	V6. Safety of Online Transactions V7. Financial data theft concern (Debit, credit card fraud)
Support	V8. Helpline Desk, (Tollfree no) V9. Frequently Asked Questions FAQ V10. Undersigned Contact Information
Trustworthiness	V11. Protection of personal data V12. Used for SMC purpose by Authorized member V13. Having Digital signature, certificate
Website Quality	V14. Cross-platform compatibility Across all devices (mobile, tablet) V15. Colour, design and graphics (Appealing)
Convenience	V16. To Use site on my own time V17. Able to use portal from any location, outside working hours
Benefits	V18. It reduces my waiting time(queue) at Civic center V19. Application/Booking processing time reduced V20. Increases Transparency in govt

	services and cost savings
Problems	V21. Non-Availability of Internet to Access the portal V22. Website not available in multi-lingual regional language

Bartlett's Test of Sphericity	Approx. Chi-Square	2557.639
	df	136
	Sig.	.000

The Kaiser-Meyer-Olkin (KMO) measure should be greater than .70 and is inadequate if less than .50. The KMO test tells us whether or not enough items are predicted by each factor. Here it is .752 so that is good. The Bartlett test should be significant (i.e., a significance value of less than .05); this means that the variables are correlated highly enough to provide a reasonable basis for factor analysis as in this case.



IV. ANALYSIS & FINDINGS

Researchers have investigated various factors affecting to e-governance services provided by SMC by Exploratory Factor Analysis (EFA) using SPSS software. Before that Cronbach's alpha has been calculated to check reliability of the scale used.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.888	.884	22

Cronbach's alpha gives us a simple way to measure whether or not a score is reliable. More than 0.8 is better reliability indicated by Cronbach's alpha. For this study 0.888 is Cronbach's alpha shows better reliability or internal consistency in data.

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.752

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.482	32.246	32.246	5.482	32.246	32.246	3.777	22.218	22.218
2	2.579	15.172	47.418	2.579	15.172	47.418	2.570	15.117	37.335
3	1.847	10.867	58.285	1.847	10.867	58.285	2.289	13.464	50.799
4	1.273	7.486	65.771	1.273	7.486	65.771	2.019	11.874	62.674
5	1.134	6.672	72.443	1.134	6.672	72.443	1.661	9.770	72.443
6	.799	4.697	77.141						
7	.693	4.077	81.218						
8	.583	3.430	84.648						
9	.529	3.114	87.761						
10	.448	2.633	90.394						
11	.397	2.338	92.732						
12	.317	1.863	94.594						
13	.274	1.612	96.206						

14	.221	1.302	97.508					
15	.175	1.032	98.540					
16	.138	.812	99.352					
17	.110	.648	100.000					

Extraction Method: Principal Component Analysis.

The Total Variance Explained table shows how the variance is divided among the 17 possible factors. Note that five factors have eigenvalues (a measure of explained variance) greater than 1.0 and it explains 72.443% of total variance, which is a common criterion for a factor to be useful.

Rotated Component Matrix					
	Component				
	Ease of Use	Quality of Information	Support	Trustworthiness	Convenience
V1	.773				
V2	.849				
V3		.800			
V4		.813			
V5		.610			
V8			.694		
V9			.813		
V10			.824		
V12				.798	
V13				.876	
V16					.787
V17					.754

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 8 iterations.

Revised TECSQ Model based on exploratory factor analysis(EFA) is suggested for Factors affecting on E-Governance Services provided by Surat Municipal Corporation from citizen’s point of view are as follow.

Factor 1 : Trustworthiness	V12: The information I give on the SMC website is only used for SMC purpose and accessed by authorized person only V13:
----------------------------	---

	SMC website security policy is clearly mentioned and having SSL certificate
Factor 2 : Ease of Use	V1: I am easily able to navigate information on the e-services portal of SMC V2: I find e-services portal of SMC to be user- friendly
Factor 3 : Convenience	V16: I can easily access the SMC website across all the devices (mobile, tablet) and different browsers (Mozilla, chrome, safari) V17: I am able to use SMC website from anywhere out of normal working hours of civic center
Factor 4 : Support	V8: I am easily able to get technical support from SMC website in case of any queries V9: I can find the Frequently Asked Question section on the SMC website to improve my search V10: I can easily find the undersigned person contact for various department of SMC (contact no and email)
Factor 5 : Quality of Information	V3: I can easily find the updated information on e-service portal of SMC V4: The information available on the SMC portal is relevant V5: I find the content posted on SMC portal useful for my purpose.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.600	
Bartlett's Test of Sphericity	Approx. Chi-Square	371.212
	df	10
	Sig.	.000

The KMO test tells us whether or not enough items are predicted by each factor. Here it is .600 so that is good. The Bartlett test should be significant (i.e., a significance value of less than .05); this means that the

variables are correlated highly enough to provide a reasonable basis for factor analysis as in this case.

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.418	48.364	48.364	2.418	48.364	48.364	1.802	36.032	36.032
2	1.128	22.559	70.923	1.128	22.559	70.923	1.745	34.891	70.923
3	.726	14.519	85.442						
4	.448	8.956	94.398						
5	.280	5.602	100.000						

Extraction Method: Principal Component Analysis.

The Total Variance Explained table shows how the variance is divided among the 5 possible factors. Note that two factors have eigenvalues (a measure of explained variance) greater than 1.0 and it explains 70.923% of total variance, which is a common criterion for a factor to be useful.

Rotated Component Matrix		
	Component	
	Benefits	Problems
V18	.840	
V19	.796	
V20	.645	
V21		.866
V22		.805

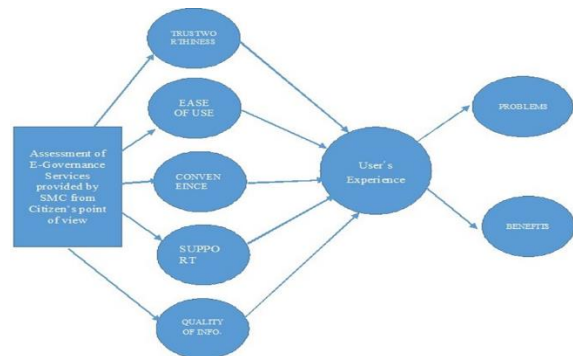
Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 a. Rotation converged in 3 iterations.

User's Experience is further estimated with their future intentions with two factors as follow:

Outcome Factor 1 : Benefits	V18: Making use of SMC website reduces my waiting time at physical civic centre V19: Using SMC website reduces my application processing time V20: SMC website helps in improving the transparency in government bodies and reduce my travelling expense/cost
Outcome Factor 2 : Problems	V21: It is difficult to have internet access in my locality in order to access the online services V22: SMC website is not available in my local/regional language to use more effectively

V. DISCUSSION & FUTUTRE SCOPE

Below chart shows proposed, final and revised TECSQ Model for Assessment of E-Governance services provided by Surat Municipal Corporation from citizen's point of view. It is suggested for other researcher to explore more factors by conducting further work in the field of e-governance. It is further suggested to use Confirmatory Factor Analysis (CFA) Technique for creating Structural Equation Modelling (SEM) in the said area. The similar studies can be conducted in further geographical areas at rural and urban level to investigate different factors Assessment of E-Governance services provided by Surat Municipal Corporation from citizen's point of view.



CONCLUSION

It is concluded that Surat Municipal Corporation have made excellent efforts in creating e-governance practices as per National E-Governance plan and Jawaharlal Nehru National Urban Renewal Mission(JNNURM). It is concluded that Trustworthiness, Ease of Use, Convenience, Support and Quality of Information (TECSQ) are five factors affecting highly in assessment of e-governance services provided by Surat Municipal Corporation from citizen's point of view. As a result of that citizens are getting certain benefits out of it. It has created user friendly and up to date online portal for citizens to avail various online services to reduce time and cost. further it can be concluded that practices of e-governance have improved transparency in government proceedings with citizens which ultimately increases trust of citizens with government bodies.

REFERENCES

- [1] A.Parasuraman, Valarie A.Zeithaml and Arvind Malhotra (2005). E-S-QUAL A Multiple-item scale for assessing Electronic Service Quality Journal of Service Research, Volume 7, No. 3, February 2005 213-233
- [2] Reddick, C. G. (2005). Citizen interaction with e-government: From the streets to servers? Government Information Quaterly 22, 38–57.
- [3] Agrawal, A., Shah, P., & Wadhwa, V. (2007). EGOSQ - Users' Assessment of e-Governance Online-Services: A Quality Measurement Instrumentation. CSI, 231-244.
- [4] Malek, I. A., Pandey, J., & Dattana, D. V. (2009). E- Government Service Quality And Its Effectiveness. Journal of Student Research, 1-10.
- [5] Kelly, & Vidgen. (2005). A QUALITY FRAMEWORK FOR WEBSITE QUALITY: USER SATISFACTION AND QUALITY ASSURANCE. ACM, 930-931.
- [6] Gilmore, A., & D'Souza, C. (2006). Service excellence in e-governance issues: An Indian case study. JOAAG, 1-14.
- [7] Kumar, V., Mukerji, B., Butt, I., & Persaud, A. (2007). Factors for Successful e-Government Adoption: a Conceptual Framework. The Electronic Journal of e-Government, 5(1), 63-76.
- [8] colesca, S., & Dobrica, L. (2008, December). ADOPTION AND USE OF E- GOVERNMENT SERVICES: THE CASE OF ROMANIA. Journal of Applied Research and Technology, 6(3), 204-217.
- [9] AlAwadhi, S., & Morris, A. (2008). The Use of the UTAUT Model in the Adoption of E-government Services Governance Service Portals. International Journal of Innovative Information Systems & Technology Research, 8(1), 68-80. in Kuwait. Hawaii International Conference on System Sciences, 1-11.
- [10] Papadomichelaki, X., & Mentzas, G. (2009, August). A Multiple-Item Scale for Assessing E-Government Service Quality. Conference Paper, 164-175.
- [11] Al-Jaghoub, S., Al-Yaseen, H., & Al-Hourani, M. (2010). Evaluation of Awareness and Acceptability of Using e-Government Services in Developing Countries: the Case of Jordan. The Electronic Journal Information Systems Evaluation, 13(1), 1-8.
- [12] ALMAHAMID1, S., KALALDEH, T. A., & AL-SA'EED, M. (2010, January). THE RELATIONSHIP BETWEEN PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, PERCEIVED INFORMATION QUALITY, AND INTENTION TO USE E-GOVERNMENT. Journal of Theoretical and Applied Information Technology, 30-44.
- [13] Lin, F., Fofanah, S. S., & Liang, D. (2011). Assessing citizen adoption of e- Government initiatives in Gambia: A validation of the technology acceptance model in information systems success. Government Information Quarterly(28), 271-279.
- [14] Bhattacharya, D., Gulla, U., & Gupta, M. (2012, September). E-service quality model for Indian government portals: Citizens' perspective. Journal of Enterprise Information Management, 25(3), 246-271.
- [15] Elling, S., Lentz, L., Jong, M. d., & Bergh, H. v. (2012, May). Measuring the quality of governmental websites in a controlled versus an online setting with the 'Website Evaluation Questionnaire. Government Information Quarterly, 383-393.

- [16] Naralan, A., Çelik, A. K., & Bakan, S. (2013). E-GOVERNMENT ADOPTION AMONG CITIZENS: THE CASE STUDY OF HEALTH CARE WORKERS IN A RURAL TURKISH HOSPITAL. ISBN, 8(2).
- [17] Alghamdi, S., & Beloff, N. (2014). Towards a Comprehensive Model for E- Government Adoption and Utilisation Analysis: The Case of Saudi Arabia. Federated Conference on Computer Science and Information Systems, 2, 1217– 1225.
- [18] Carter, L., & Belanger, F. (2014, August). The Influence of Perceived Characteristics of Innovating on e- Government Adoption. Electronic Journal of e-Government, 2(11), 11-20.
- [19] Al-Nuaimi, I. T., Mahmood, A. K., & Jebur, H. H. (2014, June). Proposed Conceptual Model for E-Service Quality in Malaysian Universities., (pp. 2-7). malaysia.
- [20] Ibrahim, O. A., & Zakaria, N. H. (2014). Towards a model of e-government services adoption among employees in developing countries. JOURNAL OF INFORMATION SYSTEMS RESEARCH AND INNOVATION, 66-74.
- [21] OKUNOLA, O. M. (2015). USERS' EXPERIENCE OF E-GOVERNMENT SERVICES: A CASE STUDY BASED ON THE NIGERIA IMMIGRATION SERVICE. Nigeria.
- [22] Fan, J., & Yang, W. (2015). Study on E-Government Services Quality: The Integration of Online and Offline Services. Journal of Industrial Engineering and Management, 693-718.
- [23] Abdel-Fattah, M. A. (2015). Constructing a model for the adoptability of using e-government services in developing countries: the case of Egypt. Int. J. Electronic Governance, 293-311.
- [24] Al-Hujran, O., Al-Debei, M. M., Chatfield, A., & Migdadi, M. (2015). The imperative of influencing citizen attitude toward e-government adoption and use. Elsevier Ltd, 189-203.
- [25] Rodrigues, G., Sarabdeen, J., & Balasubramanian, S. (2016). Factors that Influence Consumer Adoption of E Government Services in the UAE: A UTAUT Model Perspective. Journal of Internet Commerce, 18-39.
- [26] Chaudhary, S. (2017, July). Service Quality Inurban Local Body E-Governance. Journal of Business and Management, 19(7), 87-94.
- [27] Ali, M., Asmi, F., Rahman, M. M., Malik, N., & Ahmad, M. S. (2017, August). Evaluation of E-Service Quality through Customer Satisfaction (a Case Study of FBR E-Taxation). Open Journal of Social Sciences, 5, 175-195.
- [28] Malik, P., Bhargava, D. R., & Chaudhary, D. K. (2017, July). Assessing the Effectiveness of Accessibility and Usability of Government Website at District Level. International Journal of Computer Trends and Technology (IJCTT), 49(1), 58-70
- [29] Uchenna, & Nworah, M. (2020, march). E-service Quality Dimensions and Users Satisfaction with E-Governance Service Portals. International Journal of Innovative Information Systems & Technology Research, 8(1), 68-80.
- [30] Dr.M.Bhuvana, & Dr.S.Vasantha. (2020, March). ASSESSMENT OF RURAL CITIZENS SATISFACTION ON THE SERVICE QUALITY OF COMMON SERVICE CENTERS (CSCS) OF E-GOVERNANCE. Journal of Critical Reviews, 7(5), 302-305.