CHAPTER:5:

FINDINGS AND IMPLICATIONS OF THE RESEARCH STUDY

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EXECUTIVE SUMMARY:

This chapter makes an attempt to present a review of the information acquired, with the impacts examined in line with research findings, which were obtained using a number of statistical tools techniques used in the evaluation of data and its validation, carried out on the research hypotheses.

The researcher conducted correlation analysis to examine relationships between users' impressions of the features of e-Governance programmes. With the use of a correlation test, the correlations between the attributes of e-Governance schemes and their perceived usefulness for generating its importance-based value, attitudes and behavioural intentions of a sample of e-Governance users were examined.

Finding the association using the Chi-Square Test amongst the chosen demographic factors of e-Governance users, for deriving significant research study findings as well as to highlight significant strategic usage and of the research study taking into account the input responses of selected e-Government users' understandings with features of e-Governance schemes. Various attributes were studied as part of the research study viz., “accessibility, extensibility, integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability,” and various values that were formed owing to the usage of e-Governance schemes viz., functional, social, emotional, monetary values and attitudes & behavioural intention of users of e-Governance platform with the usage of e-Governance app/ websites.

With the application of the Friedman Test for determining the significance of particular attributes of the e-Governance schemes and the unique values created by the usage of e-Governance schemes in chosen four cities viz., Ahmedabad, Rajkot, Surat, and Vadodara of Gujarat State.

In order to provide a comprehensive knowledge of the research study conducted, the study's overall findings were listed at the end of this chapter.

CHAPTER:5:

FINDINGS AND IMPLICATIONS OF THE RESEARCH STUDY

5.0: INTRODUCTION:

The goal of this research study was to look into and analyse the factors that affected how residents and users of e-Governance utilised various apps and websites. The key intent of this research project was to comprehend, analyse, and extrapolate the impact of specific e-Governances variables viz., "Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability" and chosen and identified values viz., "Functional, Social, Emotional and Monetary Values", mentioned further as eight selected criteria and four selected values as well as its impact on chosen outcome variables of "Behavioural Intention and Attitude". The e-Governance users belonging to the chosen from the four cities of "Ahmedabad, Surat, Rajkot, and Vadodara" Gujarat State.

Research was carried out by making use of both primary and secondary sources of data. The 1249 e-Governance users from the specified cities in Gujarat who were chosen using a non-probability sample approach and provided primary data for this study. The users were selected from a across the population that included students, housewives, workers, and businessmen. Additionally, their demographic characteristics depending on the personal attributes they selected, including age categories, gender, education levels, profession, and occupation. In order to deliver outcome of data analysis and interpretation, along with their key results and significant inferences, as a conclusion of this research. After verifying its test of reliability and validity, primary data was collected utilising a pre-tested structured non-disguised questionnaire. Utilizing "descriptive statistics", "chi-square", "correlation", and "structural equation modelling (SEM)", the primary data were collected, processed, and examined, which was created to make inferences that were significant and provide research study implications.

5.1: FINDINGS OF CORRELATION:

Links between the two variables were found, and the primary data gathered from the four chosen cities were not normally distributed, therefore Kendall's Tau test was used to determine and analyse the correlations between the selected variables. The T-test was used to portray the correlation's significance at the 0.01 level. When a correlation has both a positive sign and a negative sign, the associations between the variables are said to be positive when one of the signs is positive and negative when the other sign is negative. Once the r^2 value is greater than 0.50, we say that the correlation is high; when it is less than 0.50, we say that the correlation is low.

5.1.1: Findings of Correlation of Experiences of e-Governance Users on Selected Values of e-Governance Services:

5.1.1.1: HYPOTHESIS-1: (Ho1):

"Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in the content of e-Governance Services, more positive e-Governance Users' experience would be in using e-Governance Services offered by Government of Gujarat, considering Behavioural Intention and Attitude".

The Table Number 5.1 displays results of hypothesis below:

Table Number: 5.1:
Findings of Correlation between Experiences for Government of Gujarat Selected e-Governance Services and its Selected criteria vis-a-vis Behavioural Intentions and Attitudes

Sr. No.	Selected Criteria	Behaviour Intensions-GOG	Attitude-GOG
		Score of Kendall's tau_b Test	
01	Accessibility-GOG	*0.371***	*0.338***
02	Extensibility-GOG	*0.356***	*0.317***
03	Integration-GOG	*0.359***	*0.371***
04	Perceived Usefulness-GOG	*0.364***	*0.409***
05	Benefits-GOG	**0.520****	*0.431***
06	Problems Faced-GOG	*0.238***	*0.309***
07	Availability-GOG	*0.460***	*0.444***
08	Affordability-GOG	**0.528****	*0.448***
09	Functional Value-GOG	**0.528****	*0.466***
10	Emotional Value-GOG	**0.532****	*0.462***
11	Social Value-GOG	*0.408***	*0.389***
12	Monetary Value-GOG	*0.442***	*0.427***

Note: ** The Correlation is evident to be significant at the level of 0.01 (1-tailed).

Examined for high degree of positive correlation were benefits, affordability, functional value, and emotional value. The correlation between experience for accessibility, extensibility, integration, perceived usefulness, problem faced, availability, social and monetary value with behavioural intention was investigated to a low degree. The research study's findings showed that as e-Governance users gained more expertise in all areas, the strength of their behavioural intentions to utilise those services increased. T-test was done to ascertain the significance of correlations. All correlations were determined to be significant at the level of 0.01.

Hence, bases the outcome of test we accept the hypothesis, i.e., “Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in the e-Governance services, more positive e-Governance Users’ experience in using e-Governance Services offered by Government of Gujarat, considering Behavioural intention”.

A Low degree of positive correlation was studied between experience for Accessibility, Extensibility, Integration, Perceived Usefulness, Problem Faced, Availability, Social, Monetary, Functional and Emotional Values, Benefits, Affordability with Attitude. According to the research study's findings, consumers of e-Governance services would have a more positive attitude as their experience level for each criterion increased. T-test was done to ascertain the significance of correlations, and all correlations were determined to be significant at the level of 0.01. Hence, basis the outcome of the test we accept the hypothesis, i.e., “Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in e-Governance services, more positive e-Governance Users’ experience would be in using e-Governance Services offered by Government of Gujarat, considering Attitude”.

5.1.1.2: HYPOTHESIS-2: (Ho2):

"Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in e-Governance Services, more positive e-Governance Users' experience in using e-Governance Services offered by Local Municipal Corporation, considering Behavioural intention and Attitude".

Table Number 5.2 shows result of hypothesis as below:

Table Number: 5.2:
Findings of Correlation Between Experiences for Local Municipal Corporation Selected e-Governance Services and its Selected criteria vis-a-vis Behavioural Intentions and Attitudes

Sr. No.	Selected Criteria	Behaviour Intensions-LMC	Attitude-LMC
		Score of Kendall's tau_b Test	
01	Accessibility-LMC	**0.514****	*0.342***
02	Extensibility-LMC	*0.375***	*0.353***
03	Integration-LMC	*0.399***	*0.325***
04	Perceived Usefulness-LMC	*0.430***	*0.391***
05	Benefits-LMC	**0.507****	*0.456***
06	Problems Faced-LMC	*0.304***	*0.332***
07	Availability-LMC	*0.418***	*0.429***
08	Affordability-LMC	**0.552****	*0.497***
09	Functional Value-LMC	*0.436***	*0.476***
10	Emotional Value-LMC	*0.464***	*0.450***
11	Social Value-LMC	*0.374***	*0.438***
12	Monetary Value-LMC	*0.437***	*0.463***

Note: ** The Correlation is evident to be significant at the level of 0.01 (1-tailed).

High degree of positive correlation was studied between experience for Accessibility, Benefits, and Affordability. Low degree of positive correlation was studied between experience for Extensibility, Integration, Perceived Usefulness, Problem Faced, Availability, Social, Monetary, Functional and Emotional values with Behavioural Intention. The research study's findings showed that as e-Governance users gained more expertise in all areas, the strength of their behavioural intentions to utilise those services increased. T-test was done to ascertain the significance of the correlations, and all correlations were determined to be significant at the level of 0.01. Hence, based on the result of the test we accept the hypothesis, i.e., "Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in the content of e-Governance services, more positive e-Governance Users' experience would be in using e-Governance Services offered by Local Municipal Corporation, considering Behavioural Intention".

A Low degree of positive correlation was studied between experience for Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability, Social, Monetary, Functional and Emotional Values with Attitude. The research study's findings indicated that if e-Governance users' experience for all the criteria increased, more positive attitudes would be seen among those using the services. Using the T-test to determine correlation significance, all correlations were determined to be significant at the level of 0.01. Hence, on the basis of the result of the test we accept the hypothesis, i.e., “Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in the content of e-Governance services, more positive e-Governance Users’ experience would be in using e-Governance Services offered by Local Municipal Corporation, considering Attitude”.

5.2: FINDINGS OF THE CHI-SQUARE TEST:

The Chi-square test had been used to evaluate output obtained for the variables of e-Governance schemes for investigating the relation between the contextual variables of e-Governance users' choice and the variables chosen under this research study viz., Accessibility, Extensibility, Integration Perceived Usefulness, Benefits, Problem faced, Availability, as well as various type of chosen four values generated from using e-Governance services.

5.2.1: Result of Chi-Square Test between Users Demographic Variables and e-Governance Scheme features and Value generated:

Chi-square test was used to test the hypothesis "There is no significant relationship between the Selected e-Governance Users' chosen demographic variables vis-à-vis e-Governance Users' experience for eight variables chosen for study, and four values generated. Table numbers 5.6 to 5.17 display the associations between the variables and their findings.

5.2.1.1: HYPOTHESIS-3: (Ho3):

"There is no significant association between the selected e-Governance users' selected demographic variables vis-à-vis e-Governance users' experience for Accessibility criteria."

Table Number: 5.3:

Table showing Value of Chi-Square Test between Age and Experience for Accessibility Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Accessibility						
01	Accessibility to a strong and robust application/Website	0.000	0.000	0.000	0.000	0.000	0.000
02	e-Governance Apps/website are user friendly	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance Applications/Websites are accessible 24 X 7.	0.000	0.000	0.000	0.000	0.000	0.000
04	e-Governance Application/website can be accessed from anywhere.	0.000	0.000	0.000	0.000	0.000	0.000
05	Easy to upload and download relevant documents	0.000	0.000	0.000	0.000	0.000	0.000
06	Hassle free integration of e-Governance Website/App with Payment Gateway	0.000	0.000	0.000	0.000	0.000	0.000
07	Need to spend less time to gather information on e-Government services	0.000	0.000	0.000	0.000	0.000	0.000
08	Simple and easy to navigate website	0.000	0.000	0.000	0.000	0.000	0.000
09	Quick Response to my actions (Clicks) in website	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.3 demonstrates the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.2: HYPOTHESIS-4: (Ho4):

"There is no significant relationship between the selected e-Governance Users' selected Demographic Variables vis-à-vis e-Governance Users' experience for Extensibility criteria."

Table Number: 5.4:
Table showing Value of Chi-Square Test between Age and Experience for Extensibility Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Extensibility						
01	e-Governance App/Website provides detailed information about the service offered	0.000	0.000	0.000	0.000	0.000	0.000
02	e-Governance App/Website administrator/backend technical team are quick to resolve the issues.	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance App/Website provides detailed information and description of the e-Governance service offered.	0.000	0.000	0.000	0.000	0.000	0.000
04	The information provided by website is easy to comprehend	0.000	0.000	0.000	0.000	0.000	0.000
05	e-Governance website provides information in concise format.	0.000	0.000	0.000	0.000	0.000	0.000
06	The information provided by website is not easy to get otherwise from other sources.	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.4 determines the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.3: HYPOTHESIS-5: (Ho5):

"There is no significant relationship between the selected e-Governance Users' selected Demographic variables vis-à-vis e-Governance Users' experience for Integration criteria."

Table Number: 5.5:
Table showing Value of Chi-Square Test between Age and Experience for Integration Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Integration						
01	e-Governance App/Websites integrates different services offered for a particular service on one dashboard.	0.000	0.000	0.000	0.000	0.000	0.000
02	e-Governance App/Website displays a simplified process of a service to be availed.	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance App/Website integrates different sub-processes of a service, making it a convenient hassle-free user-interface.	0.000	0.000	0.000	0.000	0.000	0.000
04	e-Governance App/Website displays simplified Payment gateways.	0.000	0.000	0.000	0.000	0.000	0.000
05	e-Governance App/Website displays a transparent Governance for service task completion to the citizens.	0.000	0.000	0.000	0.000	0.000	0.000
06	e-Governance website offers various payment options	0.000	0.000	0.000	0.000	0.000	0.000
07	e-Governance website offers vide range of services through a single website	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.5 reveals the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.4: HYPOTHESIS-6: (Ho6):

"There is no significant relationship between the selected e-Governance Users' selected demographic variables vis-à-vis e-Governance Users' experience for Perceived Usefulness criteria."

Table Number: 5.6:
Table showing Value of Chi-Square Test between Age and Experience for Perceived Usefulness Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Perceived Usefulness						
01	Using e-Governance App/Website reduces the cost of utilizing the service	0.000	0.000	0.000	0.000	0.000	0.000
02	Using e-Governance App/Website saves the time for avail the services.	0.000	0.000	0.000	0.000	0.000	0.000
03	Using e-Governance App/Website gives a transparent perspective to the citizens.	0.000	0.000	0.000	0.000	0.000	0.000
04	Using e-Governance App/Website results in charging affordable fees for availing respective services of the Government by the citizens.	0.000	0.000	0.000	0.000	0.000	0.000
05	Using e-Governance App/Website implies Answerability on the respective Government Department to give service to the citizen	0.000	0.000	0.000	0.000	0.000	0.000
06	Using e-Governance App/Website provides flexibility to the citizens in using the services as per his/her convenience.	0.000	0.000	0.000	0.000	0.000	0.000
07	Notification of the description of the failure of the e-Governance services, is shared by website.	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.6 establishes the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.5: HYPOTHESIS-7: (Ho7):

"There is no significant relationship between the selected e-Governance Users' selected demographic variables vis-à-vis e-Governance Users' experience for Benefits criteria."

Table Number: 5.7:
Table showing Value of Chi-Square Test between Age and Experience for Benefits Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Benefits of e-Governance Services						
01	Use of e-Governance services is user friendly	0.000	0.000	0.000	0.000	0.000	0.000
02	Services offered by e-Governance App/Websites is convenient to citizens	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance App/Websites are transparent	0.000	0.000	0.000	0.000	0.000	0.000
04	Services offered by e-Governance App/Websites are Transparent to use.	0.000	0.000	0.000	0.000	0.000	0.000
05	Services offered by e-Governance App/Websites hassle free to use by citizens.	0.000	0.000	0.000	0.000	0.000	0.000
06	e-Governance App/Websites are economical/ affordable to citizens for its usage.	0.000	0.000	0.000	0.000	0.000	0.000
07	e-Governance App/Websites usage saves time.	0.000	0.000	0.000	0.000	0.000	0.000
08	e-Governance App/Websites are simple to use.	0.000	0.000	0.000	0.000	0.000	0.000
09	e-Governance App/Websites are quick and fast to citizens for its usage.	0.000	0.000	0.000	0.000	0.000	0.000
10	e-Governance App/Websites facilitates in auto record generation for reference of citizens.	0.000	0.000	0.000	0.000	0.000	0.000
11	e-Governance App/Websites offers personalized services to citizens.	0.000	0.000	0.000	0.000	0.000	0.000
12	e-Governance App/Websites offers flexibility to citizens for using services.	0.000	0.000	0.000	0.000	0.000	0.000

Table no 5.7 depicts the result of χ^2 test, used to measure the relation among demographic characteristics as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.6: HYPOTHESIS-8: (Ho8):

"There is no significant relationship between the selected e-Governance Users' selected Demographic Variables vis-à-vis e-Governance Users' experience for Problems Faced criteria."

Table Number: 5.8:
Table showing Value of Chi-Square Test between Age and Experience for Problems Faced Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Problems faced by Selected e-Governance Users						
01	e-Governance App/Websites have reduced the cost of obtaining various civic and other services?	0.000	0.000	0.000	0.000	0.000	0.000
02	Lack of monitoring of the quality & efficiency of outsourced agencies by Government bodies, for different e-Governance Services employed.	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance Services are not user friendly.	0.000	0.000	0.000	0.000	0.000	0.000
04	Fear of confidentiality in providing personal/business data, for e-Governance services	0.000	0.000	0.000	0.000	0.000	0.000
05	Outsourced team employees are an untrained work force	0.000	0.000	0.000	0.000	0.000	0.000
06	Government employees are an untrained work force	0.000	0.000	0.000	0.000	0.000	0.000
07	Enabled the access of civic services for people with disabilities, digital divide & multi-lingual access	0.000	0.000	0.000	0.000	0.000	0.000
08	e-Governance websites server hangs frequently during usage.	0.000	0.000	0.000	0.000	0.000	0.000
09	Process of usage of e-Governance services is complex	0.000	0.000	0.000	0.000	0.000	0.000

Table no 5.8 depicts the result of χ^2 test, used to measure the relation with demographic characteristics as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.7: HYPOTHESIS-9: (Ho9):

"There is no significant relationship between the Selected e-Governance Users' selected Demographic variables vis-à-vis e-Governance Users' experience for Availability criteria."

Table Number: 5.9:
Table showing Value of Chi-Square Test between Age and Experience for Availability Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Availability						
01	e-Governance App/Websites has reduced the involvement of Agents/Agency/Intermediates.	0.000	0.000	0.000	0.000	0.000	0.000
02	Are e-Governance App/Websites always available for citizens	0.000	0.000	0.000	0.000	0.000	0.000
03	Are e-Governance App/Websites difficult to connect due to Internet connectivity.	0.000	0.000	0.000	0.000	0.000	0.000
04	e-Governance App/Website takes appropriate precautionary measures to prevent frauds	0.000	0.000	0.000	0.000	0.000	0.000
05	e-Governance App/Website maintains accurate records of transactions made by citizens.	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.9 illustrates the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.8: HYPOTHESIS-10: (Ho10):

"There is no significant relationship between the selected e-Governance users' selected Demographic variables vis-à-vis e-Governance Users' experience for Affordability criteria."

Table Number: 5.10:
Table showing Value of Chi-Square Test between Age and Experience for Affordability Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Affordability						
01	Using e-Governance App/Website are affordable, as it offers quick services, for citizens	0.000	0.000	0.000	0.000	0.000	0.000
02	Charges & fees charged for use of e-Governance App/Website are reasonable for citizens	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance App/Websites have reduced the physical movement for availing services.	0.000	0.000	0.000	0.000	0.000	0.000

Table no 5.10 displays the outcome of χ^2 test, used to measure the relation between demographic attributes as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.9: HYPOTHESIS-11: (Ho11):

"There is no significant relationship between the selected e-Governance users' selected Demographic variables vis-à-vis e-Governance Users' experience for Functional Value criteria."

Table Number: 5.11:
Table showing Value of Chi-Square Test between Age and Experience for Functional Value Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Functional Value						
01	e-Governance App/Websites helps in knowing a service offered by Government in a better way.	0.000	0.000	0.000	0.000	0.000	0.000
02	e-Governance App/Websites helps in taking independent decisions.	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance App/Websites help me in attaining my requirement.	0.000	0.000	0.000	0.000	0.000	0.000
04	e-Governance App/ Website accepts responsibility and takes control in the event of failure/ fault of e-Governance service.	0.000	0.000	0.000	0.000	0.000	0.000
05	e-Governance App/ Website provides updated information.	0.000	0.000	0.000	0.000	0.000	0.000
06	e-Governance App/ Website provides useful information.	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.11 exhibits the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.10: HYPOTHESIS-12: (Ho12):

"There is no significant relationship between the selected e-Governance users' selected Demographic variables vis-à-vis e-Governance users' experience for Emotional Value criteria."

Table Number: 5.12:
Table showing Value of Chi-Square Test between Age and Experience for Emotional Value Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Emotional Value						
01	e-Governance App/Websites assist me in interacting directly with the system	0.000	0.000	0.000	0.000	0.000	0.000
02	The features of the e-Governance App/ Website influence my behaviour during direct interaction with the system.	0.000	0.000	0.000	0.000	0.000	0.000
03	e-Governance App/Websites give me a sense of satisfaction by interacting personally.	0.000	0.000	0.000	0.000	0.000	0.000
04	User of e-Governance App/ Website gets a chance to raise a concern in case of service failure.	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.12 represents the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.11: HYPOTHESIS-13: (Ho13):

"There is no significant relationship among the selected e-Governance users' chosen Demographic variables vis-à-vis e-Governance Users' experience for Social Value criteria."

Table Number: 5.13:
Table showing Value of Chi-Square Test between Age and Experience for Social Value Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Social Value						
01	e-Governance App/Websites create a social bonding by using the services personally	0.000	0.000	0.000	0.000	0.000	0.000
02	Improves my existing relationships with e-Governance App/Website users.	0.000	0.000	0.000	0.000	0.000	0.000
03	Makes me feel accepted by other users, post using the e-Governance App/Website	0.000	0.000	0.000	0.000	0.000	0.000
04	Help me to create good impression on non- users of e-Governance App/Website	0.000	0.000	0.000	0.000	0.000	0.000
05	Gives me a social approval, on effectively using the e-Governance App/Website.	0.000	0.000	0.000	0.000	0.000	0.000
06	e-Governance App/ Website helps me in doing friendly and continuous interaction with Government departments.	0.000	0.000	0.000	0.000	0.000	0.000

The table no 5.13 demonstrates the result of χ^2 test, applied to measure the association between demographic variables as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.2.1.12: HYPOTHESIS-14: (Ho14):

"There is no significant relationship among the chosen e-Governance users' selected Demographic variables vis-à-vis e-Governance Users' experience for Monetary Value criteria."

Table Number: 5.14:
Table showing Value of Chi-Square Test between Age and Experience for Monetary Value Criteria of e-Governance Services of Selected e-Governance Services Users

Sr No	Selected Statements	Age	Gender	Marital Status	Educational Qualifications	Occupations	Annual Family Income
		'P' Value of χ^2					
	Monetary Value						
01	Useful for generating income for Agents/ Intermediates, for use of e-Governance App/Websites.	0.000	0.000	0.000	0.000	0.000	0.000
02	Using e-Governance App/Website, saves overall expenditure for a service	0.000	0.000	0.000	0.000	0.000	0.000
03	Using e-Governance App/Website, saves time value of money.	0.000	0.000	0.000	0.000	0.000	0.000
04	Using e-Governance App/Website, saves the money paid as a bribe.	0.000	0.000	0.000	0.000	0.000	0.000
05	e-Governance App/Website provides financial security doing online security.	0.000	0.000	0.000	0.000	0.000	0.000

Table no 5.14 depicts the result of χ^2 test, used to measure the relation among demographic attributes as shown, for e-Governance users and their opinion for different criteria related to accessibility factor. Hence the result is less than 0.05, the result is considered as significant result and hence the null hypothesis is rejected.

5.3: RESULTS OF THE FRIEDMAN TEST APPLIED ON SELECTED FEATURES OF e-GOVERNANCE SCHEMES AND EXPERIENCE OF SELECTED e-GOVERNANCE USERS:

The researcher had applied "Friedman Test (Non-Parametric)" to make the comparison of mean rank score related to experience of e-Governance users and its selected features in various chosen cities. Results of conducted Test are demonstrated below in Table Numbers 5.15 to 5.19.

5.3.1: HYPOTHESIS-15 (Ho15):

Table Number 5.15 displays the outcome of the "Friedman test" used to test hypothesis, "The Mean score of opinion given by users of e-Governance services in Ahmedabad city for selected variables is equal."

Table Number:5.15:
Friedman Test Score for Experiences of e-Governance Selected Features for Ahmedabad City

Descriptive Statistics (N= 418)							Friedman Test Score Value	
System Quality Features	N	**Percentiles**			Mean Rank	Median Value		**Rank**
		25th	50th (Median)	75th				
Accessibility	418	3.50	3.83	4.00	7.89	3.83	χ^2 = 700.359 **df** = 11 **P-Value** =0.000	**03**
Extensibility	418	3.17	3.58	4.00	6.03	3.58		**08**
Integration	418	3.36	3.79	4.00	7.15	3.79		**04**
Perceived Usefulness	418	3.43	3.93	4.43	8.36	3.93		**02**
Benefits	418	3.42	3.69	4.08	8.42	3.69		**01**
Problems Faced	418	3.06	3.28	4.00	4.76	3.20		**12**
Availability	418	3.00	3.60	4.00	5.67	3.60		**09**
Affordability	418	3.33	3.75	4.00	6.94	3.75		**05**
Functional Value	418	3.00	3.42	4.00	5.38	3.42		**10**
Emotional Value	418	3.00	3.50	4.00	6.07	3.50		**07**
Social Value	418	3.00	3.50	4.00	4.88	3.50		**11**
Monetary Value	418	3.20	3.60	4.00	6.44	3.60		**06**

It is evident from Table Number 5.15 that Ahmedabad's e-Governance users varied in their mean rank scores for their experiences with a few variables. The $\chi 2$ value indicates the significant results with $\chi 2$ value (df 11) = 700.359, $p < 0.000$. The users of e-Governance from Ahmedabad favoured benefits feature more than perceived usefulness, accessibility and integration features for e-Governance schemes.

5.3.2: HYPOTHESIS-16 (Ho16):

Table Number 5.16 presents the outcome of the "Friedman test" applied to test hypothesis, "The Mean score of opinion given by users of e-Governance services in Rajkot city for selected variables is equal."

Table Number:5.16:
Friedman Test Score for Experiences of e-Governance Selected Features for Rajkot City

Descriptive Statistics (N= 236)							Friedman Test Score Value	
System Quality Features	N	**Percentiles**			Mean Rank	Median Value		**Rank**
		25th	50th (Median)	75th				
Accessibility	236	3.06	3.60	4.00	7.23	3.25	χ^2 = 198.980 **df** = 11 **P-Value** =0.000	**04**
Extensibility	236	3.00	3.25	3.64	5.86	3.08		**09**
Integration	236	3.07	3.08	3.65	7.67	3.57		**01**
Perceived Usefulness	236	3.00	3.57	3.79	6.70	3.43		**07**
Benefits	236	3.08	3.43	3.86	7.29	3.42		**02**
Problems Faced	236	2.94	3.42	3.65	4.88	3.00		**12**
Availability	236	3.03	3.00	3.61	7.17	3.30		**05**
Affordability	236	3.00	3.30	4.20	6.79	3.50		**06**
Functional Value	236	3.00	3.50	4.00	7.24	3.33		**03**
Emotional Value	236	3.00	3.33	4.08	6.17	3.40		**08**
Social Value	236	3.00	3.40	3.60	5.22	3.17		**11**
Monetary Value	236	3.00	3.17	3.67	5.78	3.20		**10**

It is evident from Table Number 5.16 that Rajkot's e-Governance users varied in their mean rank scores for their experiences with a few variables. The $\chi 2$ value indicates the significant results with $\chi 2$ value (df 11) = 198.980, $p < 0.000$. The users of e-Governance from Rajkot favoured integration feature more than benefits, functional value and accessibility features for e-Governance schemes.

5.3.3: HYPOTHESIS-17 (Ho17):

Table Number 5.17 exhibits the outcome of the "Friedman test" applied to test hypothesis, "The Mean score of opinion given by users of e-Governance services in Surat city for selected variables is equal."

Table Number:5.17:
Friedman Test Score for Experiences of e-Governance Selected Features for Surat City

Descriptive Statistics (N= 352)							Friedman Test Score Value	
System Quality Features	N	**Percentiles**			Mean Rank	Median Value		**Rank**
		25th	50th (Median)	75th				
Accessibility	352	3.00	3.44	3.88	7.04	3.44	χ^2 = 212.127 **df** = 11 **P-Value** =0.000	**03**
Extensibility	352	2.85	3.33	3.67	6.20	3.33		**08**
Integration	352	3.00	3.29	3.86	6.96	3.29		**05**
Perceived Usefulness	352	3.00	3.43	4.00	7.49	3.43		**01**
Benefits	352	2.92	3.29	3.71	6.15	3.29		**09**
Problems Faced	352	2.50	3.11	3.56	4.74	3.11		**12**
Availability	352	2.80	3.20	3.60	6.18	3.20		**10**
Affordability	352	3.00	3.33	4.00	6.63	3.33		**06**
Functional Value	352	2.83	3.17	3.92	5.79	3.17		**11**
Emotional Value	352	3.00	3.40	3.50	6.57	3.40		**07**
Social Value	352	3.00	3.33	3.90	6.96	3.33		**04**
Monetary Value	352	3.00	3.40	4.00	7.28	3.40		**02**

It is evident from Table Number 5.17 that Surat's e-Governance users varied in their mean rank scores for their experiences with a few variables. The $\chi 2$ value indicates the significant results with $\chi 2$ value (DF 11) = 212.127, $p < 0.000$. The users of e-Governance from Surat favoured perceived usefulness feature more than monetary and social values, accessibility features of schemes.

5.3.4: HYPOTHESIS-18 (Ho18):

Table Number 5.18 exhibits the outcome of the "Friedman test" applied to test hypothesis, "The Mean score of opinion given by users of e-Governance services in Vadodara city for selected variables is equal."

Table Number:5.18:
Friedman Test Score for Experiences of e-Governance Selected Features for Vadodara City

Descriptive Statistics (N= 243)							Friedman Test Score Value	
Factors	N	**Percentiles**			Mean Rank	Median Value		**Rank**
		25th	50th (Median)	75th				
Accessibility	243	3.00	3.50	3.89	7.28	3.50	χ^2 = 187.963 **df** = 11 **P-Value** =0.000	**04**
Extensibility	243	3.00	3.33	3.67	5.62	3.33		**09**
Integration	243	3.00	3.29	3.93	6.56	3.29		**08**
Perceived Usefulness	243	3.00	3.57	3.93	7.48	3.57		**01**
Benefits	243	3.00	3.42	3.79	6.68	3.42		**06**
Problems Faced	243	2.89	3.17	3.50	4.62	3.17		**12**
Availability	243	3.00	3.20	3.80	6.16	3.20		**10**
Affordability	243	3.00	3.33	3.83	7.40	3.33		**02**
Functional Value	243	3.00	3.33	3.58	5.55	3.33		**11**
Emotional Value	243	3.00	3.30	3.70	6.57	3.30		**07**
Social Value	243	3.00	3.33	3.83	6.76	3.33		**05**
Monetary Value	243	3.10	3.40	3.90	7.33	3.40		**03**

It is evident from Table Number 5.18 that Vadodara's e-Governance users varied in their mean rank scores for their experiences with a few variables. The $\chi 2$ value indicates the significant results with $\chi 2$ value (DF 11) = 187.963, p value is zero. e-Governance users of Vadodara city observed perceived usefulness variable more than Affordability, Monetary Value and Accessibility of the schemes.

5.3.5: HYPOTHESIS-19 (Ho19):

Table Number 5.19 exhibits the outcome of the "Friedman test" applied to test hypothesis, "The Mean score of opinion given by users of e-Governance services in four selected cities for selected variables is equal."

Table Number:5.19:
Friedman Test Score for Experiences of e-Governance Selected Features for Combined four Cities

Descriptive Statistics (N= 1249)							Friedman Test Score Value	
System Quality Features	N	**Percentiles**			Mean Rank	Median Value		**Rank**
		25th	50th (Median)	75th				
Accessibility	1249	3.11	3.50	3.94	7.41	3.50	χ^2 = 872.522 **df** = 11 **P-Value** =0.000	**02**
Extensibility	1249	3.00	3.50	3.92	5.97	3.50		**09**
Integration	1249	3.07	3.57	4.00	7.08	3.57		**04**
Perceived Usefulness	1249	3.14	3.57	4.00	7.63	3.57		**01**
Benefits	1249	3.08	3.50	4.00	7.23	3.50		**03**
Problems Faced	1249	2.94	3.17	3.61	4.75	3.17		**12**
Availability	1249	3.00	3.40	4.00	6.19	3.40		**08**
Affordability	1249	3.00	3.50	4.00	6.92	3.50		**05**
Functional Value	1249	3.00	3.33	4.00	5.88	3.33		**11**
Emotional Value	1249	3.00	3.40	3.90	6.33	3.40		**07**
Social Value	1249	3.00	3.33	3.92	5.90	3.33		**10**
Monetary Value	1249	3.10	3.40	4.00	6.72	3.40		**06**

Table Number 5.19 display the mean score difference related to e-Governance users experience for its selected features of e-Governance schemes in chosen four cities. The significant difference was found with $\chi 2$ value (df 11) = 872.522, $p < 0.000$. It means, the experience of e-Governance users of four cities, show their higher preference for perceived usefulness feature compared to Accessibility, benefits and integration.

5.4: FACTOR ANALYSIS OF SELECTED FACTORS RELATED TO e-GOVERNANCE SERVICES

The appropriateness of data for factor analysis is evaluated using the Bartlett's Test of Sphericity (Homogeneity of Variance) results and the Kaiser-Meyaer-Oklin (KMO) assessments of sample suitability. This process is carried out for each batch of data that is subjected to factor analysis.

Because all of the extracted communalities' extraction values were sufficiently large, we utilised the factor analysis to conclude that all of the criteria were appropriate for the factor solution. The association between the criteria and the factors was evaluated using the factor loadings. The factor loading score near to 01, implies significant association of the factor with the criterion; when it is close to 0, it means that there is a weak link. Utilizing the Varimax and Kaiser Normalization Rotation Method, the factors are rotated. Only components with values larger than 0.6 were considered for interpretation when issues were extrapolated using the methodology of Principal Component Analysis (PCA).

5.4.1: Factor Analysis of Accessibility Feature:

Table Number: 5.20

Results of KMO and Bartlett's Test for Accessibility feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.923
Bartlett's Test of Sphericity	**Approx. Chi-Square**	9466.178
	df	36
	Sig.	0.000

The KMO test Result with a value of 0.923 displays sample adequacy for the Accessibility characteristic of e-Governance services and the result of Bartlet’s Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.20a
Score of Total Variance of Use of e-Governance Services for Accessibility Feature

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	6.226	69.179	69.179	6.226	69.179	69.179
02	0.759	8.437	77.617			
03	0.497	5.518	83.135			
04	0.378	4.195	87.330			
05	0.289	3.212	90.543			
06	0.253	2.812	93.355			
07	0.243	2.696	96.051			
08	0.185	2.056	98.107			
09	0.170	1.893	100.000			

"Extraction Method: Principal Component Analysis"

About 69 percent of observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

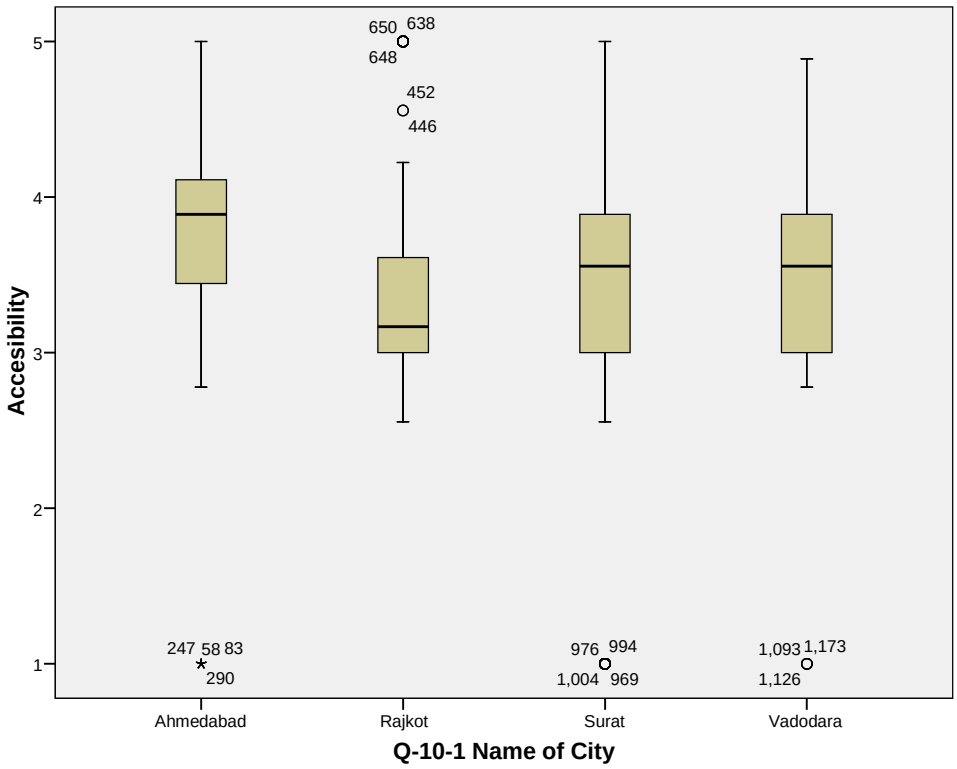
Table Number: 5.20b
Score of Communalities and Rotated Component of e-Governance Services for Accessibility Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	Accessibility to a strong and robust application/Website	0.736	0.858
02	e-Governance Apps/website are user friendly	0.767	0.876
03	e-Governance Applications/Websites are accessible 24 X 7.	0.715	0.846
04	e-Governance Application/website can be accessed from anywhere.	0.664	0.815
05	Easy to upload and download relevant documents	0.657	0.811
06	Hassle free integration of e-Governance Website/App with Payment Gateway	0.660	0.813
07	Need to spend less time to gather information on e-Government services	0.714	0.845
08	Simple and easy to navigate website	0.620	0.787
09	Quick Response to my actions (Clicks) in website	0.692	0.832

Table no 5.20b, indicates the extent of correlation of component extracted. All items included in the component 01 were found as more correlated with Accessibility criteria. These criteria are viz. "Accessibility to a strong and robust application/Website"; "e-Governance Apps/website are user friendly"; "e-Governance Applications/Websites are accessible 24 X 7"; "e-Governance Application/website can be accessed from anywhere"; "Easy to upload and download relevant documents"; "Hassle free integration of e-Governance Website/App with Payment Gateway"; "Need to spend less time to gather information on e-Government services"; "Simple and easy to navigate website"; "Quick Response to my actions (Clicks) in website."

Significance of Components of Accessibility Variable Amongst Selected Cities of the State of Gujarat:
The box plots below can be used to understand the significance to understand the significance of Accessibility feature amongst the selected cities.

Graph Number: 5.1
Box Plot for Accessibility Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, were found more important for Ahmedabad city followed by users of Surat and Vadodara, and least significant for users of Rajkot.

5.4.2: Factor Analysis of Extensibility Feature:

Table Number: 5.21

Results of KMO and Bartlett's Test for Extensibility feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.847
Bartlett's Test of Sphericity	**Approx. Chi-Square**	5639.952
	df	15
	Sig.	0.000

The KMO test Result with a value of 0.847 displays sample adequacy for the Extensibility characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.21a

Score of Total Variance of Use of e-Governance Services for Extensibility Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	4.279	71.315	71.315	4.279	71.315	71.315
02	0.646	10.761	82.076			
03	0.375	6.255	88.330			
04	0.342	5.702	94.032			
05	0.220	3.659	97.691			
06	0.139	2.309	100.000			

"Extraction Method: Principal Component Analysis"

About 71 percent of observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

Table Number: 5.21b

Score of Communalities and Rotated Component of e-Governance Services for Extensibility Feature:

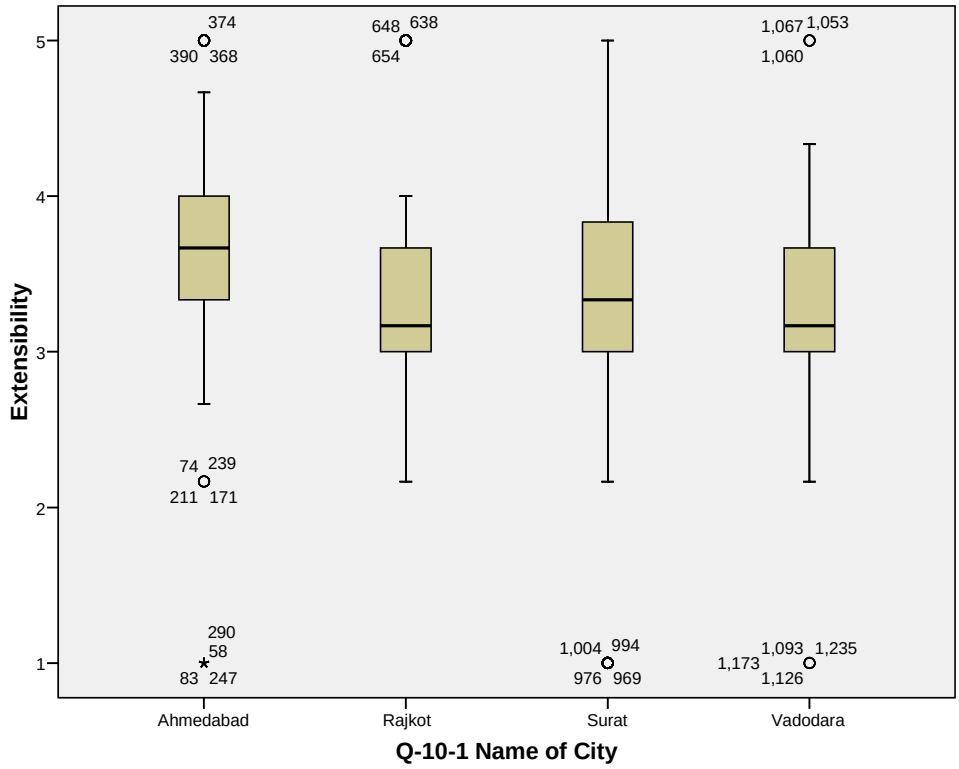
Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	e-Governance App/Website provides detailed information about the service offered	0.716	0.846
02	e-Governance App/Website administrator/backend technical team are quick to resolve the issues.	0.702	0.838
03	e-Governance App/Website provides detailed information and description of the e-Governance service offered.	0.758	0.871
04	The information provided by website is easy to comprehend	0.750	0.866
05	e-Governance website provides information in concise format.	0.672	0.820
06	The information provided by website is not easy to get otherwise from other sources.	0.680	0.825

Table no 5.21b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Extensibility criteria. These criteria are viz. "e-Governance App/Website provides detailed information about the service offered"; "e-Governance App/Website administrator/backend technical team are quick to resolve the issues"; "e-Governance App/Website provides detailed information and description of the e-Governance service offered"; "The information provided by website is easy to comprehend"; "e-Governance website provides information in concise format"; "The information provided by website is not easy to get otherwise from other sources."

Significance of Components of Extensibility Variable Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance to understand the significance of Extensibility feature amongst the selected cities.

Graph Number: 5.2
Box Plot for Extensibility Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Ahmedabad and Surat, and least significant for users of Rajkot and Vadodara.

5.4.3: Factor Analysis of Integration Feature:

Table Number: 5.22

Results of KMO and Bartlett's Test for Integration Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.920
Bartlett's Test of Sphericity	**Approx. Chi-Square**	6204.753
	df	21
	Sig.	0.000

The KMO test Result with a value of 0.920 displays sample adequacy for the Integration characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.22a

Score of Total Variance of Use of e-Governance Services for Integration Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	4.884	69.765	69.765	4.884	69.765	69.765
02	0.576	8.234	77.999			
03	0.418	5.969	83.968			
04	0.352	5.032	89.000			
05	0.300	4.292	93.292			
06	0.247	3.521	96.813			
	0.223	3.187	100.000			

"Extraction Method: Principal Component Analysis"

About 69 percent of observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

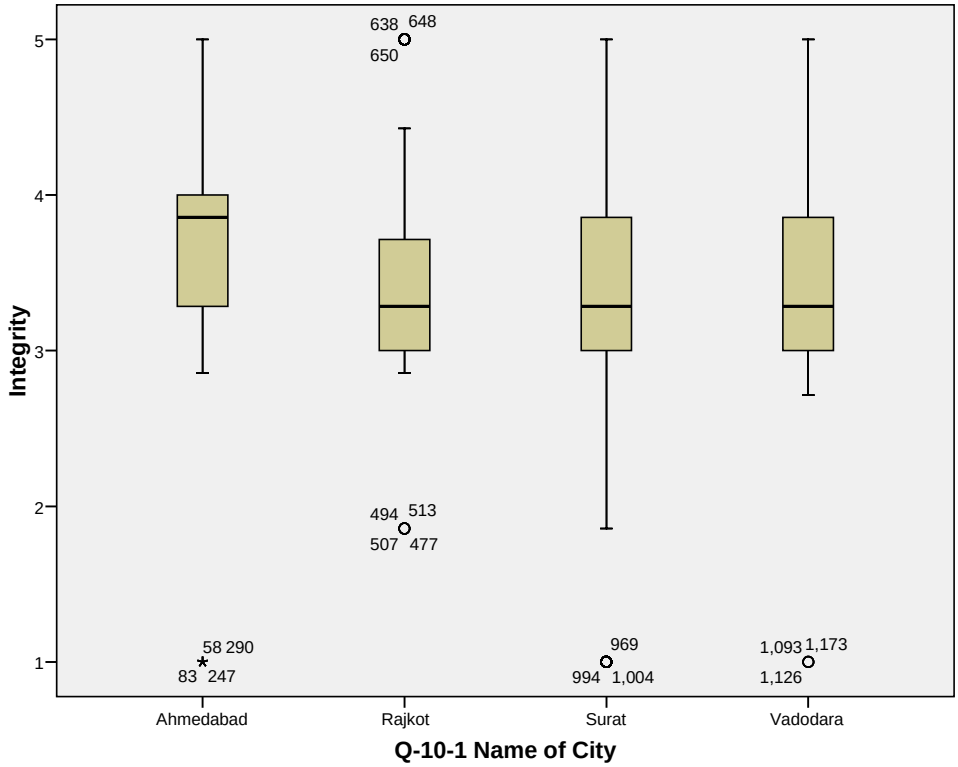
Table Number: 5.22b
Score of Communalities and Rotated Component of e-Governance Services for Integration Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	e-Governance App/Websites integrates different services offered for a particular service on one dashboard.	0.690	0.830
02	e-Governance App/Website displays a simplified process of a service to be availed.	0.747	0.865
03	e-Governance App/Website integrates different sub-processes of a service, making it a convenient hassle-free user-interface.	0.579	0.761
04	e-Governance App/Website displays simplified Payment gateways.	0.747	0.864
05	e-Governance App/Website displays a transparent Governance for service task completion to the citizens.	0.719	0.848
06	e-Governance website offers various payment options	0.649	0.806
07	e-Governance website offers vide range of services through a single website	0.752	0.867

Table no 5.22b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Integration criteria. These criteria are, “e-Governance App/Websites integrates different services offered for a particular service on one dashboard”, “e-Governance App/Website displays a simplified process of a service to be availed”, “e-Governance App/Website integrates different sub-processes of a service, making it a convenient hassle-free user-interface”, “e-Governance App/Website displays simplified Payment gateways”, “e-Governance App/Website displays a transparent Governance for service task completion to the citizens”, “ e-Governance website offers various payment options”, “e-Governance website offers vide range of services through a single website.”

Significance of Components of Integration Variable Amongst Selected Cities of the State of Gujarat:
The box plots below can be used to understand the significance to understand the significance of Integration feature amongst the selected cities.

Graph Number: 5.3
Box Plot for Integration feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Ahmedabad and least significant for Surat, Rajkot and Vadodara users.

5.4.4: Factor Analysis of Perceived Usefulness Feature:

Table Number: 5.23
Results of KMO and Bartlett's Test for Perceived Usefulness Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.875
Bartlett's Test of Sphericity	**Approx. Chi-Square**	7538.984
	df	21
	Sig.	0.000

The KMO test Result with a value of 0.875 displays sample adequacy for the Perceived Usefulness characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.23a
Score of Total Variance of Use of e-Governance Services for Perceived Usefulness Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	4.986	71.222	71.222	4.986	71.222	71.222
02	.704	10.057	81.279			
03	.439	6.268	87.546			
04	.318	4.543	92.089			
05	.297	4.243	96.332			
06	.148	2.107	98.440			
07	.109	1.560	100.000			

"Extraction Method: Principal Component Analysis"

About 71 percent of observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

Table Number: 5.23b

Score of Communalities and Rotated Component of e-Governance Services for Perceived Usefulness Feature

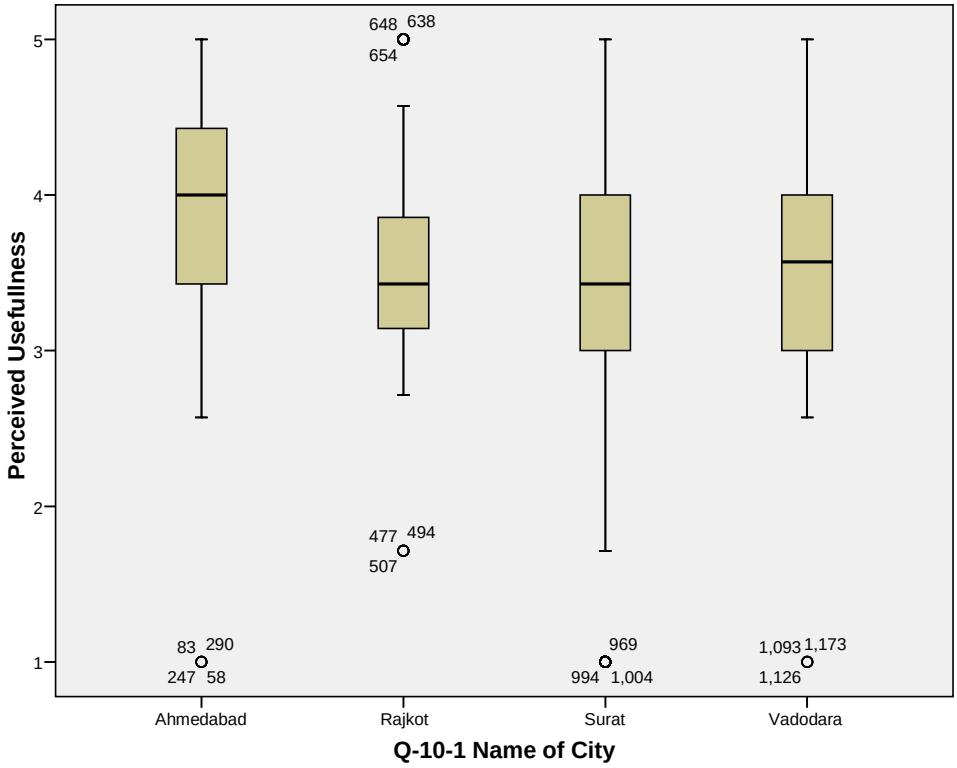
Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	Using e-Governance App/Website reduces the cost of utilizing the service	0.814	0.902
02	Using e-Governance App/Website saves the time for avail the services.	0.774	0.879
03	Using e-Governance App/Website gives a transparent perspective to the citizens.	0.803	0.896
04	Using e-Governance App/Website results in charging affordable fees for availing respective services of the Government by the citizens.	0.744	0.862
05	Using e-Governance App/Website implies Answerability on the respective Government Department to give service to the citizen	0.641	0.800
06	Using e-Governance App/Website provides flexibility to the citizens in using the services as per his/her convenience.	0.677	0.823
07	Notification of the description of the failure of the e-Governance services, is shared by website.	0.534	0.730

Table no 5.23b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Perceived Usefulness criteria. These criteria are, "Using e-Governance App/Website reduces the cost of utilizing the service", "Using e-Governance App/Website saves the time for avail the services", "Using e-Governance App/Website gives a transparent perspective to the citizens", "Using e-Governance App/Website results in charging affordable fees for availing respective services of the Government by the citizens", "Using e-Governance App/Website implies Answerability on the respective Government Department to give service to the citizen", " Using e-Governance App/Website provides flexibility to the citizens in using the services as per his/her convenience", "Notification of the description of the failure of the e-Governance services, is shared by website."

Significance of Components of Perceived Usefulness Variable Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance to understand the significance of Perceived Usefulness feature amongst the selected cities.

Graph Number: 5.4
Box Plot for Perceived Usefulness Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Ahmedabad and Vadodara least significant for Surat and Rajkot users.

5.4.5: Factor Analysis of Benefits Feature:

Table Number: 5.24

Results of KMO and Bartlett's Test for Benefits Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.935
Bartlett's Test of Sphericity	**Approx. Chi-Square**	15053.196
	df	**66**
	Sig.	0.000

The KMO test Result with a value of 0.935 displays sample adequacy for the Benefits characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.24a

Score of Total Variance of Use of e-Governance Services for Benefits Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	8.314	69.280	69.280	8.314	69.280	69.280
02	0.914	7.619	76.899			
03	0.558	4.647	81.546			
04	0.490	4.079	85.625			
05	0.378	3.146	88.771			
06	0.283	2.357	91.128			
07	0.256	2.136	93.264			
08	0.214	1.787	95.052			
09	0.175	1.457	96.508			
10	0.170	1.418	97.927			
11	0.141	1.174	99.100			
12	0.108	.900	100.000			

"Extraction Method: Principal Component Analysis"

About 69 percent of observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

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Table Number: 5.24b

Score of Communalities and Rotated Component of e-Governance Services for Benefits Feature

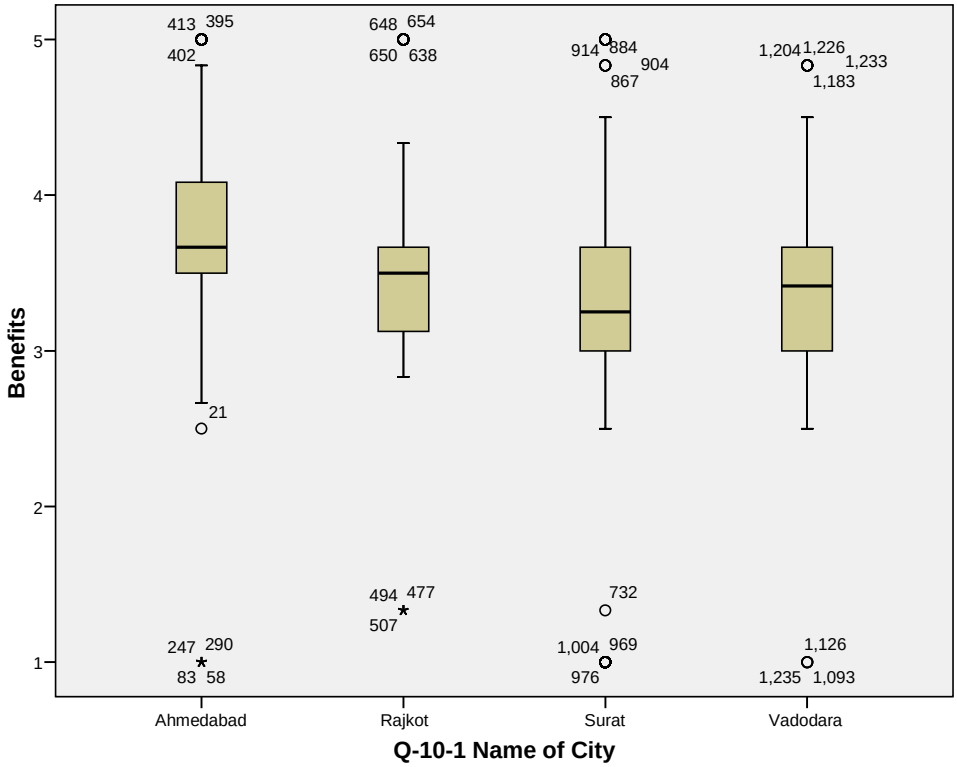
Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	Use of e-Governance services is user friendly	0.755	0.869
02	Services offered by e-Governance App/Websites is convenient to citizens	0.814	0.902
03	e-Governance App/Websites are transparent	0.780	0.883
04	Services offered by e-Governance App/Websites are Transparent to use.	0.727	0.853
05	Services offered by e-Governance App/Websites hassle free to use by citizens.	0.609	0.780
06	e-Governance App/Websites are economical/ affordable to citizens for its usage.	0.673	0.820
07	e-Governance App/Websites usage saves time.	0.676	0.822
08	e-Governance App/Websites are simple to use.	0.740	0.860
09	e-Governance App/Websites are quick and fast to citizens for its usage.	0.737	0.858
10	e-Governance App/Websites facilitates in auto record generation for reference of citizens.	0.688	0.829
11	e-Governance App/Websites offers personalized services to citizens.	0.502	0.708
12	e-Governance App/Websites offers flexibility to citizens for using services.	0.615	0.784

Table no 5.24b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Benefits criteria. These criteria are, “Using e-Governance App/Website reduces the cost of utilizing the service”, “Use of e-Governance services is user friendly”, “Services offered by e-Governance App/Websites is convenient to citizens”, “e-Governance App/Websites are transparent”, “Services offered by e-Governance App/Websites are Transparent to use.”, “ Services offered by e-Governance App/Websites hassle free to use by citizens”, “e-Governance App/Websites are economical/ affordable to citizens for its usage”, “e-Governance App/Websites usage saves time”, “e-Governance App/Websites are simple to use”, “e-Governance App/Websites are quick and fast to citizens for its usage”, “e-Governance App/Websites facilitates in auto record generation for reference of citizens”, “e-Governance App/Websites offers personalized services to citizens”, “e-Governance App/Websites offers flexibility to citizens for using services.”

Significance of Components of Benefits Variables Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance to understand the significance of Benefits feature amongst the selected cities.

Graph Number: 5.5
Box Plot for Benefits feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were seen to be more crucial for Ahmedabad, Vadodara & Rajkot least significant for Surat users.

5.4.6: Factor Analysis of Problems Faced Feature:

Table Number: 5.25

Results of KMO and Bartlett's Test for Problems Faced Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.873
Bartlett's Test of Sphericity	**Approx. Chi-Square**	7664.080
	df	36
	Sig.	0.000

The KMO test Result with a value of 0.873 displays sample adequacy for the Problems faced characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.25a

Score of Total Variance of Use of e-Governance Services for Problems Faced by Selected e-Governance Users

	Initial Eigenvalues			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
Component	**Total**	**Percentage of Variance**	**Cumulative Percentage**	**Total**	**Percentage of Variance**	**Cumulative Percentage**	**Total**	**Percentage of Variance**	**Cumulative Percentage**
1	5.403	60.034	60.034	5.403	60.034	60.034	4.072	45.246	45.246
2	1.032	11.468	71.502	1.032	11.468	71.502	2.363	26.256	71.502
3	0.722	8.027	79.529						
4	0.542	6.022	85.551						
5	0.353	3.917	89.469						
6	0.325	3.614	93.082						
7	0.262	2.914	95.996						
8	0.197	2.192	98.188						
9	0.163	1.812	100.000						

"Extraction Method: Principal Component Analysis"

First two components of initial solution had Eigenvalues larger than 01, and they were responsible for around 71percent of the observed changes in certain e-Governance user populations in chosen Gujarat cities. The Kaiser Criterion states that just the first two components should be considered since the subsequent Eigenvalues are smaller than 01.

Table Number: 5.25b
Score of Communalities and Rotated Component of e-Governance Services for Problems Faced by Selected e-Governance Users

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component	
			1	2
01	e-Governance App/Websites have reduced the cost of obtaining various civic and other services?	0.880	0.102	**0.932**
02	Lack of monitoring of the quality & efficiency of outsourced agencies by Government bodies, for different e-Governance Services employed.	0.725	0.527	**0.668**
03	e-Governance Services are not user friendly.	0.728	**0.788**	0.326
04	Fear of confidentiality in providing personal/business data, for e-Governance services	0.644	0.368	**0.713**
05	Outsourced team employees are an untrained work force	0.833	**0.880**	0.240
06	Government employees are an untrained work force	0.777	**0.852**	0.226
07	Enabled the access of civic services for people with disabilities, digital divide & multi-lingual access	0.470	0.532	0.432
08	e-Governance websites server hangs frequently during usage.	0.692	**0.781**	0.287
09	Process of usage of e-Governance services is complex	0.688	**0.796**	0.233

Extraction Method: Principal Component Analysis.

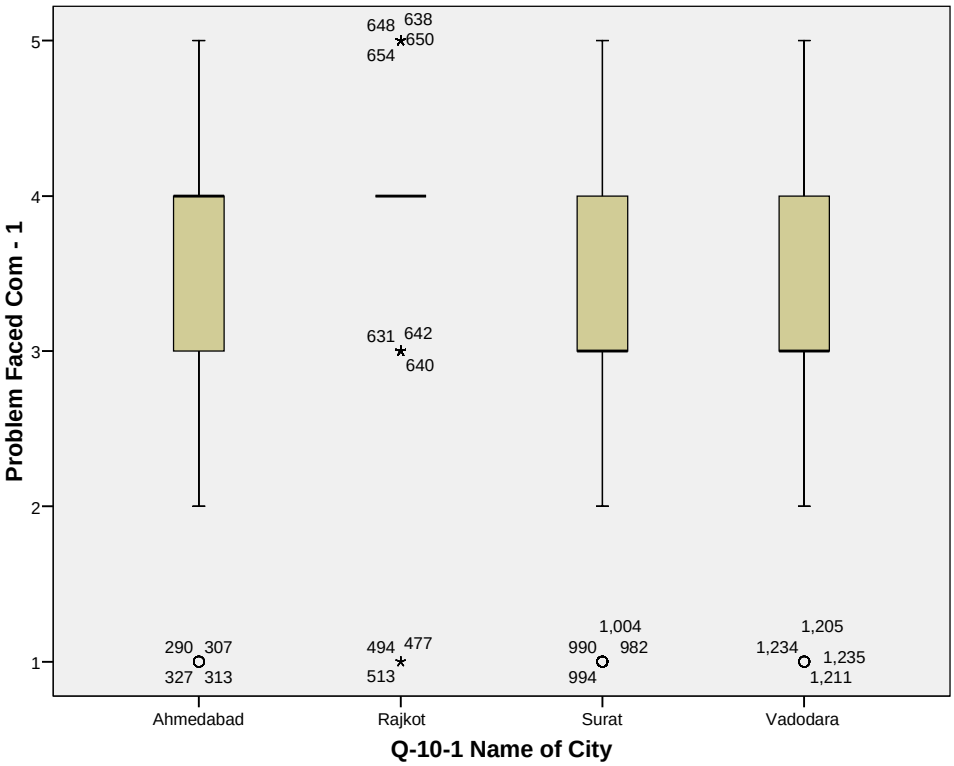
The observations can be made from the above table no. 5.25b that how differently correlated the two components were with the multiple criteria. The criteria 03, 05, 06, 08, 09 (Services are not user friendly, Outsourced team employees are an untrained work force, Government employees are an untrained work force, e-Governance websites server hangs frequently during usage, Process of usage of e-Governance services is complex); with component 01 were revealed to be more correlated.

Criteria's 01, 02, 04 (e-Governance App/Websites have reduced the cost of obtaining various civic and other services, Lack of monitoring of the quality & efficiency of outsourced agencies by Government bodies, for different e-Governance Services employed, Fear of confidentiality in providing personal/business data, for e-Governance services); with component 02 were observed to be more correlated.

Significance of Components of Problems Faced by Selected e-Governance users Amongst Selected Cities of the State of Gujarat:

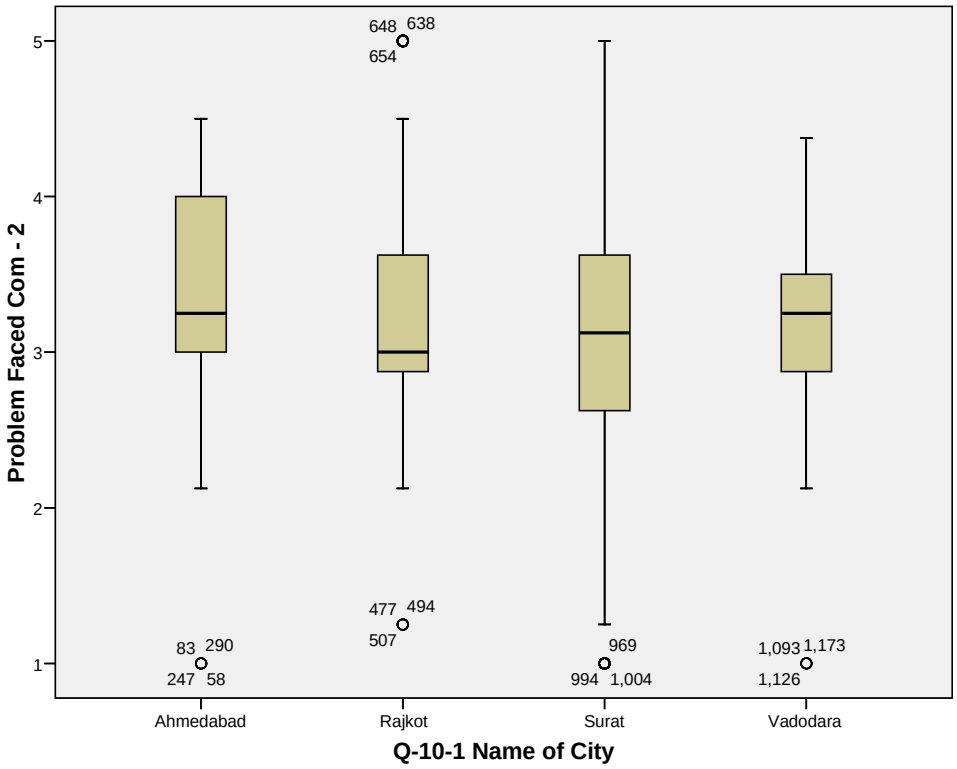
The box plots below can be used to understand the significance to understand the significance of Problems Faced feature amongst the selected cities.

Graph Number: 5.6
Box Plot for Problems Faced Feature of e-Governance Services for Component 01: City wise



The box plot that may be seen above suggests that component 01 criterion (Services are not user friendly, Outsourced team employees are an untrained work force, Government employees are an untrained work force, e-Governance websites server hangs frequently during usage, Process of usage of e-Governance services is complex) were significant for Ahmedabad and Rajkot and least important for Surat and Vadodara Cities as the median value is large in-comparison to Rajkot, Surat and Vadodara Cities.

Graph Number: 5.7
Box Plot for Problems Faced Feature of e-Governance Services for Component 02: City wise



According to the box plot presented as above, component 02 criterion (e-Governance App/Websites have reduced the cost of obtaining various civic and other services, Lack of monitoring of the quality & efficiency of outsourced agencies by Government bodies, for different e-Governance Services employed, Fear of confidentiality in providing personal/business data, for e-Governance services) were revealed to be more significant for Vadodara & Ahmedabad Cities since median value is high in relation to Surat & Rajkot.

5.4.7: Factor Analysis of Availability Feature:

Table Number: 5.26

Results of KMO and Bartlett's Test for Availability Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.800
Bartlett's Test of Sphericity	**Approx. Chi-Square**	3281.968
	df	10
	Sig.	0.000

The KMO test Result with a value of 0.800 displays sample adequacy for the availability characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.26a

Score of Total Variance of Use of e-Governance Services for Availability Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	3.296	65.914	65.914	4.279	71.315	71.315
02	0.756	15.110	81.024			
03	0.430	8.605	89.630			
04	0.276	5.518	95.148			
05	0.243	4.852	100.000			

"Extraction Method: Principal Component Analysis"

About 65 percent of observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

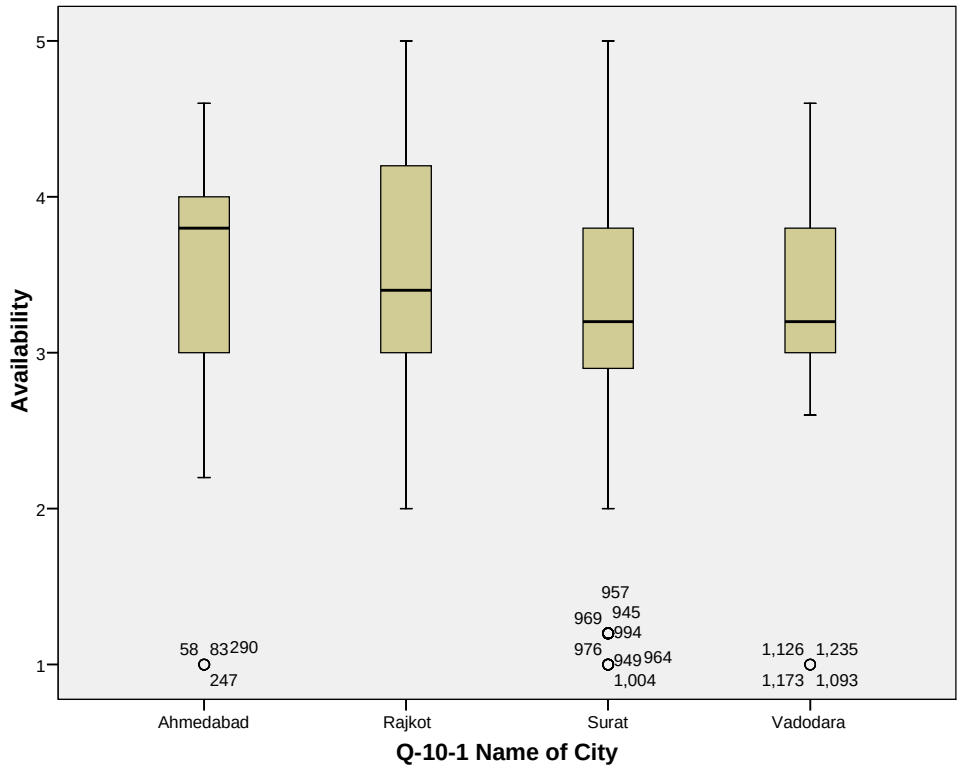
Table Number: 5.26b
Score of Communalities and Rotated Component of e-Governance Services for Availability Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	e-Governance App/Websites has reduced the involvement of Agents/Agency/Intermediates.	0.631	0.794
02	Are e-Governance App/Websites always available for citizens	0.758	0.871
03	Are e-Governance App/Websites difficult to connect due to Internet connectivity.	0.539	0.734
04	e-Governance App/Website takes appropriate precautionary measures to prevent frauds	0.720	0.849
05	e-Governance App/Website maintains accurate records of transactions made by citizens.	0.648	0.805

Table no 5.26b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Availability criteria. These criteria are viz. "e-Governance App/Websites has reduced the involvement of Agents/Agency/Intermediates**";** **"**Are e-Governance App/Websites always available for citizens**";** **"**Are e-Governance App/Websites difficult to connect due to Internet connectivity**";** **"**e-Governance App/Website takes appropriate precautionary measures to prevent frauds**";** **"**e-Governance App/Website maintains accurate records of transactions made by citizens**."**

Significance of Components of Availability Variables Amongst Selected Cities of the State of Gujarat:
The box plots below can be used to understand the significance to understand the significance of Availability feature amongst the selected cities.

Graph Number: 5.8
Box Plot for Availability Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Ahmedabad, least significant for Surat, Vadodara and Rajkot users.

5.4.8: Factor Analysis of Affordability Feature:

Table Number: 5.27

Results of KMO and Bartlett's Test for Affordability Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.703
Bartlett's Test of Sphericity	**Approx. Chi-Square**	1958.015
	df	10
	Sig.	0.000

The KMO test Result with a value of 0.703 displays sample adequacy for the affordability characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.27a

Score of Total Variance of Use of e-Governance Services for Affordability Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	2.366	78.881	78.881	2.366	78.881	78.881
02	.429	14.294	93.174			
03	.205	6.826	100.000			

"Extraction Method: Principal Component Analysis"

About 78 percent is observed variances found amongst certain e-Governance users in particular Gujarat State cities may be attributed to just component one.

Table Number: 5.27b
Score of Communalities and Rotated Component of e-Governance Services for Affordability Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	Using e-Governance App/Website are affordable, as it offers quick services, for citizens	0.815	0.903
02	Charges & fees charged for use of e-Governance App/Website are reasonable for citizens	0.850	0.922
03	e-Governance App/Websites have reduced the physical movement for availing services.	0.701	0.837

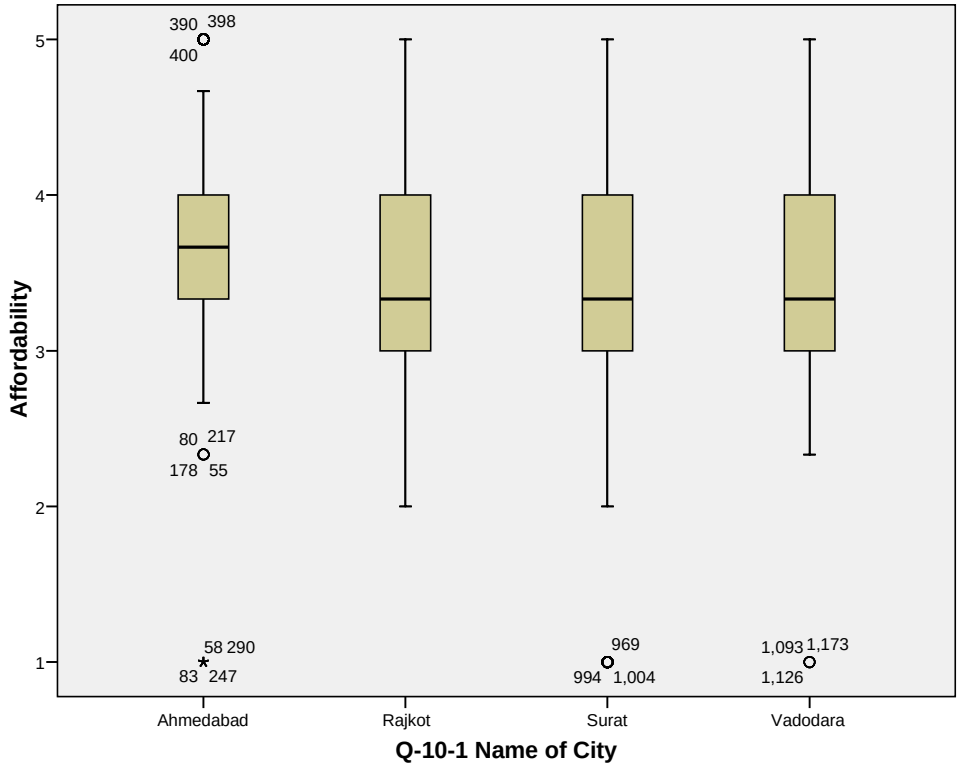
Table no 5.27b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Affordability criteria. These criteria are viz. "Using e-Governance App/Website are affordable, as it offers quick services, for citizens**"; "**Charges & fees charged for use of e-Governance App/Website are reasonable for citizens**"; "**e-Governance App/Websites have reduced the physical movement for availing services.**"**

Significance of Components of Affordability Variables Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance of each component to various types of cities.

The box graphic that follows explains four cities' combined component 01 Affordability criteria scores.

Graph Number: 5.9
Box Plot for Affordability Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Ahmedabad, least significant for Surat, Vadodara and Rajkot users.

5.4.9: Factor Analysis of Functional Value Feature:

Table Number: 5.28
Results of KMO and Bartlett's Test for Functional Value Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.882
Bartlett's Test of Sphericity	**Approx. Chi-Square**	5235.760
	df	15
	Sig.	0.000

The KMO test Result with a value of 0.882 displays sample adequacy for the functional value characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.28a
Score of Total Variance of Use of e-Governance Services for Functional Value Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	4.259	70.976	70.976	4.259	70.976	70.976
02	0.590	9.833	80.810			
03	0.415	6.910	87.720			
04	0.288	4.794	92.514			
05	0.250	4.163	96.677			
06	0.199	3.323	100.000			

Extraction Method: Principal Component Analysis

About 70percent of the observed variances with regard to chosen e-Governance users in selected Gujarat State cities may be attributed to just component one.

Table Number: 5.28b

Score of Communalities and Rotated Component of e-Governance Services for Functional Value Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component 1
01	e-Governance App/Websites helps in knowing a service offered by Government in a better way.	0.725	0.851
02	e-Governance App/Websites helps in taking independent decisions.	0.764	0.874
03	e-Governance App/Websites help me in attaining my requirement.	0.748	0.865
04	e-Governance App/ Website accepts responsibility and takes control in the event of failure/ fault of e-Governance service.	0.725	0.851
05	e-Governance App/ Website provides updated information.	0.698	0.835
06	e-Governance App/ Website provides useful information.	0.599	0.774

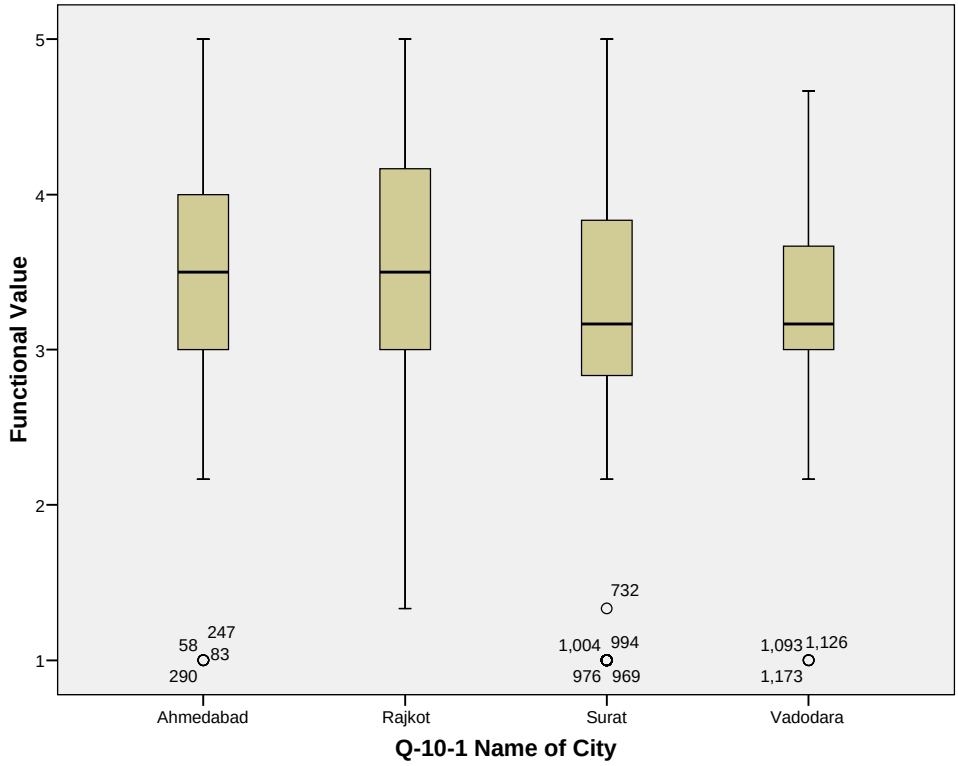
Table no 5.28b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Functional Value criteria. These criteria are viz. "e-Governance App/Websites helps in knowing a service offered by Government in a better way**"; "**e-Governance App/Websites helps in taking independent decisions.**"; "**e-Governance App/Websites help me in attaining my requirement**"; "**e-Governance App/ Website accepts responsibility and takes control in the event of failure/ fault of e-Governance service**"; "**e-Governance App/ Website provides updated information**"; "**e-Governance App/ Website provides useful information**."**

Significance of Components of Functional Value features Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance of each component to various types of cities.

The box plot that follows explains four cities' combined component 01 Functional Value score.

Graph Number: 5.10
Box Plot for Functional Value Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Ahmedabad and Rajkot, least significant for Surat and Vadodara users.

5.4.10: Factor Analysis of Emotional Value Feature:

Table Number: 5.29

Results of KMO and Bartlett's Test for Emotional Value Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.790
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**4878.976**
	df	10
	Sig.	0.000

The KMO test Result with a value of 0.790 displays sample adequacy for the emotional value characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.29a

Score of Total Variance of Use of e-Governance Services for Emotional Value Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	3.687	73.745	73.745	3.687	73.745	73.745
02	0.666	13.319	87.064			
03	0.293	5.851	92.916			
04	0.238	4.754	97.670			
05	0.116	2.330	100.000			

"Extraction Method: Principal Component Analysis"

About 73 percent observed variances within chosen e-Governance users in selected Gujarat State cities may be attributed to component one alone.

Table Number: 5.29b

Score of Communalities and Rotated Component of e-Governance Services for Emotional Value Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	e-Governance App/Websites assist me in interacting directly with the system	0.631	0.794
02	The features of the e-Governance App/ Website influence my behaviour during direct interaction with the system.	0.677	0.823
03	e-Governance App/Websites give me a sense of satisfaction by interacting personally.	0.795	0.892
04	User of e-Governance App/ Website gets a chance to raise a concern in case of service failure.	0.782	0.884
05	e-Governance App/Website has well designed/ organized interface.	0.802	0.896

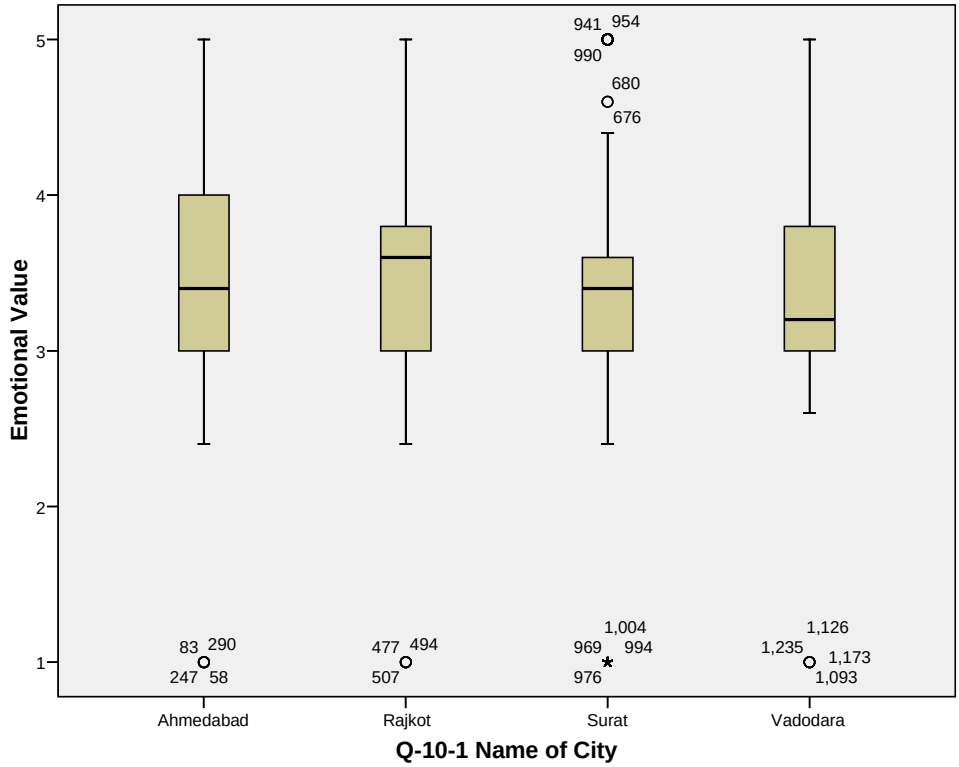
Table no 5.29b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Emotional Value criteria. These criteria are viz. “e-Governance App/Websites assist me in interacting directly with the system”; “The features of the e-Governance App/ Website influence my behaviour during direct interaction with the system”; “e-Governance App/Websites give me a sense of satisfaction by interacting personally”; “User of e-Governance App/ Website gets a chance to raise a concern in case of service failure”; “e-Governance App/Website has well designed/ organized interface.”

Significance of Components of Emotional Value features Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance of each component to various types of cities.

The box plot that follows explains four cities' combined component 01 Emotional Value score.

Graph Number: 5.11
Box Plot for Emotional Value Feature of e-Governance Services for Component 01: City wise



Above box plot displays that every requirement for component 01, and were found more important for Surat, Ahmedabad and Rajkot, least significant for Vadodara users.

5.4.11: Factor Analysis of Social Value Feature:

Table Number: 5.30

Results of KMO and Bartlett's Test for Social Value Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.881**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**6078.036**
	df	15
	Sig.	0.000

The KMO test Result with a value of 0.881 displays sample adequacy for the social value characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.30a

Score of Total Variance of Use of e-Governance Services for Social Value Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	4.406	73.433	73.433	4.406	73.433	73.433
02	0.664	11.069	84.502			
03	0.302	5.034	89.536			
04	0.269	4.487	94.023			
05	0.196	3.259	97.282			
06	0.163	2.718	100.000			

"Extraction Method: Principal Component Analysis"

About 73 percent observed variances with regard to chosen e-Governance users in selected Gujarat State cities may be attributed to just component one.

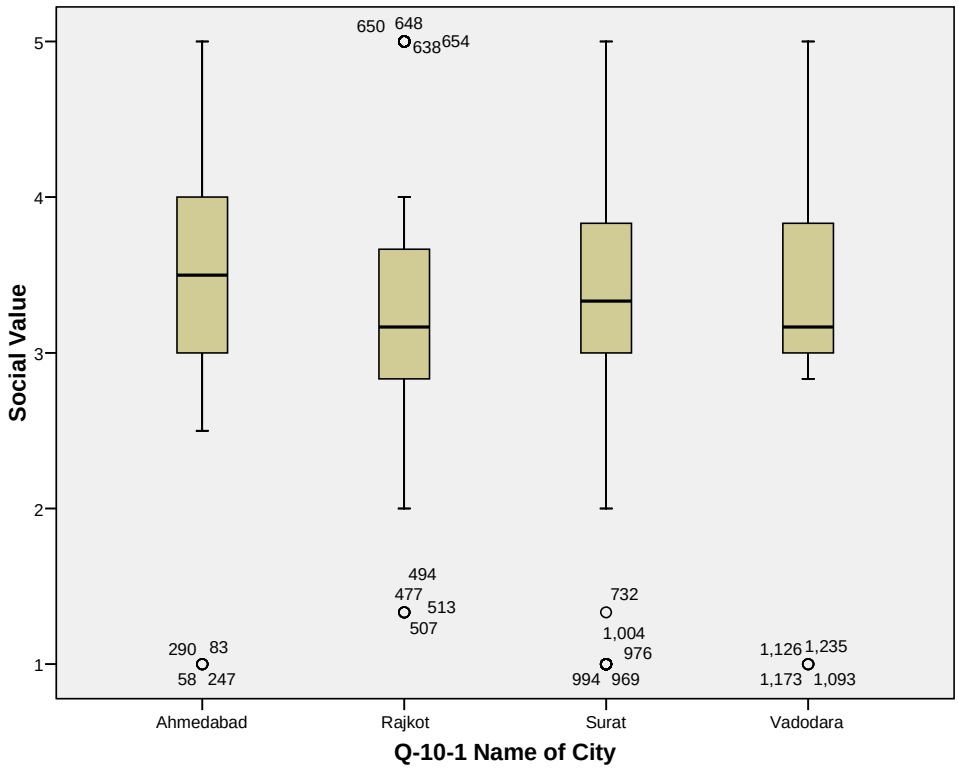
Table Number: 5.30b
Score of Communalities and Rotated Component of e-Governance Services for Social Value Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component
			1
01	e-Governance App/Websites create a social bonding by using the services personally	0.628	0.793
02	Improves my existing relationships with e-Governance App/Website users.	0.761	0.872
03	Makes me feel accepted by other users, post using the e-Governance App/Website	0.757	0.870
04	Help me to create good impression on non- users of e-Governance App/Website	0.824	0.908
05	Gives me a social approval, on effectively using the e-Governance App/Website.	0.759	0.871
06	e-Governance App/ Website helps me in doing friendly and continuous interaction with Government departments.	0.677	0.823

Table no 5.30b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Social Value criteria. These criteria are viz. “e-Governance App/Websites create a social bonding by using the services personally”; “Improves my existing relationships with e-Governance App/Website users”; “Makes me feel accepted by other users, post using the e-Governance App/Website”; “Help me to create good impression on non- users of e-Governance App/Website”; “Gives me a social approval, on effectively using the e-Governance App/Website”; “ e-Governance App/ Website helps me in doing friendly and continuous interaction with Government departments.”

Significance of Components of Social Value features Amongst Selected Cities of the State of Gujarat:
The box plots below can be used to understand the significance to understand the significance of Social Value feature amongst the selected cities.

Graph Number: 5.12
Box Plot for Social Value Feature of e-Governance Services for Component 01: City wise



Above box plot displays every requirement for component 01, and were found more important for Ahmedabad users, least significant for Vadodara users.

5.4.12: Factor Analysis of Monetary Value Feature:

Table Number: 5.31

Results of KMO and Bartlett's Test for Monetary Value Feature of e-Governance Services

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.720**
Bartlett's Test of Sphericity	**Approx. Chi-Square**	**3156.282**
	df	10
	Sig.	0.000

The KMO test Result with a value of 0.720 displays sample adequacy for the monetary value characteristic of e-Governance services and the result of Bartlet's Test of Sphericity (0.00) with significant value ($p < 05$) permits the use of factor analysis.

Table Number: 5.31a

Score of Total Variance of Use of e-Governance Services for Monetary Value Feature

Component	**Initial Eigenvalues**			**Rotation Sums of Squared Loadings**		
	Total	Percentages of Variance	Cumulative per cent	Total	Percentages of Variance	Cumulative per cent
01	3.143	62.855	62.855	3.143	62.855	62.855
02	0.849	16.986	79.841			
03	0.518	10.356	90.197			
04	0.297	5.933	96.130			
05	0.193	3.870	100.000			

"Extraction Method: Principal Component Analysis"

About 62 percent observed variances within chosen e-Governance users in selected Gujarat State cities may be attributed to component one alone.

Table Number: 5.31b

Score of Communalities and Rotated Component of e-Governance Services for Monetary Value Feature

Sr. No.	Selected Criteria	Communalities Extraction	Rotated Component 1
01	Useful for generating income for Agents/ Intermediates, for use of e-Governance App/Websites.	0.452	0.672
02	Using e-Governance App/Website, saves overall expenditure for a service	0.774	0.880
03	Using e-Governance App/Website, saves time value of money.	0.516	0.718
04	Using e-Governance App/Website, saves the money paid as a bribe.	0.700	0.837
05	e-Governance App/Website provides financial security doing online security.	0.702	0.838

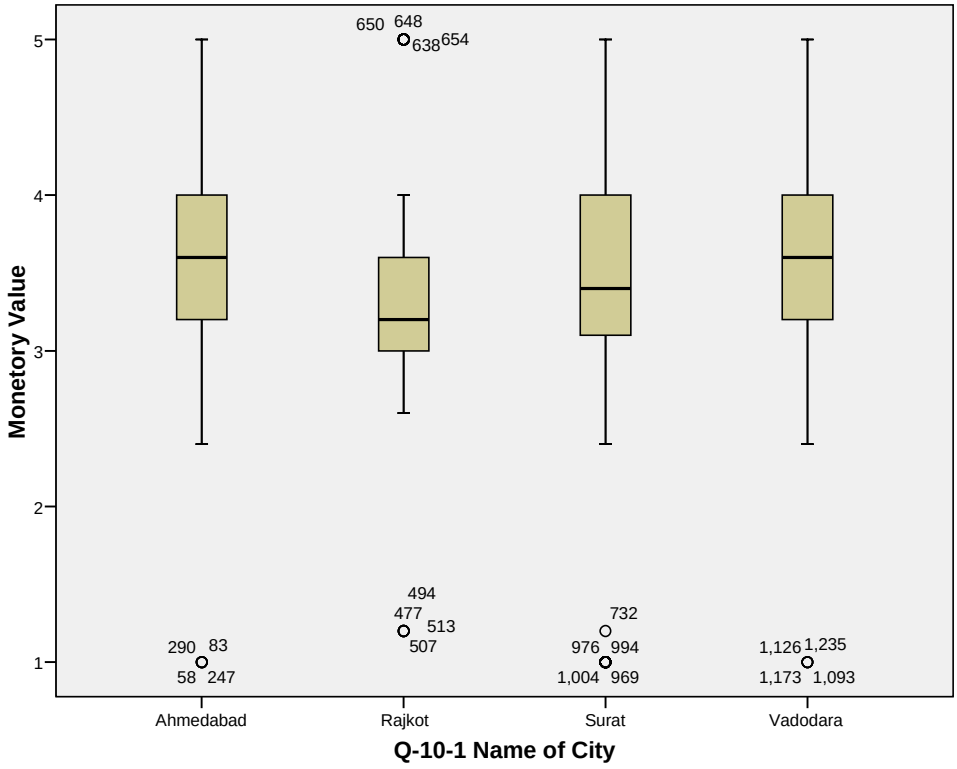
Table no 5.31b, indicates the extent of correlation of component extracted. All items are included in the component 01 were found as more correlated with Monetary Value criteria. These criteria are viz. “Useful for generating income for Agents/ Intermediates, for use of e-Governance App/Websites”; “Using e-Governance App/Website, saves overall expenditure for a service”; “Using e-Governance App/Website, saves time value of money”; “Using e-Governance App/Website, saves the money paid as a bribe”; “e-Governance App/Website provides financial security doing online security.”

Significance of Components of Monetary Value features Amongst Selected Cities of the State of Gujarat:

The box plots below can be used to understand the significance of each component to various types of cities.

The box plot that follows explains four cities' combined component 01 Monetary Value Criteria score.

Graph Number: 13
Box Plot for Monetary Value Feature of e-Governance Services for Component 01: City wise



Above box plot displays every requirement for component 01, and were found more important for Vadodara and Ahmedabad users, least significant for Rajkot and Surat users.

5.5: RESULTS OF STRUCTURE EQUATION MODEL (SEM) APPLYING SMART PARTIAL LEAST SQUARE PATH MODELING:

An attempt was made to build Structure Equation Model (SEM) which was developed with selected 08 constructs and 04 values created, and Behavioural Intention and Attitude were considered as outcome variables. As a consequence of the creation of a structured equation model and the measurement model, Government of Gujarat (GoG) and Local Municipal Corporation (LMC) are given in Table Number 5.35 to 5.42.

“Smart Partial Least Square" (PLS) programme was used for development of SEM. In PLS-SEM, the evaluation of the results takes place over two distinct stages. The satisfactory result of the "measurement model" permits to move to the next stage of developing SEM (Hair, et al., 2014).

5.5.1: Partial Least Square – (PLS-SEM) Of Government of Gujarat (GOG) And Local Municipal Corporation (LMC):

The researcher has developed the PLS-SEM depicting the relationship between eight selected criteria and four selected values of GOG and LMC as well as Behavioural Intention and Attitude were considered as outcome variables, as depicted in Figure Number 01.

Measurement Model Assessments- GOG and LMC:

The PLS-SEM method was applied for validate whether or not variables used in measurement model satisfy requirements for reliability and validity (Hair, et al., 2017). The PLS indicator loadings are initially used to conduct an investigation into for reliability, for consistency of measurement. The findings of the analyses of PLS-SEM for eight chosen criteria and four chosen values are shown in Table 5.32 for GOG and Table 5.33 for LMC. The results shows the adequate indicator reliability with loading score of above 0.50 which shows 50 percent variance (Hair, et al., 2017).

The results of the PLS composite reliability evaluation for selected eight criteria and four values are also shown in Table 5.32 and Table 5.33, which falls under the acceptable range of 0.70 and 0.90, and it supports exploratory research and also describes the variance of convergent validity (ibid). Acceptable indicators have an Average Variance Extracted (AVE) value of 0.50 which shows 50 percent variance of AVE thereby confirming the convergent validity (ibid).

Indicators of PLS-SEM Model of GOG and LMC:

The Table Number 5.32 shows the different indicators related to selected dimensions of e-Governance services which exclude the statements with low Cronbach Alpha score.

Table: 5.32: Findings of PLS-SEM Indicators for GOG					
Selected Constructs	**Selected Statements**	**Factor Loading**	**AVE**	**Composite Reliability**	**Cronbach Alpha**
Accessibility	ACC1a_GoG	0.861	0.692	0.953	0.944
	ACC2a_GoG	0.875			
	ACC3a_GoG	0.847			
	ACC4a_GoG	0.810			
	ACC5_GoG	0.813			
	ACC6a_GoG	0.816			
	ACC7a_GoG	0.847			
	ACC8a_GoG	0.784			
	ACC9a_GoG	0.830			
Extensibility	EXT10a_GoG	0.836	0.713	0.937	0.919
	EXT11a_GoG	0.843			
	EXT12a_GoG	0.861			
	EXT13a_GoG	0.858			
	EXT14a_GoG	0.834			
	EXT15a_GoG	0.832			
Integration	INT16a_GoG	0.826	0.697	0.942	0.927
	INT17a_GoG	0.867			
	INT18a_GoG	0.752			
	INT19a_GoG	0.863			
	INT20a_GoG	0.851			
	INT21a_GoG	0.810			
	INT22a_GoG	0.870			
Perceived Usefulness	PU23a_GoG	0.901	0.712	0.945	0.932
	PU24a_GoG	0.879			
	PU25a_GoG	0.894			
	PU26a_GoG	0.861			
	PU27a_GoG	0.803			
	PU28a_GoG	0.827			
	PU29a_GoG	0.729			
Benefits	BEN30a_GoG	0.863	0.692	**0.964**	**0.959**
	BEN31a_GoG	0.896			
	BEN32a_GoG	0.878			
	BEN33a_GoG	0.854			
	BEN34a_GoG	0.784			
	BEN35a_GoG	0.813			
	BEN36a_GoG	0.828			
	BEN37a_GoG	0.864			
	BEN38a_GoG	0.853			
	BEN39a_GoG	0.823			
	BEN40a_GoG	0.722			
	BEN41a_GoG	0.795			
Problems faced	PF42a_GoG	0.639	**0.598**	0.930	0.915
	PF43a_GoG	0.816			
	PF44a_GoG	0.832			
	PF45a_GoG	0.692			
	PF46a_GoG	0.845			
	PF47a_GoG	0.808			
	PF48a_GoG	0.721			
	PF49a_GoG	0.795			
	PF50a_GoG				
Availability	AVA51a_GoG	0.808	0.658	0.906	0.870
	AVA52a_GoG	0.880			
	AVA53a_GoG	0.707			

	AVA54a_GoG	0.838			
	AVA55a_GoG	0.814			
Affordability	AFF56a_GoG	0.903	**0.789**	0.918	0.865
	AFF57a_GoG	0.926			
	AFF58a_GoG	0.832			
Functional Value	FV59a_GoG	0.846	0.709	0.936	0.918
	FV60a_GoG	0.883			
	FV61a_GoG	0.860			
	FV62a_GoG	0.843			
	FV63a_GoG	0.819			
	FV64a_GoG	0.796			
Emotional Value	EV65a_GoG	0.825	0.735	0.933	0.910
	EV66a_GoG	0.844			
	EV67a_GoG	0.876			
	EV68a_GoG	0.864			
	EV69a_GoG	0.877			
Social Value	SV70a_GoG	0.781	0.734	0.942	0.927
	SV71a_GoG	0.864			
	SV72a_GoG	0.865			
	SV73a_GoG	0.912			
	SV74a_GoG	0.880			
	SV75a_GoG	0.832			
Monetary Value	MV76a_GoG	0.689	0.628	**0.893**	**0.849**
	MV77a_GoG	0.878			
	MV78a_GoG	0.706			
	MV79a_GoG	0.831			
	MV80a_GoG	0.842			

Each statement's factor loading score for each construct, as shown in table number 5.35, is greater than 0.7 and accounts for around 50 percent of the construct's observed variance. AVE column shows construct's convergent validity with a value above 0.50, which describes the construct of statements above 50 percent. The constructs' composite reliability is observed in the range of 0.893 to 0.964, demonstrating strong internal consistency reliability. The construct's Cronbach alpha is also observed in the range 0.849 to 0.959, demonstrating the adequate scale for the research investigation.

Table Number 5.33 shows the different indicators related to selected dimensions of e-Governance services which exclude the statements with low Cronbach Alpha score.

Table: 5.33:
Findings of PLS-SEM Indicators for LMC

Selected Constructs	Selected Statements	Factor Loading	AVE	Composite Reliability	Cronbach Alpha
Accessibility	ACC1a_LMC	0.800	0.652	0.944	0.933
	ACC2a_ LMC	0.840			
	ACC3a_ LMC	0.843			
	ACC4a_ LMC	0.829			
	ACC5_ LMC	0.820			
	ACC6a_ LMC	0.753			
	ACC7a_ LMC	0.813			
	ACC8a_ LMC	0.774			
	ACC9a_ LMC	0.789			
Extensibility	EXT10a_ LMC	0.840	0.691	0.940	0.925
	EXT11a_ LMC	0.806			
	EXT12a_ LMC	0.836			
	EXT13a_ LMC	0.828			
	EXT14a_ LMC	0.876			

	EXT15a_ LMC	0.809			
Integration	INT16a_ LMC	0.863	0.704	0.943	0.930
	INT17a_ LMC	0.779			
	INT18a_ LMC	0.800			
	INT19a_ LMC	0.861			
	INT20a_ LMC	0.828			
	INT21a_ LMC	0.858			
	INT22a_ LMC	0.880			
Perceived Usefulness	PU23a_ LMC	0.905	0.713	0.945	0.932
	PU24a_ LMC	0.880			
	PU25a_ LMC	0.873			
	PU26a_ LMC	0.850			
	PU27a_ LMC	0.805			
	PU28a_ LMC	0.852			
	PU29a_ LMC	0.733			
Benefits	BEN30a_ LMC	0.852	0.682	**0.962**	**0.957**
	BEN31a_ LMC	0.873			
	BEN32a_ LMC	0.873			
	BEN33a_ LMC	0.835			
	BEN34a_ LMC	0.825			
	BEN35a_ LMC	0.854			
	BEN36a_ LMC	0.851			
	BEN37a_ LMC	0.870			
	BEN38a_ LMC	0.811			
	BEN39a_ LMC	0.798			
	BEN40a_ LMC	0.660			
	BEN41a_ LMC	0.785			
Problems faced	PF42a_ LMC	0.765	0.665	0.947	0.937
	PF43a_ LMC	0.746			
	PF44a_ LMC	0.847			
	PF45a_ LMC	0.836			
	PF46a_ LMC	0.851			
	PF47a_ LMC	0.863			
	PF48a_ LMC	0.722			
	PF49a_ LMC	0.839			
	PF50a_ LMC	0.857			
Availability	AVA51a_ LMC	0.836	**0.632**	**0.895**	0.854
	AVA52a_ LMC	0.794			
	AVA53a_ LMC	0.705			
	AVA54a_ LMC	0.825			
	AVA55a_ LMC	0.808			
Affordability	AFF56a_ LMC	0.886	**0.754**	0.902	**0.837**
	AFF57a_ LMC	0.846			
	AFF58a_ LMC	0.873			
Functional Value	FV59a_ LMC	0.846	0.713	0.937	0.920
	FV60a_ LMC	0.837			
	FV61a_ LMC	0.877			
	FV62a_ LMC	0.827			
	FV63a_ LMC	0.851			
	FV64a_ LMC	0.828			
Emotional Value	EV65a_ LMC	0.882	0.732	0.932	0.908
	EV66a_ LMC	0.780			
	EV67a_ LMC	0.878			
	EV68a_ LMC	0.863			
	EV69a_ LMC	0.870			
Social Value	SV70a_ LMC	0.820	0.703	0.934	0.916

	SV71a_ LMC	0.820			
	SV72a_ LMC	0.819			
	SV73a_ LMC	0.873			
	SV74a_ LMC	0.861			
	SV75a_ LMC	0.837			
Monetary Value	MV76a_ LMC	0.706	0.648	0.901	0.862
	MV77a_ LMC	0.883			
	MV78a_ LMC	0.842			
	MV79a_ LMC	0.731			
	MV80a_ LMC	0.849			

Each statement's factor loading score for each construct, as shown in table number 5.32 and 5.33, is greater than 0.7 and accounts for around 50 percent of the construct's observed variance. AVE column shows construct's convergent validity with a value above 0.50, which describes the construct of statements above 50 percent. The constructs' composite reliability is observed in the range of 0.895 to 0.962, demonstrating strong internal consistency reliability. The construct's Cronbach alpha is also observed in the range 0.837 to 0.957, demonstrating the adequate scale for the research investigation.

The discriminant validity needs to be examined as the acceptable factor loading score is above 0.70 and it describes the difference among the constructs.

Discriminant Validity-GOG and LMC:

The discriminant validity describes how the construct is empirically different and also validates the constructs (Fornell and Larcker, 1981). Table 5.34 and Table 5.35 shows the findings of PLS discriminant validity analysis conducted for this study. The fact that all of the diagonal values are higher than their corresponding correlation coefficients when compared to other constructs additionally supports the validity of the variables used to determine the relationship in between chosen criteria of GOG and LMC. It compares the AVE value of every construct with Squared Inter-Construct Correlation to assess the shared variance of each construct.

Table Number: 5.34:
Findings of AVE Values and Fornell–Larcker Test of Discriminant Validity for GOG

Selected Constructs	ACC GOG	AFF GOG	ATT GOG	AVA GOG	BEN GOG	BI GOG	EV GOG	EXT GOG	FV GOG	INT GOG	MV GOG	PF GOG	PU GOG	SV GOG
ACC GOG	**0.83**													
AFF GOG	0.80	**0.89**												
ATT GOG	0.62	0.67	**0.72**											
AVA GOG	0.84	0.87	0.69	**0.81**										
BEN GOG	0.88	0.86	0.75	0.88	**0.83**									
BI GOG	0.69	0.78	0.87	0.76	0.82	**0.85**								
EV GOG	0.83	0.82	0.74	0.84	0.85	0.81	**0.86**							
EXT GOG	0.92	0.79	0.64	0.87	0.89	0.71	0.84	**0.84**						
FV GOG	0.81	0.84	0.72	0.87	0.90	0.80	0.88	0.85	**0.84**					
INT GOG	0.91	0.82	0.66	0.85	0.88	0.70	0.79	0.90	0.80	**0.84**				
MV GOG	0.80	0.84	0.73	0.77	0.82	0.77	0.86	0.81	0.81	0.81	**0.79**			
PF GOG	0.78	0.71	0.58	0.82	0.79	0.61	0.75	0.77	0.79	0.75	0.76	**0.77**		
PU GOG	0.89	0.84	0.70	0.85	0.90	0.72	0.82	0.87	0.83	0.95	0.86	0.79	**0.84**	
SV GOG	0.83	0.77	0.67	0.82	0.81	0.73	0.87	0.86	0.88	0.79	0.86	0.80	0.81	**0.86**

Table Number: 5.35:
Findings of AVE Values and Fornell–Larcker Test of Discriminant Validity for LMC

Selected Constructs	ACC LMC	AFF LMC	ATT LMC	AVA LMC	BEN LMC	BI LMC	EV LMC	EXT LMC	FV LMC	INT LMC	MV LMC	PF LMC	PU LMC	SV LMC
ACC LMC	**0.81**													
AFF LMC	0.80	**0.87**												
ATT LMC	0.70	0.81	**0.81**											
AVA LMC	0.70	0.81	0.77	**0.82**										
BEN LMC	0.70	0.80	0.75	0.82	**0.83**									
BI LMC	0.70	0.80	0.74	0.82	0.82	**0.85**								
EV LMC	0.69	0.80	0.74	0.82	0.82	0.85	**0.86**							
EXT LMC	0.68	0.79	0.73	0.81	0.81	0.83	0.83	**0.83**						
FV LMC	0.68	0.79	0.73	0.80	0.81	0.83	0.83	0.84	**0.85**					
INT LMC	0.66	0.77	0.72	0.80	0.81	0.79	0.82	0.83	0.83	**0.84**				
MV LMC	0.66	0.76	0.72	0.80	0.81	0.77	0.82	0.82	0.80	0.79	**0.81**			
PF LMC	0.65	0.75	0.70	0.79	0.80	0.75	0.81	0.80	0.80	0.79	0.79	**0.82**		
PU LMC	0.65	0.73	0.68	0.77	0.80	0.74	0.78	0.78	0.79	0.71	0.79	0.81	**0.84**	
SV LMC	0.64	0.73	0.68	0.73	0.80	0.69	0.78	0.73	0.70	0.70	0.75	0.79	0.77	**0.84**

Note: Diagonals represent the square root of the AVE, while the off-diagonals represent the correlations. Accessibility (ACC), Extensibility (EXT), Integration (INT), Affordability (AFF), Availability (AVA), Benefits (BEN), Problems Faced (PF), Perceived Usefulness (PU), Functional Value (FV), Social Value (SV), Emotional Value (EV), Monetary Value (MV), Behavioural Intension (BI), Attitude (ATT)

The Table Numbers 5.34 and 5.35 display the discriminant validity in which the constructs square root value of the AVE score found above value of correlation with other constructs, and hence they are unique. Cross-loadings can help establish the construct's discriminant validity. In the SEM, a few statements from the construct had more weight than the other constructions (Hair et al., 2017). If the loadings of the indicators are consistently high on the construct to which they are associated, the construct exhibits discriminant validity.

Table Number: 5.36:
Findings of AVE Values and Heterotrait–Monotrait (HTMT) Ratio Test of Discriminant Validity for GOG

Selected Constructs	ACC GOG	AFF GOG	ATT GOG	AVA GOG	BEN GOG	BI GOG	EV GOG	EXT GOG	FV GOG	INT GOG	MV GOG	PF GOG	PU GOG	SV GOG
ACC GOG														
AFF GOG	**0.88**													
ATT GOG	0.75	**0.80**												
AVA GOG	0.83	0.89	**0.86**											
BEN GOG	0.82	0.41	0.85	**0.86**										
BI GOG	0.74	0.89	0.85	0.84	**0.88**									
EV GOG	0.85	0.82	0.89	0.84	0.81	**0.89**								
EXT GOG	0.86	0.89	0.77	0.87	0.85	0.77	**0.81**							
FV GOG	0.87	0.84	0.86	0.87	0.85	0.88	0.86	**0.83**						
INT GOG	0.87	0.81	0.79	0.83	0.83	0.76	0.85	0.87	**0.86**					
MV GOG	0.89	0.78	0.81	0.89	0.81	0.87	0.87	0.91	0.81	**0.82**				
PF GOG	0.82	0.78	0.76	0.82	0.83	0.66	0.80	0.83	0.85	0.80	**0.85**			
PU GOG	0.86	0.84	0.84	0.83	0.85	0.78	0.88	0.84	0.89	0.81	0.86	**0.84**		
SV GOG	0.89	0.86	0.82	0.82	0.86	0.79	0.84	0.83	0.85	0.84	0.87	0.87	**0.87**	

Table Number: 5.37:
Findings of AVE Values and Heterotrait–Monotrait (HTMT) Ratio Test of Discriminant Validity for LMC

Selected Constructs	ACC LMC	AFF LMC	ATT LMC	AVA LMC	BEN LMC	BI LMC	EV LMC	EXT LMC	FV LMC	INT LMC	MV LMC	PF LMC	PU LMC	SV LMC
ACC LMC														
AFF LMC	**0.87**													
ATT LMC	0.78	**0.80**												
AVA LMC	0.85	0.88	**0.89**											
BEN LMC	0.85	0.85	0.85	**0.87**										
BI LMC	0.85	0.84	0.82	0.82	**0.89**									
EV LMC	0.87	0.82	0.89	0.89	0.80	**0.83**								
EXT LMC	0.86	0.80	0.80	0.87	0.86	0.80	**0.81**							
FV LMC	0.87	0.86	0.80	0.87	0.83	0.79	0.84	**0.84**						
INT LMC	0.87	0.84	0.76	0.85	0.84	0.80	0.81	0.89	**0.83**					
MV LMC	0.88	0.86	0.84	0.83	0.93	0.87	0.87	0.80	0.82	**0.87**				
PF LMC	0.85	0.72	0.76	0.84	0.83	0.69	0.76	0.84	0.79	0.83	**0.81**			
PU LMC	0.84	0.88	0.82	0.87	0.87	0.84	0.84	0.85	0.87	0.88	0.84	**0.87**		
SV LMC	0.86	0.85	0.90	0.84	0.83	0.76	0.86	0.90	0.86	0.75	0.85	0.84	**0.82**	

Note: Diagonals represent the square root of the AVE, while the off-diagonals represent the correlations. Accessibility (ACC), Extensibility (EXT), Integration (INT), Affordability (AFF), Availability (AVA), Benefits (BEN), Problems Faced (PF), Perceived Usefulness (PU), Functional Value (FV), Social Value (SV), Emotional Value (EV), Monetary Value (MV), Behavioural Intension (BI), Attitude (ATT)

According to recent studies, this measure of discriminant validity could not be accurate, particularly when there is only a small difference between the indicator loadings on a construct (Henseler et al., 2015).

Results of the PLS-HTMT ratio assessment selected criteria related to measurement of relationship between selected criteria of Government of Gujarat (GOG) as given in the Table 5.39 and Table 40. Outcome of the study portrayed all HTMT ratios near threshold value of 0.85 all selected criteria related to measurement of relationship between selected criteria of Government of Gujarat (GOG), hence it confirmed the validity of variables.

Evaluation of Partial Least Square – Structural Equation Model (PLS-SEM): GOG

The 14 various research study constructs are represented by an oval shape. The connections between the chosen assertions, and the construct are shown by arrows from and to the construct. Arrows from the construct to the chosen statements show the factor loading of the statements, which represents how each item is loaded for the construct.

Figure 5.1: PLS-SEM of Government of Gujarat (GoG)

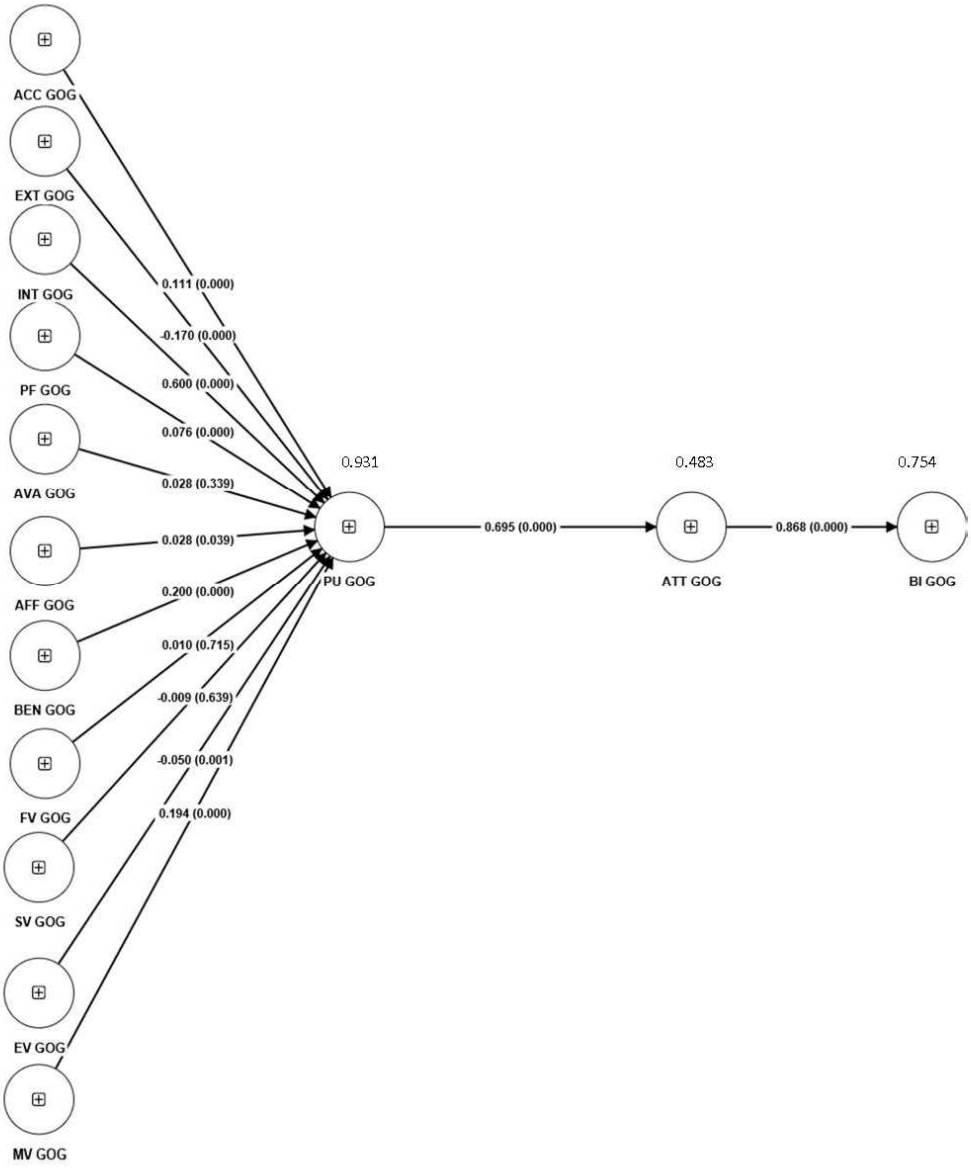
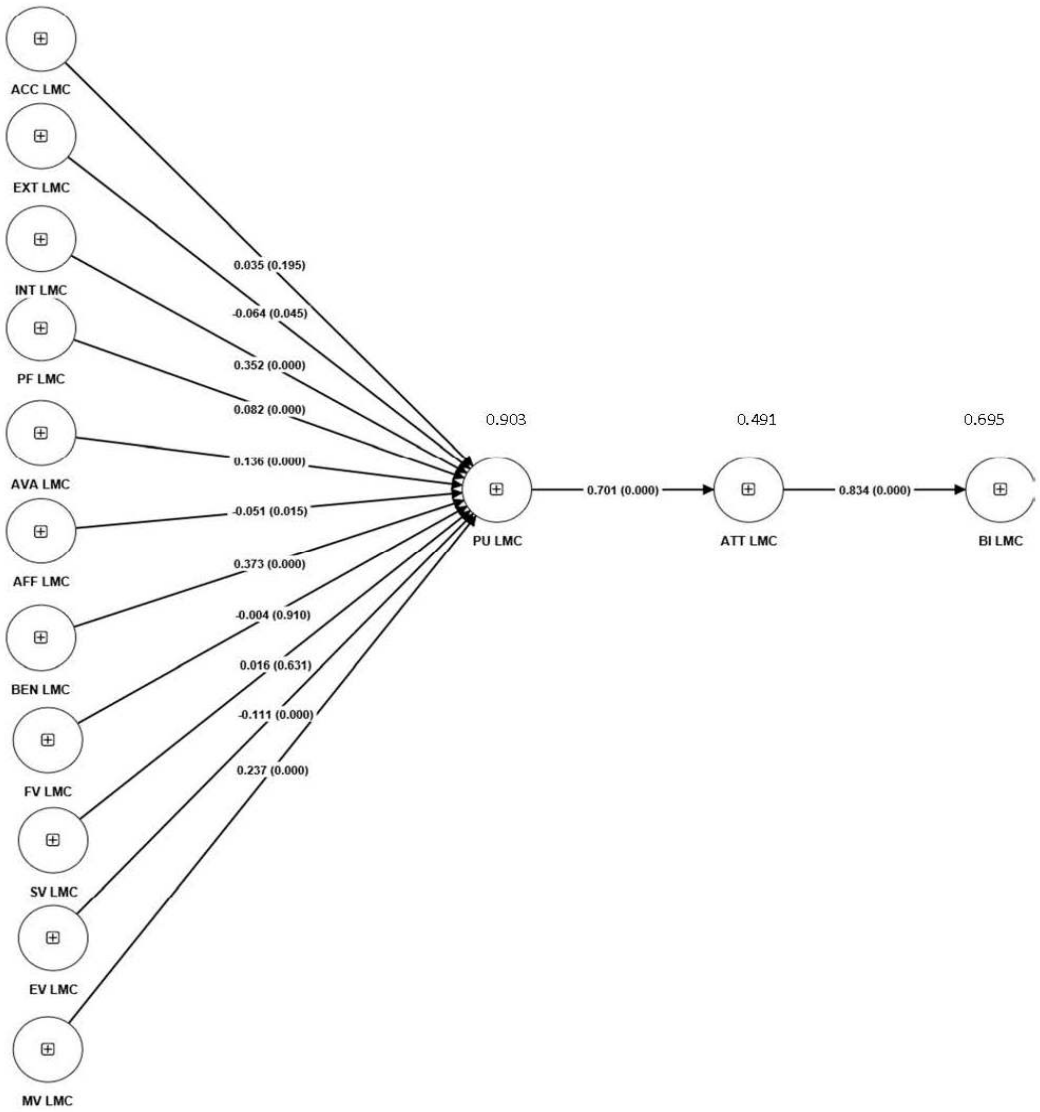


Figure 5.2: PLS-SEM of Local Municipal Corporation (LMC)



GOG and LMC:

The path coefficient, also known as the standardised beta coefficient, determines how much the predictor (independent) variables change for every unit of change in the outcome (dependent) variables, is depicted as a single arrow pointing from one construct to the other. Table Number 5.38 and 5.39 provides information on the path coefficients' significance.

Table Number 5.38 demonstrates the outcomes of Regression applied among the constructs GOG

Table Number: 5.38:
Findings of Regression and Testing of Hypotheses for GOG

Hypotheses	Testing of Hypotheses	Standardized Beta	T Statistics	P-Value	Decision
H1	ACC GOG -> PU GOG	0.111	5.294	0.000	Support
H2	AFF GOG -> PU GOG	0.028	2.062	0.039	Support
H3	ATT GOG -> BI GOG	0.868	113.26	0.000	Support
H4	AVA GOG -> PU GOG	0.028	0.956	0.339	Reject
H5	BEN GOG -> PU GOG	0.200	6.538	0.000	Support
H6	EV GOG -> PU GOG	-0.050	3.221	0.001	Support
H7	EXT GOG -> PU GOG	-0.170	7.067	0.000	Support
H8	FV GOG -> PU GOG	0.010	0.365	0.715	Reject
H9	INT GOG -> PU GOG	0.600	30.915	0.000	Support
H10	MV GOG -> PU GOG	0.194	8.271	0.000	Support
H11	PF GOG -> PU GOG	0.076	5.085	0.000	Support
H12	PU GOG -> ATT GOG	0.695	28.800	0.000	Support
H13	SV GOG -> PU GOG	-0.009	0.469	0.639	Reject

The values of the path coefficients range between -1 to +1 and values closer to +1 indicates strong positive association and values closer to -1 indicates strong negative relation (Sarstedt et al., 2014). The value shown above oval shape expresses the coefficients of R^2 which measures the SEMs predictive accuracy as it describes variance in dependent variable from independent variable. If the R^2 score is higher than its range, which goes from 0 to 1, then it indicates that the prediction is more accurate. (Hair, et.al., 2011; Henseler, et al., 2009).

Figure number 01 exhibits the variable viz., accessibility (0.111), extensibility (0.170), integration (0.600), problem faced (0.76), affordability (0.28), benefits (0.200), emotional value (0.050) and monetary value (0.194) had a crucial impact on perceived usefulness of use of e-Governance services. Further, effect of availability (0.28), functional value (0.010), and social value (0.009) was found to be non-significant.

Considering the selected features of e-Governance, integration (0.600) showed higher score followed by benefits (0.200), monetary value (0.194), accessibility (0.111), and problem faced (0.076) features respectively. All the variables were found affecting behavioural intention and attitude for the usage of e-Governance services. All variables were found impacting attitudes (0.695), behavioural intention (0.868).

Table Number 5.39 Demonstrates the value of Regression applied among the constructs LMC

Table Number: 5.39:
Findings of Regression and Testing of Hypotheses for LMC

Hypotheses	Testing of Hypotheses	Standardized Beta	T Statistics	P-Value	Decision
H1	ACC LMC -> PU LMC	0.035	1.297	0.195	Reject
H2	AFF LMC -> PU LMC	-0.051	2.433	0.015	Support
H3	ATT LMC -> BI LMC	0.834	73.291	0.000	Support
H4	AVA LMC -> PU LMC	0.136	4.753	0.000	Support
H5	BEN LMC -> PU LMC	0.373	10.958	0.000	Support
H6	EV LMC -> PU LMC	-0.111	5.228	0.000	Support
H7	EXT LMC -> PU LMC	-0.064	2.001	0.045	Support
H8	FV LMC -> PU LMC	-0.004	0.113	0.910	Reject
H9	INT LMC -> PU LMC	0.352	10.602	0.000	Support
H10	MV LMC -> PU LMC	0.237	9.347	0.000	Support
H11	PF LMC -> PU LMC	0.082	3.798	0.000	Support
H12	PU LMC -> ATT LMC	0.701	31.156	0.000	Support
H13	SV LMC -> PU LMC	0.016	0.481	0.631	Reject

Figure number 02 exhibits the variables viz., extensibility (0.064), integration (0.352), problem faced (0.82), availability (0.136), affordability (0.051), benefits (0.373), social value (0.016), emotional value (0.111) and monetary value (0.237) had a significant effect on perceived usefulness of usage of e-Governance services. Among the System Quality features viz., from use of e-Governance services, effect of accessibility (0.035), functional value (0.004), and social value (0.016) was found to be insignificant.

Considering the selected features of e-Governance, benefits (0.373) feature showed higher score followed by integration (0.352), monetary value (0.237) and accessibility (0.136) features respectively. All the variables were found affecting behavioural intention and attitude for the use of e-Governance services. All variables were found impacting attitudes (0.701), behavioural intention (0.834).

5.6: KEY FINDINGS AND IMPLICATIONS OF THE RESEARCH STUDY:

Key Findings:

One of the most important conclusions drawn from the research study is that e-Governance scheme/ services characteristics viz., accessibility, extensibility, integration, perceived usefulness, problems faced, affordability, in addition to many diverse kinds of values viz., functional, social, emotional and monetary values directly influenced how e-Governance users and people experienced using different e-Governance services.

Therefore, more accessibility, extensibility, integration of content, perceived usefulness, problems faced, and affordability while using of e-Governance services could well lead in establishing a more satisfying experience among its users and citizens. This is something that s/he is likely to perceive while making use of a particular scheme or service on e-Governance platform. It was discovered that the experience with the features of e-Governance schemes had a positive influence on the perception of behavioural intention and attitude of users of e-Governance while making using the services.

It was established that behavioural intention and attitudes have a favourable influence on the perception of use while using e-Governance services in the establishment of the four values that were chosen.

Despite the fact that the correlations between the behavioural intention and attitude and values derived while using e-Governance services among users of the services were seen distinct for each chosen city, the findings suggest that e-Governance could play a crucial role in improving citizens' lives. For showcasing the research outcome, users of e-Governance services in the city of Ahmedabad expressed the greatest increase in monetary value by using the schemes, the other values chosen were not as significant. The e-Governance service users in Rajkot city have reported having a more positive experience overall with the process of creating emotional value. Users of the e-Governance service provided by the city of Surat expressed a high level of satisfaction with the value that was placed on their emotional values. According to feedback received from users of the e-Governance service provided by the city of Vadodara, emotional value was established foremost.

The effect of all system quality features in using different e-Governance app/ website amongst users/ citizens was identified with behavioural intention of users in comparison to their attitudes in while usage of e-Governance services.

It was found that age, gender, marital status, educational background, and occupation of e-Governance users and citizens influenced the large part of services that were utilised to evaluate how e-Governance users and citizens felt about the various aspects of e-Governance services.

These factors were also found to influence how e-Governance users and citizens felt about the various aspects of e-Governance services.

Their impression with the values created by using the e-Governance services was linked to “Gender” and “Marital Status” variables, while “Occupation” of e-Governance services consumers was shown to have an impact on how much social and monetary value is generated by using the e-Governance services.

“Income of the family” variable was also seen impacting the behavioural intention of users in comparison with various other variables of this research. Additionally, “Marital Status” variable also had a deep impact in influencing the Attitude variable of the users of e-Governance schemes selected for this study.

Furthermore, the researcher attempted to evaluate variances in the perceptions of a sample of e-Governance users in regards to the various variables, the values created through usage of e-Governance services, and behavioural intention and attitudes in a sample of Gujarat State cities.

It was established that certain e-Governance scheme users' experiences with the accessibility and extensibility aspects of e-Government schemes in the towns of Surat and Ahmedabad were in contrast from those of e-Governance users in the towns of Vadodara and Rajkot.

It was also discovered that people who used the e-Governance services in Surat and Rajkot had quite different experiences when it came to the integration feature of those services.

Perceived Usefulness of users of e-Governance services was observed in contrast of users e-Governance services of Surat city compared to the other cities.

Researcher tried to quantify the variations in the experiences of selected e-Governance customers in selected cities in Gujarat, with respect to production of values through the utilisation of e-Governance schemes. This was done in order to better understand the e-Governance market. This revealed that the observed experiences were found to be dissimilar in the creation of functional and monetary values among the e-Governance users of schemes of Surat town in comparison with other e-Governance service users of the other designated cities.

It was also revealed that certain users of e-Governance in Surat and Rajkot had quite diverse experiences in terms of the social value creation. Likewise, the perspective of a sample of e-Governance service users in creating emotional value indicated disparities between e-Government service users in Rajkot, Ahmedabad and Surat towns.

The attitudes of identified e-Government service consumers in Surat and Rajkot also indicated variances. However, when contrasted with the consumers of e-Governance services in Ahmedabad and Rajkot, respectively, various users of e-Governance services in Surat demonstrated varying degrees of behavioural intention.

On the basis of PLS-SEM model results of e-Governance features of Government of Gujarat (GoG), it is found that, the features of benefits, availability and functional value had non-critical impact on awareness of users of e-Governance. Within the impact of integration feature, it displayed the maximum impact, while by benefits, monetary value, accessibility and problem faced features followed its impact respectively. All the variables were found affecting behavioural intention and attitude for the usage of services offered by e-Governance platform.

According to the PLS-SEM model, the accessibility, social value, and functional value characteristics of Local Municipal Corporation (LMC) e-Governance elements did not have a significant impact on how e-Governance users perceived the LMC app/websites.

This was the case even though these aspects of the LMC e-Governance elements were considered to be important. The benefits of the features have shown to have the most significant influence, followed by integration, monetary value, accessibility, and problem faced features, in that sequence. It was discovered that every aspect which has a role in determining behavioural intentions and attitudes regarding the use of e-Governance services.

Implications of The Co-relation Test:

e-Governance schemes and services was being put to use in a diverse set of contexts by wide span of users. e-Governance services require the usage of the Internet in order to function properly, and as a result, it is only possible to provide all of the benefits that e-Governance users can take advantage of when they have access to Internet. The researcher has made an effort to evaluate a selection of features that are associated with e-Governance programmes and services. When accessing the Internet and other e-Governance applications and websites, customers have significant expectations regarding the availability of services and the capacity to receive accurate and timely information. It indicates that the providing satisfaction to users of e-Governance services arises from offering access, benefits, and affordability in a manner that meets or surpasses the expectations of e-Governance users.

In all regions of the world, the expansion and improvement of e-Governance services would be facilitated by an ongoing fulfilment of these users' expectations regarding e-Governance schemes. For the e-Governance services, it is expected that when Government introduces new features, it will also enhance its access, benefits, and affordability for services in order to give those users a better experience as a result of their usage of e-Governance schemes and services.

Implications of the Chi-Square Test:

For users/ citizens, determination of accessibility is their own perception and usage of e-Governance schemes is not enough. Therefore, the Government has to review the technological backbone requirements which are mandatory for offering the e-Governance services, and update their own offerings to citizens. The applications and websites should be user friendly, accessible all day, should be simple to access, as all strata of citizens use the applications/ websites. A pilot being done for such services would have an impact on having a user-friendly e-Governance service/ website, incorporating feedback from citizens of different geographies would help the Government to have an effective e-Governance service/website. e-Governance websites should display effective data, which would be useful to citizens, the data providing websites, should be dynamic, wherein current data could be displayed for effective Government-Citizen communications. The payment gateway, has a very severe effect on the mindset of the citizens. Ineffective payment gateways, create a negative impact on the citizens, wherein a bandwidth mismatch, results in to a failed transaction, creating a suspicious mindset amongst citizens, compelling them to visit the Government offices for physical payment transaction and relevant services. The accessibility feature of e-Governance is significantly associated with all the demographic variables, it quantifies that all the respondents have different opinion for the use of e-Governance services so far as its accessibility/ proximity is concerned. For

the e-Governance services being user friendly, the apps/website should have easy to understand content and maneuverability over the webpage/ GUI. The accessibility in terms of integration of e-Governance app/website with the payment gateways should be hassle free, to avoid any financial loss to the user due to failed payments process, at the same time due to lack of sufficient bandwidth on the e-Governance app/ website servers, the user incurs a financial loss, as the app/ website does not respond on the single click on the app/ website.

The extensibility feature is significantly associated with all demographic features as seen from the data gathered by the researcher. The content and details about an app/website are of utmost important as it guides the users to decide the type of service they would use. The Government performance through the effective usage of ICT, should satisfy the expectations for the information needs for availing the particular service using the e-Governance app/ website. The e-Governance app/ websites should exhibit the content for the all kinds of users, as it influences the users' assimilations, and their effective decision to use the specific app/website or services for resolving their need.

The integration feature is significantly associated with all demographic features as data gathered by the researcher. The lack of integration of the citizen/ user actual requirement with the list of services offered by the e-Governance website leads to, increase in the complexity of translation of the service offered, and the basic intent of e-Governance app/website is not served. At the same time, to avail the service the users/ citizens are compelled to use the outside agencies which demands more additional expenditure and citizen/user is not contended with the Government modernization process.

The use of e-Governance app/ websites by the educated population is strongly influenced by the cost, transparency of the services, flexibility of the services, and notification of the result of the service usage being informed to the citizen/user. The technological architecture of e-Governance app/websites, is influencing the security of the transactions and adding to the perceived usefulness of the website by avoiding failures.

The Government can spread the usage of e-Governance website by large number of users/citizens, considering the impact of benefits offered by respective app/website offering specific kind of services for making the app/websites citizen-centric. The e-Governance is witnessing a paradigm shift in the way Governance has transformed from manual & opaque to automated & transparent way of Governance. This being a continuous process impacting the usage which requires continued updating, adaptations and adjustments not just from the Government but also from citizens/users.

The Government is spending enormous amount and effort for creating the culture of e-Governance, the results are not overwhelming, due to impact of the problems faced with users during actual usage of e-Governance apps viz., Cost of obtaining service, quality of outsourced agency team members, non-user-friendly apps, lack of personal data privacy, lack of proper bandwidth for app/websites hosting.

The availability of e-Governance app/websites impacts the delivery of e-Governance services to public at large; therefore, the Government needs to assimilate the involvement of agent/ intermediates, through

continuous availability of internet backbone for wider spread of e-Governance services 24 X 7. It is very important that the comprehensive and citizen-centric e-Governance services are observed to be offering through the use of the multiple channels of communication for dissemination Government Schemes offered by the various departments.

The cost of creating, developing, implementing and spreading of use of various schemes offered under the banner of e-Governance is worth, provided that website is helpful to Government for making decisions and it is useful to citizen/ users for overcoming their problems or requirements from the Government and saving cost through the ICT format instead of manual process.

The functional value of the e-Governance app/websites help the user/citizens in seeking the useful and updated information about how the details on the website, meets their requirements in a cost-effective manner as well as the time spent for acquiring the services and the effectiveness and responsibility of the schemes.

Utilisation of the e-Governance app/websites, influence the feelings and emotions of the users, as people feel pride while interacting with the system of e-Governance and develop a sense of satisfaction for getting the success and sense of displeasure in case of service failure. It further impacts the emotional feeling of users/citizens attached with direct interactions with Government websites, either in positive or negative way considering the outcome through usage of the app/website.

The impact of use of e-Governance app/website can be assigned to creating a good social bonding, improving existing relationships with other users, getting accepted by other users, creating good impression on non-users, getting a social approval for continual use of apps/websites, and finally leading to friendly and continuous interactions with other stakeholders and Government departments. The e-Governance is driven through technology which has impact on transforming the citizen centric services by providing information, integration of various services and systems that link the citizens with the Government and it results into empowerment and enhancing the citizens' social, environmental and economic values.

The usage of e-Governance results into an impactful digital dynamism to further create a deep-rooted, widely implemented and a scaled-up digital economy for creating economic value and empowering users, and related participants. With introduction of digitized platform, the Government has paved its way into a realm of e-Governance through generating income for intermediates, saving expenditure of users/citizens and Government, reducing the money paid as bribe and providing online financial security.

Implications of Friedman Test:

The users of e-Governance services were observed to prefer using the e-Governance services using their computer or mobiles. Hence Government agencies and e-Governance app and website developers can contribute to enhanced the use of e-Governance apps/ websites in a selected Gujarat cities by ensuring the features are available that proves higher accessible rate for the details offered that are informative, assisting in the navigating the app or website, to facilitate and fulfill the requirement.

Developer of the e-Governance app or website should also constantly update any features that improve connection and content accessibility.

The e-Governance service features created by the e-Governance app or website website developer should also be quick enough to address problems with how well the e-Governance app or website is functioning. They should regularly update both their features and schemes being provided by various department of the Government to meet the changing requirements of scheme users.

e-Governance app developer and the Government department should regularly inform the app's or website's present users and citizens about the various features and how to use these recently developed capabilities. The developer of e-Governance and the Government department's efforts will increase the number of users and citizens who use e-Governance.

The people find it easy to browse the app/ websites anywhere due to content availability, affordability and flexibility to use the same. The e-Governance users of some cities were giving more importance to perceived usefulness and benefits from e-Governance apps/ websites. Additionally, it was observed that users of e-Governance made use of the many services provided by a Government department on a single screen. As a result, features that provided extensibility and integration were utilised differently by various e-Governance users. Active e-Governance services would be used by users and people more frequently if the features enabling extensibility and integration of the different complex e-Governance services were improved and made more widely known.

The types of values produced by e-Governance applications and websites depend on how they are used because different features are built into them. The Friedman test revealed that the current features of e-Governance schemes used for fulfilling the needs of users and citizens and to search for information, enabling users to make more informed decisions and gain knowledge about the schemes provided by Government. By regularly updating the features, e-Governance developers and Government departments may enhance the user experience for the creation of various sorts of values and thereby promote the usage of e-Governance schemes for various Government schemes.

Implications of the Findings of the SEM for GOG and LMC:

The outcome of the PLS-SEM modelling for e-Governance features of Government of Gujarat (GoG), it has portrayed that the variables viz., accessibility, extensibility, integration, perceived usefulness, problems faced, affordability, and values like, social, emotional and monetary values had a noteworthy result on awareness of users of e-Governance app/ websites with regard to behavioural intention and attitude for GOG. The quality features of benefits, availability and functional value had non-substantial result on awareness of users of e-Governance app/ websites.

For the consequence of variables, integration (0.600) feature had displayed the greatest impact trailed by benefits (0.200), monetary value (0.194), accessibility (0.111), and problem faced (0.076) features respectively. All the variables were found affecting behavioural intention and attitude for using services. All variables impacted high on attitudes (0.695), behavioural intention (0.868).

From the PLS-SEM model of e-Governance features of Local Municipal corporations (LMC), it has portrayed that the variables viz., extensibility, integration of content, perceived usefulness, benefits, problems faced, availability, and affordability, and different of values like like, emotional and monetary values had a noteworthy result on awareness of users of e-Governance schemes of Local Municipal Corporation with regard to behavioural intention and attitude. The quality features of accessibility, Social and functional value had non-substantial result on awareness of e-Governance users of LMC.

For the consequence of variables, benefits (0.373) feature had displayed the greatest impact trailed by integration (0.352), monetary value (0.237), accessibility (0.136), and problem faced (0.076) features respectively. All the variables were found affecting behavioural intention and attitude for services users. All variables impacted high on attitudes (0.701), behavioural intention (0.834).

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