CHAPTER 6:

CONCLUSIONS AND RECOMMENDATIONS OF THE RESEARCH STUDY

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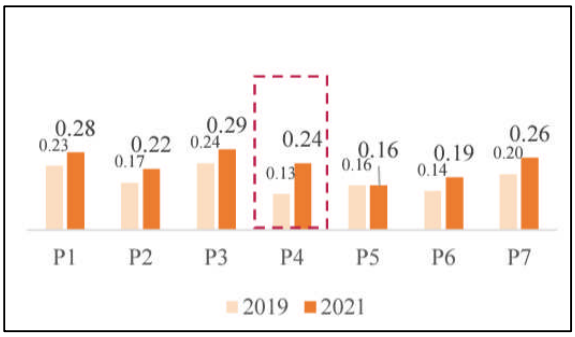
6.0: INTRODUCTION:

To realise its vision of making India a digitally empowered society and knowledge economy, the Indian Government has made the Digital India programme its flagship mission. The heart of Digital India is the creation of digital infrastructure and the provision of digital services that have the potential to close the digital divide, which will ultimately result in comprehensive development and the enablement of each citizen. According to the findings of the National e-Governance Service Delivery Assessment (NeSDA) Study, which was conducted in the year 2021, 1400 e-Governance services were analyzed in all the States & Union Territories. This represents a 60 per cent incremental figure over the number of services evaluated in the previous study done in 2019. Punjab and Tamil Nadu are the leading states in 2021 that offer all 56 necessary services through the e-Governance platform. According to the NeSDA 2019 survey, an increase over the previous year's figure of 48 per cent, a total of 69 per cent of all feasible necessary e-Services have been given by the states and UTs. According to the research findings, 74% of people who participated in the nationwide Survey are either satisfied/delighted with the facilities provided by e-Governance apps/websites. The delivery of e-services is moving away from standalone departmental portals and toward integrated and centralized portals, a development causing users and citizens to report increased satisfaction levels.

Figure Number.:6.1: Scores- 07 parameters for State Services portals



Legend:
P1-Accessibility
P2-Content Availability
P3-Ease of Use
P4-Information Security & Privacy
P5-End Service Delivery
P6-Integrated Service Delivery
P7-Status & Request Tracking

Figure 01 shows that since 2019 compared to the 2021 assessment study, the most enhanced component across portals is Information Security & Privacy, for the study done on the seven respective quality features. It implies that the new e-Governance app/ websites are robust in Privacy and Info Security protocols.

Considering that e-Governance services can be utilized for multiple tasks and objectives, these services are the ones that are in charge of creating various values for their users. Social value is created when users/ citizens use e-Governance services to get benefits and notify other social users. When e-Governance services are used, which reduce costs by providing transparent services, monetary value is created. When e-Governance services foster an intimate connection with users and citizens, the emotional value gets created. Functional value is achieved when e-Governance services can satisfy the needs of the consumers. Since the Perceived Usefulness of various e-Governance apps and websites directly affects the user's Attitudes and Behavioural Intentions at a given time, e-Governance services are beneficial in building and generating distinctive sets of values. (NeSDA Report, 2021)

6.1: ORGANISATION OF THE Ph.D. THESIS:

The PhD thesis is classified into the following chapters.

Chapter 01: Reviewing Manifestations of e-Governance Services

Chapter 02: Review of Literature

Chapter 03: Research Methodology

Chapter 04: Data Analysis & Interpretations of the Research Study

Chapter 05: Findings and Implications of the Research Study

Chapter 06: Conclusions & Recommendations of the Research Study

6.2: A BRIEF ABOUT THE RESEARCH STUDY:

The purpose of this empirical research study was to investigate how different e-Governance services are seen by their users and how they might contribute to the development of value for these users. Therefore, the researcher regarded the phrases "users" or "e-Government users/citizens" as synonymous. Furthermore, the terms "value creation" and "value generation" have also been treated as synonyms in this research study. The purpose of this research study was to interpret, analyze, and assess the impact of system quality attributes of e-Governance on the Perceived Usefulness of selected e-Governance services. These attributes include Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability.

Values derived from using the chosen e-Governance services were analyzed, including practical, social, emotional, and financial benefits. In addition, residents of four cities in Gujarat State, including Ahmedabad, Surat, Rajkot, and Vadodara, were surveyed about their views and plans for using e-Governance services. The results showed that Perceived Usefulness and Value Generation significantly impacted both.

Table Number: 6.1:
A Brief Factual Profile of the Research Study

Bibliography	
Number of Books Referred	18
Number of Research Journals, Thesis & Dissertations Referred	71
Number of Research Reports, Conference Proceedings Referred	25
Number of Websites Accessed	13
Name of Search Engines Used	Google Scholar
Name of Statistical Tools Applied	Frequency Distribution, Percentages, Mean, Proportion, Correlation, Chi- square Test, T-test, Friedman Test, Factor Analysis & Partial Least Square Structural Equation Modeling (PLS-SEM)
Sources of Secondary Data Used	Reference Book, Journals, Newspaper articles, Ph.D. Thesis, Master Dissertation, Working paper, Conference proceeding, Websites
Group of Hypotheses Tested	19
Research Design Used	Exploratory and Descriptive research design
Research Instrument Used	Structured Non-Disguised questionnaire
Sampling Decisions	
A Representative Sample	e-Governance Users
Sampling Design	Non-Probability Sampling Design
Sampling Method	Convenient Sampling Method
Sampling Frame	Cross-Sectional e-Governance Users as per data published by Gujarat State Data Centre/ GIL, usage of Google-forms, Jan-Seva Kendra and Ward Offices of respective selected cities in state of Gujarat.
Sample Size	1249 e-Governance Users from the Gujarat State (237 from Vadodara; 411 from Ahmedabad; 347 from Surat, and 217 from Rajkot city respectively)
Sampling Media	Structured Non-Disguised Questionnaire filled up through Electronic (Google) format and supported with the help of personal interviews with the e-Governance Users
Details of Model	e-Governance Model
Number of Tables in Ph.D. Thesis	142
Number of Graphs in Ph.D Thesis	23
Number of Figures in Ph.D Thesis	30

6.3: RESEARCH METHODOLOGY:

Several methodological and practical processes, as well as conceptual facets of the research technique, were all briefly described by the researcher. The majority of these actions were comprised of the following: Fundamental concepts of the research study, the justification for the research study, the scope and breadth of the research study, the design of the research study, the objectives of the research study, the research questions about the research study, and the hypotheses about the research study Included in this report are a list of suggestions, as well as secondary data sources, a sampling strategy, an evaluation and interpretation of the primary data, and a presentation of the findings and consequences of the research study.

The primary goals of this research project were to understand, investigate, and assess the perceived usefulness of chosen e-Governance services in the process of value creation or generation for e-Governance users and citizens. The researcher attempted to evaluate and look into the links between Perceived Usefulness and Value Creation from using e-Governance services, which affects their attitudes and plans for behaviour, taking into account things about e-Governance attributes viz., 'Accessibility, Extensibility, Integration Of Content, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability', and types of values viz., 'Functional Value, Social Value, Emotional Value and Monetary Value' using e-Governance services to measure and assess variances while taking into account the demographics of the chosen e-Governance users.

A non-probability sample methodology was employed to choose 1249 e-Governance users effectively, and primary data were gathered from those users by employing a structured, non-disguised questionnaire. e-Governance users were selected using an adequate sampling method. These users were users/citizens who lived in the four Gujarat State cities that were chosen, viz., Ahmedabad (411), Rajkot (217), Surat (347) and Vadodara (237). The researcher employed an exploratory and descriptive methodology based on the careful use of secondary data to conduct the study. The data analysis was done with SPSS 15 software. In addition, the researcher used Factor Analysis (FA) and the PLS-SEM to analyze and examine the relationships between Perceived Usefulness and Value Creation from using e-Governance services, which influences their Behavioural Intention and Attitudes when taking into account elements of e-Governance viz., 'Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability'.

Also, various types of values, viz., 'Functional Value, Social Value, Emotional Value and Monetary Value' from using e-Governance services. In addition, we comparison and evaluate four predetermined cities in the state of Gujarat, namely Ahmedabad, Rajkot, Surat, and Vadodara, based on the demographic characteristics of their e-Governance users in terms of age, gender, marital status, level of education, occupation, and yearly family income.

6.3.1: Assessment of Normality of the Distribution of the Collected Primary Data:

The researcher employed the Kolmogorov-Smirnov Test of Normality, the histogram, and the standard Q-Q plot to check for data distribution anomalies in the primary data set. Table 6.2 contains the test's results, which were found to be significant at a 5 per cent significance level. According to the primary data distribution, which has a negative skewness value of -0.997 and a kurtosis value of 3.405, it is not precisely normal. Still, it is close to it, as given in Table Number 6.2 and also explained in Graph Number 6.2.

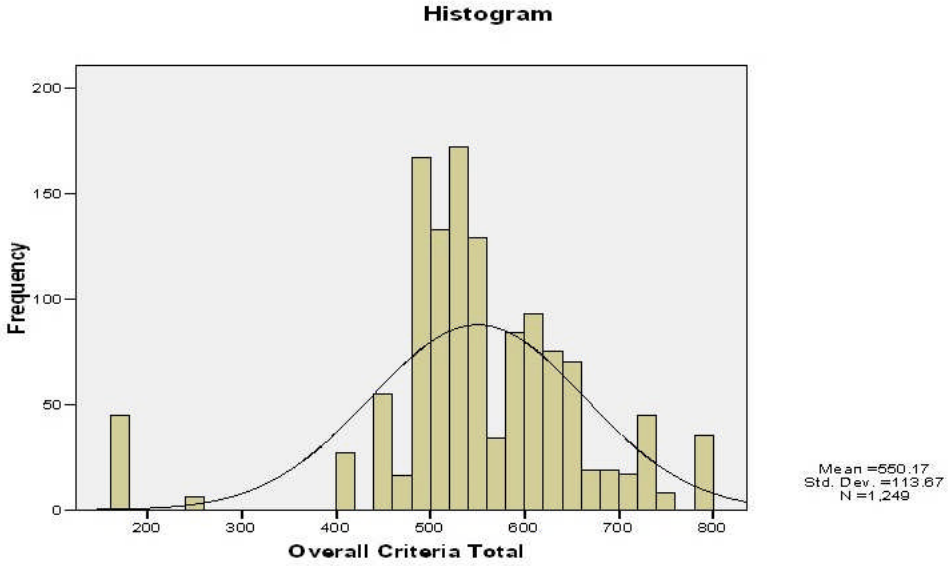
Table Number: 6.2:
Normality Test as per Kolmogorov-Smirnov

Sr. No.	Factors	Statistic	df	P-Value
01	Accessibility (Overall)	0.117	1249	0.000c
02	Extensibility (Overall)	0.125	1249	0.000c
03	Integrity (Overall)	0.128	1249	0.000c
04	Perceived Usefulness (Overall)	0.112	1249	0.000c
05	Benefits (Overall)	0.113	1249	0.000c
06	Problems Faced (Overall)	0.105	1249	0.000c
07	Availability (Overall)	0.127	1249	0.000c
08	Affordability (Overall)	0.130	1249	0.000c
09	Functional Value (Overall)	0.145	1249	0.000c
10	Emotional Value (Overall)	0.145	1249	0.000c
11	Social Value (Overall)	0.156	1249	0.000c
12	Monetary Value (Overall)	0.156	1249	0.000c

Note: c. Lilliefors Significance Correction.

The following histogram displays the e-Governance user population. The values on the horizontal axis represent the average rating of e-Governance users for each quality feature, while the values on the vertical axis indicate the number of occurrences of each rating. The histogram (Graph Number 6.1) concluded that the data were negatively skewed. However, it can be inferred from Q-Q Plot's Table Number 6.3 and Graph Number 6.2 that the data distribution is relatively regular.

Graph Number: 6.1:
Histogram Showing Distribution of Data

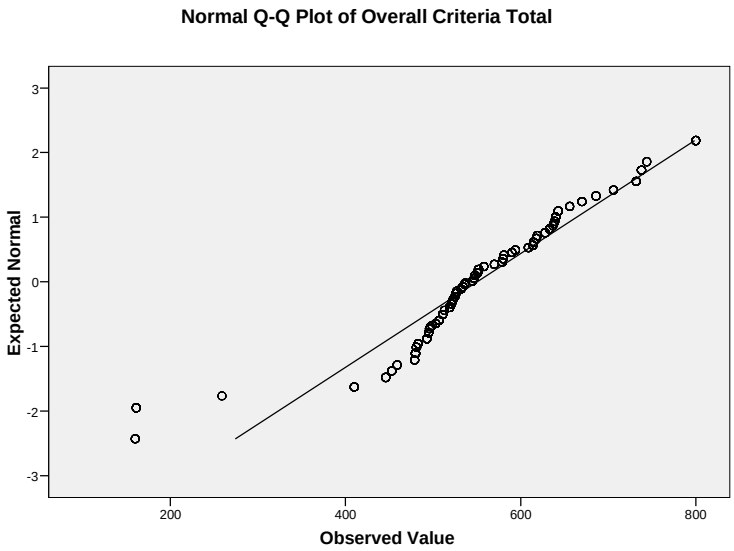


Total mean scores and validity were also calculated for each criterion. The convergent validity of the scale was determined by comparing the mean scores of the scale to those obtained from other measures of the same concept. The literature research was the primary inspiration for the questions and statements in the structured questionnaire. The skewness for the obtained primary data was determined to be -0.997 with 3.405 kurtosis, as shown in Table Number 6.3. If the observed distribution was perfectly normal, the values for skewness and kurtosis are zero. Positive skewness numbers showed a positive skew, whereas positive kurtosis values indicated a peaked distribution. Negative skewness numbers suggested negative skew, whereas negative kurtosis values indicated a flatter distribution. The distribution, as mentioned above, is quite similar to the normal distribution with a -0. 997 with negative skewness, flatter distribution, and a kurtosis value of 3.405.

Table Number: 6.3:
Descriptive Analysis for the Normality Test of e-Governance Participants

Particulars		**Statistic**	**Std. Error**
Mean		550.17	3.216
95% Confidence Interval for Mean	Lower Bound	543.86	
	Upper Bound	556.48	
5% Trimmed Mean		556.34	
Median		545.00	
Variance		12920.921	
Std. Deviation		113.670	
Minimum		160	
Maximum		800	
Range		640	
Interquartile Range		119	
Skewness		-0.997	0.069
Kurtosis		3.405	0.138

Graph Number: 6.2:
Normal Q-Q Plot of Distribution of Data of e-Governance Users



6.4: A BRIEF OF STRUCTURED NON-DISGUISED QUESTIONNAIRE:

The researcher developed the structured, non-disguised questionnaire with input from a review of the existing literature, and it was pilot-tested with information from one hundred users/citizens. The draft of the non-disguised structured questionnaire was revised based on this feedback.

6.4.1: Reliability Test of the Structured Non-Disguised Questionnaire:

The researcher employed Cronbach's Coefficient Alpha, the average of all the split-half correlation coefficients, to examine the reliability of the various questionnaire constructs.

Table Number 6.4 shows the result of the reliability test. Cronbach's Alpha score (Cronbach, 1951), indicating the value of the opinion of selected factors of e-Governance, which led to the various chosen features of e-Governance schemes and the different values generated through the use of e-Governance for Local Municipal Corporations, was found ranging from 0.789 to 0.954. For e-Governance Users of Government of Gujarat schemes, ranging from 0.834 to 0.957 demonstrated the trustworthiness of the scale within itself. It reflected the degree to which the chosen items/statements were coherent with one another (Malhotra, 2007; Nunnally, 1981).

Table Number: 6.4 Reliability of the Opinion with e-Governance Services on Selected Criteria			
Sr. No.	**Selected Criteria**	**Cronbach's Alpha Co-efficient** (Local Municipal Corporation)	**Cronbach's Alpha Co-efficient** (Gujarat Government)
01	Accessibility	0.934	0.940
02	Extensibility	0.917	0.917
03	Integration	0.925	0.924
04	Perceived Usefulness	0.922	0.924
05	Benefits	0.954	0.957
06	Problems faced	0.935	0.913
07	Availability	0.857	0.872
08	Affordability	0.789	0.834
09	Functional Value	0.909	0.910
10	Emotional Value	0.896	0.905
11	Social Value	0.913	0.920
12	Monetary Value	0.869	0.853
	Overall Reliability of all Criteria	**0.995**	

6.4.2: Validity Assessment Test of the Structured Non-Disguised Questionnaire:

The researcher determined convergent validity by comparing the average mean scores of selected criteria or statements associated with the relevant elements chosen with overall satisfaction and the perceived importance of the selected variables in the context of the research study.

The results of comparing the mean scores of selected criteria/statements with the experiences that e-Governance users have had as a result of their use of e-Governance services are presented in Table 6.5. The Table also compares the mean scores of selected criteria/statements with the Experience /Satisfaction of e-Governance Users from e-Governances.

The e-Governance users had a favourable view and a pleasing experience of using e-Governance Services, according to the mean scores of the expectation and experience of system quality characteristics and values derived from the use of e-Governance Services.

Table Number: 6.5 Comparison of Mean Scores of Satisfaction from e-Governance				
Users considering Criteria. Rating Scale 1 [Very Poor] to 5 [Excellent]	**Mean Score**	**Users considering Criteria. Rating Scale 1 [Very Poor] to 5 [Excellent]**	**Mean Score**	**Difference in Mean Count [Column B - Column D]**
Average Score		**Average Score**		**Mean Score**
(Q-7 -1 to 80)	**(Rank)**	**(Q-9 -1 to 10)**	**(Rank)**	**(Rank)**
A	**B**	**C**	**D**	**B-D**
Accessibility	3.50	Accessibility	4.12	-0.62
Extensibility	3.41	Extensibility	3.99	-0.58
Integration	3.51	Integration	4.19	-0.68
Perceived Usefulness	3.57	Perceived Usefulness	4.34	-0.77
Benefits	3.50	Benefits	4.24	-0.74
Problems faced	3.20	Problems faced	3.93	-0.73
Functional Value	3.37	Functional Value	4.05	-0.68
Emotional Value	3.41	Emotional Value	3.54	-0.13
Social Value	3.38	Social Value	3.85	-0.47
Monetary Value	3.47	Monetary Value	4.07	-0.60
Overall Average	**3.43**	**Overall Average**	**4.03**	-0.60

The users' positive perception and satisfaction with using e-Governance Services were evident from the mean score of their overall perception and satisfaction. The experience and total satisfaction scores for the particular variable were quite comparable to each other. The respondents' responses were rated as being between three to five. The criteria of convergent validity were met because the same construct's means were measured, the given question categories showed little variance, and the average satisfaction score for Experience and Satisfaction was determined to be relatively close to one another.

6.5: PROFILE OF SELECTED e-GOVERNANCE USERS:

The demographic information of a sample of users using e-Governance is shown in Table Number 6.7

Table Number: 6.6:
Profile of Selected e-Governance Users' Profile (Number & Percentages)

Selected Background Variables	Selected Cities of the Gujarat State				
	Ahmedabad	**Rajkot**	**Surat**	**Vadodara**	**Gujarat State (Total)**
Age Groups (In Years)					
18 to 30	61 (14.6)	2 (8.0)	48 (13.6)	52 (21.4)	163 (13.1)
31 to 45	**178 (42.6)**	**130 (55.1)**	134 (38.1)	74 (30.5)	**516 (41.3)**
46 to 60	159 (38.0)	44 (18.6)	**139 (39.5)**	**89 (36.6)**	431 (34.5)
More than 60	20 (4.8)	60 (25.4)	31 (8.8)	28 (11.5)	139 (11.1)
Gender					
Male	380 (90.9)	144 (61.0)	274 (77.8)	183 (75.3)	981 (78.5)
Female	38 (9.1)	92 (39.0)	78 (22.2)	60 (24.7)	268 (21.5)
Marital Status					
Unmarried	30 (7.2)	15 (6.4)	69 (19.6)	42 (17.3)	156 (12.5)
Married	386 (92.3)	180 (76.3)	269 (76.4)	196 (80.7)	1031 (82.5)
Single (Widow/ Widower/ Divorcee)	2 (0.5)	41 (17.4)	14 (4.0)	5 (2.1)	62 (5.0)
Educational Qualifications					
Less than Graduation	10 (2.4)	0 (0)	4 (1.1)	6 (2.5)	20 (1.6)
Graduation	144 (34.4)	43 (18.2)	106 (30.1)	57 (23.5)	**350 (28.0)**
Post-Graduation	142 (34.0)	125 (53)	133 (37.8)	100 (41.2)	**500 (40.0)**
Professional Degree	122 (29.2)	68 (28.8)	109 (31.0)	80 (32.9)	**379 (30.3)**
Occupation					
Home Maker	**2 (0.5)**	**0 (0)**	14 (4.0)	16 (6.6)	32 (2.6)
Businessman/Woman	**5 (1.2)**	**69 (29.2)**	35 (9.9)	27 (11.1)	136 (10.9)
Self-Employed	26 (6.2)	26 (11.0)	32 (9.1)	28 (11.5)	112 (9.0)
Service	**289 (69.1)**	**97 (41.1)**	**166 (47.2)**	**97 (39.9)**	**649 (52.0)**
Professional	**70 (16.7)**	**25 (10.6)**	**98 (27.8)**	**63 (25.9)**	**256(20.5)**
Retired	26 (6.2)	19 (8.1)	7 (2.0)	12 (4.9)	64 (5.1)
Annual Family Income					
Less than 4 Lakhs	76 (18.2)	53 (22.5)	60 (17.0)	45 (18.5)	234 (18.7)
4 to 8 Lakhs	80 (19.1)	32 (13.6)	128 (36.4)	73 (30.0)	313 (25.1)
8 to 12 Lakhs	73 (17.5)	26 (11.0)	61 (17.3)	59 (24.3)	219 (17.5)
More than12 Lakhs	189 (45.2)	**125 (53.0)**	103 (29.3)	66 (27.2)	**483 (38.7)**
Total Number of e-Governance Users	**418 (100)**	**236 (100)**	**352 (100)**	**243 (100)**	**1249 (100)**

The age group of 31 to 45 years represented 41 per cent of e-Governance users, followed by the age group of 46 to 60 years with 35 per cent of the total responses. In the Gujarat State, male e-Governance users (78 per cent) were observed to be more widespread than female e-Governance users. When the educational backgrounds of e-Governance users were considered, it was discovered that 40 per cent of them were Post-Graduates, followed by respondents with Professional degrees (30 per cent) and Graduates (28 per cent). In terms of e-Governance users' occupations, it was discovered that those in the Service category (52%) were followed by Professionals (21%), Businesspeople (11%), and the Self-employed (9%) and only 2% of them were Homemakers.

6.6: KEY RESULTS OF THE RESEARCH STUDY:

The following is a summary of the information that emerged from the research as a consequence of examining the primary data compiled using frequency distribution, averages, and percentages.

6.6.1: Selected e-Governance Users accessing the Internet of e-Governance Services:

It is assessed that 37 per cent of e-Governance users use mobile data for accessing various e-Governance services, and 31 per cent of e-Governance users use mobile data and Wi-Fi. In addition, about 33 per cent of respondents access the internet with Wi-Fi, Wi-Fi & Wired cable and only wired cable to access e-Governance services.

6.6.2: Selected e-Governance Users' Frequency Daily use of e-Governance Services:

According to the study done, when it comes to e-Governance users, 84 per cent of them use the internet frequently each day, while 15 per cent of respondents only use it occasionally.

6.6.3: Selected e-Governance Users' Awareness about e-Governance Services offered by the Government of Gujarat:

The study revealed that e-Governance users are aware of e-Governance services being provided by the Government of Gujarat; meanwhile, 17 per cent of users are unaware of any such service. More than 90 per cent of respondents from Ahmedabad city are aware of the State Government's e-Governance services, followed by 80 per cent from Rajkot city, 74 per cent from Surat city and 83 per cent from Vadodara city. Surat city has the highest rate of ignorance about e-Governance services at 26 per cent, followed by Rajkot and Vadodara, respectively.

6.6.4: Selected e-Governance Users' Awareness about e-Governances Services offered by Local Municipal Corporation:

As per the study by the researcher, 78 per cent of respondents are aware of e-Governance services provided by Local Municipal Corporations in four cities of the survey conducted, 22 per cent of respondents still seem ignorant about the e-Governance Services offered by their respective Municipal Corporation in the state. More than 90 per cent of respondents in Ahmedabad city have shown awareness about various e-Governance services. For the cities of Rajkot and Surat, the awareness about e-Governance Services of Municipal Corporations is around 69 per cent in both cities, with an un-awareness at about 31 per cent. In Vadodara city, 78 per cent of respondents are aware of the e-Governance Services of the Local Municipal Corporation, and 22 per cent of respondents are still unaware.

6.6.5: Selected e-Governance Users' Awareness of e-Governance Services of Government of Gujarat:

As per the researcher's findings, the e-Governance services viz., RTO (Driving license issue and renewal), 108 Emergency services, and Mukhya Mantri Amrutam (MA) are the most popular e-Governance services the Government of Gujarat offers, with more than 50 per cent of respondents being aware of it and using the e-Governance service too.

6.6.6: Selected e-Governance Users' Awareness of e-Governance Services of Local Municipal Corporations:

Three of the e-Governance services, viz., Birth Certificate registrations, Death Certificate registration and Public Grievance Redressal, provided by the Local Municipal Corporation in the four cities the researcher chose viz., Ahmedabad, Rajkot, Surat, and Vadodara which have produced quite exciting results. All these services resulted in more than 60 per cent of respondents being aware and using the service too.

6.6.7: Selected e-Governance Users' Responses for Manual Governmental Services/ Schemes:

The researcher has found for various services offered by the State Government of Gujarat along with Local Municipal Corporations, that for manual services offered in erstwhile times, the number of visits required to Government offices to avail of services was high; the cost and time incurred to visit the Government offices to avail the service was high too.

6.6.8: Selected e-Governance Users' Responses for Computerized (e-Governance) Governmental Services/ Schemes:

For various services offered by the State Government of Gujarat along with Local Municipal Corporations, for automated e-Governance services provided, a reduced number of visits required to Government offices to avail services; cost and time incurred to visit the Government offices has reduced in the present scenario.

6.6.9: Selected e-Governance Users' Responses for Accessibility Feature of e-Governance Services (LMC):

The accessibility of various e-Governance schemes/ services from the perspective of applications, user-friendliness, ease of navigation, and ease of payment on payment gateway is responded good by respondents. However, e-Governance websites and applications need to be user-friendly with easy navigation for a user/ citizen.

6.6.10: Selected e-Governance Users' Responses for Accessibility Feature of e-Governance Services (GoG):

The accessibility of various e-Governance schemes/ services from the perspective of applications, user-friendliness, ease of navigation, and ease of payment on payment gateway is responded well by respondents. However, e-Governance websites and applications need to be user-friendly with easy navigation for the commoner. Overall, respondents from Ahmedabad have shown a very high acceptance towards accessibility to e-Governance schemes/ applications from the Government of Gujarat. However, Surat City respondents have responded that the e-Governance schemes/ applications of the Government of Gujarat are poor from an accessibility perspective.

6.6.11 Selected e-Governance Users' Responses for Extensibility Feature of e-Governance Services (LMC):

The respondents said that although the data on the e-Governance websites and applications is quite extensive, sometimes there may not be fresh and relevant information available since alternative sources of information might be more reliable. Therefore, e-Governance websites/applications could be made more exhaustive and updated.

6.6.12 Selected e-Governance Users' Responses for Extensibility Feature of e-Governance Services (GoG):

From the responses received, the respondents in Ahmedabad city have mentioned that the e-Governance app/ websites contain detailed information about the service being offered in a concise format, which would be challenging to get from any other source in the domain. The backend technical team for the app/ website is quick to resolve issues; meanwhile, respondents from Surat city have shown resentment toward the extensibility, as mentioned above, features offered by the e-Governance app/ websites of the services provided by the Government of Gujarat.

6.6.13 Selected e-Governance Users' Responses for Integration Feature of e-Governance Services (LMC):

Integration of various apps/ websites/ schemes with multiple services for Municipal Corporation has been evident. However, more such integration is long desired. The bandwidth requirement for apps/ websites is high, making integrating various services difficult.

6.6.14 Selected e-Governance Users' Responses for Integration Feature of e-Governance Services (GoG):

The respondents of Ahmedabad city have responded favourably to the various integration of services on a single dashboard provided by the e-Governance services of the Government of Gujarat. Additionally, services are easy to access with an integrated payment gateway, according to respondents from the selected four cities of Ahmedabad, Rajkot, Surat, and Vadodara. Responses to the e-Governance services' integration feature in Gujarat state's four selected cities are favourable.

6.6.15 Selected e-Governance Users' Responses for Perceived Usefulness Feature of e-Governance Services (LMC):

The perceived usefulness of the applications/ websites/ services is judged from this research question, wherein the cost of e-Governance service, time to avail and transparency of service are ascertained as respondents have responded in good percentage. Any service/ website, if non-functional or down for service, is not communicated to the general public and becomes challenging to access; this has been a trend as per Surat, Rajkot and Vadodara respondents.

6.6.16 Selected e-Governance Users' Responses for Perceived Usefulness Feature of e-Governance Services (GoG):

The responses from the respondents on the perceived usefulness of e-Governance schemes offered by the Government of Gujarat have been good, with respondents giving good feedback about cost and time reduction in using e-Governance services, getting a transparent perspective of the usage of service, with a high percentage of users mentioning that the fees being affordable too.

6.6.17 Selected e-Governance Users' Responses for Benefits Feature of e-Governance Services (LMC):

Ahmedabad city respondents are quite optimistic about the advantages of the Municipal Corporation's e-Governance services being user-friendly, entirely hassle-free for use, and convenient in design. However, more such features could be built-in by the municipal corporation to make the e-Governance services user-friendly.

6.6.18 Selected e-Governance Users' Responses for Benefits Feature of e-Governance Services (GoG):

As per responses from respondents using e-Governance services of the Government of Gujarat, the benefits are mentioned for e-Governance services being user-friendly, convenient to use and transparent to use. The Gujarat Government's e-Governance services are expanding and increasingly becoming popular among citizens and users.

6.6.19 Selected e-Governance Users' Responses for Problem Faced Feature of e-Governance Services (LMC):

The problems citizens face in getting e-Governance services are that the outsourced agency staff being hired is found to be untrained with no supervisor monitoring; also, the Government staff associated with the particular service are unable. The server being used has lesser bandwidth and hangs frequently.

6.6.20 Selected e-Governance Users' Responses for Problem Faced Feature of e-Governance Services (GoG):

The respondents of Government of Gujarat e-Governance service users have responded with issues of the outsourced team handling services and their linked Government staff being untrained on the e-Governance service details e-Governance while being used, the server hangs, suspending the service during usage being another problem faced.

6.6.21 Selected e-Governance Users' Responses for Availability Feature of e-Governance Services (LMC):

Since internet connectivity is inadequate during regular working hours and data and transaction fraud is predicted to be prevalent, steps must be taken to address the lack of availability of e-Governance apps and websites.

6.6.22 Selected e-Governance Users' Responses for Availability Feature of e-Governance Services (GoG):

The GoG e-Governance services are suitable in availability to users and showing accurate records of their earlier transactions to the users; however, the e-Governance service app/ websites have to have robust prevention against frauds and phishing attacks wherein there is a likelihood of compromising the user records.

6.6.23 Selected e-Governance Users' Responses for Affordability Feature of e-Governance Services (LMC):

The e-Governance app/ websites offer quick services, the plethora of services being offered is large, all services may not be offered quickly, and the exact needs to be identified and improved. Also, the reduction in going to Government offices for all services has been a positive point.

6.6.24 Selected e-Governance Users' Responses for Affordability Feature of e-Governance Services (GoG):

To use the e-Governance services provided by the GoG, minimal trips to the Government offices are now needed, making the service more accessible and inexpensive.

6.6.25 Selected e-Governance Users' Responses for Functional Value Feature of e-Governance Services (LMC):

There are many e-Governance applications and websites that assist individuals in understanding the services provided by the Government in a better way. It is evident through study that citizens are gaining from these services. It is also observed that these apps/websites are still performed to assist citizens in making independent decisions and attaining their requirements. Also, when the service is either not being offered or failed, the requisite information is not being updated for users/ citizens, and their expectations are not being met.

6.6.26 Selected e-Governance Users' Responses for Functional Value Feature of e-Governance Services (GoG):

The GoG e-Governance services app/ websites have a high functional value for providing useful information and details of services offered by the Government Department. But meanwhile, the functional value of these apps/ websites is poor, whenever there is a breakdown of the e-Governance service, the correction done by the web administrator is delayed, and the service remains faulty for a long; at times, the updated inputs on a particular e-Governance service is not updated on the app/ website, which is required to be done.

6.6.27 Selected e-Governance Users' Responses for Emotional Value Feature of e-Governance Services (LMC):

For LMC e-Governance service users, the emotional bond with the e-Governance app/ website gets developed by using the service and positively influences the user's behaviour, bringing a sense of satisfaction by using a well-designed app/ website interface.

6.6.28 Selected e-Governance Users' Responses for Emotional Value Feature of e-Governance Services (GoG):

The e-Governance app/ website of GoG help in developing an emotional value of the app/ website by means of direction interaction on the app/ website, meanwhile the level of satisfaction is still low, indicating that the services offered on the app/ website still require a significant improvement to attract the users/ citizens and making e-Governance user usage a higher percentage.

6.6.29 Selected e-Governance Users' Responses for Social Value Feature of e-Governance Services (LMC):

The users using the LMC e-Governance app/ website feel high on social approval by using these services, also assisting the users in exploring more services being offered on the e-Governance platform, thereby increasing the social connect with the service utilization.

6.6.30 Selected e-Governance Users' Responses for Social Value Feature of e-Governance Services (GoG):

For users of the GoG e-Governance services, the social connection comes from effectively utilising the services and convincing others who aren't users to use them, raising the usage percentage of the e-Governance service footprint.

6.6.31 Selected e-Governance Users' Responses for Monetary Value Feature of e-Governance Services (LMC):

The increase in the monetary value of using the LMC e-Governance app/ website infers that users can save money by using the services on the app/ website. Also, it saves time and money, providing financial security by using e-Governance services, as they are entirely secured.

6.6.32 Selected e-Governance Users' Responses for Monetary Value Feature of e-Governance Services (GoG):

The e-Governance users of GoG services mention that monetary value increment in using the e-Governance services comes from saving of expenditure by using the app/ website, in terms of travel to the Government offices and other related spending being incurred while physically travelling to offices, at the same time the strong payment gateway network, enhances the financial security of using the services against any fraud and users losing money.

6.6.33 Selected e-Governance Users' Responses for Behavioural Intentions Feature of e-Governance Services (LMC):

Many respondents who use the LMC e-Governance services stated that they would encourage others to use the services after using themselves. However, the users feel this is not the situation because more needs to be done to increase overall user satisfaction with the e-Governance services.

6.6.34 Selected e-Governance Users' Responses for Behavioural Intentions Feature of e-Governance Services (GoG):

The GoG e-Governance service users have shown positive behaviour as the services are an enjoyable experience and satisfying too, strongly recommending others users to use the services.

6.6.35 Selected e-Governance Users' Responses for Attitudes Feature of e-Governance Services (LMC):

The respondent users of the LMC e-Governance app/website have developed a positive attitude by accepting to use of the e-Governance apps/ website-based services, provided they are useful to them in terms of safe to use, simply and easy to access.

6.6.36 Selected e-Governance Users' Responses for Attitudes Feature of e-Governance Services (GoG):

The respondents who use the GoG e-Governance app/ website have a favourable view of the services provided by the GoG e-Governance services, and they would encourage others to use the services as well.

6.7: FINDINGS OF THE RESEARCH STUDY:

This study employed the Correlation, Chi-Square test, Friedman test, and Factor Analysis to assess the validity of several hypotheses derived from examining primary data collected from e-Governance users in Gujarat. As a result, the study found the following, which can be summarized as its key conclusions:

6.7.1: Correlation Between Experiences for Government of Gujarat Services of Selected e-Governance Service Users with Selected Criteria V/s Behavioural Intentions and Attitudes:

Accessibility, Extensibility, Integration, Perceived Usefulness, Problem Faced, Availability, Social Value and Monetary Value were all found to have a low degree of positive correlation with Behavioural Intention. However, a high degree of positive correlation was examined between experience for Benefits, Affordability, Functional Value and Emotional Value. The research study's findings showed that as e-Governance users gained more expertise in all areas, the strength of their Behavioural Intentions to apply those services improved.

6.7.2: Correlation Between Experiences for Local Municipal Corporation Services of Selected e-Governance Service Users with Selected criteria V/s Behavioural Intentions and Attitudes:

A low degree of positive correlation was examined between experience for Extensibility, Integration, Perceived Usefulness, Problem Faced, Availability, Social Value, Monetary Value, Functional Value and Emotional value with Behavioural Intention, while a high degree of positive correlation was examined between experience for Accessibility, Benefits, and Affordability. The research study's findings showed that as e-Governance users gained more exposure in all areas, the strength of their Behavioural Intentions to utilize those services increased.

6.7.3: Findings of the Chi-Square Test:

It was found that there was a strong link between the Age, Gender, Marital status, Educational Qualifications, Occupation, and Family Income of the selected e-Governance users and several statements about the system quality of e-Governance services, such as Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability, as well as different types of value, Functional value, Social Value, Emotional Value and Monetary Value.

6.7.4: Findings of the Friedman Test:

The mean rank for the selected four cities of Ahmedabad, Rajkot, Surat and Vadodara was computed by the researcher as per table number 6.7 below; three quality features of e-Governance, viz., Accessibility, Perceived Usefulness, and Emotional Value have shown equal importance while evaluating the e-Governance services, and hence, therefore, these three quality features play an essential role in designing of e-Governance app/ website and inclusion of a link to other e-Governance services.

Table Number: 6.7
Summary of Ranking Preferences of Selected e-Governance Users from all Four Cities of the State of Gujarat

Selected Criteria	Ahmedabad	Rajkot	Surat	Vadodara	Overall
	Ranking Score				
Accessibility	**03**	**04**	**03**	**04**	**02**
Extensibility	08	09	08	09	09
Integration	04	01	05	08	04
Perceived Usefulness	**02**	**07**	**01**	**01**	**01**
Benefits of Selected e-Governance Services	01	02	09	06	03
Problems Faced by Selected e-Governance Users	12	12	12	12	12
Availability	09	05	10	10	08
Affordability	05	06	06	02	05
Functional Value	10	03	11	11	11
Emotional Value	**07**	**08**	**07**	**07**	**07**
Social Value	11	11	04	05	10
Monetary Value	06	10	02	03	06

6.7.5: Factor Analysis:

The researcher has summed up the most important results of using the factor analysis as follows:

Table Number: 6.8:
Summary of Important Criteria of Selected System Quality Features and Value Created from the Use of e-Governance

Sr. No.	Selected Factors	Selected Criteria	Factor Loading Score
01	Accessibility	Accessibility to a robust application/Website	0.858
		e-Governance Apps/websites are user friendly	0.876
		e-Governance Applications/Websites are accessible 24 X 7.	0.846
		e-Governance Application/website can be accessed from anywhere.	0.815
		Easy to upload and download relevant documents	0.811
		Hassle-free integration of e-Governance Website/App with Payment Gateway	0.813
		Need to spend less time gathering information on e-Government services	0.845
		Simple and easy-to-navigate website	0.787
		Quick Response to my actions (Clicks) on the website	0.832
02	Extensibility	e-Governance App/Website provides detailed information about the service offered	0.846
		e-Governance App/Website administrator/backend technical team are quick to resolve the issues.	0.838
		e-Governance App/Website provides detailed information and description of the e-Governance service offered.	0.871
		The information provided by the website is easy to comprehend	0.866
		e-Governance website provides information in a concise format.	0.820
		The information provided by the website is not easy to get otherwise from other sources.	0.825
03	Integration	e-Governance App/Websites integrates different services offered for a particular service on one dashboard.	0.830
		e-Governance App/Website displays a simplified process of a service to be availed.	0.865
		e-Governance App/Website integrates different sub-processes of a service, making it a convenient, hassle-free user interface.	0.761
		e-Governance App/Website displays simplified Payment gateways.	0.864
		E-Governance App/Website displays a transparent Governance for service task completion to the citizens.	0.848
		e-Governance website offers various payment options	0.806
		e-Governance website offers vide range of services through a single website	0.867
04	Perceived Usefulness	Using the e-Governance App/Website reduces the cost of utilizing the service	0.902
		Using the e-Governance App/Website saves time for availing the services.	0.879
		Using an e-Governance App/Website gives a transparent perspective to the citizens.	0.896
		Using an e-Governance App/Website charges affordable fees for availing respective government services by the citizens.	0.862
		Using an e-Governance App/Website implies Answerability on the respective Government Department to give service to the citizen	0.800
		Using an e-Governance App/Website allows citizens to use the services conveniently.	0.823
		The website shares notifications of the failure of the e-Governance services.	0.730
05	Benefits	The use of e-Governance services is user friendly	0.869
		Services offered by e-Governance App/Websites are convenient to citizens	0.902
		e-Governance App/Websites are transparent	0.883
		Services offered by e-Governance App/Websites are Transparent to use.	0.853
		Services offered by e-Governance App/Websites are hassle-free to use by citizens.	0.780
		e-Governance Apps/Websites are economical/ affordable to citizens for their usage.	0.820
		e-Governance App/Websites usage saves time.	0.822
		e-Governance Apps/Websites are simple to use.	0.860

		e-Governance App/Websites are quick and fast to citizens for their usage.	0.858
		e-Governance App/Websites facilitates auto record generation for reference of citizens.	0.829
		e-Governance App/Websites offers personalized services to citizens.	0.708
		e-Governance Apps/Websites offer flexibility to citizens in using services.	0.784
06	Problems faced by the Selected e-Governance Users	e-Governance Apps/Websites have reduced the cost of obtaining various civic and other services?	0.932
		Lack of monitoring of the quality & efficiency of outsourced agencies by Government bodies for different e-Governance Services employed.	0.668
		e-Governance Services are not user-friendly.	0.788
		Fear of confidentiality in providing personal/business data for e-Governance services	0.713
		Outsourced team employees are an untrained work force	0.880
		Government employees are an untrained work force	0.852
		e-Governance websites server frequently hangs during usage.	0.781
		The process of usage of e-Governance services is complex	0.796
07	Availability	e-Governance App/Websites has reduced the involvement of Agents/Agency/Intermediates.	0.794
		Are e-Governance App/Websites always available for citizens	0.871
		Are e-Governance App/Websites challenging to connect due to Internet connectivity?	0.734
		e-Governance App/Website takes appropriate precautionary measures to prevent fraud	0.849
		e-Governance App/Website maintains accurate records of transactions made by citizens.	0.805
08	Affordability	Using the e-Governance App/Website is affordable, as it offers quick services for citizens	0.903
		Charges & fees charged for the use of the e-Governance App/Website are reasonable for citizens	0.922
		e-Governance Apps/Websites have reduced the physical movement for availing services.	0.837
09	Functional Value	e-Governance App/Websites help in knowing a service offered by Government in a better way.	0.851
		e-Governance App/Websites helps in taking independent decisions.	0.874
		e-Governance App/Websites help me in attaining my requirement.	0.865
		e-Governance App/ Website accepts responsibility and takes control in the event of failure/ fault of e-Governance service.	0.851
		e-Governance App/ Website provides updated information.	0.835
		e-Governance App/ Website provides useful information.	0.774
10	Emotional Value	e-Governance App/Websites assist me in interacting directly with the system	0.794
		The features of the e-Governance App/ Website influence my behaviour during direct interaction with the system.	0.823
		e-Governance Apps/Websites give me a sense of satisfaction by interacting personally.	0.892
		A user of an e-Governance App/ Website gets a chance to raise a concern in case of service failure.	0.884
		e-Governance App/Website has well designed/ organized interface.	0.896
11	Social Value	e-Governance App/Websites create a social bonding by using the services personally	0.793
		Improves my existing relationships with e-Governance App/Website users.	0.872
		It makes me feel accepted by other users, post using the e-Governance App/Website	0.870
		It Helps me to create a good impression on non-users of the e-Governance App/Website	0.908
		It gives me social approval on effectively using the e-Governance App/Website.	0.871
		e-Governance App/ Website helps me in doing friendly and continuous interaction with Government departments.	0.823
		e-Governance App/Websites create a social bonding by using the services personally	0.793

12	Monetary Value	Useful for generating income for Agents/ Intermediates using e-Governance Apps/Websites.	0.672
		Using the e-Governance App/Website saves overall expenditure for a service	0.880
		Using the e-Governance App/Website saves time value of money.	0.718
		Using an e-Governance App/Website saves the money paid as a bribe.	0.837
		e-Governance App/Website provides financial security doing online security.	0.838

Table 6.8 had 80 statements that e-Governance users thought were essential for using e-Governance services to express their satisfaction or dissatisfaction with the quality of the system and the values created by utilising the e-Governance app/website.

Table Number: 6.9:
Summary of Criteria which Needs Improvement for Selected System Quality Features and Value Created from Use of e-Governance Services

Sr. No.	Selected Factors	Selected Statements/Criteria	Factor Loading Score
01	Problems Faced by the Selected e-Governance Users	Enabled access to civic services for people with disabilities, digital divide & multi-lingual access	0.532

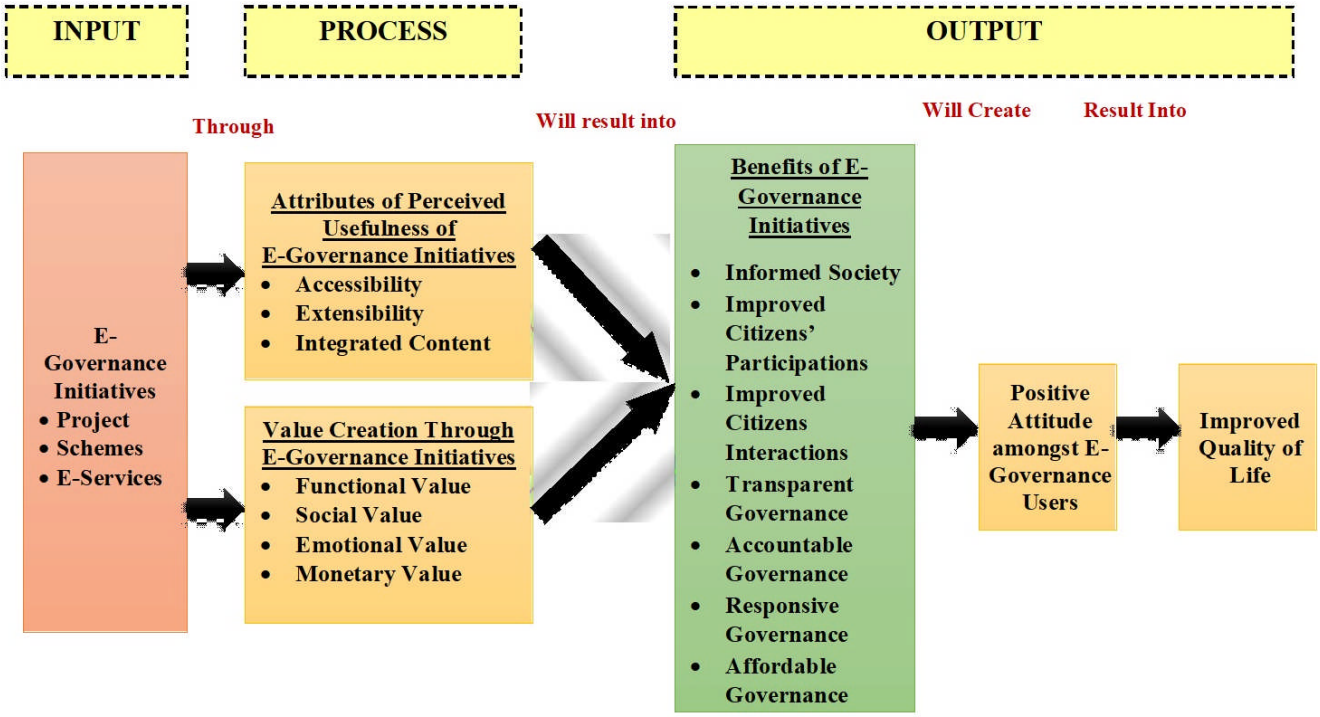
One statement in Table 6.9 has a Factor Loading score of less than 0.6, which means that e-Governance users didn't think it was crucial. This means it must be amended before it can be used with e-Governance services.

6.8: CONCEPTUAL MODEL FOR THE RESEARCH STUDY:

A thorough literature review was done to accomplish the research study's objectives. Then, as shown in Figure 6.2, a theoretical structural model was made that included concepts from the domains of Attitude, Behavioural Intention and future use of e-Governance services by e-Governance users/citizens. Based on a review of the literature, the Behavioural Intention and Attitude of the e-Governance users/citizens are seen as a result of variables like 'Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability', as well as different types of values like 'Functional Value, Social Value, Emotional Value, and Monetary Value' and it is seen as a predictor of users of ICT enabled population thought that good features that helped meet different needs of e-Governance users were more valuable.

In this research study, the effect of system quality features of e-Governances, such as 'Accessibility, Extendibility, Integration of Content, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability', as well as different types of values, such as 'Functional Value, Social Value, Emotional Value, and Monetary Value', on the Behavioural Intention and Attitude of e-Governance users/citizens were considered.

Figure Number:6.2:
Conceptual Model for the Research Study



Source: Model Adapted with permission from Priti Nigam, 2016

6.9: STRUCTURAL EQUATION MODEL (SEM) OF THE RESEARCH STUDY:

For the Government of Gujarat and Local Municipal Corporation e-Governance app/website users, the researcher has created models to examine and assess the correlations among the significant components using PLS-SEM. This was done so that the conceptual structural models of this research study could be validated. Figures 6.3 and 6.4 show the standardized estimations from the research project's model. The structures of the research study are offered in an oval shape, whereas the statements representing the constructs are displayed through a rectangular box. The relationship between the statement and the constructs, as well as the progression from one construct to the next, is shown by arrows. We examine the factor loading of the statement for the constructs when making numerical comparisons between constructs and ideas. The t-value for the relations between the variables that make up the constructs is what we examine when making numerical comparisons between them. The R^2 value of the construct can be found represented as a numeric value within the oval form.

Figure Number:6.3:
Standardized Estimates for the Partial Least Square – Structural Equation Model (PLS-SEM) of Government of Gujarat (GOG)

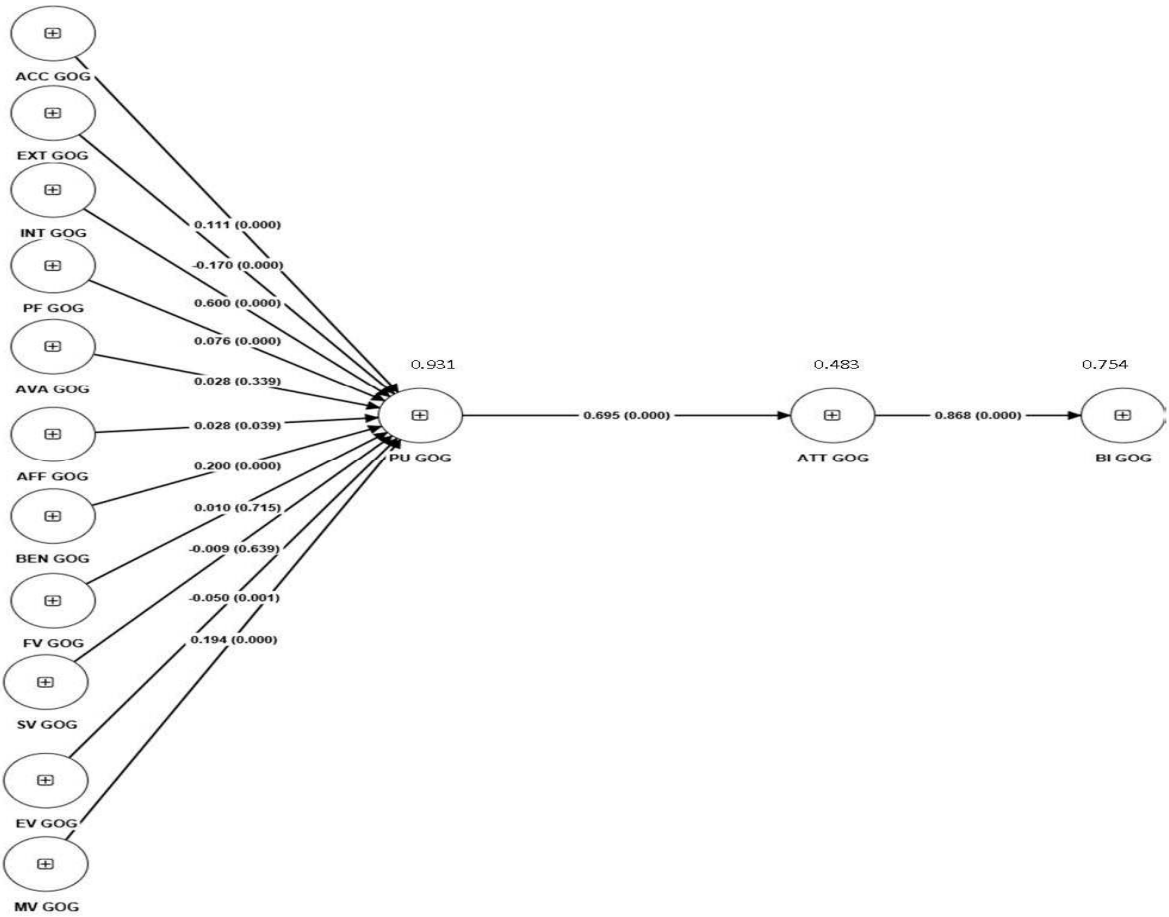
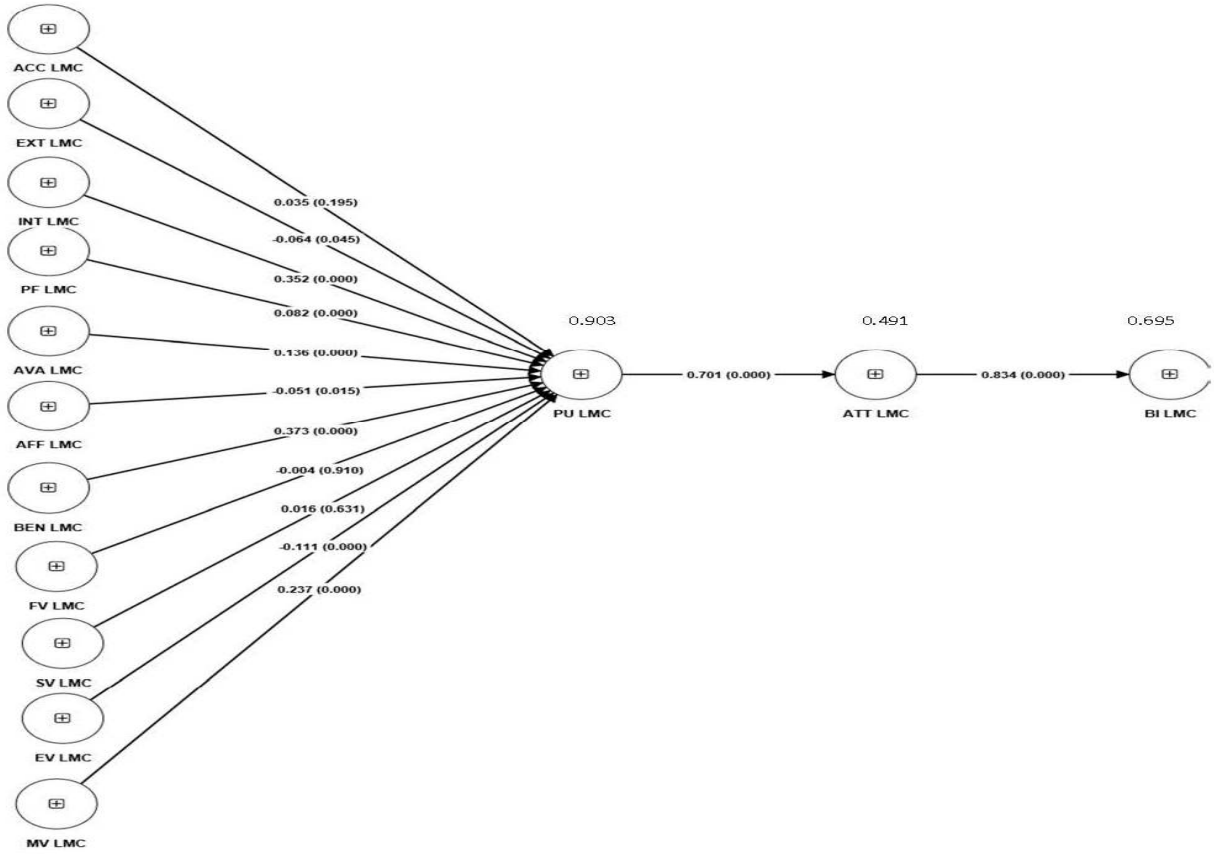


Figure Number:6.4:
Standardized Estimates for the Partial Least Square – Structural Equation Model (PLS-SEM) of Local Municipal Corporation (LMC)



It can be inferred from the previous figure number 6.3 that System Quality features such as 'Accessibility, Extensibility, Integration Of Content, Perceived Usefulness, Problems Faced and Affordability', as well as various types of values such as 'Social Value, Emotional Value and Monetary Value', had a significant effect on the perception of e-Governance users of Government of Gujarat app/websites concerning Behavioural Intention and Attitude. On the other hand, the quality features of Benefits, Availability and Functional Value had a non-significant effect on the perception of e-Governance users of the Government of Gujarat app/ websites.

The Integration feature showed the highest effect among the effects of system quality features, with a score of 0.600. This was followed by the Benefits feature with 0.200, the Monetary Value feature with 0.194, the Accessibility feature with 0.111, and the Problem Faced factor with 0.076. All of the factors that affect users' behavioural intentions to behave in a certain way and their Attitudes toward using e-Governance services were discovered. It was found that all of the variables had a significant influence on Attitudes (0.69) and Behavioural Intention (0.868).

The features of System Quality, such as 'Extensibility, Content Integration, Perceived Usefulness, Benefits, Problems Encountered, Availability and Affordability', and different types of values, such as Emotional Value and Monetary Value, can be inferred from Figure 6.4 above. These features significantly impacted how e-Governance users perceived Local Municipal Corporation apps/ websites concerning their Behavioural Intention and Attitude. However, the perception of e-Governance users of Local Municipal Corporation apps/ websites was not significantly impacted by the quality aspects of Accessibility, Social Value and Functional Value.

The Benefits (0.373) characteristic had the most significant impact on system quality, followed by Integration (0.352), Monetary Value (0.237), Accessibility (0.136), and Problem Faced (0.076), respectively. All the factors influencing Behavioural Intention and Attitude toward using e-Governance services were discovered. All factors significantly impacted attitudes (0.701) and Behavioural Intention (0.834).

6.10: FINDINGS AND IMPLICATIONS OF THE RESEARCH STUDY:

In this section, the researcher has presented implications based on the findings and conclusions of the empirical research study carried out in the selected cities of Gujarat.

6.10.1: Summarized Findings and Implications of the Research Study:

Table 6.10 summarises the research study's hypotheses, findings, conclusions, and implications.

Table Number: 6.10:
Testing of Hypotheses, Findings & Implications of the Research Study

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-1: '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.'	'Low degree of positive correlation was examined between experience for Accessibility, Extensibility, Integration, Perceived Usefulness, Problem Faced, Availability, Social Value, and Monetary Value with Behavioural Intention, while a high degree of positive correlation was examined between experience for Benefits, Affordability, Functional Value, and Emotional Value. The research study's findings showed that as e-Governance users gained more experience in all areas, the strength of their Behavioural Intentions to use the services increased. 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.'	Because of the test's findings, the hypothesis is accepted, 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 Government of Gujarat, considering Behavioural intention." Because of the test's findings, the hypothesis is accepted, 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 Government of Gujarat, considering Attitude".

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-2: "Greater the Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems faced, Availability, Affordability and Selected Values in the content of e-Governance services, the more positive e-Governance Users' experience would be in using e-Governance Services offered by Local Municipal Corporation, considering Behavioural intention and Attitude".	'Low degree of positive correlation was examined between experience for Extensibility, Integration, Perceived Usefulness, Problem Faced, Availability, Social Value, Monetary Value, Functional Value, and Emotional value with Behavioural Intention, while a high degree of positive correlation was examined between experience for Accessibility, Benefits, and Affordability. The research study's findings showed that as e-Governance users gained more experience in all areas, the strength of their Behavioural Intentions to utilize those services increased. 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.'	Because of the test's findings, the hypothesis is accepted, 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". Given the test's findings, the hypothesis is accepted, 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".
Ho-3: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Accessibility criteria."	The data represents the outcomes of a Chi-square test that looked at how e-Governance users' replies to a series of questions on Accessibility varied with their age, gender, marital status, level of education, occupation, and household income. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	Citizens' determination of accessibility is their perception, and using e-Governance services is not enough. Therefore, the Government has to review the technological backbone requirements mandatory for offering e-Governance services and update their 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. The payment gateway has a very severe effect on the mindset of the citizens. Ineffective payment gateways negatively impact the citizens, wherein a bandwidth mismatch results in a failed transaction, creating a suspicious attitude amongst citizens and compelling them to visit Government offices for physical payment transactions and relevant services. The accessibility feature of e-Governance is significantly associated with all the demographic variables; it quantifies that all the respondents have a different opinion on the use of the e-Governance platform as far as its accessibility/ proximity is concerned. Therefore, for the e-Governance services to be user-friendly, the apps/website should have easy-to-understand content and manoeuvrability over the webpage/ GUI. Furthermore, the accessibility in terms of integration of the e-Governance app/website with the payment gateways should be a hassle-free to avoid any financial loss to the user due to failed payments

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
		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.
Ho-4: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Extensibility criteria."	The researcher has drawn the following conclusion after analysing the data gathered using the Chi-square test to determine the correlation between e-Government users' demographic characteristics (such as age, gender, marital status, level of education, occupation, and annual family size) and their ratings on several criteria related to Extensibility. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	All demographic characteristics have a substantial association with the Extensibility feature. The content and details about an app/website are of utmost importance as they guide the users to decide on the service they would use. The Government's performance through the effective usage of ICT should satisfy the expectations for the information needed for availing the particular service using the e-Governance app/ website. The e-Governance app/website should exhibit the content for all users, as it influences the users' assimilations and their effective decision to use the specific app/website or services for resolving their needs.
Ho-5: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Integration criteria."	The study's results indicate that the Chi-square test results were used to determine the relationship between e-Governance users' opinions for various integration factor criteria and their age, gender, marital status, educational background, occupation, and annual family size. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	The integration feature is significantly associated with all demographic characteristics considered during research. The lack of integration of the citizen/user's requirement with the list of services offered by the e-Governance website leads to an increase in the complexity of translation of the service provided, and the basic intent of the e-Governance app/website is not served. At the same time, to avail of the service, the users/ citizens are compelled to use outside agencies, which demands additional expenditure, and citizen/user does not contend with the Government modernization process.

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-6: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Perceived Usefulness criteria."	The research provides the results of the Chi-square test, which examined the relationship between e-Governance users' opinions on several parameters related to perceived usefulness and their age, gender, marital status, educational background, occupation, and annual family size. Hence, the result is less than 0.05; the result is considered significant, so we reject the null hypothesis.	The educated population strongly influences the use of e-Governance apps/ websites by the cost, transparency of the services, the 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 apps/websites is influencing the security of the transactions and adding to the perceived usefulness of the website by avoiding failures.
Ho-7: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Benefits criteria."	The results of the Chi-square test, which was used to establish the relationship between e-Governance users' opinions regarding various value parameters and their age, gender, marital status, educational background, occupation, and annual family size, led the researcher to this conclusion. Hence, the result is less than 0.05; the result is considered significant, so we reject the null hypothesis.	The Government can spread the usage of the e-Governance website by many users/citizens, considering the impact of benefits offered by separate apps/websites providing specific kinds of services for making the app/websites citizen-centric. e-Governance is witnessing a paradigm shift in how Governance has transformed from manual & opaque to automated & transparent. This continuous process impacting the usage requires continued updating, adaptations and adjustments from the government and citizens/users.
Ho-8: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Problems Faced criteria."	The researcher concluded that the Chi-square test results were used to determine the relationship between e-Governance users' age, gender, marital status, level of education, occupation, and annual family size, and their opinions for various criteria related to the Problems Faced factor. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	The Government is spending an enormous amount and effort in creating the culture of e-Governance; the results are not overwhelming due to the impact of the problems faced by the users during the actual use 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 good bandwidth for app/websites hosting.

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-9: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Availability criteria."	In addition to the research, the conclusion presents the findings of the Chi-square test, which was used to ascertain the association between e-Governance users' opinions of various Availability factors and their age, gender, marital status, educational background, occupation, and annual family size. We reject the null hypothesis because the result is less than 0.05, which is considered significant.	The availability of e-Governance apps/websites impacts the delivery of e-Governance services to the public; therefore, the Government needs to assimilate the involvement of agents/ intermediates through continuous availability of internet backbone for the broader spread of e-Governance services 24 X 7. The accessibility of e-Governance services benefits all parties involved, including bureaucrats, the rural and urban poor, elected officials, and others. Therefore, the various Government agencies must employ a variety of channels of communication to provide information about the comprehensive and citizen-centric e-Governance services being provided.
Ho-10: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Affordability criteria."	This is the conclusion that the researcher arrived at as a result of the findings of the Chi-square test, which was conducted in order to determine the relationship between the e-government users' ages, genders, marital status, levels of education, occupations, and annual family sizes, as well as their opinions regarding various affordability criteria. Therefore, we do not accept the null hypothesis because the result is not equal to 0.05, which is the criterion for which a result is considered significant.	The cost of creating, developing, implementing, and promoting the use of e-Governance services is worthwhile, provided that the website is helpful to the Government in making decisions and it applies to citizens or users in resolving their issues or requests of the government and saving money through the ICT format instead of the manual process.
Ho-11: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Functional Value criteria."	The study's findings demonstrate the outcome of the Chi-square test, which was used to assess the relationship between e-Governance users' opinions for various Functional Value factor criteria and their age, gender, marital status, educational background, occupation, and annual family size. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	The functional value related to the e-Governance app/website helps the user/citizens in seeking useful and updated information about how the details on the website meet their requirements in a cost-effective manner as well as the time spent for acquiring the services and the transparency and accountability of the Government in the provision of the services.

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-12: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Emotional Value criteria."	The study's findings suggest that the Chi-square test results were used to determine the relationship between e-Governance users' age, gender, marital status, educational background, occupation, and annual family size, and their opinions for various criteria connected to the Emotional Value factor. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	The use of 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 success and a sense of displeasure in case of service failure. Moreover, it further impacts the emotional feeling of users/citizens attached to direct interactions with Government websites, either in a positive or negative direction, considering the outcome through the usage of the app/website.
Ho-13: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Social Value criteria."	The study's findings demonstrate the outcome of the Chi-square test, which was used to assess the relationship between e-government users' opinions for various Social Value factors and age, gender, marital status, educational background, occupation, and annual family size. Hence, the result is less than 0.05; the result is considered significant, so we reject the null hypothesis.	The impact of the use of the e-Governance app/website can be assigned to creating good social bonding, improving existing relationships with other users, getting accepted by other users, creating a good impression on non-users, getting 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 by technology which has an impact on transforming citizen-centric services by providing information and integrating various services and systems that link the citizens with the Government. It empowers and enhances the citizens' social, environmental and economic values.
Ho-14: "There is no significant relationship between the selected e-Governance users' selected demographic variables viz., Age Group, Gender, Marital Status, Educational Qualifications, Occupation and Income of Family vis-à-vis e-Governance users' experience for Monetary Value criteria."	The analysis of user responses reveals the findings of the Chi-square test, which was used to determine the relationship between e-Governance users' age, gender, marital status, educational background, occupation, and annual family size and their opinions regarding various factors related to the Monetary Value factor. Therefore, we reject the null hypothesis because the result is less than 0.05, which is considered significant.	The usage of e-Governance results in an impactful digital dynamism to further create a deep-rooted, widely implemented and scaled-up digital economy for creating economic value and empowering users/citizens and other stakeholders. With the introduction of e-Governance practices, the Government has paved its way into a realm of e-Governance by generating income for intermediates, saving the expenditure of users/citizens and the Government, reducing the money paid as a bribe and providing online financial security.

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-15: "There is no difference in the mean ranks for the experience of the selected e-Governance users' of Ahmedabad City about their experience for selected system quality features of e-Governance schemes."	The user responses make it evident that there was a variation in the mean rank score for the experience of a few different areas of system quality among e-Governance users in Ahmedabad city. The difference was statistically significant with a $\chi 2$ value (DF 11) = 700.359, $p < 0.000$. The Benefits feature was the one that Ahmedabad city's e-Governance users encountered most frequently, followed by Perceived Usefulness, Accessibility, and Integration features.	For the city of Ahmedabad, the citizens/ users have responded that the benefits from e-Governance apps/ websites are immense, wherein the benefits outplay any other feature from the apps/ websites being offered locally by the Local Municipal Corporation or Government of Gujarat. The various apps/ websites provide a far more technologically advanced environment for availing Government services on the e-Governance platform, giving a cost, time benefit, and flexibility of helping service as per time convenience of the citizen/ user. It's also important to note that there is always tension between conventional wisdom and modern approaches, which is home to one of the world's oldest civilizations. e-Governance is a new way of defining the relationship between the Government and the citizenry and a new mechanism for the two to communicate. The other feature, as per ranking given by selected users of Ahmedabad city are Perceived usefulness of the e-Governance app/website, which signifies that the trust of the users/ citizens and their willingness to participate has been enhanced by realizing the usefulness of the apps/websites for complying to their requirements.
Ho-16: "There is no difference in the mean ranks for the experience of the selected e-Governance users' of Rajkot City about their experience for selected system quality features of e-Governance schemes."	It is clear from the research study findings that there was some variation in the average rank score for the experience of a few system quality factors among e-Governance users in Rajkot city. However, the difference was overall statistically significant with a $\chi 2$ value (DF 11) = 198.980, $p< 0.000$. The Benefits, Functional Value and Accessibility aspects of the system quality were highly valued by Rajkot city's e-Governance users, who then reported experiencing Integration as a feature.	The users/ respondents from Rajkot city have ranked the integration of various features of e-Governance effectively onto a single platform for ease of access and knowledge too; it also signifies ease of payment for a service provided as the payment gateways are better integrated and are an essential feature of the integration of services. On the other hand, our country has the most significant proportion of young people, about one-third of the entire population. Young India is known for being open to learning and experimenting with new things. Mobile computing is made possible by the rise in mobile phone use. For broader adoption and utilization, e-Governance efforts with a mobile seva focus must consider cloud computing features, which would assist in better implementation of apps/ website services. Although better integration would help provide more incredible benefits of e-Governance services, which Rajkot city residents picked as their second favourite feature, the functional value of the e-Governance app/ website is equally essential to get information assisting in taking independent decisions to avail a particular service.

Testing of Hypotheses	Summarised Findings of the Research Study	Implications of the Research Study
Ho-17: "There is no difference in the mean ranks for the experience of the selected e-Governance users' of Surat City about their experience for selected system quality features of e-Governance schemes."	According to the research findings, there was a difference in the mean rank score that users of Surat city's e-Governance system reported receiving for their experiences with various areas of system quality. The difference was overall statistically significant with a $\chi 2$ value (DF 11) = 212.127, $p < 0.000$. Users of e-Governance in Surat City rated the Perceived Usefulness feature of the system's quality as the most important, followed by the Monetary Value, Accessibility and Social Value characteristics.	e-Governance strives to improve the governing process rather than just computerizing administrative procedures of the Government departments. It includes assisting and empowering the users/ citizens. The e-Governance process combines the technological and human sides of the human. In order to accomplish the Governance objectives, it incorporates people, processes, information, culture, and environment. The respondents of Rajkot city have thus ranked number one in the perceived usefulness of the e-Governance app/ website and services. As per this, the respondents exhibit that e-Governance can boost public confidence in the Government, democracy, accountability, and respect for people's rights.
Ho-18: "There is no difference in the mean ranks for the experience of the selected e-Governance users' of Vadodara City about their experience for selected system quality features of e-Governance schemes."	The findings of the research conducted on the city of Vadodara indicate a fluctuation in the mean rank score for a few areas of system quality among the city's e-Governance users. However, the difference was overall statistically significant with a $\chi 2$ value (DF 11) = 187.963, $p < 0.000$. Users of Vadodara's e-Governance services rated Perceived Usefulness as the aspect of system quality they were most satisfied with, followed by Affordability, Monetary Value and Accessibility.	The respondents of Vadodara city have responded that the perceived usefulness of the e-Governance app/ website and services is ranked one amongst all the considered features, as the cost of availing the services reduces considerably; also, the time saved is linked to the monetary saving for each individual. Therefore, the usage of the services as per time and place convenience is also one of the essential aspects denoting the relevant usefulness of the respective app/website.
Ho-19: "There is no difference in the mean ranks for the experience of the selected e-Governance users' of combined 04 Cities about their experience for selected system quality features of e-Governance schemes."	According to the replies provided for the selected four Gujarat cities, there was a variance in the mean rank score for the users of the combined 04 cities' e-Governance systems' experiences with specific system quality elements. The difference was overall statistically significant with a $\chi 2$ value (DF 11) = 872.522, $p < 0.000$. The Perceived Usefulness aspect was the one that e-Governance users in the combined four cities experienced the most, followed by the Accessibility, Benefits, and Integration features of system quality.	The respondents cumulatively from the selected four cities have responded with the feature of perceived usefulness as the most essential ranked feature for any e-Governance service; also, the availability of app/ website, connectivity, and payment gateway availability, are a few benefits which the users/ citizens have given high importance.

6.10.2: Findings and Implications Based on Selected e-Governance Users Responses of Selected Features of System Quality:

Based on the responses received from selected e-Governance users to selected system quality characteristics of the e-Governance, the researcher has attempted to highlight the significant findings and implications in the following sections:

6.10.2.1: Accessibility:

The Accessibility of various e-Governance schemes/ services from the perspective of applications, user-friendliness, ease of navigation, and ease of payment on payment gateway is responded well by respondents. However, e-Governance websites and applications need to be user-friendly with easy navigation for the common person.

The accessibility of various e-Governance schemes/ services from the perspective of applications, user-friendliness, ease of navigation, and ease of payment on payment gateway is responded good by respondents. However, e-Governance websites and applications need to be user-friendly with easy navigation for the common person. Overall, respondents from Ahmedabad have shown a very high acceptance towards accessibility to e-Governance schemes/ applications from the Government of Gujarat; however, respondents from Surat city have responded the e-Governance schemes/ applications of the Government of Gujarat as poor from an accessibility perspective.

Key findings of Chi-Square Test:

Citizens' determination of Accessibility is their perception, and using e-Governance services is not enough. Therefore, the Government has to review the technological backbone requirements mandatory for offering e-Governance services and update their 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 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 adequate 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 negatively impact the citizens, wherein a bandwidth mismatch results in a failed transaction, creating a suspicious attitude amongst citizens and compelling them to visit Government offices for physical payment transactions and relevant services.

The accessibility feature of e-Governance is significantly associated with all the demographic variables; it quantifies that all the respondents have a different opinion on using e-Governance services so far as its accessibility/ proximity is concerned. For the e-Governance services to be user-friendly, the apps/website should have easy-to-understand content and maneuverability over the webpage/ GUI.

Furthermore, the accessibility in terms of integration of the e-Governance app/website with the payment gateways should be a 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.

Key Findings of Factor Analysis:

The Accessibility feature of e-Governance impacts the development and design of e-Governance apps/ websites based on the importance given by the customer for various facets of the app/websites, which the citizen envisages to be essential for the usage of app/ websites, viz., the robustness of the e-Governance app/ websites, those being friendly for the citizens for effective utilization of their requirement. The designing of the e-Governance app/website also gets influenced by its continued availability, simple to use, and effective integration with the payment gateway, which enhance the designing of the apps/ websites allowing the user/ citizen to be comfortable while using the apps/ websites for their respective requirements.

6.10.2.2: Extensibility:

The respondents have responded that the information available on the e-Governance websites/ application is quite extensive; however, updated information may sometimes be unavailable, as other sources of information may be more authentic. Therefore, e-Governance websites/applications could be made more exhaustive and updated.

From the responses received, the respondents in Ahmedabad city have mentioned that the e-Governance app/ websites contain detailed information about the service being offered in a concise format, which would be difficult to get from any other source in the domain. Moreover, the backend technical team for the app/ website is quick to resolve issues; meanwhile, respondents from Surat city have shown resentment toward the extensibility mentioned above features offered by the e-Governance app/ websites of the services provided by the Government of Gujarat.

Key findings of Chi-Square:

The Extensibility feature is significantly associated with all demographic characteristics as per responses from respondents. The content and details about an app/website are of utmost importance as they guide the users to decide on the service they would use. The Government's performance through the effective usage of ICT should satisfy the expectations for the information needed for availing the particular service using the e-Governance app/ website. Therefore, the e-Governance app/website should exhibit content for all users, as it influences the users' assimilations and their effective decision to use the specific app/website or services to resolve their needs.

Key Findings of Factor Analysis:

The Extensibility feature of e-Governance details the various requirements the respondents rated necessary for effective compliance with the e-Governance app/website. For example, the e-Governance app/ website is expected to give detailed information in a descriptive way about the service being offered, serviced by a complete backend technical team empowered to solve issues which may arise on the website/ app.

The user/citizen also expects the e-Governance app/website to be detailed with all services included in the same instance in a language the user/ citizen can understand, which the user/citizen may not be able to get from any other source.

6.10.2.3: Integration:

Integration of various apps/ websites/ schemes with multiple services for Municipal Corporation has been evident; however, more such integration is long desired. Moreover, the bandwidth requirement for apps/ websites is high, making integrating various services difficult.

The respondents of Ahmedabad city have responded favourably to the various integration of services on a single dashboard provided by the e-Governance services of the Government of Gujarat. Additionally, according to respondents from Ahmedabad, Rajkot, Surat, and Vadodara, services are easy to access with an integrated payment gateway.

Key findings of Chi-Square:

The integration feature is significantly associated with all demographic characteristics as per the responses from e-Governance users collected. The lack of integration of the citizen/user's requirement with the list of services offered by the e-Governance website leads to an increase in the complexity of translation of the service provided, and the primary intent of the e-Governance app/website is not served. At the same time, to avail of the service, the users/ citizens are compelled to use outside agencies, which demands additional expenditure, and citizen/user does not contend with the Government modernization process.

Key Findings of Factor Analysis:

The integration of different services offered on a single screen by the Government affects the utilization of services by users/ citizens, and citizens can easily choose the options as per their requirements; at the same time, the process integrated on the website/ app needs to be easy so that the people feel comfortable in making its use. Moreover, the hassle-free interface integration for users supports the user/ citizen to easily reach or refer to the sub-services linked with the leading service on the app/website.

6.10.2.4: Perceived Usefulness:

LMC:

The perceived usefulness of the applications/ websites/ services is judged from this research question, wherein the cost of e-Governance service, time to avail and transparency of service are ascertained as respondents have responded in good percentage. Any service/ website, if non-functional or down for service, is not communicated to the general public and becomes challenging to access; this has been a trend as per Surat, Rajkot and Vadodara respondents.

GoG:

The responses from the respondents on the perceived usefulness of e-Governance schemes offered by the Government of Gujarat have been good, with respondents giving good feedback about cost and time reduction in using e-Governance services, getting a transparent perspective of the usage of service, with a high percentage of users mentioning that the fees being affordable too.

Key findings of Chi-Square:

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

Key Findings of Factor Analysis:

Incorporating the benefits of using e-Governance (automated) services rather than manual, older services to save money and time; maintaining information transparency and keeping users and citizens informed with minimal, affordable fees for e-Governance services; and having the relevant Government department take responsibility for the success/failure of the services offered. Moreover, the convenience of using the app/website is the outcome of the flexibility provided by the e-Governance services influence the perceived usefulness of an e-Governance service.

6.10.2.5: Benefits of the Selected e-Governance Services:

LMC:

For the responses received for benefits of e-Governance services of the municipal corporation, respondents of Ahmedabad city are highly optimistic about e-Governance services being user-friendly, absolutely hassle-free to use and straightforward. However, more such features could be built-in by the municipal corporation to make the e-Governance services user-friendly.

GoG:

According to views from respondents who have used the e-Governance services provided by the Gujarat Government, the advantages of using e-Governance services are listed as being user-friendly, convenient, and transparent. As a result, the Gujarat Government's e-Governance services are expanding and gaining popularity among citizens/ users.

Key findings of Chi-Square:

The Government can spread the usage of the e-Governance website by many users/citizens, considering the impact of benefits offered by respective apps/websites providing specific kinds of services for making the app/websites citizen-centric. e-Governance is witnessing a paradigm shift in how Governance has transformed from manual & opaque to automated & transparent.

This continuous process impacting the usage requires continued updating, adaptations and adjustments from the Government and Citizens/Users.

Key Findings of Factor Analysis:

Incorporating the features of being user-friendly, convenient to use, transparent to users, and affordable by using e-Governance (automated) services instead of Manual past services; able to create user/ citizen records and being flexible to use the e-Governance service offered. Additionally, the flexibility provided by e-Governance services influences the benefits of favour by making an app/ website easy for users/ citizens to use.

6.10.2.6: Problems Faced by Selected e-Governance Users:

LMC:

The problems citizens face in getting e-Governance services are that the outsourced agency staff being hired is found to be untrained with no supervisor monitoring; also, the Government staff associated with the particular service are untrained. In addition, the server being used has lesser bandwidth and hangs frequently.

GoG:

The respondents of Government of Gujarat e-Governance service users have responded with issues of an outsourced team handling services and their linked Government staff being untrained on the e-Governance service details e-Governance while being used, the server hangs, suspending the service during usage being another problem faced.

Key findings of Chi-Square:

The Government is spending an enormous amount and effort in creating the culture of e-Governance; the results are not overwhelming due to the impact of the problems faced by the users during the actual use 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.

Key Findings of Factor Analysis:

The problems faced by e-Governance users/ citizens, graduating from manual access to the digitization of Government services commence with sharing of personal data and data confidentiality; lack of e-Governance platform support for People with Disabilities (PWD), multi-lingual access; also the e-Governance server hangs while accessing the services, making the service access very complex. However, the respondents seem to be more satisfied with the reduced cost of accessing the service; they also responded positively that the employees/ web administrator handling the services are now better trained than before in providing a better digital platform for the e-Governance service.

6.10.2.7: Availability:

LMC:

The availability of e-Governance apps/ websites is critical, as internet connectivity is poor during regular working hours. As a result, data and transaction fraud are likely to be high, and measures must be taken.

GoG:

The GoG e-Governance services are suitable on availability to users and showing accurate records of their earlier transactions to the users; however the e-Governance service app/ websites have to have robust prevention against frauds and phishing attacks wherein there is a likelihood of compromising the user records.

Key findings of Chi-Square:

The availability of e-Governance apps and websites impacts the delivery of e-Governance services to the general public. As a result, the Government must facilitate the involvement of agents and intermediaries through the continuous availability of an internet backbone for a wider distribution of e-Governance services around-the-clock. Furthermore, the availability of e-Governance services benefits all parties involved, including bureaucrats, the rural and urban poor, elected officials and others. Therefore, the various Government departments must employ a variety of channels of communication to provide information about the comprehensive and citizen-centric e-Governance services being offered.

Key Findings of Factor Analysis:

The availability of different services offered by the Government has considerably reduced the requirements of intermediates/ agents to assist with task completion, as these apps/ websites are conveniently available to the users/ citizens with state-of-the-art fraud prevention software built-in into the system for effective payment handling. Moreover, the apps/ websites have sustainable transactional records per user profiles of users/ citizens, which are accessible with ease.

6.10.2.8: Affordability:

LMC:

The e-Governance app/ websites offer quick services, extensive services are available, all services may not be provided quickly, and the exact needs to be identified and improved. Also, the reduction in going to Government offices for all services has been a positive point.

GoG:

For e-Governance services offered by GoG, the benefits are quick. They indeed have reduced the visits to the Government offices to avail of the said e-Governance service, making the service affordable and cost-saving.

Key findings of Chi-Square:

The cost of creating, developing, implementing, and promoting the utilisation of services offered on the e-Governance platform is valuable, provided that website is useful to the Government in making decisions. In addition, it is useful to citizens or users in resolving their issues or requests of the Government and saving money through the ICT format instead of the manual process.

Key Findings of Factor Analysis:

The Affordability of different services offered by the Government has been very beneficial for the users/ citizens, as the fees charged are quite reasonable with fast response to the users/citizens' requirements. The affordability features are not just highlighting the cost aspect of availing of an e-Governance service; they also highlight the time and energy saved by the user/ citizen in availing of the e-Governance service.

6.10.3: Key Findings and Implications on Value Creation by the Use of e-Governance Services:

Based on the responses of e-Governance service users regarding the values created through the usage of e-Governance apps/websites, the researcher discovered the following:

6.10.3.1: Functional Value:

LMC:

The e-Governance app/ websites helping the citizens know the services offered by the Government in a better way is large, wherein it is observed from the research that citizens are getting benefitted. It is also observed that these apps/websites are still performed to assist citizens in making independent decisions and attaining their requirements. Also, when the service is either not being offered or failed, the requisite information is not being updated for users/ citizens, and their expectations are not being met.

GoG:

The GoG e-Governance services app/ websites have a high functional value for providing helpful information and details of services offered by the Government Department. But meanwhile, the functional significance of these apps/ websites is poor, whenever there is a breakdown of the e-Governance service, the correction done by the web administrator is delayed, and the service remains faulty for a long; at times, the updated inputs on a particular e-Governance service is not updated on the app/ website, which is required to be done.

Key findings of Chi-Square:

The functional value of the e-Governance app/website helps the user/citizens in seeking valuable and updated information about how the details on the website meet their requirements in a cost-effective manner as well as the time spent for acquiring the services and the transparency and accountability of the Government in the provision of the services.

Key Findings of Factor Analysis:

The functional value of different services offered by the Government gets significantly enhanced, as it gives complete knowledge on its app/ websites about the service provided in detail, facilitating the user/ citizen to take an informed decision independently and fulfilling users/citizens' requirements. The apps/ website offer transparency in their services by informing the user/ citizens in case of a service failure. The latest updates on the apps/ website benefit the users/ citizens.

6.10.3.2: Emotional Value:

LMC:

For LMC e-Governance service users, the emotional bond with the e-Governance app/ website gets developed by using the service and positively influences the user's behaviour, bringing a sense of satisfaction by using a well-designed app/ website interface.

GoG:

The e-Governance app/ website of GoG help in developing an emotional value of the app/ website by means of direct interaction on the app/ website, meanwhile the level of satisfaction is still low, indicating that the services offered on the app/ website still require a great improvement to attract the users/ citizens and making e-Governance user usage a higher percentage.

Key findings of Chi-Square:

The use of 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 success and a sense of displeasure in case of service failure. Furthermore, it further impacts the emotional feeling of users/citizens attached to direct interactions with Government websites, either in a positive or negative direction, considering the outcome through the usage of the app/website.

Key Findings of Factor Analysis:

The emotional value of different services offered by the Government enables the user/citizen to connect with the app/website as the interaction is direct with the app/website. Also, the features of the app/ website greatly influence the behaviour of the user/ citizen. The app/websites provide direct satisfaction to the user basis the performance of the app/website, which is directly proportional to the quality of the graphic user interface of the app/ website.

6.10.3.3: Social Value:

LMC:

The users using the LMC e-Governance app/ website feel high on social approval by using these services, also assisting the users in exploring more services being offered on the e-Governance platform, thereby increasing the social connection with the service utilization.

GoG:

For GoG e-Governance service users, the social connection is derived by effectively using the e-Governance Services and by influencing other non-users to use the service, thereby increasing the usage percentage of the e-Governance service footprint.

Key findings of Chi-Square:

The impact of the use of the e-Governance app/website can be assigned to creating good social bonding, improving existing relationships with other users, getting accepted by other users, creating a good impression on non-users, getting 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 by technology which has an impact on transforming citizen-centric services by providing information and integrating various services and systems that link the citizens with the Government. It empowers and enhances the citizens' social, environmental and economic values.

Key Findings of Factor Analysis:

The social value of different e-Governance services offered by the government effectively creates a social bond with the app/ websites, benefiting the users/ citizens. In addition, the app/ websites also give social approval to the user in the environment, giving an edge over non-users of e-Governance services.

6.10.3.4: Monetary Value:

LMC:

The increase in the monetary value of using the LMC e-Governance app/ website infers that users can save money by using the services on the app/ website; also, it holds the time value of money, adding to further providing financial security by using the e-Governance services, as they are entirely secured.

GoG:

The e-Governance users of GoG services mention that monetary value increment in using the e-Governance services comes from saving of expenditure by using the app/ website, in terms of travel to the Government offices and other related spending being incurred while physically travelling to offices, at the same time the strong payment gateway network, enhances the financial security of using the services against any fraud and users losing money.

Key findings of Chi-Square:

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

Key Findings of Factor Analysis:

The monetary value of different e-Governance services offered by the Government is immense compared to the manual way of acquiring services, which was done in the erstwhile times.

The monetary value provided by e-Governance services results in saving money, benefiting from saving time value of money; the amount paid as a bribe to officials gets saved in the bargain; financial security provided by the payment gateways is worth mentioning as a benefit, as the payment gateways linked to the payments being done on the e-Governance websites, have a strong firewall and fraud prevention software built-in, giving financial transaction security to the user/ citizen.

6.10.4: City-wise Findings and Implications of the Research Study:

Based on the city of e-Governance users, the researcher has made an effort to emphasize and present significant results and consequences.

6.10.4.1: Ahmedabad City

The Accessibility features provided by e-Governance apps/ websites were more beneficial to Ahmedabad city residents. The e-Governance users from every part of the city made use of the app/website to benefit from the experience and expertise of other e-Governance users. Professionals utilize it to enhance their information and knowledge. Businessmen and businesswomen used it to make informed judgments regarding the operation of the business, with the assistance of the advice or comments of specialists. e-Governance was utilized to enhance the understanding of students and homemakers on a variety of topics that captivated their interest.

Users of e-Governance put this information to use by applying it to things that interest them. As a result of their use of the e-Governance application, they create different kinds of value.

Therefore, the e-Governance developer and respective Government Department should make an effort to discover the most visible information to the users, and then they should encourage the users/ citizens of the e-Governance app/website who developed the content to generate additional content like that on the network. The availability of more of this kind of content will increase the number of people in the city who use e-Governance services, ensuring its continued use.

6.10.4.2: Rajkot City

The users of e-Governance Services in Rajkot placed high importance on the extensible feature of e-Governance services. They all agreed that the system needed to be updated rapidly and include a facility for accessing the most recent news and content. The e-Governance users in the city thought that the system gave them access to more information than the manual methods (like going to a Government office) that were already being used to get or share information. Users of the city's e-Governance services also use the network to interact with others who share other critical users/citizens-related information.

Users of e-Governance who were professionals or in business were using it effectively, enhancing both their knowledge and ability to avail Government services at their flexibility of time and place. Homemakers were taking advantage of it to learn new Government related information, which they could not obtain quickly by visiting Government offices to avail of services. Therefore, e-Governance was able to increase the reach made by its users and the scope of availing e-Governance services within the city. Because the extensibility feature was regarded as being essential for the use of e-Governance by users/citizens in the city.

The e-Governance developers and Government Departments should implement a strategy that raises awareness among e-Governance users regarding the availability of various features that increase the network's e-Governance service and its extensibility and expand the reach of e-Governance users in a variety of contexts.

6.10.4.3: Surat City

The users of e-Governance Services in Surat city also attached a high level of significance to the Accessibility feature, focusing on accessing information from their homes/ offices without having to visit the Government offices to access the service. They said that using the e-Governance app/ website to access the service was a good experience for them. It was found that people in the city of Surat who used e-Governance Services got more out of them than they expected.

This value is one of the things that are made or made possible when e-Governance services are used. The e-Governance users in Surat routinely interacted with Governmental agencies on the app/ websites and utilized it to avail of Government services offered on the e-Governance app/website.

The team in charge of developing the e-Governance app/website should make an effort to inform the users/citizens about the features of e-Governance services in order to raise awareness among existing users regarding the distinctive features of e-Governance that can satisfy a wide range of user/ citizens requirements. The developers who develop e-Governance services and the Government departments that use them need to come up with new and unique features to make the platform more accessible to its users/citizens and to make it possible for e-Governance services to create a wide range of different kinds of value. The work of e-Governance developers will lead to more people using e-Governance in Surat City.

6.10.4.4: Vadodara City:

Compared to other e-Government features, Vadodara city's e-Governance service users placed a considerably higher value on accessibility and extensibility of physical attributes. They valued having access to information from all around the world Government domain and giving regular updates to the e-Government services. The city's e-Governance users knew the importance of getting information on all Government services on a single app/ website.

The developers were also prompted to add new features, which helped them post the most up-to-date information on the e-Governance apps and websites. They had reported positive experiences with e-Governance in satisfying their search for all-Government details about various services. The features of e-Governance services were used to give users and citizens of e-Governance services helpful something. Users of e-Governance services in the city of Vadodara said that their knowledge of using the e-Governance services had improved.

The app/website developer and the Government Department of the concerned e-Governance service should ensure that there is informational content on the e-Governance app/website. This will encourage e-Governance users/citizens in the city to use e-Governance services. They must ensure that accurate information is made and given to users and citizens. Truthful information on the e-Governance app/website should be available to users so they can make educated decisions. This will increase user satisfaction and encourage continued usage of the e-Governance services.

6.11: RECOMMENDATIONS BASED ON e-GOVERNANCE USERS' RESPONSES ON THE QUALITY FEATURES OF e-GOVERNANCE SERVICES:

6.11.1: Accessibility:

The accessibility of e-Governance websites/ applications has to be designed, keeping in mind the common person, multi-lingual; also, the websites have to be low in size, allowing them to be loaded quickly.

The accessibility of e-Governance websites/ applications has to be designed, keeping in mind the common person, multi-lingual; also, the websites have to be low in size, allowing it to be loaded quickly on various devices of the citizen viz., mobile, laptop etc.

Recommendations of Chi-Square Test:

The e-Governance app/ websites should be designed using accessible content with easy language with no Government jargon for ease of understanding by a citizen/ user. Furthermore, the website and the content of the Payment Gateway being used by the e-Governance app/website should be of reputation to avoid or overcome bandwidth issues during the payment process, as also to support the citizen/ user with an effective backend technical team which would eventually reduce the financial loss being incurred by the citizen/ user.

Recommendations/ suggestions from Factor Analysis:

While developing/ designing the app/ website, the Government department should keep in mind the criteria considered by the user/ citizen effective while using the app/ website, viz., Data bandwidth backbone of the app/website, ease of language and maneuverability within the graphic user interface, legitimate payment gateway integration with the Government app/ website, the minimum number of mouse clicks required to reduce the complexity of availing a service.

6.11.2: Extensibility

As per responses from LMC e-Governance services users, the information on the app/ websites is very exhaustive and detailed, with an excellent backend technical team, as well the information available on the app/ website is not available at any other source and hence valuable.

As per GoG, for users of e-Governance services, the app/ websites are very detailed with all information, with each service being offered with much detailed description on the app/ website, seemingly easy to comprehend. However, the users have responded that the back-end technical team is poor and needs to be strengthened.

Recommendations of Chi-Square Test:

The Government should take the ultimate objective to improve the e-Governance services being offered by various agencies by catering to the aspirations, expectations and needs of users/ citizens. The Government agencies should ensure that the services being provided to the users/ citizens should ideally satisfy the basic requirements for each service through ICT, viz., Accountable, responsive, transparent, simple and moral.

Recommendations of Factor Analysis:

The e-Governance framework developer should lay a lot of stress on the brief description of the e-Governance app/website with every detail of the service being mentioned, making the app/website bug-free and duly ensuring the user/citizen encounters no glitches. The app/website developer should also have a thorough understanding of the service offered and the language it's perspective users/citizens understand.

6.11.3: Integration

Bandwidth requirements of various websites/apps should be ascertained before the integration of services. For example, the bandwidth requirements of payment gateways should be ascertained before e-Governance websites are integrated.

The e-Governance service offered on the app/ website, and its sub-processes should be easy to manoeuvre with an easy language to be understood by all types of users/ citizens, adding on a flawless integration between all processes and sub-processes of e-Governance services.

Recommendations of Chi-Square Test:

The e-Governance administrators should understand the user's requirements and develop the website's content accordingly so that users can link their requirements with the service offered. This will not only simplify the process of offering services but fetch a more significant number of users and increase the usage of the e-Governance website. The Government can restrict the use of outside agencies by the users/citizens only by properly integrating user needs, technology, list of services.

Recommendations of Factor Analysis:

The Government should avoid ambiguity for the user/citizen by linking a process on the webpage/ app into the different drop-down menu or second/ third screen of the app/website for the specific service. At the same time, the government must ensure that the service offered on the app/ website should be simple to navigate and meet the user/citizens' requirements.

6.11.4: Perceived Usefulness

The e-Governance services being offered by the Municipal Corporation imply that the respective Municipal department is answerable to the users/ citizens for the services being offered. It is also observed that on the failure of a particular service on the e-Governance app/website, the user/citizen is not notified, especially during payment being done on the payment gateway linked to a specific service, during a payment failure. The apps/ websites should give a transparent perspective to the user/citizen for better utilisation of the e-Governance service along with its ideal reach amongst users/citizens

The e-Governance services being offered on the app/ website need to be more prompt in notifying the user/ citizen in case of a failure of service, failure of payment service, stoppage of service, change in the name of service, as user/ citizens have responded poorly about the same for e-Governance services offered by Government of Gujarat. Moreover, the services should be available round the clock, as certain benefits are inaccessible after Government office hours, with no back-end administrator support.

Recommendations of Chi-Square Test:

The e-Governance app/websites should ensure that they provide needed information, and the efficient processing of information and results should be facilitated efficiently to complete transactions.

For establishing perceived usefulness, the comprehensive mindset should be structured for all the stakeholders of the e-Governance domain, viz., Government officials, users/citizens, and elected members of the Government.

The e-Governance app/website's technological architecture, for its perceived usefulness, should be completely secure and safe against failure, which would ensure the usage of the app/website by users/ citizens irrespective of age, gender, educational qualifications, or occupation.

Recommendations of Factor Analysis:

The Government should consider the benefits of perceived usefulness of the e-Governance app/websites developed by ensuring the transparency feature in the app/website as well as the total elimination of the manual services offered in the past to the user/citizens, thus reducing the time and cost element that attracts the users/ citizens to use the e-Governance services.

6.11.5: Benefits Experience by Selected e-Governance Users:

Recommendations based on research

The e-Governance services offered by Municipal Corporations should benefit the users/citizens by providing personalized services which are flexible in time, place and dates; the services should have an adequate record generation for each user/ citizen, which is helpful for future reference of the citizen. Furthermore, the e-Governance services should envisage covering a more extensive base of users/ citizens from the municipal area, which would enable transparency of service, as well as time effectiveness of service delivery; data generation also would become automated digitally. Furthermore, this would allow the bureaucracy and elected members to monitor better various services being offered and used by the users/ citizens.

The e-Governance apps/website services could become a more transparent in-service offering by being more detailed and descriptive. In addition, the administrators for a particular service need to improve services based on relevant feedback. A good example is the IRCTC website for rail booking, which keeps improving with various services combined over time.

Recommendations of Chi-Square Test:

The benefits of e-Governance exhibited by the Government should be communicated and publicized to all stakeholders, viz., Government agencies, Government employees, users/citizens, media etc., in the form of help videos, brochures, posters all in vernacular language for ease of understanding of the stakeholders.

Considering technological advancements, the Government needs to update the app/website for an increased citizen interface, enabling shifting the users/citizens from manual to e-Governance apps/websites.

Recommendations of Factor Analysis:

The Government should consider the benefits of the e-Governance app/websites developed by ensuring the user-friendly feature in the app/website as well as being convenient to use, transparent in its use, affordable factor of services usage, citizen-centric past record generation and flexible to use the e-Governance services.

6.11.6: Problems Faced by Selected e-Governance Users:

The workforce is outsourced, and Government employees associated with any e-Governance app/services need to be trained for effective implementation and service delivery. In addition, ICT resources used for e-Governance service delivery should have adequate bandwidth.

The e-Governance services offered by the Government of Gujarat should have an effectively trained workforce, outsourced ones, handling these services; also, the Government employees in the same team should be aware of the details of the services being offered, which could effectively increase the usage of a particular service being provided by the Government department. In addition, the bandwidth being offered for a specific service to be hosted on a server also needs an improvement for services using larger bandwidth, as extensive usage would result in benefits not getting accessed by the users/ citizens.

Recommendations of Chi-Square Test:

The Government, by developing e-Governance apps/websites, gives benefits to the citizens. Still, at the same time, there are a lot of challenges and issues which curb the actual usage of the app/website as predicted by the Governmental authorities at the time of launching the specific app/website. Therefore, the Government should give attention to minimising the impact of such challenges by adequately planning for the website launch, ensuring that the leadership team entrusted with the specific e-Governance service remains motivated and maintain the financial budget for the said e-Governance service. Similarly, the Government should also consider spreading awareness and adopting the motivational approach to minimize the dearth of citizen-centric applications, as well as proper coordination and cooperation between bureaucrats and e-Governance teams, and should build trust amongst the groups. Furthermore, the e-Governance services team should ensure that while designing the app/website, the technical design of the app/website should not be a technological disaster which shall endure a lack of interoperability between e-Governance apps/websites.

Recommendations of Factor Analysis:

For criteria 01, for residents of Ahmedabad and Rajkot cities, the e-Governance services need to be user-friendly, employees handling the e-Governance services should be well-trained to offer the service or scheme better; the website should have ample bandwidth for ease of access, and server should not frequently hang, along with the process of usage of service or scheme should become simpler to use. On the other hand, the residents of Surat and Vadodara are less privileged to the above features.

For criteria 02, the respondents from Vadodara and Ahmedabad cities have mentioned that the e-Governance platform introduction has reduced the service cost, which the respective municipalities should maintain for individual users of the two cities. Furthermore, data secrecy is also critical for residents of Vadodara and Ahmedabad, and the respective Municipal Corporations should keep high confidentiality of data. On the other hand, residents of Surat and Rajkot have not given due importance to these features.

6.11.7: Availability

The network bandwidth of the e-Governance apps/ websites hosted by the Municipal Corporation has to be maintained. Otherwise, the availability of services would also be hampered by the local server hosting the services. Moreover, for precaution against fraud, the physical and software firewalls need to be strong, and any likely breach should be dealt with critically.

The availability of various e-Governance services of the Government of Gujarat has to be high for its effective utilisation and promulgation amongst the users/ citizens of the state. However, it is observed from the respondent's data that e-Governance services availability is poor due to internet connectivity issues and the probability of payment fraud. Also, the process of usage of the services is so complex that the common user/ citizen faces difficulty understanding the details on the app/ website; the same could be made simple to understand and use.

Recommendations of Chi-Square Test:

The e-Governance initiative in rural areas should concentrate on locating and examining the difficulties on the ground level for e-Governance services to be accessible to everyone. e-Governance services should be spread by communicating with individuals using a citizen-centred approach.

For everyone to use e-Governance services, the Government should focus on providing an appropriate, feasible, effective, and separate capacity-building framework for the rural masses, the urban masses, the elected representatives of the Government, and the Bureaucrats.

To ensure the continuity in the availability of e-Governance services, the focus should be on standardization of data, interoperability in e-Governance apps/ websites and discovering innovative avenues for delivering e-Governance services effectively.

Recommendations of Factor Analysis:

The Government should oversee that agents/ intermediates are not required by users/ citizens by making the apps/ websites easily available to users/ citizens, the key features being the local language used on websites/ apps, low bandwidth being used by apps/ websites and strong payment gateway which has effective fraud prevention firewall.

6.11.8: Affordability

It is recommended that the e-Governance services offered by the Municipal Corporation should be more reasonably priced in terms of cost and faster in terms of delivery. This could be done by studying the time and cost of e-Governance services.

The e-Governance services being offered by the Government of Gujarat should offer services at a reasonable and affordable charge, enabling wider usage of the services by users/ citizens of the state, especially people from the rural segment.

Recommendations of Chi-Square Test:

The Government should offer cost-effective e-Governance service delivery to citizens/users through transparency, corruption control mechanism, and better Government-Citizen relationship. Furthermore, the Government should adopt innovative methods to facilitate a customer-centric user-friendly approach to revitalizing the public administration, using development in modern technologies.

Recommendations of Factor Analysis:

The Government should keep the e-Governance services affordable from a cost perspective, enabling every user/ citizen to utilize the e-Governance services effectively, and keep the e-Governance services available at all times with a robust fraud prevention payment gateway.

6.11.9: Functional Value

For the e-Governance services offered by the Municipal Corporation, the app/website administrators must be more updated on the service and update the website/ apps accordingly. More training could be given to the web administrators in charge of e-Governance apps and websites to make them more useful.

For the Government of Gujarat's e-Governance services to be more helpful, the app/ website should be continually updated, giving users and citizens the most up-to-date information about the benefits. The information should also be easy to understand and valuable to the users/ citizens. The e-Governance service web administrator should be trained and aware of the service of the Government; also, the services should be averse to any failure on the web platform

Recommendations of Chi-Square Test:

The Government should ensure that their app/websites provide detailed information to give a clear idea to the user/citizens about the purpose for which the app/website is launched, and the intent behind the app/website should be disseminated to the users/citizens.

The Government should ensure that the essential function of e-Governance services is to facilitate the use of services offered by Government departments through transforming the methodology adopted by the Government on the citizens by re-inventing the whole Democratic process through people's participation using e-Governance website platforms that empower all stakeholders.

Recommendations of Factor Analysis:

The Government should keep the e-Governance services with high functional value, wherein all the details of the said service should be in significant fact, preventing any confusion in users' minds. Any outdated or incomplete information on the e-Governance app/ website would reduce the usage of the e-Governance app/ website.

6.11.10: Emotional Value

The e-Governance services offered by Municipal Corporation on the app/ website create emotional bonding with the user/ citizen under its convenience, flexibility, and emotional features. Therefore, the Municipal Corporation should ensure that the services should be easy to access, and the graphic user interface should be simple with easy language having an option of vernacular language too.

To increase the emotional value of the e-Governance services offered by the Government of Gujarat, the services should be easy to access, with easy-to-understand features; this would enable the user/ citizen to use the service more frequently with utmost satisfaction. In addition, it would also make the user/ citizen feel confident about the digital platform as the user/ citizen would be able to access the service at their time flexibility, convenience etc.

Recommendations of Chi-Square Test:

The e-Governance app/websites should provide extensive and descriptive maneuverability to the user/citizen to create an emotional bond with them by exhaustively giving the output per the user/citizen's requirement. This shall ensure the required result/output for the user/citizen and an emotional connection. The appearance of the app/website in colour, font, interactive ability, differentiability of content with background, use of standardized symbols, numbers, and sequential data flow.

Recommendations of Factor Analysis:

The Government should enhance the e-Governance services with high emotional value, ensuring that the user/ citizen gets attracted to the ease of accessing the service, enabling a stronger emotional connection with the app/ website.

6.11.11: Social Value

To increase the social value of the e-Governance services being offered by Municipal Corporation, the effectiveness of the services offered on the e-Governance platform should be improved by providing an excellent graphic user interface, easy to understand language.

For the greater reach of e-Governance services offered by the Government of Gujarat, it is recommended that the services provided should become easy to access and simple to understand; language on the app/ website should be vernacular to reach better; this would ensure users/ citizens using more of e-Governance app/ website, thus creating a more robust social bond with the services and with other users.

Recommendations of Chi-Square Test:

By engaging themselves in various Governance practices using ICT, innovation in the social relationship can be initiated and improved and supported by ethos embedded in its practices which is aimed at touching the lives of all users/citizens.

The effort of the Government to promote e-Governance holistically improves the dissemination of public services to the citizens, thereby creating a satisfied and innovative social group as a user of e-Governance services.

Recommendations of Factor Analysis:

The Government should enhance the e-Governance services with high social value, ensuring that the user/ citizen keeps the social bond with the e-Governance app/website intact, enabling a more robust social connection with the app/ website.

6.11.12: Monetary Value

To increase the usage of e-Governance services on its app/ website, the Municipal Corporation should ensure that the agents/ intermediates are non-existent in the system; this can only happen if the e-Governance service is easy to comprehend and access, with simple language and practical steps to avail service. Any complexity in service would involve more intermediates, making the service costs to avail.

Users/citizens should feel the monetary value of the services if they can get a service at a lesser cost and without any bribe amount.

The Government of Gujarat should make sure that the e-Governance apps/ websites are accessible for all users and citizens to understand, that users can log in from home, that the language of the apps and websites is easy to understand, and that the graphic user interface is easy to use. This will increase the monetary value of Government services. In addition, this will ensure that minor agents get into the system; users can save money to access the service as the app/ website would provide financial security to the users/ citizens.

Recommendations of Chi-Square Test:

The Government should continuously adopt the ICT sector's development to attain a higher level of digital dynamism, create more economic value for sustainable Government, and empower citizens.

Recommendations of Factor Analysis:

The Government should enhance the e-Governance services with high monetary value, ensuring that the percentage of user/ citizens of the e-Governance app/ website services further increase seeing the benefits the e-Governance services offer from the economic perspective, financial security being of utmost importance while executing a payment transaction on the e-Governance websites.

6.12: RECOMMENDATIONS AND SUGGESTIONS INFERRED FROM THE RESEARCH:

6.12.1: Recommendations of the Research Study:

The researcher has made recommendations based on the conclusions and findings of an empirical study conducted in selected cities of Gujarat State.

- Considering the age factor, e-Governance users use it for different things. Users of various ages utilize e-Governance services, so it is essential to guarantee the provision of diversified content appropriate for users of various ages. The existing users of e-Governance services would utilize it more frequently if other types of content were accessible on the app or website. The steps for using the various features on the app or website were crucial in determining how e-Governance users/citizens of multiple ages used the different types of services. Therefore, developing basic features by an e-Governance developer will encourage less tech-savvy users or older users to use various features, increasing the use of e-Governance services among e-Governance users of multiple ages.
- Depending on the users' gender, different e-Governance services were used. The research study found that male users of e-Governance used the services more frequently than female users. In Gujarat State, it was found that men used different e-Governance service features than women because men were better with technology. Therefore, the government department should promote awareness about the characteristics of female e-Governance users to boost the use of e-Governance services among female e-Governance users. To raise knowledge about using various e-Governance capabilities, the Government department and e-Governance app/website developer can create easily accessible tutorial movies. For increasing the adaptation of e-Governance services amongst female users/ citizens, it would be beneficial for them to have knowledge of the features and how to use these features.
- Adopting technology and digital techniques for a user/ citizen is crucial in changing times. Educated and more aware users/citizens can readily use and operate the various elements of e-Governance services. Furthermore, the need to access multiple e-Governance services at the flexibility and convenience of time and place, as well as the increase in education, changing social times, and diverse job patterns, benefits the users/citizens. Therefore, e-Governance users who are better informed and connected online use e-Governance services to access Government-related facilities and programmes.

  If developed by e-Governance developers and Government departments, special and distinctive system quality characteristics can undoubtedly enhance the number of Government programmes and services that would be advantageous to e-Governance users and increase their use of e-Governance apps and websites.
- The e-Governance services are increasingly being used for availing Government schemes and services among the users/ citizens at the convenience of time and flexibility of place. The e-Governance services are also increasingly developed and released by Government Departments to promulgate and reach every possible user/ citizen in the country.

- The e-Governance developers and respective Government Departments should create such features on the app/website that would be helpful in better understanding and ease of accessing the services by the e-Governance users. Aspects should be made to make it easy for users and citizens to access and upload content. The e-Governance developers should also ensure that the content of the user or citizen on the app or website is treated confidentially. New, innovative and easy-to-access features need to be added to the e-Governance app/website to make e-Governance services effectively communicate their purpose with e-Governance users. The new, easy-to-use features would also help e-Governance users trust the Government's services and get more people to use the app or website.
- The e-Governance users were found to be highly aware and using the selected e-Governance services offered by the Municipal Corporation, viz., Property tax billing & Payment, Death & Birth registration, Piped Natural Gas application & Billing, but where low awareness was found for Building sanction service, Grievance Redressal service of the Municipal Corporation. These e-Governance services should promote the features of these selected e-Governance services to non-users to get them to sign up for these e-Governance services. For the chosen e-Governance services offered by the Government of Gujarat, more awareness and usage were found in the following services, viz., RTO driving license issue & renewal, e-Dhara, e-City (Jan seva Kendra), 108 Emergency services, Mukhya Mantri Amrutam (MA Card), while low awareness was found in following selected e-Governance services viz., CM's Tele-farmyard, CCTNS, iPDS, GHMIS, eGram-Vishwagram schemes/ services. For the Government of Gujarat's low awareness and usage schemes/ services, more awareness and promotional schemes should be deployed.
- Since users who use e-Governance services are from all different parts of society, their use varies from section to section. It was found that the e-Governance apps/ websites had different kinds of features. This means that not everyone has the same understanding of the schemes and services offered by the Government. The users mainly used the e-Governance services to avail of different services/ schemes of the Government at the convenience of their time and flexibility of place, resulting in a better subscription of the Government scheme/ service and user/ citizen having a monetary benefit too. Adding quality features like Accessibility, Extensibility, Integration, Availability, and Cost-effectiveness by e-Governance developers will help both current users and people who don't use e-Governance services now perceive them as more useful and utilize them in the future.
- When e-Governance users considered that the apps or websites that offered e-Governance services had helped them create relationships with Government departments, using e-Governance services had improved the relationships already in place. As a result, the user/ citizen felt accepted and sought social approval and recognition. The e-Governance users would be more likely to feel this way if there were more of them and they interacted with each other. Hence, it is recommended that e-Governance apps and websites have features that make them easier to use. This will increase the number of interactions with the e-Governance apps/ websites, which will give them high social value.

- All Government programmes and services will have to put in more effort to create a digital ecosystem accessible to everyone. The goal of achieving United Nations Sustainable Development Group (UNSDG Report, 2015) plans for long-term development and improving the quality of life for users/citizens should be in line to increase the delivery of e-Services in different sectors. There needs to be a trend in the future for all Government Services to adopt integrated service delivery that helps users/citizens. This has many benefits, such as faster service rollout, consistent interfaces, less friction, and more trust, which all add up to a better experience for citizens. This is a step in the right direction for the Digital India mission and creating an Atma-Nirbhar Bharat.

6.13: SUGGESTIONS OF THE RESEARCH STUDY:

- Before launching a service on the e-Governance platform, the developer should do a pilot survey to find out what the users/citizens need and how easy it is to access the e-Governance service. This would help them develop the content on the e-Governance app/website.
- Each Government department that offers services through an e-Governance app/ website should do surveys from time to time to find out which e-Governance services people like to use the most. This would help the Government Departments and web developers to figure out what the e-Governance users/citizens want and decide what details to include or promote amongst the e-Governance users/citizens. The new initiative would improve the understanding of e-Governance users/ citizens when they utilise e-Governance services on apps and websites.
- The developers of e-Governance apps and the Government departments responsible for them should work on adding features that let users view the entire service on one screen with the fewest number of mouse clicks. This would make it easy for users to utilize e-Governance services on the app/website.
- The e-Governance platform should display the new content/ updates on the e-Governance service/ schemes and circulate/show them on various Government related channels. This would make users aware of the recent updates to the service or scheme of e-Governance, which would lead to more users using the e-Governance app/ website.
- The users of e-Governance services indicated they were worried about the trustworthiness of the information on the app/website and the payment gateway. So, e-Governance developers and government departments should make the features and ensure the content on apps/ websites is legitimate. Also, the payment gateway built into the app/ website should have stringent rules and be easy to use. This step will ensure that e-Governance has essential information and a strong payment gateway. If real information were easy to find on the app or website, more people would use e-Governance services.
- The e-Governance promotional effort from respective Government Departments owing the service/ scheme can use the various service/ scheme advancement efforts to share the access details and scheme details with users/citizens. Such a method of promotion will encourage the users/citizens to utilise the e-Governance app/website to satisfy their requirements.
- The different types of e-Governance users in other cities have different experiences with the system's quality features and the value it creates, so the different kinds of e-Governance users in different cities should have various promotional initiatives. Promoting e-Governance services should start by figuring out what features and benefits the city's e-Governance users don't use very often. Then, they can discuss the advantages of e-Governance users in other cities who use similar features and get different kinds of value from e-Governance services.

  As a result of these initiatives, more individuals will utilize e-Governance services because they will be encouraged to take advantage of a broader range of e-Governance apps' and websites' features and benefits.

6.14: CONCLUDING REMARKS OF THE RESEARCH STUDY:

The research reveals that e-Governance users' expectations had a favourable and significant impact on how they perceived the aspects of the system's features, viz., 'Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability' and values viz., 'Functional Value, Social Value, Emotional Value and Monetary Value', as well as their Attitudes, Behavioural Intentions and plans for using e-Governance services in the future. In addition, it was observed that the e-Governance users' demographic profiles impacted their responses to questions about the system's quality features, the Value Created, Attitudes, Behavioural Intentions, and future user behaviour. Significant differences were observed in answers to the questions from respondents from the selected four cities of Ahmedabad, Rajkot, Surat, and Vadodara, at the time of the conducting research.

The research model developed for the study was built on research done by the researcher in the area of e-Governance techniques. The same research was used to create the model, which included the features of 'Accessibility, Extendibility, Content Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability', as well as the values of 'Functional Value, Social Value, Emotional Value and Monetary Value'.

For GoG-related features, researchers could predict 93.1 per cent of the Perceived Usefulness of e-Governance services, 48.3 per cent of the Attitude feature and 75.4 per cent of the Behavioural Intention of selected e-Governance users in selected four cities of Gujarat State.

For LMC-related features, the researcher could predict 90.3 per cent of Perceived Usefulness for e-Governance services. Perceived Usefulness could also predict 49.1 per cent of the Attitude feature. Further Attitude feature predicts 69.5 per cent of the Behavioural Intention of selected e-Governance users of selected cities of the State of Gujarat

As per the results generated, we can conclude that system quality features play an essential role in making e-Governance services more beneficial. So, if the developers of e-Governance services and the respective Government departments thought about the features when developing e-Governance applications, it would help those people make e-Governance services that people think are more useful. Furthermore, it was found that e-Governance users' attitudes, behavioural intentions, and plans for the future could be predicted by the relevant benefit they achieved from the e-Governance service.

So, when structuring the features of e-Governance, if the feature of perceived usefulness is taken into account, it would benefit the developer; also, it would help people develop a positive attitude, a plan to act in a particular way, and a plan to use the services in a good way.

But it would also help them by making them happy with how they use it and giving them different values.

The research findings revealed that 'value creation' does not play a more significant role in predicting how people will feel, what they will do, and how they will use e-Governance services in the future. However, the monetary value is affected by 19 per cent for GoG e-Governance services and 24 per cent for e-Governance services of LMC.

The Governments at the Centre and State are doing an excellent job with e-Governance, but it doesn't offer all the benefits it could. For example, it doesn't integrate payment gateways with its services, and it's hard to get to e-Government services because of bandwidth problems. The Affordability perspective is of utmost importance, as the e-Governance services have made the services very affordable for the users/ citizens of the country.

With this study, I appeal to the users/ citizens to effectively use the e-Governance services and create a favourable situation for effective usage of services. Furthermore, In case of any issues, the user/ citizen should lodge complaints and give constructive feedback to improve said services.

6.15: LIMITATIONS OF THE RESEARCH STUDY:

- Even though every effort was made to check, reduce, and limit the number of unclear answers given by the selected e-Governance users, the research study requires that the structured, non-disguised questionnaire be filled out to collect the primary data. Therefore, the answers collected could result in inaccurate data analysis, conclusions, and faulty research study results.
- It would be incorrect to generalize from the findings of this empirical study, which mainly relied on data collected from urban areas, to the entire population of Gujarat State.
- The primary research areas were the cities of Ahmedabad, Rajkot, Surat, and Vadodara. However, this research does not provide a generic profile of the state's urban e-Governance users.
- The study's research findings are limited by the small sample size, the researcher's use of convenience sampling, and the choice of representative sampling units.
- For the research project, the first-hand information for the study was collected at a specific time in 2021 and 2022. So, a cross-sectional time scale can't easily be considered a conclusion.
- The research study only focused on the chosen system quality factors: Accessibility, Extensibility, Content Integration, Perceived Usefulness, Benefits, Problems, Availability and Affordability.
- In this research, the effects of 'Functional Value, Social Value, Emotional Value and Monetary Value on Attitude, Behavioural Intention', and future usage intention were considered.
- For the research, the popular Government of Gujarat initiated e-Governance services, and Local Municipal Corporation was identified. However, questions on the system's quality features, values it created, attitude, and intention to use the service in the future were answered by the e-Governance users who had used the specific e-Government service. Therefore, the conclusion cannot be applied to any particular e-Governance service.
- A variety of demographic profiles of e-Governance users provided replies for the research study. However, because of this, the study is unable to provide more precise methods for satisfying the needs of particular groups of e-Governance users.
- For the research project, a model was structured to assess the effects of variables on Attitude, Behavioural Intention, and future intention to utilize e-Governance services. No moderating or focusing effects were included when structuring the research model.

6.16: DIRECTIONS FOR FUTURE RESEARCH STUDIES:

- Only a few system quality features selected for this research concerning Government services and programmes are affected by the study's findings. For the e-Governance Services and Schemes being introduced by the Government, further research can be done to understand better the impact of system quality features on the Behavioural Intention and future use Intention of e-Governance users concerning business, taking into account other system quality features like Language, Flexibility, Efficiency, Reliability, etc.
- The research's conclusions affect only a few values established using e-Governance schemes and services. Finally, the researcher suggests research in the future while taking into account the recognition, perceptual, entertainment, information, and other values produced by e-Governance services.
- To establish more about the Attitudes, Behavioural Intentions, and long-term goals of e-Governance users in other Gujarat towns, additional research into cities with a mix of urban and rural populations can be conducted. A complete picture of the Attitudes, Behavioural Intentions, and Future Intentions of Indian e-Governance users to use their services might be obtained by researching cities in various states.
- Future research could examine the Attitudes, Behavioural Intentions, and long-term goals of e-Governance users in more significant, developed cities to those in small, growing cities across the state or nation. Additionally, it could compare these e-Governance users' socio-cultural backgrounds.
- Future research on a specific e-Governance scheme or service could be conducted to evaluate its features. This will make it easier for e-Governance developers and the relevant Government Department to create application features after determining how well system features meet users' demands and expectations. This will once more contribute to a more satisfactory user experience when using that e-Governance app or website.
- A larger sample size in subsequent studies would allow for a more precise evaluation of the study model.
- Using cross-sectional timelines, the researcher can do more studies to demonstrate how views, Behavioural Intentions, and future use of e-Governance services have developed over time.
- Future research can be done to examine the severe impact that using e-Governance services has on users.
- The results of respondents that match the same demographic profile can be obtained for future studies. This would make it easier for Government agencies using the e-Governance service and e-Governance app/ website developers to build strategies suitable for the particular population using the e-Governance service or scheme.
- Future research may consider trust as a factor that affects users' Attitudes, Behavioural Intentions, and continuing use of e-Governance services. This includes trust in e-Governance apps/ websites and trust among users of e-Governance services.

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