1. "Perceived Usefulness and Value Creation of e-Governance Services"

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Abstract

The strategic initiative of the Government of India 'Digitisation' which is overseen by the Ministry of Electronics and Information Technology (MeitY),   aims to enhance the efficiency and accessibility of government services through digital means, reflecting a commitment to modernize and streamline public administration.

The Government of Gujarat initiated e-Governance services managed by the Directorate of Information and Communication Technologies (ICT) and e-Governance of the Department of Science of Technology. This research study examines how users or e-governance users or citizens perceive various e-Governance services in creating or generating value. The researchers have made an effort to assess how certain chosen quality elements of the e-Government system affect users' perceptions of the value and advantages of using or utilizing the chosen e-Government services. The users were conveniently selected from among the four cities of tate of Gujarat of 'Ahmedabad, Surat, Rajkot, and Vadodara'.

Keywords: e-Governance, Perceived Usefulness, Value Creation

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INTRODUCTION:

The Government of India has designated the Digital India Program as its primary objective to create a knowledge economy and society. Digital India's foundation is establishing digital services and infrastructure to bridge the digital gap and facilitate the empowerment and overall growth of citizens. As per the National e-Governance Service Delivery Assessment (NeSDA) 2019 Survey, the states and UTs provided 69 per cent of all practicable essential e-services, with an increase of 48 per cent compared to the preceding year's study. 74 per cent of respondents had expressed satisfaction with the features offered by e-Governance applications and Websites delivered through integrated and centralized portals.

Value known as customer-perceived value, is the gap between a product's costs and what a prospective buyer perceives to be its benefits as compared to alternatives. E-governance services are beneficial in creating and establishing distinctive values since users' attitudes and behavioral intentions are directly impacted by how useful they believe different e-governance applications and Websites to be. Emotional value emerges when e-Governance services successfully address customer needs and foster strong relationships with users and citizens. Social value is generated when these services enable citizens to share information with others and gain benefits. Monetary value results from the use of e-Governance services, as they reduce costs through increased transparency. Additionally, emotional value is reinforced when these services cultivate close connections with users and citizens. Functional value is realized when e-Governance services effectively fulfill customer needs. (NeSDA Report, 2021).

KEY TERMS USED IN THE RESEARCH STUDY:

e-Governance:

e-Governance refers to the provision of government services through online platforms, enabling access to these services remotely and delivering them directly to citizens. (Nikita Yadav, et al., 2012).

Perceived Usefulness:

Perceived usefulness refers to individuals' or users personal opinions on the benefits and effectiveness of using a particular technology (Yang, 2006).

Value Creation:

Value creation is defined as the enhancement of users' perceptions of the benefits derived from using a technology, often referred to as use value. This encompasses the total range of benefits that a consumer gains from the core product and its associated features, including additional services and support that complement the fundamental characteristics of the product (Payne, 2002).

REVIEW OF LITERATURE:

The researcher reviewed the literature on e-Governance initiatives in the State of Gujarat. According to Barthwal (2003), Governance entails formal interactions between several organizations and the general public, mainly composed of people. Governance can be described as a thorough procedure in which various community members share power and authority and decide on matters about public life, the welfare of the general public, and, more significantly, social upliftment.

The World Bank describes it as political and economic liberalization (Barthwal, C.P., 2003). e-Governance refers to the ability of Government entities to be accessed online. e-Governance refers to a Government's online operation and its many ways of upkeep to its peoples (Yadav, N., et. Al., 2013). e-Governance has not improved citizen-centric comfort, which calls for governing modifications concerning the focus point of e-Governance. The implementation of e-Governance in a country can serve as an indicator of its development level. To address the increasing demand for e-Governance and manage the growing volumes of information, it is important to integrate new technologies such as Open-Source Systems and Distributed Computing. To be successful, a nation must use and execute e-Governance (Mishra, D. C., 2006).

The e-Dhara program, which is part of Gujarat's Mission Mode Project for automating land records, involves each State adopting information technology (IT) to keep revenue land records for every piece of real estate, has been found very effective (Ramachandran, V., 2007). We are mindful of how technology has altered the paradigm of existence, introducing both positive and harmful aspects into its framework. The author has discussed both the advantages and disadvantages of Gujarat's government utilizing cutting-edge technology to offer a range of

services to its people, such as multiple connectivity issues, awareness, bandwidth, etc. (Patel, M. A. et al., 2013).

Smart Governance can be created by redefining the Digital era. The author has examined several facets of India's e-Governance readiness described as the foreseeable future of e-Governance by Dr. A.P.J. Abdul Kalam (Rana, Anurag., 2013)

Suklabaidya (2013) defines e-Governance as the process of organizing, carrying out, and overseeing projects, assignments, and activities utilizing information and communication technologies (ICT), put to use by the Government of India, which have approved 27 Mission Mode Projects (MMPs) at the Central, State, and Government levels in addition to the National e-Governance Plan (NeGP) in May 2006. WCD&SW are State level "Mission Mode Projects" under the NeGP and involved in a number of MMPs, including those pertaining to employment exchanges, land records, road transport, property registration, agriculture, treasuries, municipalities, gaon panchayats, commercial taxes, and the education sector (Suklabaidya, Sudip., et. Al., 2013).

Open information and transparent Governance are linked to granting residents access to Government data. Accessible data creates new opportunities for resident access. Residents can later develop their requirements based on online available information on open access. Citizens may then be able to assemble administrations themselves (Berntzen, L., 2013).

According to Mahakul (2014), good governance compromises the significance of its tenets and ends with Public Health Governance. It combines the interests of the people with the welfare of the individual for the sake of the entire citizen-centric society. Only through optimally developing a suitable organizational culture, utilizing ICT technologies for both internal and external activities, and skillfully managing the resources at hand help in accomplishing good governance (Mahakul, B. K., 2014).

Saini (2016) highlighted the behavioural and organizational aspects of building the holistic approach with an emphasis on training and developing awareness among citizens along with fulfilling legal requirements and efforts for improving efficient and cost-effective delivery of online services through the support of user-friendly accessible network for effective implementation of initiatives, operations dealing with issues with India's e-governance (Saini, P., 2016).

Citizens' satisfaction is of utmost importance for any e-Governance model to succeed. As a result, the primary problem for Pakistan's e-Governance strategists and specialists was identifying the critical aspects influencing people's e-fulfilment. The research amplified essential aspects influencing Pakistani people's digital satisfaction while logging in to the 'Punjab Province Portal' (http://www.punjab.gov.pk). The author enumerated seven components: openness, trust, focus on e-Governance, the nature of e-services, unease with PCs, client stereotypes, security/safeguard (Malik, B. H. et al., 2016).

RESEARCH METHODOLOGY:

The purpose of the research study was to determine how several characteristics, viz., 'accessibility, extensibility, content integration, perceived usefulness, benefits, challenges encountered, availability, and affordability', affect perceived usefulness along the value-creation process of various types of values viz., types such as 'functional value, social value, emotional value, and monetary value' of selected e-Governance schemes and services of the State Government of Gujarat and Local Municipal Corporations. 1249 rerspondents were carefully chosen as e-Government users selected from 04 cities in the State of Gujarat: 'Ahmedabad (411), Rajkot (217), Surat (347), and Vadodara (237)',for which a structured, non-disguised questionnaire was utilized to obtain primary data from these users.

The researcher used Cronbach's Coefficient Alpha to assess the reliability, which revealed a range of 0.789 to 0.954. Ranging for users of e-Government from '0.834' to '0.957' of the schemes of the Governance of Gujarat showed that the scale was reliable on its own. It demonstrated how well the selected ideas or claims made sense in relation to one another (Malhotra, 2007; Nunnally, 1981).

The comparison of mean scores of the expectations and experiences of selected system quality features and values generated from using e-Governance services revealed a positive view and a pleasant experience of using e-Governance services. Experience and Satisfaction were found to be quite similar to each other, all of which satisfied the requirements of convergent validity.

Profile of Respondents:
Table Number 01 provides details about the chosen e-Governance users' profile.

Table Number: 01
Profile of Selected e-Governance User's Profile (Number and 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 than 12 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)**

In the age range of 31 to 45, e-Governance users accounted for 41%, whereas 46 to 60 years old accounted for 35%. More male e-Governance users (78%) were found than female users. Post-Graduate e-Governance users comprised 40%, followed by professional degree holders (30%) and Graduates (28%).

Most e-Governance users (52%) were employed in the service sector, with Professionals making up 21%, Businesspeople 11%, and Self-Employed individuals 9%. Only 2% of the users were Homemakers.

KEY RESULTS OF THE RESEARCH STUDY:

The results of data analysis and interpretation on selected criteria revealed the following.

Access & Use of Internet for Availing e-Governance Services:

It was found that e-Governance users accessed various e-Governance services using mobile data; 31% accessed it using mobile data, and 33% used Wi-Fi. 84% of them used it daily compared to 15% who used the Internet occasionally.

Awareness of e-Governance Services:

17% of e-Governance users were found unaware. However, 90% of e-Governance users from 'Ahmedabad', 80 % from 'Rajkot', 74% from 'Surat', and 83% from 'Vadodara' were aware of the State Government's e-Governance services. The e-Government services that were most popular were Mukhya Mantri Amrutam Yojana (MA), 108 Emergency Services, and RTO (Driving License Issuance and Renewal). Overall, 50% of individuals were knowledgeable about and utilized e-Governance services. However, the frequency of visits, associated costs, and time spent traveling to government offices for these services were notably high.

 e-Governance Users' Responses on Features & Value Generation of Selected e-Governance Services:

e-Governance users' responses on selected features viz., 'Accessibility, Extensibility, Integration of Content, Perceived Usefulness, Benefits, Problems faced, Availability, and Affordability' on perceived usefulness in the process of value generation of selected types of values, viz., 'Functional Value, Social Value, Emotional Value, and Monetary Value' from selected e-Governance Schemes and Services delivered to them by the State Government of Gujarat revealed following.

Accessibility Feature of e-Governance Services:

e-Governance users gave favorable reviews about the applications, noting their user-friendliness, ease of navigation, and convenience of payment options for various e-Governance schemes and services. However, the general public should be able to navigate e-Governance Websites and applications quickly. e-Governance users of 'Ahmedabad' City have highly accepted the e-Governance programs and applications in Gujarati. Nonetheless, users from Surat City reported that these were inaccessible.

Extensibility Feature of e-Governance Services:

Users of e-Governance services in Ahmedabad mentioned that finding detailed and concise information about these services from other sources is difficult, whereas e-Governance apps and websites provide this effectively. In contrast, users in Surat expressed dissatisfaction with the limited features available.

Integration Feature of e-Governance Services:

Users of e-Government in the cities of Vadodara, Rajkot, Surat, and Ahmedabad have indicated that an integrated payment gateway makes it easy to receive services.

Perceived Usefulness of e-Governance Services:

e-Governance users provided positive feedback, i.e. perceived usefulness of various e-Governance Schemes. Their responses included reduced costs and time associated with using e-Governance services, a transparent view of the use of services and high usage, and a high percentage of them mentioned that the fees are reasonable.

Benefits of e-Governance Services:

e-Governance users reported positive views regarding the benefits of availing e-Governance services, which are user-friendly, convenient, and transparent.

Problem faced in Availing of e-Governance Services:

e-Governance users expressed their concerns about the frequent hanging of servers and unskilled staff lacking the capability to deliver services.

Availability Feature of e-Governance Services:

e-Governance users conveyed that the Websites and applications for e-Governance services need strong security against fraud and phishing attempts that could potentially compromise user data.

Affordability Feature of e-Governance Services:

e-Governance users reported that they now need to make fewer trips to government offices.

Functional Value Generation of e-Governance Services:

e-Governance users reported that certain apps. and Websites have low functional value; whenever an e-Governance service malfunctions, the web administrator takes longer to fix it, which causes the service to remain broken for an extended period. The app or Website occasionally fails to upload the updated inputs for a specific e-Governance service, even though it is necessary.

Emotional Value Generation of e-Governance Services:

e-Governance users conveyed that the GoG certain e-Governance certain apps. and Websites provide direction for interaction to help develop the app's emotional value. Despite this, satisfaction levels remain low, indicating that many e-Governance apps and websites still require substantial improvements to better engage users and increase their adoption rates.

Social Value Generation of e-Governance Services:

The replies from e-Governance users showed that the percentage of e-Governance service footprints being used is risin through efficient use of the services and persuading non-users to use them, which would be able to create high social value.

Monetary Value Generation of e-Governance Services:

Users of e-Government believed that using the services at a higher percentage resulted in financial savings on travel expenses for physically reaching out to Government offices and other related costs. However, a robust Payment Gateway Network will also increase the services' financial security by protecting users from fraud and money loss.

Behavioural Intentions' Feature of e-Governance Services:

The feedback from e-Governance users was found that availing the e-Governance services is a pleasurable and fulfilling experience, and it has strongly encouraged them to recommend to others to use these services.

Attitudes Feature of e-Governance Services:

e-Governance users who utilised the e-Governance apps. and Website provided a positive opinion on these services and agreed to advise others for availing it.

FINDINGS OF THE RESEARCH STUDY:

The researchers applied factor analysis, correlation, Chi-Square, and Friedman to receive results and test several hypotheses generated from collected primary data, which mainly revealed the following.

Correlation:

It showed only a weak positive link between behavioural intention and "accessibility, extensibility, integration, perceived usefulness, the problem faced, availability, social value, and monetary value." Nonetheless, a strong positive link was found when examining experience for functional value, emotional value, affordability, and benefits. It was found that e-Governance users' behavioural intentions to utilise these services have strengthened as e-Governance users have become more aware of using them.

Chi-Square Test:

It revealed a strong correlation between the selected e-Governance users' 'age, gender, marital status, educational background, occupation, and family income' vis-à-vis and perceived usefulness, compared with selected features viz., 'accessibility, extensibility, integration, problems faced, availability, affordability', and value creation concerning monetary, social, and functional values vis-à-vis the perceived usefulness.

Friedman Test:

The researchers have calculated the mean rank of the selected cities as presented in the following Table Number 02.

Table Number: 02
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

It was discovered that some e-Governance service features viz., emotional value, perceived utility, and accessibility, were critical, and as such, they must be enhanced when creating specific e-Government applications and website designs in order to enhance the delivery of e-Governance services.

Factor Analysis:

In all., the structured questionnaire carried 80 statements/items. Overall,   e-Governance users felt them as necessary and had expressed either pleasure or disappointment with the system's features and the values created by certain e-Governance apps. and Websites. The Government should consider these apps. and Websites to ensure transparency and gradually make it available.

The Government should evaluate and ensure the benefits of e-Governance applications and websites that these apps and Websites are user-friendly, convenient, transparent, and

affordable. It should also generate past records focused on citizens' needs and be flexible in how it can be continually and repetitively used effectively and efficiently by them.

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

This research study has attempted to apply a Structure Equation Model (SEM) using selected 08 constructs and 04 values, with behavioural intention and attitudes as the resultant variable quantity. The Government of Gujarat (GoG) is displayed hereunder as the outcome of creating the measurement and structured equation models.

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

All 14 different research paradigms are symbolised in an oval design. Arrows from and towards the construct represent the links between the chosen asserts. The factor loading of statements is shown by arrows from the construct to specific assertions, which also show how each element is contributing into the construct.

Figure No: 01: PLS-SEM of Government of Gujarat (GoG)
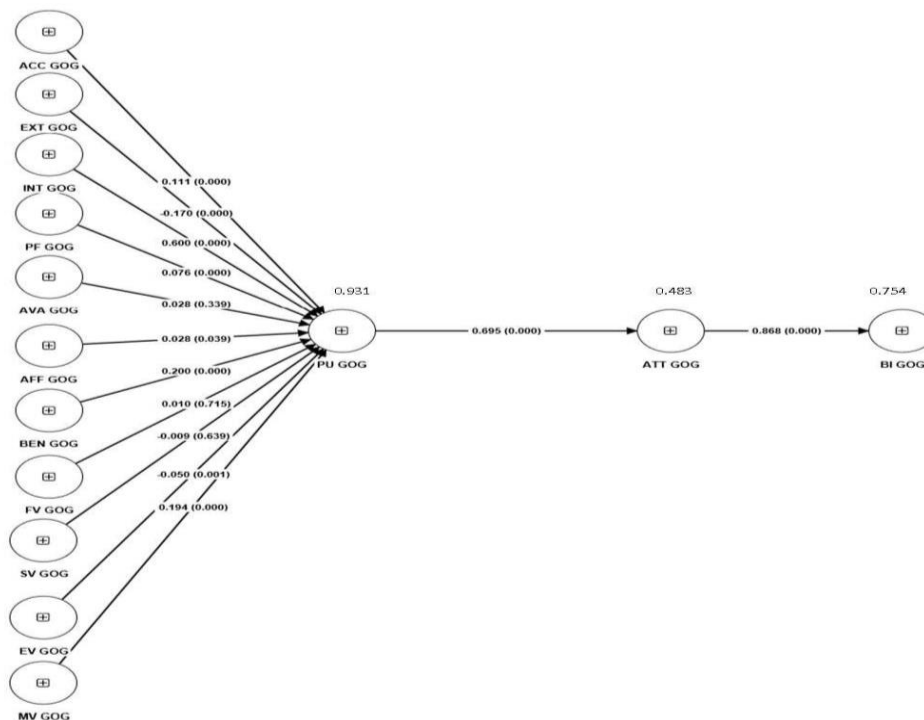
A single arrow that depicts how much the predictor (independent) variables diverge for each unit of change in the result (dependent) variables is the route coefficient, also called the standardised beta coefficient. Table Number 3 provides information on the significance of the path coefficients and shows the results of applying regression among the constructs.

Table Number: 03

Findings of Regression and Testing of Hypothesis

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

The path coefficients have values ranging from -1 to +1; values nearer +1 signify a strong positive correlation, whilst values nearer -1 imply a strong negative relationship (Sarstedt et al., 2014). The coefficients of R^2, which show variance in the dependent variable from the independent variable and evaluate the SEM's prediction accuracy, are shown by the number above the oval shape.

The prediction is more accurate if the R^2 score is higher than its range, from 0 to 1. (Hair, et.al., 2011; Henseler, et al., 2009). Figure 01 shows that the variables "Accessibility (0.111), Extensibility (0.170), Integration (0.600), Problem Faced (0.76), Affordability (0.28), Benefits (0.200), Emotional Value (0.050), and Monetary Value (0.194)" had a significant impact on 'Perceived Usefulness' of using e-Governance services. Furthermore, the effect of "Availability (0.28), Functional Value (0.010), and Social Value (0.009)" were found to be unimportant.

Among those chosen e-Governance features, Integration (0.600) had the highest score; after that, "Benefits (0.200), Monetary Value (0.194), Accessibility (0.111), and Problem Faced (0.076)", these feature that influence 'Behavioural Intention and Attitudes' toward e-Governance capabilities were identified. Every factor was discovered to influence "Attitudes (0.695) And Behavioural Intentions (0.868)".

The Local Municipal Corporation [LMC} provided e-Governance services to its customers, including registration of births and deaths, billing and application for piped natural gas, and billing and invoicing for property taxes. On the other hand, little knowledge of the Building

Sanction and Grievance Redressal services was discovered. to emphasize the advantages of e-Governance and persuade non-users to sign up for these services.

Higher awareness and usage are observed for the following e-Governance services provided by the GOG: '108 Emergency services'; 'e-Dhara'; 'e-City (Jan seva Kendra)'; 'RTO driving license issuance and renewal'; and 'Mukhya Mantri Amrutam (MA Card)'. The 'Tele-farmyard', 'CCTNS', 'iPDS', 'GHMIS', and 'eGram-Vishwagram' schemes/services from CM were found to have low awareness and use.

Users of e-Governance services primarily accessed services and schemes according to their own schedules and preferences. Given the diverse backgrounds of e-Governance users, their usage patterns vary across different groups. It was observed that the features of e-Governance apps and websites differ, suggesting that the understanding of the schemes and services provided by the Government of Gujarat (GOG) is not uniform among all users. Incorporating system quality features such as "accessibility, extensibility, integration, availability, and cost-effectiveness" by e-Governance developers can benefit both current e-Governance users and potential new users who have not yet adopted these services.

e-Governance users reported that utilizing e-Governance services has strengthened their connections, noting that the applications and websites have helped them build better relationships with Government departments.

DISCUSSIONS & IMPLICATION OF THE RESEARCH STUDY:

Criteria Wise:

Availing e-Governance services alone is insufficient to determine Accessibility; citizens determine what is accessible. As a result, to provide citizens with e-Governance services, the Government must update its services and continually assess the technical prerequisites. Since e-Governance users of all social classes use these platforms, this e-Governance Website and apps should be easy to use, available 24/7, and intuitive. The payment gateway has a highly negative impact on the mentalities of the e-Governance users. They are highly affected by inefficient payment gateways, which cause transactions to fail due to bandwidth mismatches.

This makes e-Governance users sceptical of the government and forces them to go to government offices in order to receive services and make in-person payments. The analysis of demographic variables among e-Governance users showed a significant correlation with the service feature of 'accessibility.' This suggests that users have varying

perspectives on the 'accessibility and proximity' of the e-Governance platform. Therefore, the apps and website should be user-friendly and capable enough to provide content and material that is easy to understand. e-Governance users should be able to be manoeuvred to reward themselves of e-Governance services. To avoid financial losses for e-Governance users due to failed transactions, it is essential that the e-Governance app or website ensures seamless interaction with payment gateways.

The Extensibility feature shows a strong correlation with all demographic attributes. The details and content of an app or website are vital as they enable e-Governance users to select the services they wish to use. Simultaneously, users are provided with the necessary information to navigate e-Governance apps or websites to access specific services. The performance of these apps and websites should meet or exceed user expectations through effective ICT use. It is crucial that all e-Governance users can access content on these platforms, as this directly influences their decision to continue using these services to fulfill their needs.

The demographic factors considered during the research substantially correlate with the integration feature. The main objective of e-Governance apps and websites is not achieved if the needs of users are not reflected in the services offered on these platforms, which increases the difficulty of translating the service supplied. In addition, to utilise the service, e-Governance users must deal with other organisations, incurring additional costs, and they are not included in the Government's modernisation process.

The educated populace's use of e-Government apps and websites is significantly influenced by factors such as cost, transparency, flexibility, and notification of service consumption outcomes to citizens/users. By preventing errors, the technological design of e-Governance apps and Websites affects transaction security and could raise the Website's perceived usefulness.

To enhance the citizen-centric focus of the e-Governance website, the Government should promote its use among a broader range of users, highlighting the benefits of specialized apps and websites for various services. The e-Governance landscape is evolving significantly, shifting from manual and opaque systems to automated and transparent ones. Both the Government and users must continuously update and adapt to these changes to effectively access and utilize e-Governance services.

The impact of the issues e-Governance users encounter while using e-Governance apps. Such as the cost of obtaining services, the calibre of the team members of the outsourced agency, the

unfriendliness of the apps, the lack of privacy for personal data, and the inadequate bandwidth for hosting Websites and apps. implies that despite the government's enormous efforts, the results are not overwhelming. The accessibility of e-Governance apps and websites significantly influences how users access and utilize e-Governance services. Therefore, the Government should involve agents and intermediaries and ensure that a reliable Internet infrastructure is available 24/7 to support the widespread delivery of e-Governance services.

All stakeholders, including elected officials, the impoverished in both rural and urban areas, bureaucrats, and others, gain from the accessibility of e-Governance services. As a result, various government organizations are required to utilize a variety of communication channels in order to apprise users of e-Government of the extensive and citizen-focused services that are available. The creation, development, implementation, and promotion of e-Governance services come at a cost. However, this is justified if the Website aids in Government decision-making, helps e-Governance users resolve issues or requests, and saves money using an ICT rather than a manual format.

The e-Governance apps and Website's functional value aid e-Governance users in finding current and useful details regarding how the information on the Website can economically meet their needs, how long it takes to obtain these e-Governance services, and how transparent and accountable the Government is in providing these e-Governance services.

The use of e-Governance apps and websites affects the moods and emotions of e-Governance users. They experience pride while dealing with the system, create a feeling of accomplishment gratification, and get disappointed when a service fails. Additionally, it influences e-government users' emotional responses to direct encounters with Government Websites, either positively or negatively, depending on the results of using the app or Website.

The advantages of utilizing e-Governance apps or websites include strengthening social connections, improving existing relationships with other users, attracting new users, creating a favorable impression on non-users, earning social endorsement for continued use, and ultimately promoting positive and enduring interactions with other stakeholders and Government departments. Technology powers e-Governance by revolutionizing citizen-focused services through the distribution of information and the integration of various systems

and services that link citizens with the Government. The e-Governance users' social, environmental, and economic values are strengthened and empowered by it.

Using e-Governance generates a powerful digital dynamism that advances the development of a robust, extensively adopted, and expanded digital economy to generate wealth and empower e-Governance users and other stakeholders. By adopting e-Governance policies, the Government has cleared the path for e-Governance by creating revenue for intermediaries, saving costs for both the Government and users/citizens, cutting down on bribe payments, and offering online financial security.

Citi Wise:

Ahmedabad City:

In response, e-Governance users of 'Ahmedabad City' stated the advantages of e-Governance apps. and Websites surpass any other feature provided by the local Government or the 'Local Municipal Corporation of Gujarat'. The different Websites and applications offer a considerably more technologically advanced environment for using the e-Governance platform to access e-Governance services. These include cost, time benefit, and flexibility in assisting at the e-Governance users' convenience. It is also critical to remember that, despite being the site of one of the oldest civilisations on Earth, there is always a conflict between traditional wisdom and contemporary methods. E-Governance is a new way to define the relationship between the people and the government as well as a new channel of communication. The other feature is the 'perceived usefulness' of the e-Governance apps. and Website, which indicates that e-Governance users' trust and willingness to participate have increased due to realising these apps. and Websites successfully comply with their needs.

Rajkot City:

e-Governance users of Rajkot City ranked how well different e-Governance features have been integrated into a single platform regarding accessibility and knowledge. This indicates how simple it is to pay for a service because payment gateways have been better integrated, a crucial component of service integration.

The rise in mobile phone usage has made mobile computing a practical option. e-Governance initiatives with a focus on mobile services should incorporate cloud computing elements to enhance adoption and use, which would improve the delivery of e-Governance services through apps and websites. Although greater integration could offer additional advantages, it was rated as the second most preferred feature by e-Governance users in 'Rajkot City'. Additionally, the

'functional value' of e-Governance apps and websites remains critical for providing users with the information they need to make informed decisions about which services to choose.

Surat City:

Rather than merely computerising the Government agencies' administrative processes, Surat City e-Governance users wanted to enhance the Governing process. Helping and empowering the users or citizens is part of it.

The process of e-Governance integrates human and technological aspects of the individual. It integrates people, procedures, information, culture, and environment to achieve the Governance objectives. Consequently, e-Governance users in 'Surat City' rated the e-Governance apps, websites, and services highly for their perceived usefulness. Their feedback highlighted how e-Governance can enhance public trust in the Government, promote democratic values, accountability, and respect for individual rights.

Vadodara City:

e-Governance users of 'Vadodara city' stated that e-Governance apps, websites, and services are deemed the most useful of all the features considered because using them is significantly less expensive and because saving time equates to saving money for each individual. Consequently, one of the critical indicators of the apps or Website's pertinent usefulness is using the services at a convenient time and location for e-Governance users.

To conclude, e-Governance users from these 04 chosen cities 'perceived usefulness' as the most important feature of any e-Governance service; an additional benefit that e-Governance users highly value is the availability of apps.as well as connectivity and payment gateways for websites.

e-GOVERNANCE USERS' RECOMMENDATIONS ON THE e-GOVERNANCE SERVICES:

The e-Governance users have offered the following recommendations.

The common person must be considered while designing multilingual, easily navigable e-Governance apps. and Websites. Additionally, Websites must be good enough to download quickly on various citizen devices, such as laptops and mobile phones. e-Governance apps. and Websites should be created with easily comprehensible material free of Government jargon.

Furthermore, e-Governance apps or websites should feature reliable websites and payment gateway content to avoid or address bandwidth issues during transactions. The website should

also be able to provide e-Governance users with an efficient backend technical team that will ultimately minimise the financial loss they might incur.

The Government should recognize that a website's effectiveness relies on its data bandwidth, the ease of use of its graphical user interface, the integration of a secure payment gateway with the Government app or website, and minimizing the number of mouse clicks required to streamline the service acquisition process.

The primary aim of the Government should be to improve e-Governance services across various agencies by addressing the needs, expectations, and aspirations of e-Governance users. It is essential for government agencies to ensure that the e-Governance services provided are effective and utilize ICT-based solutions, which include 'transparency, accessibility, responsiveness, ethics, and accountability'.

To ensure that the e-Governance framework is free of bugs and that e-Governance users never experience technical difficulties, the developer should emphasise providing a concise explanation of the apps for e-Governance. The website should be proficient in offering e-Governance services and encompass all relevant aspects of these services. e-Governance users should find it easy to navigate and comprehend the services and their associated processes available on the app or website. Additionally, there should be smooth integration among all e-Governance service processes and their sub-processes.

e-Governance administrators must comprehend e-Governance users' needs and design and include the content on the Website accordingly to enable them to satisfy their needs.

To avoid confusing e-Governance users, the Government should link procedures on a webpage or app to separate drop-down menus or additional screens for specific services. The Government must simultaneously ensure that e-government services are provided through apps or websites, which should be user-friendly and satisfy users' needs.

e-Governance services offered through apps and websites should promptly notify users in the event of service failures, payment issues, service interruptions, or changes, as many users have expressed dissatisfaction with the services provided by the Government of Gujarat (GoG). Besides, backup support is sometimes unavailable after office hours for e-Governance users, so the GOG must ensure that these e-Governance services are made available and accessible hassle-free 24/7 to improve the emotional value of e-Governance services. Financial security is crucial for e-Governance users while making payments on gateways, so the GoG must ensure

continual and consistent advancements and improvements at par with the ICT industry to achieve increased digital dynamism and generate more excellent economic value for them.

The availability of web content in Gujarati and Hindi supported by a graphic user interface can certainly improve the 'social value' of the e-Governance services provided by LMCs.

No agents or intermediates should be allowed to participate as it would increase costs for the e-Governance users and adversely affect its monetary value. This can be enabled by designing simple and user-friendly apps or websites carrying clear instructions, demos for use, a dedicated helpline, and smart and all-inclusive FAQs.

The GoG should ensure the validity and relevance of mass-customised Web content for e-Governance users belonging to different social strata, genders and age groups by creating fundamental elements for e-Governance to persuade older or less tech-savvy e-Governance users to get benefit e-Governance services.

In order to enhance the utilization and accessibility of e-Government services, particularly for female users, the GOG had to endeavor to establish and elevate awareness among this demographic.

CONCLUDING REMARKS OF THE RESEARCH STUDY:

According to this research study, the selected quality features of the e-Governance system, viz., "Accessibility, Extensibility, Integration, Perceived Usefulness, Benefits, Problems Faced, Availability and Affordability," influencing Value Generation of selected values viz., "Functional Value, Social Value, Emotional Value, and Monetary Value," as well as e-Governance Users' "Attitudes, Behavioural Intentions" and future plans for using and availing e-Governance services were found as positively and significantly impacting the expectations and experiences of selected e-Governance users. Their demographic profiles, too, affect their 'value generation, attitudes, behavioural intentions, and future use behaviour'.

The researchers have found significant dissimilarities in the responses provided by e-Governance users across selected 4 Cities, viz., 'Ahmedabad, Rajkot, Surat, and Vadodara in the State of Gujarat'.

The researchers could predict 93.1% 'perceived usefulness' of e-Governance services amongst the selected e-Governance users. These figures were 48.3% for the "Attitude" characteristic and 75.4% for the "Behavioural Intentions" selected e-Governance users.

This research study has empirically concluded that improving system quality features is essential to optimising the benefits of providing e-government services. This would, in turn, result in higher value creation and satisfaction for e-Governance users.

The findings of this research study make it evident that if the GoG and LMCs consider and adopt these principles in further or altering apps and suitably designing and modifying websites for providing e-Governance services, they will undoubtedly generate more value and satisfaction for e-Governance users.

This research study concludes that "Value Creation" is not a more critical factor in predicting future attitudes and behaviour and enhancing the use of e-government services.

The GOG and LMCs must address issues of accessibility and availability, coupled with bandwidth and payment gateways, to encourage users and citizens to continue using e-Governance services.

To establish an open digital ecosystem, the GOG and LMCs need to make more significant efforts in various e-Governance initiatives and services to improve the quality of life for e-Governance users. The GOG and LMCs should do needful to meet the long-term development plans outlined in the United Nations Sustainable Development Group (UNSDG Report, 2015). All Government services must set an example in the future by implementing integrated service delivery that benefits people and users. Several benefits, including faster service deployment, standardised interfaces, less friction, and more confidence, can improve residents' experiences. This is a positive step toward the Digital India mission and building an Atma-Nirbhar Bharat in the near future.

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