

The role of e-government effectiveness as leverage of E-service in public sector (Case study of Greater Amman Municipality)

Walid Hamad AL-Droubi

Department of finance, College of Islamic Economics and Finance, Umm Al-Qura University, Makkah, KSA
Corresponding Author: Walid Hamad AL-Droubi

ABSTRACT : This study aimed to clarify the efficiency of E-government on providing E-service and to measure the satisfaction of the people in Greater Amman Municipality (GAM) with E-service. Therefore, the researcher revealed a study of 201 clients from (GAM). The investigation based on questionnaire distributed to the sample. Collected data were examined by SPSS software. The technique that followed was ANOVA analysis. As a result, the study exposed that, the people of Amman are not satisfied with e-service provided by (GAM). This finding consistent with a few researches in the same area. In reality, the public administration slowly follow the growing up technology and IT, especially in the third world developing countries as Jordan.

KEY WORDS: E-government, e-service, public administration, IT.

Date of Submission: 12-11-2018

Date of acceptance: 26-11-2018

I. INTRODUCTION

The e-service was a top priority to the decision makers in Greater Amman Municipality in order to provide services in higher quality and cut the cost of transactions comparing to traditional services. Parasuraman. (1985) said that service quality is widely used as a key indicator of excellence in traditional service. The service quality has an impact on adopting decisions. During the transition of automation, the citizens as well as GAM management had many difficulties during and after implementation of e-services. This study concentrated on some of the problems facing the clients in order to improve the e-services provided by GAM. One of the main difficulties during the implementation of e-service is the poor communication between GAM and its citizens. The E-government as stated by Titah R., Barki H., (2006) showed that “the use of technology to enhance the access to and delivery of government services to benefit citizens, business partners, and employees”. Carter and Belanger (2005) suggested that thought here is evidence for substantial development and diffusion of e-government globally, yet it is not very clear why citizens of both developed and developing countries are not very keen to choose online services over traditional means. Aggeliki Tsohou, Habin Lee, Zahir Irani and Vishanth Weerakkody, Ibrahim H. Osman, and Abdel L. Anouze, (2013) stated that E-government services refer to technology-based services that enable the digital interactions between a government and citizens (G2C), government and businesses (G2B), government and employees (G2E) and government and governments/agencies (G2G). J. Binde, Z., Jaunzeme, V., Zeltkalne (2011) introduction of e-government and e-services is more needed than ever before. Furthermore, the development of e-government is a crucial step to provide citizens with governmental services of up-to-date quality by supplying at least share of governmental services online as well as to integrate and optimise the work of municipal administration, different departments, and governmental entities. On the other hand Gatautis R., Kulvietis G., Vilkauskaitė E., 2009; King J.L., 2006; Torres L., Pina V., Acerete B., (2006) declared that e-government provides grounds for more efficient public administration by applying information and communication technologies. Briedis J., Lauriņš P., (2008) mentioned that E-government as a concept has become a widespread term in a number of contexts. By e-government, one may mean public information and decision-making support systems as well as automation of governmental processes, online-based access to public services via information and communication technology (ICT) solutions, and application of e-commerce principles to secure provision of high-quality public services, increased both efficiency of the public sector and the rate of public participation. Alen, B.A., Juillet, L., Paquet, G. and Roy, J. (2001) believed that, E-government initiatives have a large potential in developing and delivering better services for citizens and to provide possibilities to interact more openly with agency constituents as well as a potential to transform government structures and processes the way in which governments offer their service. Irani et al., (2007) stated that Learning from the past and from the experiences of other development initiatives is essential for improving the development of public e-services.

II. LITERATURE REVIEW

There are diminutive published researches on insights of e-government and e-service, mainly in the third world countries. This research came to participate in developing e-government and e-services, particularly in the third world countries, also to narrow the gap between e-government and citizens, and to increase the effectiveness of e-services. Aggeliki Tsohou, Habin Lee, Zahir Irani, Vishanth Weerakkody, Ibrahim H. Osman and Abdel L. Anouze, (2013) accepted that, evaluating and optimizing e-government services is imperative for governments especially due to the capacity of e-services to transform public administrations and assist the interactions of governments with citizens, businesses and other government agencies. Parasuraman, A., Zeithaml, V.A. and Malhotra, A. (2005) agreed that, in quality management, one major factor that influences online users to adopt electronic service is the quality of the system. Many studies have developed a number of electronic service quality models. J. Binde, Z. Jaunzeme, V. Zeltkalne (2011) said that As the volumes of data stored and level of integration of various data base increases, concerns relating insufficient security systems and risks of online fraud grows as well. Hence, to mitigate the trust barrier it is crucial to develop and employ efficient communication tools and techniques to promote trust and prevent their private data from unauthorized use. Moreover, Siriluck Rotchanakitumnuai (2008) specified that, the level of trust is directly influenced by the level of transparency in the public sector that perceived value of e-government service is e-government service quality, which consists of service design, web site design, technical support, and customer support quality. On the other hand, the three perceived risk concerns are performance, privacy, and financial audit risk. Also, Rotchanakitumnuai and Speece, (2003) approved that, Electronic service via the internet channel has a great impact on changing business and government operations. Electronic service can assist in enhancing service to customers and reducing operation costs to the organizations. Unlike interpersonal operations, electronic service entails greater risks to online users. Such risks include security concerns, and distrust of electronic service providers. Bahli and Benslimane, (2004) found that high risk in the internet technology environment is a major concern, mostly because of security and privacy. Zeithaml, (2002) suggested seven service quality dimensions: efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. Middleton (2007) deliberated that, the criteria for evaluating specifically public sector websites including the declaration of security and privacy policy, usability, quality of information, provided functions and ability for citizen participation. Yoo and Donthu, (2001) propose four dimensions of e-service quality: ease of use, aesthetic design, processing speed, and security. Parasuraman, (2005) specified that there are two categories of online service quality: e-core service and e-recovery service quality. E-core service consists of four dimensions: efficiency, fulfillment, system availability, and privacy. Siriluck Rotchanakitumnuai, (2008) mentioned that, E-recovery service consists of three dimensions: responsiveness, compensation, and contact. Featherman and Pavlou, (2002) said that five indicators of electronic service risk: psychological, financial, privacy, performance, and time risk. Irani, Z., Love, P., Elliman, T., Jones, S. and Themistocleous, M., (2005) believed that, additionally to lack of a unified e-government services evaluation approach and their capacities without capturing the citizens' perspective and satisfaction. Indeed, it has been highlighted that, there is a need for impact-oriented approaches for the evaluation of e-government including citizen-centric ones. Bannister and Remenyi, (2003) deliberated that, the benefits of e-government for the information society, such as financial savings, convenience, time savings, access to information, equality, democracy, and ecological benefits. On the other hand, the cost of e-government may include information overload, information inaccuracy, new forms of crime and corruption. Heeks (2003) detected that, almost 35 percent of e-government projects are total failures in developing countries and 50 percent are partial failures. Debjani Bhattacharya, Umesh Gulla and M.P. Gupta, (2011) reflected that, complexities associated with government work procedures have always been barriers to easy access of government services for citizens and other stakeholders. However, government portals envelope the size and intricacies of government department dependencies; representing government-on-line in many ways. They continue to say that, e-service quality management usually restrain citizens from availing the online services. Additionally, as a contrast to the traditional means of interaction with the government, e-services are distant and impersonal, which create a sense of mistrust, non-reliability and dissatisfaction among citizens. Gupta, (2004) said in the context of e-government, relative advantages may include speedy log ins, fast download, quick upload of documents and swift reliable transactions quality of public services, flexibility offered to the individuals, efficiency gains, greater satisfaction, community empowerment, the ease of use and convenience. E-government should understand the requirements of citizens, as stated by Dada, 2006; Bertot, (2008). Understanding citizens' needs and expectations can help to reduce this gap and act as positive trigger for adoption of e-government.

III. METHODOLOGY OF RESEARCH

Quantitative methods include paper-based and online questionnaires, complemented by in depth personal interviews with local municipalities' citizens in Amman the capital city of Jordan. The researcher designed a survey which was reviewed and approved by experts in the field of management information systems. The survey contained two parts, the first part was demographic questions, and the second part was the main questioner. Collected data was examined by SPSS software, the technique that followed was ANOVA test. Fifteen answered surveys were canceled because of missing data.

IV. RESULTS

The data of this research was tested by statistical technique based on descriptive and quantitative analysis via SPSS software.

4.1. Demographic questions

This section provides information about the sample of the study, which included age, education level, gender and geographic area.

Table 1. Sample age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	[18-30]	50	24.9	24.9	24.9
	[31-40]	66	32.8	32.8	57.7
	[41-50]	59	29.4	29.4	87.1
	[more than 51]	26	12.9	12.9	100.0
	Total	201	100.0	100.0	

As it illustrates above, most of the sample were between the ages of (31 - 40) with the percentage of (32.8), the second highest percentage of the sample between the ages (41-50) which specifies that the sample has a significant working experience in the subject of the study which gives more recognition to the study, and the last one was the ages between (18-30) which is (24.9%) of the sample.

Table 2. Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	high school or less	31	15.4	15.4	15.4
	Bachelor	96	47.8	47.8	63.2
	Master	58	28.9	28.9	92.0
	Ph.D.	16	8.0	8.0	100.0
	Total	201	100.0	100.0	

From the table above, it appears that most of the sample are highly educated (76%) of them have bachelor and master degrees, (8%) have Ph.D., and (15.4%) of the sample have high school diploma or less. This reflects the level of education in Jordan, which is one of the highest in the region.

Table 3. Sample gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	149	74.1	74.1	74.1
	female	52	25.9	25.9	100.0
	Total	201	100.0	100.0	

The gender of the participants shows that (74%) of the participants were males, it is the most dominated working force in the country, and (25.9%) of the sample were female.

Table 4. Geographic area

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	North	42	20.9	20.9	20.9
	South	59	29.4	29.4	50.2
	East	41	20.4	20.4	70.6
	West	59	29.4	29.4	100.0
	Total	201	100.0	100.0	

The geographic disruption of the participants shows that (58.8%) of the sample live in the south and west of the city, that is where the old Amman located, (29.9%) of the participants located in the northern part of the city, while (29.4%) of the sample stayed in the west of Amman city.

4.2. Frequencies analysis

This part contains twenty-four items; these items were the main brane of the study, these items were modified and reviewed by specialist from Greater Amman Municipality and experts in e-government and e-service in Jordan.

Table 5. Greater Amman Municipality is working to educate citizens and encourage them to use electronic services.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	82	40.8	40.8	40.8
	Disagree	58	28.9	28.9	69.7
	Neutral	38	18.9	18.9	88.6
	Agree	19	9.5	9.5	98.0
	Strongly agree	4	2.0	2.0	100.0
	Total	201	100.0	100.0	

The purpose of this survey question was to display the offers of Greater Amman Municipality to educate citizens and encourage them to use electronic services, (40.8%) of the participants strongly disagreed, (28.9) of the sample disagreed, (18.8%) of the sample neutral and only (9.5%) agreed, that prove that Greater Amman Municipality failed to educate or encourage its residents to use the e-service.

Table 6. The Service Provider helps the clients in completing electronic transactions and solving problems around the clock whether automatically or by human intervention.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	78	38.8	38.8	38.8
	Disagree	62	30.8	30.8	69.7
	Neutral	36	17.9	17.9	87.6
	Agree	22	10.9	10.9	98.5
	Strongly agree	3	1.5	1.5	100.0
	Total	201	100.0	100.0	

This item demonstrate the dissatisfaction of services ether in helping the clients in completing the transaction or providing automation or human intervention, (38.8%) of the sample strongly disagree, (30.8%) of them disagree, (10.9%) of the participants neutral and (15%) of the sample agreed.

Table 7. The Greater Amman Municipality insure marketing of E-services in a good manner in the service areas.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	80	39.8	39.8	39.8
	Disagree	78	38.8	38.8	78.6
	Neutral	25	12.4	12.4	91.0
	Agree	16	8.0	8.0	99.0
	Strongly agree	2	1.0	1.0	100.0
	Total	201	100.0	100.0	

This item measures the e-services methods of marketing adapted by Greater Amman Municipality, again the dissatisfaction is clear (39.8%) of the respondents strongly disagreed, (38.8) of the studded sample disagreed, (12.4%) of the participants neutral, (8%) of the sample agreed and (1.1%) strongly agreed. The vast majority if the sample showed clear dissatisfaction with this item.

Table 8. I learned by chance that there are e-government and e-services in the Greater Amman Municipality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	3	1.5	1.5	1.5
	Disagree	12	6.0	6.0	7.5
	Neutral	29	14.4	14.4	21.9
	Agree	100	49.8	49.8	71.6

Strongly agree	57	28.4	28.4	100.0
Total	201	100.0	100.0	

When this question was enquired the majority of the participants learned by chance that there are e-government and e-services in the Greater Amman Municipality, (49.8%) of participants agreed, (28.4%) of the sample strongly agreed, (14.4%) of the sample neutral, (1.5%) of the sample strongly disagree and (6%) of the sample disagree.

Table 9. Information and data are available in the system about the subject

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	62	30.8	30.8	30.8
	Disagree	69	34.3	34.3	65.2
	Neutral	51	25.4	25.4	90.5
	Agree	10	5.0	5.0	95.5
	Strongly agree	9	4.5	4.5	100.0
	Total	201	100.0	100.0	

Information and data are available in the system about the subject. (34.3%) disagree, (30.8%) of respondents strongly disagreed, (25.4%) of the sample neutral, (5%) participants agreed and (4.5%) of the sample strongly agreed. That demonstrates the dissatisfaction about the availability of information in the systems. That shows just small number of the respondent were satisfied with this item, the mass majority were dissatisfied.

Table 10. Information and data are available in the system about how the transaction can be completed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	69	34.3	34.3	34.3
	Disagree	84	41.8	41.8	76.1
	Neutral	35	17.4	17.4	93.5
	Agree	11	5.5	5.5	99.0
	Strongly agree	2	1.0	1.0	100.0
	Total	201	100.0	100.0	

This item is to measure the effectiveness of transaction processing to complete the transaction successfully, (41.8%) disagree, (34.3%) of the sample strongly disagree, (17.4%) of the sample neutral, (5.5%) of the participants agreed and (1%) strongly agree. (76.1) of the sample disagreed, that means there are not enough information in the system about how the transaction can be completed.

Table 11. The service provider helps the customers to perform the required access to service easily.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	61	30.3	30.3	30.3
	Disagree	82	40.8	40.8	71.1
	Neutral	36	17.9	17.9	89.1
	Agree	19	9.5	9.5	98.5
	Strongly agree	3	1.5	1.5	100.0
	Total	201	100.0	100.0	

The service provider help the customers to perform the required access to service easily, (40.8%) of the sample disagreed, (30.3%) of respondent strongly disagree, (17.9%) of participants neutral, (9.9%) of the sample agree and (1.5%) strongly agreed.

Table 12. The service provider takes into account the feedback from customers in order to improve performance of service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	66	32.8	32.8	32.8
	Disagree	87	43.3	43.3	76.1
	Neutral	26	12.9	12.9	89.1
	Agree	16	8.0	8.0	97.0
	Strongly agree	6	3.0	3.0	100.0
	Total	201	100.0	100.0	

The feedback of the clients is essential to improve the service in any service providers, is Greater Amman Municipality taking in consideration the consumers feedback? (43.3%) disagree, (32.8%)of the sample strongly disagree, (12.9%) neutral, (3%) strongly agree and (8%) agree. It is obvious that the Greater Amman Municipality is not taking consumer's feedback in consideration.

Table 13. The electronic service provider updates the web page in order to increase efficiency?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	66	32.8	32.8	32.8
	Disagree	91	45.3	45.3	78.1
	Neutral	23	11.4	11.4	89.6
	Agree	17	8.5	8.5	98.0
	Strongly agree	4	2.0	2.0	100.0
	Total	201	100.0	100.0	

Is the electronic service provider updating the web page in order to increase efficiency? (45.3%) of participants disagree, (32.8%) strongly disagree, (11.5%) neutral, (8.5%) agree and (2%)of the sample strong agree. The vast majority of the sample studied did not believe that (ESP) is updating the webpage in order to increase efficiency.

Table 14. The E- Service can be describing as easy to understand, easy to handle and free from vague terminology.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	73	36.3	36.3	36.3
	Disagree	83	41.3	41.3	77.6
	Neutral	27	13.4	13.4	91.0
	Agree	16	8.0	8.0	99.0
	Strongly agree	2	1.0	1.0	100.0
	Total	201	100.0	100.0	

This survey item is to measure the simplicity of the services in term of easy to use, easy to understand and free of imprecise terminology,(41.3%)of the sample disagree, (36.3%) strongly disagree, (13.4%) neutral, (8%) agree, (1%) of respondents strongly agree.

Table 15. Many services provided are free or have reasonable prices?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	33	16.4	16.4	16.4
	Disagree	38	18.9	18.9	35.3
	Neutral	26	12.9	12.9	48.3
	Agree	56	27.9	27.9	76.1
	Strongly agree	48	23.9	23.9	100.0
	Total	201	100.0	100.0	

The purpose of this question was to study the cost of services provided, it shows that (27.9%)of the sample agree, (23.9%) strongly agree,(12.9%) neutral, (16.4%) of participants strongly disagree, (18.9%) disagree, that is an indication that the cost of e-services are reasonable.

Table 16. The process of payments of dues is easy and safe.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	24	11.9	11.9	11.9
	Disagree	31	15.4	15.4	27.3
	Neutral	23	11.4	11.4	38.7
	Agree	74	36.8	36.8	75.5
	Strongly agree	49	24.4	24.4	100.0
	Total	201	100.0	100.0	

In terms of the easiness of and safe method of payments, the study shows that (36.8%)of the sample agree, (24.4%) strongly agree, (11.9%) strongly disagree, (15.4%) of respondents disagree, and (11.4%) neutral, the satisfaction is solid in this survey item.

Table 17. I prefer to deal with more than one service provider and my loyalty will be to who provide the best service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	28	13.9	13.9	13.9
	Disagree	31	15.4	15.4	29.4
	Neutral	28	13.9	13.9	43.3
	Agree	65	32.3	32.3	75.6
	Strongly agree	49	24.4	24.4	100.0
	Total	201	100.0	100.0	

This study item, suggested to have more than one e-service provider to have the opportunity to choose the best one, it demonstrates that (32.3%) of the sample agree, (24.4%) strongly agree, (13.9%) neutral and strongly disagree and (15.4%) of the sample disagree; the majority prefers to have more than one service provider to choose from.

Table 18. The time, which is available to complete the transactions, is enough with the ability to increase the time if needed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	63	31.3	31.3	31.3
	Disagree	74	36.8	36.8	68.2
	Neutral	22	10.9	10.9	79.1
	Agree	26	12.9	12.9	92.0
	Strongly agree	16	8.0	8.0	100.0
	Total	201	100.0	100.0	

In this item the researcher is trying to measure the time needed to complete the transaction with the ability to increase the time if needed, (36.8%) disagree, (31.3%) strong disagree, (10.9%) neutral, (12.9%) agree and (8%) strongly disagree. The majority of the sample indicated that their time was not enough to finish the transaction.

Table 19. The guide of services is easy to navigate and has sufficient information to complete the transaction or query for a particular service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	62	30.8	30.8	30.8
	Disagree	72	35.8	35.8	66.7
	Neutral	12	6.0	6.0	72.6
	Agree	43	21.4	21.4	94.0
	Strongly agree	12	6.0	6.0	100.0
	Total	201	100.0	100.0	

The guide of services is easy to navigate and contains sufficient information. (35.8%) of the sample strongly disagree, (30.8%) disagree, (6%) neutral and strongly agree and (21.4%) of participants agreed.

Table 20. The system provides suitable methods to communicate with the client, such as telephone or e-mail?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	26	12.9	12.9	12.9
	Disagree	46	22.9	22.9	35.8
	Neutral	21	10.4	10.4	46.3
	Agree	71	35.3	35.3	81.6
	Strongly agree	37	18.4	18.4	100.0
	Total	201	100.0	100.0	

The system provides suitable methods to communicate with the client, such as telephone or e-mail, (35.3%) of the sample agree, (18.4%) strongly agree, (12.9%) strongly disagree, (22.9%) disagree and (10.4%) of the sample neutral.

Table 21. The system provides a reference for review the transaction electronically, such as the transaction number or traditional reference, for example, as an employee in order to follow-up after completion of transactions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	68	33.8	33.8	33.8
	Disagree	86	42.8	42.8	76.6
	Neutral	21	10.4	10.4	87.1
	Agree	23	11.4	11.4	98.5
	Strongly agree	3	1.5	1.5	100.0
	Total	201	100.0	100.0	

The system provides a reference transaction number or traditional way such as an employee to follow up. (42.8%) of the sample disagree, (33.8%) strongly disagree, (11.4%) agree, (1.5%) strongly agree and (10.4%) of participants neutral. The mass majority of the studied sample disagreed or strongly disagreed with this survey item.

Table 22. I know that most of the online services are not free and I pay fees in form of phone calls fees or other methods.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	57	28.4	28.4	28.4
	Disagree	103	51.2	51.2	79.6
	Neutral	26	12.9	12.9	92.5
	Agree	14	7.0	7.0	99.5
	Strongly agree	1	.5	.5	100.0
	Total	201	100.0	100.0	

In this item, the author tried to measure the knowledge of consumers about the payment methods and that the cost E-service, (51.2%) of the sample disagree, (28.4%) strongly disagree (12.9%) neutral, (7%) agree, (.5%) of the sample strongly disagree. (79.6%) of the sample either disagreed or strongly disagreed about this item.

Table 23. The e-government in the Greater Amman Municipality provides e-services accurately and professional?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	62	30.8	30.8	30.8
	Disagree	100	49.8	49.8	80.6
	Neutral	28	13.9	13.9	94.5
	Agree	10	5.0	5.0	99.5
	Strongly agree	1	.5	.5	100.0
	Total	201	100.0	100.0	

This question measure accurately and professionalism of e-service, the study designated that (30.8%) of the sample strongly disagree, (49.8%) Disagree, (13.9%) neutral and (.5%) of the sample strong agree.

Table 24. The e-government in the Greater Amman Municipality provides e-services with high credibility.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	48	23.9	23.9	23.9
	Disagree	102	50.7	50.7	74.6
	Neutral	24	11.9	11.9	86.6
	Agree	21	10.4	10.4	97.0
	Strongly agree	6	3.0	3.0	100.0
	Total	201	100.0	100.0	

Is the e-government in the Greater Amman Municipality provides e-services with high credibility? (50.7%) of the sample disagree, (23.9%) strong disagree, (11.9%) of the participants neutral, (10.4%) agree and (3%) strong agree, the credibility is not satisfactory according to the sample because (76.4%) either disagreed or strongly disagreed.

Table 25. The service provider takes on consideration the customer's privacy and private personal information.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	51	25.4	25.4	25.4
	Disagree	86	42.8	42.8	68.2
	Neutral	40	19.9	19.9	88.1
	Agree	19	9.5	9.5	97.5
	Strongly agree	5	2.5	2.5	100.0
Total		201	100.0	100.0	

The personal information and information security are always an immense concern in the world of e-service; therefore, this survey question is significant. The study shows that (42.8%) of the sample disagree, (25.4%) strongly disagree, (19.9%) agree and (2.5%) of the sample strongly agree. the majority of the sample believed that the service provider dose not taking in consideration the consumers privacy and privet information.

Table 26. The system is secure and safe and is difficult to penetrate by hackers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	70	34.8	34.8	34.8
	Disagree	86	42.8	42.8	77.6
	Neutral	24	11.9	11.9	89.6
	Agree	15	7.5	7.5	97.0
	Strongly agree	6	3.0	3.0	100.0
Total		201	100.0	100.0	

Another information security question enquired. Is the system secure, safe and difficult to penetrate by hackers? (42.8%) of the sample disagree, (34.8%) strongly disagree, (11.9%) neutral, (7.5%) agree and (3%) strongly agree. According to the sample, the client's information in the system is in higher risk.

Table 27. The service provider focuses on the subject of the transaction and does not disperse client with complex and sub-information.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	60	29.9	29.9	29.9
	Disagree	94	46.8	46.8	76.6
	Neutral	27	13.4	13.4	90.0
	Agree	12	6.0	6.0	96.0
	Strongly agree	8	4.0	4.0	100.0
Total		201	100.0	100.0	

This item emphasis on the subject of the transaction and the information needed to complete the transaction. (46.9)of the sample disagree, (29.9) strong disagree, (13.4%) neutral, (6%) agree and (4%)of the sample strongly agree.

Table 28. There is a comprehensive in completion of transactions with speedy access to data to complete electronic transactions and deal with it properly, effectively and Securely?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	72	35.8	35.8	35.8
	Disagree	82	40.8	40.8	76.6
	Neutral	26	12.9	12.9	89.6
	Agree	14	7.0	7.0	96.5
	Strongly agree	7	3.5	3.5	100.0
Total		201	100.0	100.0	

This item measures transactions processing in term of handling properly, effectively, securely and speedy access to data. (40.8%) of the sample disagree, (35.8%) strongly disagree, (12.9%) neutral, (7%) agree and (3.5%) of the sample strongly agree. For this, the majority of the respondents do not agree with this item of the survey.

4.3. Analysis with ANOVA tests

4.3.1. Hypothesis test of E- governmentand Accuracy

Table 29. ANOVA: EGOV * ACCUR

			F	Sig.
EGOV * ACCUR	Between Groups	(Combined)	1.461	0.000
	Within Groups			
	Total			

- H0: There is no relationship between EGOV and ACCUR.
- H1: There is a strong relationship between EGOV and ACCUR.

Independent Variables	F	Sig	Accepted hypothesis
EGOV	1.461	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated that, there is a strong relationship between EGOV and ACCUR because the p-value (0.000) is less than 0.05 (alpha). The researcher found a correlation between EGOV and ACCUR.

4.3.2. Hypothesis test of E-Service and Accuracy

Table 30. ANOVA: ESERV * ACCUR

			F	Sig.
ESERV * ACCUR	Between Groups	(Combined)	1.928	0.000
	Within Groups			
	Total			

- H0: There is no relationship between ESERV and ACCUR.
- H1: There is a strong relationship between ESERV and ACCUR.

Independent Variables	F	Sig	Accepted hypothesis
ESERV	1.928	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated that there is a strong relationship between ESERV and ACCUR because the p-value (0.000) is less than 0.05 (alpha). The H1 hypothesis has been accepted; when we look at the related questions to this hypothesis, which are stated below, the researcher found that 70% of the participants disagree about the role of the service provider in the area of completing electronic transactions and solving problems related to treatment around the clock whether it is automatically or by human intervention. In addition, the researcher found that 93.5% of the answers were disagreed about the information and data available in the system for the transaction to be completed. Furthermore, 91% disagreed about the electronic service being as easy to understand and easy to handle and free from vague terminology. Also from the findings, 89.5% disagreed about the electronic service provider updating the web page in order to increase efficiency. Nevertheless, there are 53.7% of the sample who agreed that the system provides suitable methods to communicate with the client, such as telephone or e-mail. Finally, 86.5% of the sample disagreed about the e-government in the Greater Amman Municipality providing e-services with high credibility.

4.3.3. Hypothesis test of E-Government and Speed

Table 31. ANOVA: EGOV * SPEED

			F	Sig.
EGOV * SPEED	Between Groups	(Combined)	.970	0.000
	Within Groups			
	Total			

- H0: There is no relationship between EGOV and SPEED.
- H1: There is a strong relationship between EGOV and SPEED.

Independent Variables	F	Sig	Accepted hypothesis
EGOV	0.970	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated that there is a strong relationship between EGOV and SPEED, because the p-value (0.000) is less than 0.05 (alpha). Therefore, H1 hypothesis has been accepted; when we look at the related questions to this hypothesis, which are stated below, the researcher found that 78.2% of the sample agreed that they learned by chance that there are e-government and e-services in the Greater Amman Municipality. In addition, 90.5% of the sample disagreed about the information and data available in

the system on the subject to be queried fully. And finally 79% disagreed about the time which is available to complete the transactions is enough with the ability to increase the time if need it.

4.3.4. Hypothesis test of E-Serves and Speed

Table 32. ANOVA: ESERV * SPEED

		F	Sig.
Between Groups	(Combined)	1.109	0.000
Within Groups			
Total			

- H0: There is no relationship between ESERV and SPEED
- H1: There is a strong relationship between ESERV and SPEED

Independent Variables	F	Sig	Accepted hypothesis
ESER	1.109	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated that, there is a strong relationship between ESERV and SPEED because the p-value (0.000) is less than 0.05 (alpha). The H1 hypothesis has been accepted; looking at the related questions to this hypothesis, the researcher find that 89.5% of the sample disagreed that the electronic service provider to update the web page in order to increase efficiency. In addition, 53.7% of the sample agreed that the system provides suitable methods to communicate with the client, such as telephone or e-mail. On the other hand, 86.5% disagreed that the e-government in the Greater Amman Municipality provides e-services with high credibility. The items of Information and data are available in the system on the subject to be queried fully disagreed in the rate of 90.5%. Finally, 79% of the sample disagreed on the time that is available to complete the transactions is enough with the ability to increase the time if it need.

Table 33. ANOVA: EGOV * SECUR

		F	Sig.
EGOV * SECUR	(Combined)	.605	0.000
Within Groups			
Total			

- H0: There is no relationship between EGOV and SECUR
- H1: There is a strong relationship between EGOV and SECUR

independent Variable	F	Sig	Accepted hypothesis
EGOV	0.605	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated that, there is a strong relationship between EGOV and SECUR because the p-value (0.000) is less than 0.05 (alpha), the H1 hypothesis has been accepted; by examining the related questions to this hypothesis the researcher find that 78.2% of the respondents agreed that they learned by chance that there are e-government and e services in the Greater Amman Municipality. Similarly, 52.2% of the sample of the sample agreed on the process of payments of dues are easy and safe. Also, 88.1% disagreed on the service provider takes on consideration the customer's privacy and private personal information. Consequently, 90.1% disagreed about the service provider focused on the subject of the transaction and does not disperse client with complex and sub-information.

4.3.6. Hypothesis test of E-Services and Security

Table 34. ANOVA: ESERV * SECUR

		F	Sig.
ESERV * SECUR	(Combined)	.279	0.000
Within Groups			
Total			

- H0: There is no relationship between ESERV and SECUR
- H1: There is a strong relationship between ESERV and SECUR

Independent Variable	F	Sig	Accepted hypothesis
ESERV	0.279	0.000 < 0.05	H1

The alternative hypothesis H1 which stated there is a strong relationship between ESERV and SECUR because the p-value (0.000) is less than 0.05 (alpha). The H1 hypothesis has been accepted; when we look at the related question to this hypothesis which is stated below we find that 89.5% of the responders disagreed

that the electronic service provider to update the web page in order to increase efficiency. There are 53.7% of agreed persons who supported that system provides suitable methods to communicate with the client, such as telephone or e-mail. The 86.5% of persons disagreed that e-government in the Greater Amman Municipality provides e-services with high credibility. Moreover, 52.2% of respondents agreed that the processes of payments of dues are easy and safe. Although, 88.1% of the sample disagreed that the service provider takes on consideration the customer's privacy and private personal information.

4.3.7. Hypothesis test of E-Government and Cost

Table 35. ANOVA: EGOV * COST

			F	Sig.
EGOV * COST	Between Groups	(Combined)	.213	0.000
Within Groups				
Total				

- H0: There is no relationship between EGOV and COST
- H1: There is a strong relationship between EGOV and COST

Independent Variable	F	Sig	Accepted hypothesis
EGOV	0.213	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated there is a strong relationship between EGOV and COST because the p-value (0.000) is less than 0.05 (alpha). I find that 51.8% of interviewed people supported the idea that a lot of services provided are free or have reasonable prices. The rate of 92.5% disagreed that they know that most of the online services are not free and I pay the fees payable in the form of phone calls fees.

4.3.8. Hypothesis test of E- service and Cost

Table 36. ANOVA ESERV * COST

			F	Sig.
ESERV * COST	Between Groups	(Combined)	.884	0.000
Within Groups				
Total				

- H0: There is no relationship between ESERV and COST
- H1: There is a strong relationship between ESERV and COST

Independent Variable	F	Sig	Accepted hypothesis
ESERV	0.884	0.000 < 0.05	H1

The alternative hypothesis H1 was accepted which stated that, there is a strong relationship between ESERV and COST because the p-value (0.000) was less than 0.05 (alpha). There are 51.8% of respondents supported the idea that many services provided were free or have a reasonable prices. 92.5% of answered disagreed that they know that most of the online services are not free and there was a fees in the form of phone calls fees. And, 89.5% disagreed that the electronic service provider to update the web page in order to increase efficiency. So, 53.7% of respondents agreed that the system provides suitable methods to communicate with the client, such as telephone or e-mail. Finally, 86.5% of interviewed people disagreed that the e-government in the Greater Amman Municipality provides e-services with high credibility.

4.3.9. Hypothesis test of E-Government and Confident

Table 37. ANOVA: EGOV * CONFID

			F	Sig.
EGOV * CONFID	Between Groups	(Combined)	.850	0.000
Within Groups				
Total				

- H0: There is no relationship between EGOV and CONFID
- H1: There is a strong relationship between EGOV and CONFID

Independent Variable	F	Sig	Accepted hypothesis
EGOV	0.850	0.000 < 0.05	H1

the alternative hypothesis H1 was accepted which stated that, there is a strong relationship between EGOV and CONFID because the p-value (0.000) was less than 0.05 (alpha). 89% of the sample disagreed that the service provider takes into account the feedback from customers in order to improve performance. 87% disagreed that the system provides a reference for the review of the transaction electronically, such as the transaction number or traditional reference, for example, as an employee in order to follow-up after completion of transactions. There are 90.1% disagreed that the service provider focused on the subject of the transaction and doesn't disperse client with complex and sub-information.

4.3.10. Hypothesis test of E-Service and Confident

Table 38. ANOVA: ESERV * CONFID

		F	Sig.
ESERV * CONFID	Between Groups	(Combined) 1.179	0.000
	Within Groups		
	Total		

- H0: There is no relationship between ESERV and CONFID
- H1: There is a strong relationship between ESERV and CONFID

Independent Variable	F	Sig	Accepted hypothesis
ESERV	1.179	0.000 < 0.05	H1

Alternative hypothesis H1 was accepted which stated that, there is a strong relationship between ESERV and CONFID because the p-value (0.000) is less than 0.05 (alpha). There are 89.5% disagreed that electronic service provider to update the web page in order to increase efficiency. 53.7% agreed that the system provides suitable methods to communicate with the client, such as telephone or e-mail. There are 86.5% disagreed that the e-government in the Greater Amman Municipality provides e-services with high credibility.

4.3.11. Hypothesis test of E-Government and Quality

Table 39. ANOVA: EGOV * QUAL

		F	Sig.
EGOV * QUAL	Between Groups	(Combined) .655	0.000
	Within Groups		
	Total		

- H0: There is no relationship between EGOV and QUAL
- H1: There is a strong relationship between EGOV and QUAL

Independent Variable	F	Sig	Accepted hypothesis
EGOV	0.655	0.000 < 0.05	H1

Alternative hypothesis H1 was accepted which stated that there is a strong relationship between EGOV and QUAL because the p-value (0.000) was less than 0.05 (alpha). The 78.2% agreed that they learned by chance that there were e-government and e-services in the Greater Amman Municipality. The 91% of respondents disagreed that the Greater Amman Municipality insure marketing of their e-services in a good manner in the service areas. 56.7% agreed that they rather deal with more than one service provider and loyalty will be to who provide the best service.

4.3.12. Hypothesis test of E-Services and Quality

Table 40. ANOVA: ESERV * QUAL

		F	Sig.
ESERV * QUAL	Between Groups	(Combined) .317	0.000
	Within Groups		
	Total		

- H0: There is no relationship between ESERV and QUAL
- H1: There is a strong relationship between ESERV and QUAL

Independent Variable	F	Sig	Accepted hypothesis
ESERV	0.317	0.000 < 0.05	H1

Alternative hypothesis H1 was accepted which stated that, there is a strong relationship between ESERV and QUAL because the p-value (0.000) was less than 0.05 (alpha). 89.5% of the sample disagreed that the electronic service provider to update the web page in order to increase efficiency. 53.7% agreed that the system provides suitable methods to communicate with the client, such as telephone or e-mail. 86.5% disagreed that the e-government in the Greater Amman Municipality provides e-services with high credibility. There are 91% disagreed that the Greater Amman Municipality insure marketing of their e-services in a good manner in the service areas. 56.7% agreed that they rather to deal with more than one service provider and my loyalty will be to who provide the best service.

4.3.13. Hypothesis test of E-government and easy use

Table 41. ANOVA: EGOV * EAUSE

			F	Sig.
EGOV * EAUSE	Between Groups	(Combined)	.839	0.000
	Within Groups			
	Total			

- H0: There is no relationship between EGOV and EAUSE
- H1: There is a strong relationship between EGOV and EAUSE

Independent Variable	F	Sig	Accepted hypothesis
EGOV	0.839	0.000 < 0.05	H1

Alternative hypothesis H1 was accepted which stated that, there is a strong relationship between EGOV and EAUSE because the p-value (0.000) is less than 0.05 (alpha). 89% disagreed that the service provider help the customers to perform the required access to service easily. The 89.5% of respondents disagreed that there is a fully complete in the completion of transactions and speedy access to data to complete electronic transactions and deal with properly and effectively and Security.

4.3.14. Hypothesis test of E-Service and easy use

Table 42. ANOVA: ESERV * EAUSE

			F	Sig.
ESERV * EAUSE	Between Groups	(Combined)	.902	0.000
	Within Groups			
	Total			

- H0: There is no relationship between ESERV and EAUSE
- H1: There is a strong relationship between ESERV and EAUSE

Independent Variable	F	Sig	Accepted hypothesis
ES-ERV	0.902	0.000 < 0.05	H1

Alternative hypothesis H1 was accepted which stated that, there is a strong relationship between ESERV and EAUSE because the p-value (0.000) is less than 0.05 (alpha). 89.5% of the sample disagreed that the electronic service provider update the web page in order to increase efficiency. 53.7% agreed that the system provides suitable methods to communicate with the client, such as telephone or e-mail. 86.5% disagreed that the e-government in the Greater Amman Municipality provides e-services with high credibility. There are 89% disagreed that the service provider help the customers to perform the required access to service easily.

V. DISCUSSION

Based on findings, the hypothesis H1 argued that e-government has a positive impact on provide e-service this hypothesis was accepted. To justify our decision, the researcher find that, all dependents Variables (accuracy, speed, privacy, cost, confidence, quality, and easy use) and independents variables (e-government e-service) have correlation and global significance that means a relationship between e-government and its consequences on supporting e-service, for user in this case (Municipally of GREATER AMMAN-JORDAN) does exist. The e-government has a real effect in public administration in providing e-service to citizens, which are living in its boundary. On the other hand, the hypothesis H2, which stated, that highest efficiency of e-government is the better e-service will be was confirmed. To justify the decision, the researcher find that e-

services have a positive correlation with e-gov. The result proved that there is a strong relationship between e-services and e-government.

VI. CONCLUSIONS AND RECOMMENDATIONS

Many individuals such as researchers, e-service developers, and management information systems professionals will benefit from this research, similarly governments special in the third world countries will take a great advantage of this study especially when they make decision to automate their transactions or buying new system. This study is limited to Greater Amman Municipality (GAM) and its clients. Further researches are highly recommended in third world countries in e-services to relate the results of this study to other researches and make model in developing e-services and e-governments. Although services related to e-government in Greater Amman Municipality is relatively new compared to developing countries, it will take some time to replace the traditional way of doing transactions, it is noted that there is conflict between the e-services provider and the clients in (GAM). The study showed that GAM is not doing enough to educate citizens, encourage or motivate them to use electronic services, similarly the research presented the dissatisfaction of services either in helping the clients in completing the transaction or providing automation or human intervention. On the other hand, the e-services methods of marketing adapted by GAM is not virtuous. Wood. (2003) propose to utilize lessons and experiences from the evaluation of e-commerce web sites. They suggest a multidimensional web evaluation strategy, which includes methods such as usability testing, user feedback, usage data and web and internet performance. Another dissatisfaction is that, the Information and data are not available in the system about the subject of transaction, likewise. The service provider is not helping the customers to perform the required access to service easily, also The service provider are not taking into consideration the feedback from customers in order to improve performance. The electronic service provider does not update the web page in order to increase efficiency, the clients indicated that there is a lot of ambiguous terms in the system and its applications, thus most of the clients are satisfied with the fees but having some difficulty of the methods of payments, the time of finishing the transaction is not sufficient. Correspondingly, most of the clients showed disappointment about e-services accuracy, professionally and credibility, a big concern among most of the clients is their personal data security. It is a great challenge for GAM to improve its e-government and e-services, therefore the researcher recommend that GAM must take the feedback from the clients seriously, because it reflects the quality of e-services. Heeks, R. and Bailur, S. (2007), recommended that to assist citizens further, advanced search options and well framed frequently asked questions (FAQs) can be provided. As use of technology in government is a new experience for citizens, portals should provide effective interaction support. Understanding citizens' needs and expectations can help to reduce this gap and act as positive trigger for adoption of e-government. Furthermore, educating the clients of how to use the system is a good investment for booth parties, also methods of marketing and advertisement of the system is highly recommended. Another recommendation which is hiring information systems professionals that will solve a lot of problems, such as security issues, system development, eliminating the ambiguity, updating the e-services webpage, simplifying the processing of transactions and increasing efficiency and credibility of the system.

REFERENCES

- [1]. Aggeliki Tsohou, Habin Lee, Zahir Irani and Vishanth Weerakkody Ibrahim H. Osman and Abdel L. Anouze (2013) Transforming Government: People, 4613-7154 DOI 10.1108/1463715.
- [2]. Allen, B.A., Juillet, L., Paquet, G. and Roy, J. (2001), "E-governance & government on-line in Canada: partnerships, people & prospects", Government Information Quarterly, Vol. 18 No. 2, pp. 93-104.
- [3]. Bahli, B. and Benslimane, Y. (2004), "An exploration of wireless computing risks: development of a risk-taxonomy", Information Management & Computer Security, Vol. 12 No. 3, pp. 245-54.
- [4]. Bannister, F. and Remenyi, D. (2003), "The societal value of ICT: first steps towards an evaluation framework", Electronic Journal of Information Systems Evaluation, Vol. 6 No. 2, pp. 197-206.
- [5]. Briedis, J., Lauriņš, P. (2008). E-pārvaldes attīstība Latvijā, Rīga: Latvijas Universitātes raksti, 721. sēj. Vadības zinātne, 203-214. lpp.
- [6]. Carter, L. and Be' langer, F. (2005), "The utilization of e-government services: citizen trust, innovation and acceptance factors", Information Systems Journal, Vol. 15, pp. 5-25.
- [7]. Dada, D. (2006), "The failure of e-government in developing countries: a literature review", Electronic Journal of Information Systems in Developing Countries, Vol. 26 No. 7, pp. 1-10. Results.
- [8]. Debjani Bhattacharya, Umesh Gulla and M.P. Gupta (2011) Journal of Enterprise Information Management Vol. 25 No. 3, 2012 pp. 246-271 q Emerald Group Publishing Limited 1741-0398 DOI 10.1108/17410391211224408,
- [9]. Featherman, M.S. and Pavlou, P.A. (2002), "Predicting E-services adoption: a perceived risk facets perspective", Proceeding in the Eight Americas Conference on Information Systems, pp. 1034-45.
- [10]. Gatautis, R.; Kulvietis, G.; Vilkauskaitė, E. (2009). Lithuanian e-Government Interoperability Model. Inzinerine Ekonomika. Vol. 62(2). p. 38.
- [11]. Gupta, M.P., Kumar, P. and Bhattacharya, J. (2004), Government Online, Tata McGraw-Hill, New Delhi.
- [12]. Heeks, R. and Bailur, S. (2007), "Analyzing e-government research: perspective, philosophies, theories, methods, and practice", Government Information Quarterly, Vol. 24 No. 2, pp. 243-65.
- [13]. Irani, Z., Love, P., Elliman, T., Jones, S. and Themistocleous, M. (2005), "Evaluating e-government: learning from the experiences of two UK local authorities", Information Systems Journal, Vol. 15 No. 1, pp. 61-82.

- [14]. Irani, Z., Love, P.E.D. and Montazemi, A. (2007), "E-government: past, present and future", *European Journal of Information Systems*, Vol. 16 No. 2, pp. 103-5.
- [15]. J.Binde, Z.Jaunzeme, V.Zelkalne(2011)ISSN 1691-3078; ISBN 978-9984-9997-7-7Economic Science for Rural Development No. 26, 2011
- [16]. JournalVol. 14 No. 5, 2008pp. 724-737q Emerald Group Publishing Limited
- [17]. Middleton, M.R. (2007), "Approaches to evaluation of websites for public sector services", in Kommers, P. (Ed.), *Proceedings of IADIS Conference on e-Society*, Lisbon, Portugal, pp. 279-284
- [18]. Parasuraman, A., Zeithaml, V.A. and Malhotra, A. (2005), "ES-QUAL: a multiple-item scale for assessing electronic service quality", *Journal of Service Research*, Vol. 7 No. 3, pp. 213-33.
- [19]. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985), "A conceptual model of service quality and its implications for future research", *Journal of Marketing*, Vol. 49, pp. 41-50.
- [20]. *Process and Policy*Vol. 7 No. 2, 2013pp. 240-255q Emerald Group Publishing Limited1750-6166DOI 10.1108/17506.
- [21]. Rotchanakitumnuai, S. and Speece, M. (2003), "Barriers to internet banking adoption: a qualitative study among corporate customers in Thailand", *International Journal of Bank Marketing*, Vol. 21 Nos 6/7, pp. 312-23.
- [22]. Siriluck Rotchanakitumnuai (2008) *Business Process Management*
- [23]. Titah, R.; Barki, H. (2006). E-Government Adoption and Acceptance: A Literature Review, *International Journal of Electronic Government Research*, Volume 2, Issue 3.
- [24]. Wood, F., Siegel, E., LaCroix, E. and Lyon, B. (2003), "A practical approach to e-government web evaluation", *IT Professional*, Vol. 5 No. 3, pp. 22-28.
- [25]. Yoo, B. and Donthu, N. (2001), "Developing a scale to measure the perceived quality of internet shopping sites (sitequal)", *Quarterly Journal of Electronic Commerce*, Vol. 2 No. 1, pp. 31-47.
- [26]. Zeithaml, V.A., Parasuraman, A. and Malhotra, A. (2002), "Service quality delivery through websites: a critical review of extant knowledge", *Journal of the Academic of Marketing Science*, Vol. 30 No. 4, pp. 362-75.

Walid Hamad AL-Droubi. "The role of e-government effectiveness as leverage of E-service in public sector (Case study of Greater Amman Municipality)" *International Journal of Business and Management Invention (IJBMI)* , vol. 07, no. 11, 2018, pp 29-44