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## **The Effect of E-government Service Quality on Public Trust: Case Study: Saanat o Madan Bank of Iran**

### **E-hükümet Hizmet Kalitesinin Kamu Güveni Üzerine Etkisi: Örnek Olay: İran Sanat ve Maden Bankası**

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#### **Özet**

Kuşkusuz hükümetin meşruluğunun temelinin halkın hükümete güveni olduğu iddia edilebilir. Bazı araştırmacı ve kurumlar e-hükümetin halk güvenini arttırıp, yeniden kazandıracağını önerirken diğerleri bu fikre karşıdır. Bu bağlamda, makale e-hükümetin kamu güvenine etkisini İran Sanayi ve Maden Bankası örneğinde sorgulamayı amaçladı. Anılan banka devletçe yönetilenve İran'ın yatırımcı ve üreticilerine finansal destek sunma amaçlayan bir kurumdur. Veriler bankanın elektronik hizmetlerini kullanan 300 müşterisinin cevaplarından elde edildi. Müşteriler rastgele seçildi. Bu araştırmanın hipotezini test etmek üzere Pearson bağıntı katsayısı kullanıldı. Araştırma değişkenleri arasında önemli bir bağıntı saptandıysa ilişki nedenini sınamak için yapısal eşitleme modeli kullanıldı. Araştırma sonuçları e-hükümet hizmetlerinin kalitesi ve dört boyutunun kamu güveni ile alakalı olduğunu %99 güvenilirlik oranıyla göstermektedir.

#### **Anahtar Sözcükler**

Kamu güveni, e-hükümet hizmetleri kalitesi, güvenilirlik, etkinlik.

JEL Sınıflaması: H11, G21.

#### **The Effect of E-government Service Quality on Public Trust: Case Study: Saanat o Madan Bank of Iran**

#### **Abstract**

It can be claimed doubtlessly that people's trust to government is the foundation of any government legitimacy. Some researchers and organizations claim that E-government can promote public trust and regain it but others disagree with this opinion. In this regard, this paper aimed to investigate the effect of E-government on the public trust in Saanat o Madan (mining and industry) Bank. This bank is a state-governed organization and is established with the aim of offering financial support services to Iran's investors and producers. The required data are collected through questionnaires that answered by 300 clients of this bank who using its e-services. These clients are chosen quite randomly. Pearson correlation coefficient is used to test the hypothesis of this research and if there is a significant correlation among research variables, structural equation modeling is used to test the causal relationship. The research results show that the quality of E-government services and its four dimensions can cause public trust with 99 % reliability.

#### **Keywords**

Public trust, quality of e-government services, reliability, efficiency.

JEL Classification: H11, G21.

## INTRODUCTION

Despite the extensive literature of implications of trust in organizational life, but few systematic studies has been done on the factors affecting organizational trust and public trust. Nowadays, governments are seeking legitimacy through the public trust. Governments tend move toward democratic governance and puts public opinion within the state administration. The most dictatorial regimes in the contemporary world can't be unconcerned about public trust and legitimacy. Like all states, government needs legitimacy and one of the main issues is legitimacy crisis (Habermas, 1975). Public trust over the past decades has been declining because of bureaucratic, political, economic, socio-cultural and other similar factors (Carter & Bélanger, 2005). Research has shown that many factors can lead to a decline of public trust; some of these factors include: the gap between public expectations and perceived government performance, economic performance, political scandals, the role of media, changes in social and cultural capital and political failures. Some researcher claims E-government is a tool for the governments to review and restore the lost public trust (Moon, 2002, 2002b; Welch, Hinnant, & Moon, 2005, Hart-Teeter, 2001).

Supporters of this idea believe that E-government not only promote public trust but also can improve delivery of many types of public services such as online transactions, disseminating information about the operation of government. Moreover, it can improve communication between citizens and government by email, increasing more direct participation in government decision-making and policies (Thomas and Streib 2003). Use of ICT by public organizations, enabling transform the relationship among them and citizens, businesses, and other government subdivisions (Colesca, 2009; Teo, Srivastava & Jiang, 2008). However, West (2004) claims that exposure to information about E-government is significantly related to the opinion that government is effective at solving problems, but is not related to trust in government. Moreover, OECD study in eight postindustrial countries found that "overall impact of the internet had failed to increase access to policymakers, to improve the transparency of government decision making, or to facilitate public participation in policymaking" (Norris et al, 2001: 114). Morgeson et al. (2011) findings indicated no evidence that E-government is positively related to trust in government.

Although, E-government can provide a variety of services including online transmission of data for government administrative affairs (Lenk & Traunmüller, 2002; Brown, 2005), but, in general, little research has considered the exact mechanisms through which public institutions can maintain or create trust in government (Thomas, 1998) and these studies, shows that there are no consensus about the relationship between E-government and trust in government. In this regards, this paper is an attempt to reconcile and update the previous, conflicting findings on the effects of e-governance on public trust and citizen attitudes about government. For this purpose, we investigate the effect of quality of E-government on the public trust in Saanat o Madan (mining and industry) Bank which is a state institution and is established to support Iran's industry and mining. We hypothesize that there is a positive correlation between quality of E-government and public trust.

## 1. TRUST AND QUALITY OF ELECTRONIC SERVICES: LITERATURE REVIEW

### 1.1 Trust

Trust is one of the most valuable social capitals and if it is flawed heavy expenses will impose on political system. Declining of the public trust is one of the core issues in recent government policies (Ruscio, 1996).

In Denhardt's opinion (2002) no failure of a government like judicial mistakes, lack of efficiency, wastefulness, neither taxes nor excessive inappropriate regulations and even losing a war can undermine a government foundations except this fact that the public assumes that public administration authorities looking for their own benefits rather than of their clients. As this considerations expands among the public and last for a long time, public will lose their trust to not only public administration, but also to the government body (Guiso, Sapienza, & Zingales, 2003). The ever-important point that needs to be considered is the public's faith and loyalty. If public do not believe in government (Levi & Stoker, 2000) it will not participate in the implementation of difficult decisions, especially decisions that involve sacrifice and devotion (Schyns & Koop, 2010).

According to Behn (1995) trust is one of three the major problems faced by scholars of public administration. Lack of trust leads to limitation of flexibility and freedom and when distrust breaches to the political life, it impresses the method political dialogue goes on and it may change public's fundamental reasons to participate and to avoidance of participation in politics (Behn, 1995).

Trust contains an important theoretical and practical significance for the study of public organizations (Nachmias, 1985) and is a mechanism to maintain the integrity and to create unity in the social systems (Borber, 1983; Blau, 1964), and is a facilitator for improving the efficiency of organizations (Bennis & Nanus, 1985), developer of democratic values and a key factor in the efficiency and effectiveness of social groups (Bernstein, 1980). Trust leads to effective performance because it encourages data interaction between organizations and citizens and it plays an undeniable role in macro-effectiveness of organizations (Culbert & McDonough, 1985).

Thus, trust is a link between governmental organizations and citizens and any effective public management roots in this link and bilateral trust (Yang, 2005; Warkentin, Gefen, Pavlou, & Rose, 2002; Welch, Hinnant, & Moon, 2005).

According to many experts universally agree on the definition of trust is not available. For example, the Oxford Dictionary defines trust or confidence as to rely on certain features or characteristics of a person or organization, accept or give credit to the person or organization without receiving evidence, belief or faith or reliance on the honesty of a person or organization, having certain expectations about the person or the organization, as well honesty, integrity and loyalty (Wang & Emurian, 2005). Based on Mayer et al., idea trust is a person's inclination to keep himself vulnerable against the opposing person's measures based on the expectations that the opposing person will not hurt (Mayer et al., 1995). Trust is the discretion of the person or group that because of it one can rely on other person or group's states, promise and verbal or written statement (Rotter, 1967). Trust is relying on some events, processes or people (Havorsen, 2003; McKnight & Chervany, 2000). Generally, by analyzing these definitions, two broad groupings of definitions can be found. First, many definitions could be categorized into different concepts such as attitudes, beliefs, behaviors, and dispositions. Second, many definitions could be categorized as reflecting different referents: such trust in something, trust in someone, or trust is a specific characteristic of someone.

By increasing the public trust, the level of people's pessimism to the government and the expenses for mutual controlling of government and nation decreases. This situation can influence on economic, political and cultural activities (Uslaner, 2002).

Trust in government can be accompanied by citizens with government policies without force. Trust to government can cause citizens' solidarity to governments without any force. Without the trust no mutual social interaction will occur (Grimsley, et al., 2003). It also can lead to the people's support of political systems and provide the political leaders required opportunity for reforming and a bilateral dialogue (Shi, 2001).

Trust can be divided into three types: credit, reciprocal trust and social trust (Thomas, 1998). Credit trust is the relationship between customer and supplier and it happens when the customer has no control over the supplier and his actions so he is vulnerable to the supplier mistakes and violations of the law. Credit trust is an important part of public trust in government (Borber, 1983; Kass, 1994). Here, the best possible trust type can be credit type as it is difficult for citizens to monitor and control the performance of their representatives in the governmental organizations and while some of the authorities are selected by people, they are immune from such control and monitoring. So, people can just trust on authorities and organizations for moving toward their own benefits (McKnight & Chervany, 1996). Reciprocal trust is based on interpersonal relationships. This type of trust, unlike credit trust, is not unilateral. Gradually achieved by community through individual interactions with each other, reciprocal trust is a form of social capital that turns to a public interest which is placed on trust other people (Lewis & Weigert, 1985; Rus & Iglič, 2005; Zmerli & Newton, 2011; Jian, Bisantz & Drury, 2000; McKnight & Chervany, 2000).

## 1.2. Quality of E-government Services

In recent years, the quality of public services has become one of the major concerns of the scholars of public administration field (Walsh, 1991). Many organizations have tried to self-assess and measure the quality of their services. One of the evidences of this concern is the conference of the quality of public affairs that has begun in Europe since 2000. Along with this conference, tremendous progress in the development of E-government services and systems for public participation has occurred. The wide range of services currently provided in electronic forms. Despite various initiatives have been done to implement quality management principles in providing public electronic services, there are still some major problems in this area. Inability to find needed information and services, difficulty in using electronic services, the need to help more about the services provided on the portal, the ability to understand language used in electronic services are among difficulties that users have mentioned (E-government Unit, DG Information Society, European Commission, 2004).

The available literature about the quality of the electronic services can be divided into two approaches. The first approach is a model consisting of point of views which consider the quality of services offered from an internal perspective. According to this perspective, quality is originates from inside of an organization. It means that the quality of the offered services by an organization is affected by some internal aspects in an organization like managerial procedures, leadership and the significance of management (Baldrige National Quality Program, 2006).

The second approach focuses on the quality of services provided with a more external perspective, with emphasis on the ways in which clients receive the needed services from the portal of the governmental organizations (American Customer Satisfaction Index, 2006). This approach is customer-centric approach arose from the needs of the clients. Quality aspects of this approach are related to the services provided. Some of these aspects include security, features and usability of services (Papadomichelaki et al., 2006; Papadomichelaki & Mentzas, 2009).

Lee et al., in a research of customers' perceptions from the quality of electronic services during electronic purchase presented a model. They defined the quality of electronic services in five dimensions of web design, reliability, accountability, trust and privacy. Then, they measured the effect of these variables on two variables of customer and service quality as intermediary variables in the form of five two-form hypotheses. Their findings show that these five dimensions have a meaningful relation on the process of purchasing (Lee et al., 2005). Yang, Peterson, and

Cai (2003) in their services quality dimensions of internet retailing offered a model too. In their model they uncovered a number of contributors to consumer satisfaction and dissatisfaction. The most frequently mentioned service attributes resulting in consumer satisfaction were responsiveness, credibility, ease of use, reliability, and convenience. On the other hand, different dimensions including responsiveness, reliability, ease of use, credibility, and competence, were likely to dissatisfy online consumers (Yang, Peterson, & Cai, 2003).

### 1.3. Relation Between Trust and Quality of E-government

As previously mentioned, there are different results on the effects of quality of E-government on trust. Literature shows that researchers have reached conflicting results. Morgeson et al. (2011) suggested that there are large gaps in the literature about the relationship between E-government and citizen trust. Their study suggested that E-government may help build or rebuild trust in local government but no evidence that it's positively related to trust in government. McNeal et al. (2008) indicated that although E-government improve the efficiency and transparency of government services and increase the frequency of interactions between citizens but findings no support for the argument that E-government increases users' trust. Parent et al. (2005) claims E-government intensifies existing levels of trust if these are positive, with no positive effect in those whose trust is either neutral or negative. However, Hart-Teeter (2001) concluded that E-government users are in fact more likely to trust government as a result of their experiences online. Elena and Liliana (2009) in their research the trust perception in electronic government, reviewed the effect of the public trust on using E-government. They introduced gender, age, education, income and the experience of internet use, people's tendency to trust, trust to technology, perceived organizational trustfulness, private concerns, risk taking, perceived quality and perceiving of the usefulness of these factors as the effective factors on the trust to governmental services (Elena & Liliana, 2009). Tolbert and Mossberger (2006) in study of the effect of E-government on trust to the government, evaluated the effect of using of E-government on the public trust. They noticed that establishing a portal in local government organizations increases the trust to the government (Tolbert & Mossberger, 2006).

Welch et al., (2005) in their study on linking citizen satisfaction with E-government and trust in government, found that while citizens are generally satisfied with the electronic provision of information (transparency), there is some dissatisfaction with the transaction and interactivity of web sites. They conclude that E-government strategies-transaction, transparency, and interactivity-are important factors that directly affect E-government satisfaction and indirectly affect trust (Welch et al., 2005).

According to what was reviewed above and regarding the relationship between variables that obtained from mentioned discussion, now we can hypothesize our outcomes to some conjectures:

The main hypothesis of the present research is:

There is a significant positive relationship between the quality of the E-government services and the public trust.

The secondary research hypotheses include:

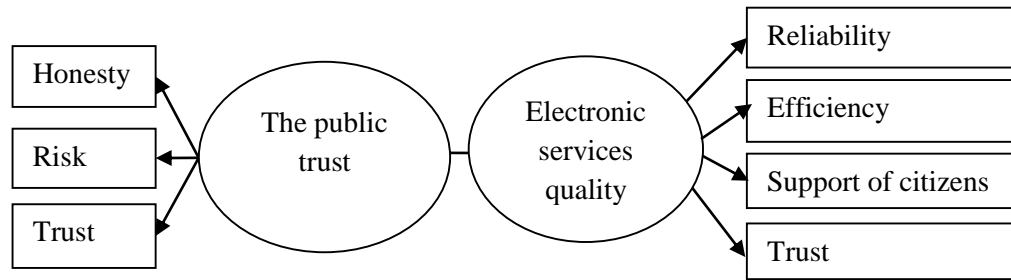
H1. There is significant positive relationship between reliability and trust.

H2. There is significant positive relationship between the efficiency and trust.

H3. There is significant positive relationship between public trust and support of the citizens.

H4. There is significant positive relationship between public trust and trust (security/privacy).

Hence the conceptual model of the research is as follows:

**Figure 1: Research Conceptual Model**

## 2. DATA AND METHODS

The model that is used in this research to evaluate the quality of E-government services is of the approach that emphasizes more on the ways that customers receive their required services from websites of government organizations. In this model the quality of the services are evaluated in 4 dimensions of efficiency, support of citizens, reliability and trust (security/ privacy). Support of citizens is the service that organizations provide to help citizens when they need information while interacting with those organizations. Efficiency is, in fact, ease of use of information provided on the portal and quality of features. 24/7 accessibility and the speed and accuracy of electronic services can cited as reliability. Trust (security/ privacy) includes features that ensure citizens that the use of electronic services is free of risk. This characteristic prevents doubts when using electronic services.

The paper is an applied research and from data collection view point, it is descriptive or non-experimental and is of correlation research type. Statistical population includes all clients of Saanat o Madan Bank (mining and industry bank) who use electronic services. Due to unlimited number of statistical population ( $n/N > 0.05$ ), to calculate the sample size, unlimited sample size calculation formula is used. Considering the allowable error value ( $= 0/06$ ) the sample size for this study was calculated to the nearest equivalent to 266 and to ensure 300 questionnaires were distributed among samples and collected.

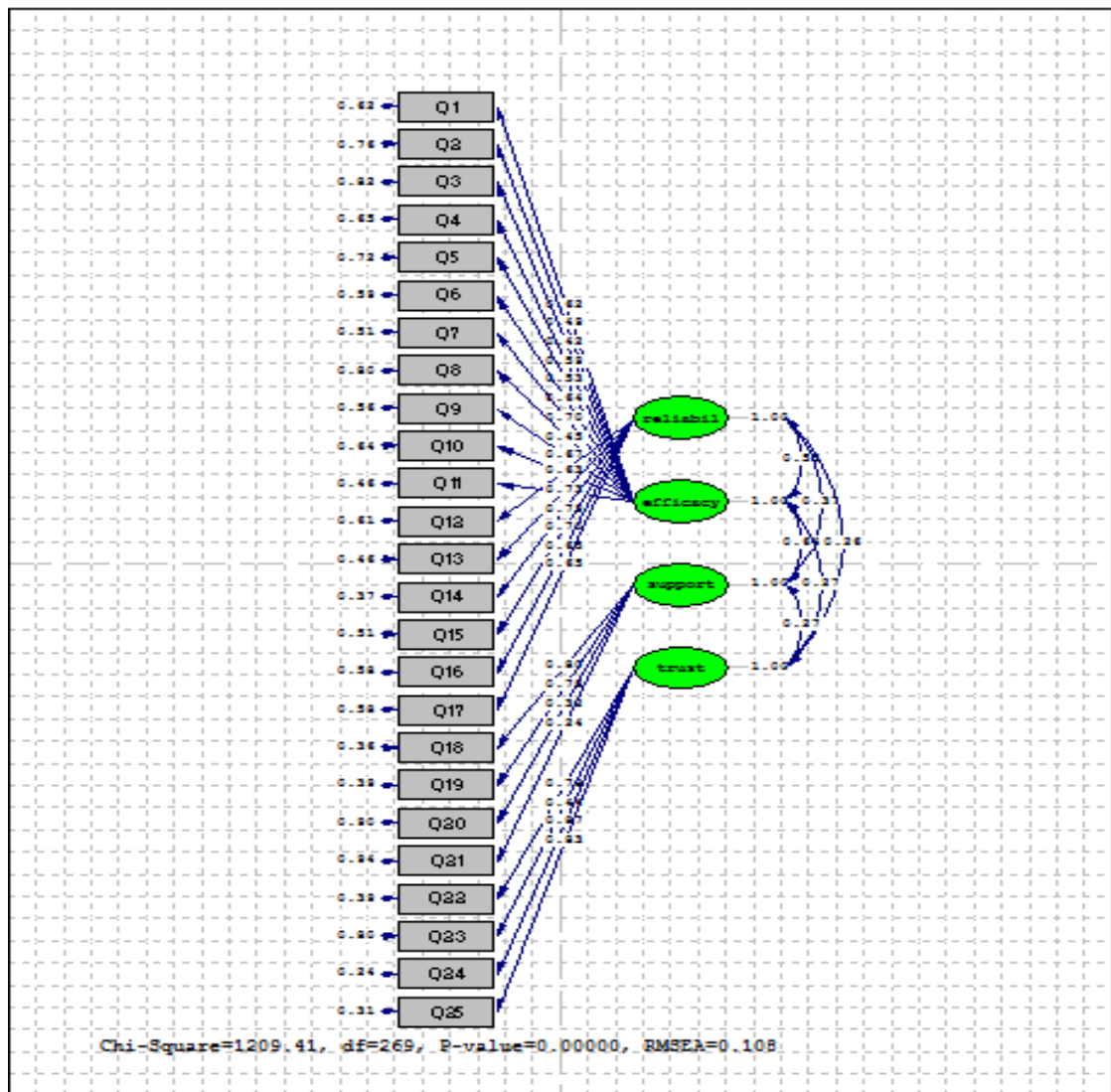
The sampling of the research was done randomly. Required data to test the hypotheses were collected by questionnaire with the following details:

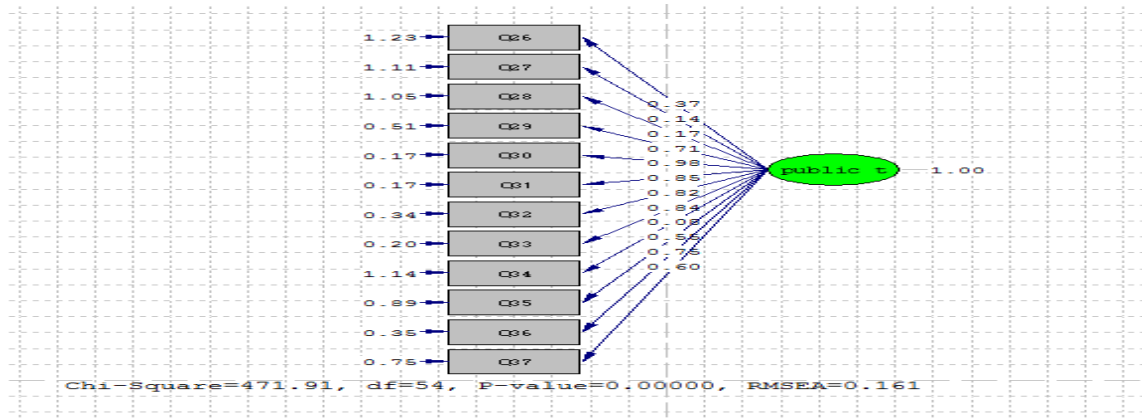
**Table 1: Details of Questionnaire**

Items	Dimension	Research variables
2	Risk-taking	Public trust
4	honesty	
6	Trust	
11	Efficiency	Electronic service quality
6	Reliability	
4	Support of Citizens	

To determine the validity of the questionnaire content validity and construct validity are used. Content validity is obtained with the soliciting the opinion of professors and experts in the relevant field of study, but to determine the construct validity, factor analysis method is used. Following figures are the output of the LIZREL software which shows the confirmatory factor analysis of the quality of electronic services and the public trust.

**Figure 2: Confirmatory Factor Analysis of Electronic Service Quality**



**Figure 3: Confirmatory Factor Analysis of Public Trust**

Factor analysis showed that there is in both questionnaires 10 items with loadings less than 0.5, so they were excluded from the final questionnaire.

The following table shows SPSS output about the reliability of the data collecting tool.

**Table 2: Research Questionnaires Reliability**

Cronbach's alpha Value	Coefficient Items	Variable
0.838	25	Service quality
0.885	12	Public trust

Cronbach's alpha coefficient is used to determine questionnaires reliability. The obtained data show that the questionnaire has a high reliability.

To test the hypotheses, Pearson correlation test by SPSS software was used. Also to determine the causal relationship between variables structural equation modeling is used by LISREL software version 8.8.

For the implementation of structural equation modeling, model is tested for both standardized and significance estimations. In standardized test, the (R) value and in significance test T-Value is estimated.

If the T-Value is greater than 2.57 or is smaller than -2.57, standardized coefficient (R) will significant at the 99% confidence level.

Also to test the model fit beside Chi-square index, other indexes like GFI<sup>1</sup>, AGFI<sup>2</sup> and RMSEA<sup>3</sup> have been calculated. The optimum modes for this test are as follows: The Chi-square test, the less the better, because it shows the difference between data and model. If the ratio of Chi-square to degrees of freedom (df) is less than 3, the situation is favorable. If RMSEA is less than 0.5 and AGFA&GFI are larger than 0.9, it can be concluded that the model has a desirable fit.

<sup>1</sup>Goodness of Fit Index

<sup>2</sup>Adjusted Goodness of Fit Index

<sup>3</sup>Root Mean Square Error of Approximation



### 3. RESULTS

The table below shows the sample in terms of demographic variables:

**Table 3: Sample in Terms of Demographic Variables**

Marital Status		Gender		Age		Work experience		Education	
%70	Married	%60	Male	%26	<=30 years	%32	Up to 6	%6	<b>Diploma &amp; Less</b>
%30	Single	%40	Female	%61	30 to 39	%48	7 to 12	%12	<b>A.D<sup>4</sup></b>
				%10	40 to 49	%8	13 to 18	%55	<b>B.A</b>
				%3	50 to 59	%4	19 to 24	%27	<b>M.A</b>
						%8	Up to 25	%0	<b>Ph. D</b>

To test the hypotheses of the research, first the relationship between 2 variables is tested by the Spearman correlation test using SPSS 19 software and only if the relationship is significant, then the causal relationship will be tested by LISREL 8/8.

The following table shows the correlation coefficients between variables and their dimensions:

**Table 4: Correlation Coefficients between Variables and Their Dimensions**

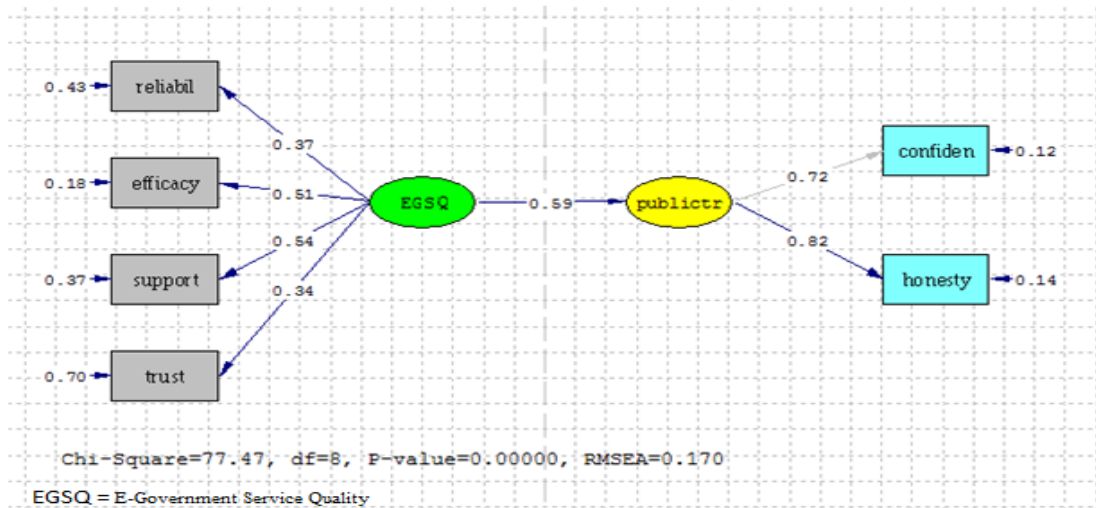
Honesty	Dependability	Trustworthiness	Support	Reliability	Efficiency	Public Trust	Services Quality
							Services Quality
						1	1
						0.513	Public Trust
				1	0.139	0.695	Efficiency
				0.452	0.397	0.744	Reliability
			1	0.522	0.296	0.406	Support
		1	0.183	0.206	0.239	0.458	Trustworthiness
	1	0.476	0.380	0.388	0.079	0.947	Dependability
1	0.815	0.402	0.393	0.370	0.180	0.985	Honesty

As there is a positive and significant relationship among all variables and their dimensions, causal relation among them can be tested. Figures 4 and 5 show the results of structural equation modeling for the main hypothesis (implementation of the 1<sup>st</sup> model). These

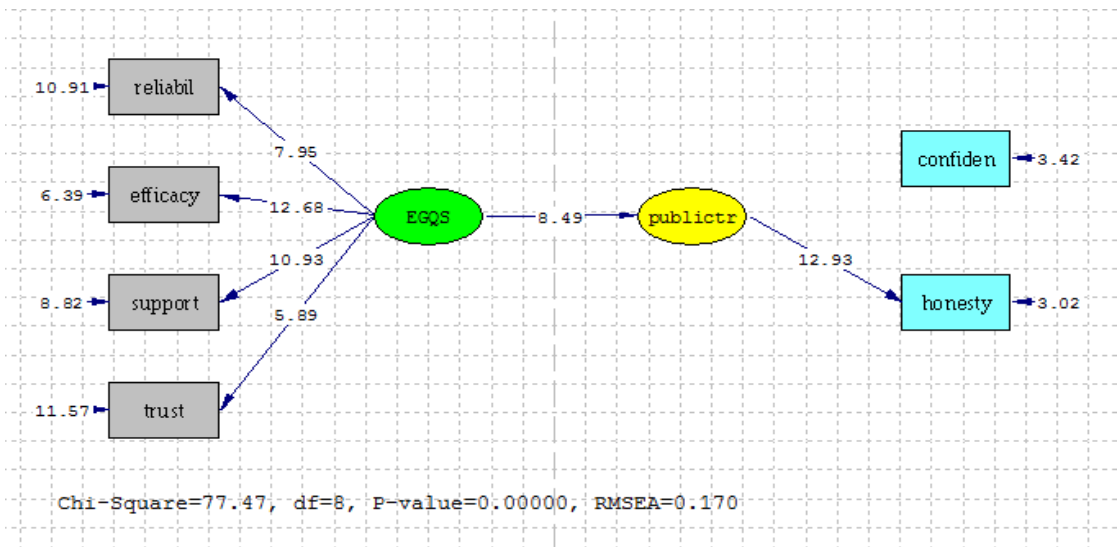
<sup>4</sup>Assistant Degree

figures represent the standardized coefficient(R) and the significance coefficient (T-value), suggested a causal relationship between the quality of E-government services and public trust.

**Figure 4: Output of Test the Relationship between the Quality of E-government Services and Public Trust (Standardized Test)**



**Figure 5: Output of Test the Relationship between the Quality of E-Government Services and Public Trust (Significance Test)**



Following table shows standardized coefficient (R), and fit indices such as Chi- square, RMSEA and GFI.

**Table 5: Results of Structural Equation Modeling between the Quality of E-Government Services and Public Trust**

AGFI	GFI	RMSEA	P-value	df	Chi-Square	T- Value	R
0.79	0.92	0.17	0.0000	8	77.47	8.49	0.59

Since the T-value is greater than 2, the standardized coefficient (R) is significant at the 99% confidence level. The table 6 shows the results of test the causal relationship between the remaining variables based on the hypothesis of the research.

**Table 6: Results of Structural Equation Modeling for Research Subsidiary Hypotheses**

AGFI	GFI	RMSEA	p-value	df	Chi-Square	T- Value	R	hypotheses
0.82	0.91	0.134	0.0000	18	115.16	3.24	0/16	H1
0.85	0.91	0.109	0.0000	34	155.46	6.53	0.44	H2
0.77	0.94	0.193	0.0000	4	48.59	7.64	0.51	H3
0.96	0.99	0.053	0.11726	4	7.38	7.4	0.52	H4

Given that the value of (T) at all hypotheses is greater than 2, thus standardized coefficient obtained is significant at 99% confidence level.

## DISCUSSION AND CONCLUSION

The results confirmed that the quality of E-government services and its four dimensions impact on public trust is positive and significant. Among all these 4 dimensions, trust (security & privacy) has the most and reliability has the least effect on the public trust. According to the definitions presented for reliability, it means citizens' trust to the organization and specifically its portal for the accurate and timely service, convenience and speed of access, use, and receiving services through the portal. From the results it can be concluded that the bank portal for fast, accurate and timely services is poor.

While the administrators and managers of public organizations are trusted by citizens, they are able to use more flexible skills and also have the discretion and independence in order to increase the efficiency and effectiveness. It is proved that providing clear information to the public by public authorities leads to promote government accountability and increase public trust.

Identify factors affecting the public trust and their implementation in each organization can bring positive consequences such as increasing interest in the continued management and responsibilities of the directors, increasing social capital and increasing the participation. When there is trust between the government and the nation the cost of additional controls falls down and besides social benefits, economic benefits will follow. From an economic perspective for all exchanges between actors, personal or organizational, trust is a critical issue (Dasgupta, 1988).

In the 20<sup>th</sup> century studies suggest that public trust has a positive correlation with a healthy economy. Even evidences exist on the role of trust in the political capital (Parent et al., 2004) and its major impact on voter behavior (Belanger & Nadeau, 2005). According to Thomas Hobbes, trust makes your life easier and safer, and that is a prerequisite for participation and solidarity of the community as a means to reduce complexity of community (Luhmann, 1982). Parent et al., (2004) in their research concluded that a direct correlation exists between the quality of E-government services and trust, as well as foreign political performance (Parent et al., 2004). Moon (2002) suggests that E-government is a tool to restore lost public trust. Government can enhance public trust by providing transparency, efficiency and the promotion of political participation. Elena and Liliana (2009) in their study of the perception of trust in E-government, reviewed the public trust and its impact on application of E-government. They introduced a number of variables such as gender, age, education, experience in using the internet, tend to trust, trust to technology, perceived organizational integrity, privacy, perceived risk, perceived quality and perceived usefulness of these factors as affecting factors on trust to government services. Tolbert and

Mossberger (2006) in their study on *effects of E-government on trust and confidence in government*, evaluated the effects using of E-government on the public trust. They found that creating a portal for local governments will increase public trust to government (Tolbert & Mossberger, 2006).

The trend of public's losing trust to their governments is increasing and governments are looking for a solution for it. One of the most efficient means that most governments have agreed on it, is the application of communications and information technology. Using this technology, the state government seems to want to turn to electronic government. On the other hand, the main purpose of government is to meet the basic needs of the people. Electronic government is trying to make use of information and communication technologies in the fastest possible time and at the least cost to meet these needs. If the services provided by the government offer a desirable quality to public, they have achieved their primary goal which is citizens' satisfaction and increase of the public trust.

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