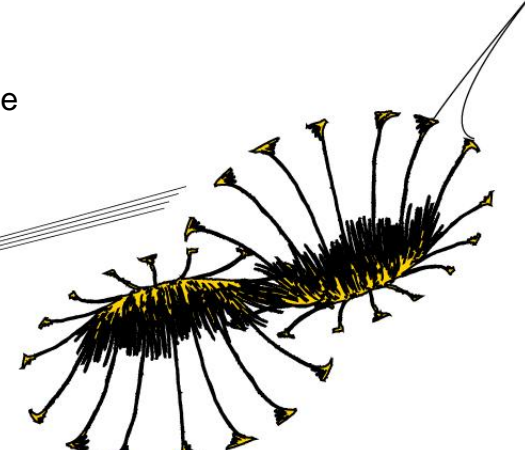


UNDERSTANDING INTENTION AND
INITIAL USAGE OF E-GOVERNMENT
SERVICES AT THE GEMEENTE
WIERDEN

Factors influencing the intention to do online
transactions with the Gemeente Wierden



BACHELOR ASSIGNMENT

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ABSTRACT

Dutch government organizations have been digitizing their public service delivery in the last years. Citizens can transact via the Internet with their government organization and can, for example, apply for a passport online through the website of their government organization. This new way of transacting online with government organizations is called electronic government (short: e-government). Governments use the Internet to deliver their information to the public and to offer electronic service delivery as an extra service. For governmental organization electronic service delivery could reduce costs and for citizens electronic service delivery could save time and money. In order to adopt the new way of transacting with their government organization, people have to weigh the risks and the benefits of using e-government. Therefore, the success of e-government depends on how citizens make use of them. A questionnaire was used to see what factors influence citizens intention to do online transactions with their government organization. The factors that influence intention are trust, benefits, ease of use and risk perception. A total number of 220 respondents filled in the online questionnaire. Results show that only benefits and ease of use significantly influence the intention of doing an online transaction with a government organization. The results may be explained by the fact that respondents did see the benefits and could work well with the website, but the intention to do online transactions is not there. It can be that the respondents prefer traditional ways of public services, such as going to the office or service delivery through the telephone.

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1. INTRODUCTION

National government organizations have been busy making their service delivery and information available on the Internet (Colesca & Dobrica, 2008). After many government organizations around the world, most of the Dutch government have digitizing a big part of their public services nowadays (Horst *et al.*, 2006). Citizens are now able to transact with their government organization on the Internet. The term used for transacting with government organizations on the Internet is electronic government (e-government). Governments use the Internet to deliver government information to the public and as an extra service for their citizens, indicated Layne and Lee (2001). A few years back, citizens had to go to the offices of government organizations. For example, citizens had to fill in a paper form to apply for a passport. Nowadays people do not have to leave their house to buy products from their government organization. Kumar *et al.*, (2007) stated that the main reason for citizens' participation in e-government is that people can decide for themselves how and when they want to interact with their government. The public has to adapt to this new way of transacting with their government organization online. By weighing the risks and the benefits the public decides whether or not they will use this electronic service delivery, reported Horst *et al.*, (2006). According to Colesca and Dobrica (2008) the success of electronic government depends on how citizens make use of them.

1.2 Problem description

When citizens nowadays have to apply for a passport, they do not have to go to the offices of their government organization anymore. Citizens can transact with their government organization on the Internet, which is an extra service provided by government organizations. Eventually, there has not been much change, since citizens used to do offline

transactions with their government organization and now they can do transactions through the Internet. Yet, for citizens this is an entirely different story (Beldad *et al.*, 2012). Due to Layne and Lee (2001) electronic government has the potential to build a better relationship between the public and the government organization. E-government can make interaction between government and citizen smoother, easier and more efficient. Gilbert, Balestrini and Littleboy (2004) found three relative benefits for adopting electronic government: less time, cost and avoiding interaction. Citizens with access to the Internet, can transact with their government organization at any time and place. Although the public can access this online service at any time and any place, the public has to weigh the benefits and the risks of transacting with their government organization online. For governmental organizations it is important to know the factors that influence consumers' intention to transact with them.

1.3 Goal of this study

The goal of this study will be to investigate in which way trust, benefits, ease of use and risk perception has an influence on citizens' intention to do online transactions with the Gemeente Wierden. In this research the Gemeente Wierden will be the central topic.

The results show which factors contribute to citizens' intention to do online transactions with the Gemeente Wierden.

This report can hopefully provide a solution for Gemeenten in the Netherlands who want to digitize their public services, because the Gemeente Wierden is an average Gemeente.

1.4 Research questions

The research question will aim on the factors, such as trust, ease of use, benefits and risk perception, that influence the intention of consumers to do online transactions with their government organization.

What factors influence the intention of citizens to do online transactions with their government organization?

2. THEORETICAL FRAMEWORK

2.1 E-government

E-government is the short term for electronic government and the central goal of it, is the delivery of quality services to customers (citizens). Since technology has taken over many aspects of people's daily life, government organizations are also influenced by technology. Since the public has experienced e-commerce, like online shopping, they also expect better services from their own government organizations (Silcock, 2001). Therefore, governments have come up with improved service delivery based on the e-business revolution.

E-government is the use of technology to enhance the access to and delivery of government services to benefit citizens, business partners, and employees (Silcock, 2001). This means that government organizations are going on-line and use the Internet to provide their citizens with public services (Layne & Lee, 2001). Electronic government has the potential to reduce costs, as noted by Warkentin *et al.*, (2002).

Electronic government has changed the relationship between organization and citizens. Before governments organizations used their website only to publish information for the public, but nowadays, they are using their websites to offer electronic service delivery for their citizens. Government organizations changed from a one-way relationship with their citizens into a two-way-transaction state (Silcock, 2001).

Researchers like Kumar (2007) and Warkentin *et al.*, (2002) maintain that e-government is certainly improving the quality of services delivered by governments. Most important reason for the improved service quality, is that citizens can transact with their government organization at any place at any time (Kumar, 2007). Although, there are benefits of using e-government, the new technology can be risky. A lot of barriers have to be overcome before e-government can be a major improvement. Obstacles like individual's fear

of losing one's online information privacy, a lack of understanding of electronic services, and the preference for traditional face-to-face communication have to be overcome (Silcock, 2001; Belanger & Carter, 2008). These obstacles have a negative influence on citizens' adoption of e-government.

To adopt the electronic service delivery, citizens of government organizations must have intentions to engage in e-government (Warkentin *et al.*, 2002). Citizens' intention of engaging in e-government is influenced by a few factors such as trust, benefits, ease of use, risk and experience. Citizens will have to weigh the risk and the benefits in order for them to adopt e-government services (Horst *et al.*, 2007).

The next paragraphs will discuss the factors influencing citizens' intention to transact with a government organization online.

2.2 Trust

According to several studies trust is essential for the acceptance and the adoption of online government services (Belanger & Carter, 2008; Carter & Belanger, 2004; Colesca & Dobrica, 2008). Transacting online with a government organization is not risk-free, therefore trust is necessary (Beldad, 2011).

In their paper, Warkentin *et al.*, (2002) describe trust as 'the belief that the other party will behave as expected in a socially responsible manner, and in doing so, it will fulfill the trusting party's expectations'. Warkentin *et al.*, (2002) based this definition on the work of a few researchers (Gefen, 2000; Lewis & Weigers, 1985; Mayer *et al.*, 1995; Schlosser *et al.*, 2006). Trusting intentions involve risk, especially when the person has no experience with the online firm. If one wants to be able to cope with the risks and benefits of an online transaction

with their government, they have to have trust in their own competences and in their government organization (Horst *et al.*, 2006).

2.2.1 Online trust

Trust was described in 2.2 as an ingredient for a successful relationship (Corbitt *et al.*, 2003). It is well known that one of the main reasons why consumers and online companies do not engage in transactions, is the lack of trust (Tan & Thoen, 2001). In paragraph 2.2 offline trust was the main concept and in this paragraph online trust will be discussed. Researchers such as Corritore *et al.*, (2003) stated that to understand online trust one should begin with existing work done on trust in the offline world. Studies that were done in an offline setting can be applied to studies on trust in online environments, because online and offline transactions are based on the same action: exchange. Exchange is influenced by risks, fear, costs, and complexities (Corritore *et al.*, 2003). Online and offline interactions have in common that in an exchange, each partner in a relationship must persuade the other of his or her trustworthiness (Haas & Deseran, 1981). There are also differences between on- and offline trust. Shankar *et al.*, (2002) reported that the difference between online and offline trust is in their trust targets. When it comes to trusting in offline situations, consumers deal with real persons and organizations. The organization and the persons are the trust objects in this case. In an online environment, there are no physical persons or organizations. The technology, better known as the Internet, and the organization that setup this technology, are the target objects of trust. The biggest difference between online and offline trust is that customers in the online environment have to trust the website and the company behind the website (Shankar *et al.*, 2002). This makes trust in the online environment complicated.

The risk of losing money in an online transaction and the uncertainty what organizations do with your personal information are threads to the intention to engage in

online exchanges (Beldad, 2011). Mayer, Davis and Schoorman (1995) noted that trust and risk are strongly related. To engage in trusting actions, one must take a risk. Therefore, trust is seen as the key element of success in online transactions (Corritore *et al.*, 2003).

2.2.2 Trust in the Internet

According to Carter and Belanger (2005) citizens must have confidence in the government organization and in the technology (the Internet), if they want to use electronic government. Lee and Turban (2001) confirmed this by saying that trust in the technology, provided by the government organization, is important as well if citizens decide to engage in e-government. Teo, Srivastava and Jiang (2008) stated that trust in technology is much less important than trust in government, whether citizens find an electronic government website trustworthy. Results of the survey from Teo, Srivastava and Jiang (2008) showed that trust in the technology has no positive relation to trust in the electronic governments website, while trust in the government however, is positively related to trust in the electronic governments website. The first hypothesis is grounded on the information above.

H1: Higher levels of trust in the Internet will be positively related to higher levels of intention to do an online transaction with the Gemeente Wierden.

2.2.3 Trust in the organization

The more a person trusts the internet company (hereby the government organization), the less the person will perceive risks associated with online buying (Heijden *et al.*, 2003). Additionally, Heijden *et al.*, (2003) stated that trust in an online organization may be directly influenced by the attitude towards internet shopping. People do not simply trust an online organization. There are a few factors that influence their trust in an organization. First, the

perceived size of the company and, second, the reputation of the company (Jarvenpaa *et al.*, 1999). The larger the company and the better their reputation, the greater the trust that consumers have in that company (Heijden *et al.*, 2003). When an organization has a good reputation it will develop trusting beliefs of customers quicker (McKnight, Cummings, & Chevarny, 1998). The importance of trust in online transactions would constantly push organizations to improve and maintain their trustworthiness to gain people's loyal patronage of their products or services (Beldad, 2011). Trust is very important in online transacting with an organization. Therefore, organizations constantly need to improve their trustworthiness and maintain a good relationship with the people. On this way the people keep using the electronic service delivery and products (Beldad, 2011).

On the other hand, trust in the company is not necessarily needed for consumers to transact online. Tan and Thoen (2001) explained that people may not trust the company, but they may trust the procedures and protocols of a successful transaction. The second hypothesis is anchored on the arguments provided.

H2: Higher levels of trust in the Gemeente Wierden will be positively related to higher levels of intention to do an online transaction with the Gemeente Wierden.

2.3 Perceived benefits

Electronic government refers to the online service delivery through the Internet. While electronic government is still new for many users, citizens have to weigh the benefits and the risks of this new service delivery (Horst *et al.*, 2006). Al Awadhi and Morris (2009) found that people who preferred electronic government service over traditional service had three reasons for using them: time, access and efficiency.

First of all, Internet users must have trust in the government organization, before they can benefit from the online service delivery (Beldad, 2011). The biggest advantage of the Internet is that it is available 24 hours a day, and seven days a week. Citizens can obtain information from their government any time they want to. They do not have to go to the offices of government organizations anymore (West, 2004). Silcock (2001) said that the relationship between government and citizen is no longer a one-way relationship, but it is about building a partnership between the two, and over time this will generate a bigger confidence in governments by the public. Gilbert, Balestrini and Littleboy (2004) did research on why individuals would prefer electronic services from government organizations over traditional services delivery, like the service desk in municipals. In their report, Gilbert, Balestrini and Littleboy (2004) found three relative benefits for adopting electronic government: less time, cost and avoiding interaction. When citizens use the electronic government for service delivery it will save them time and costs, because they do not have to go to their own government or town hall and they do not have to fill in long paper forms. Liao and Cheung (2001) report that electronic service delivery save costs for both the individual and the organization. Despite what Gilbert, Balestrini and Littleboy (2004) claim, there were no studies that showed proof for avoiding interaction as a benefit of using e-government. The previous information results in the third hypothesis.

H3: Higher levels of perceived benefits will be positively related to higher levels of intention to do an online transaction with the Gemeente Wierden.

2.4 Risk perception

Risk has been defined by Featherman and Pavlou (2003) as a combination of uncertainty and the outcome that is involved in the situation. Gemunden (1985) also stated

that people do not use electronic services because of their uncertainty and risk of losses. One's perceived risk can be related with the perceived benefits. If a person perceives more risk it will reduce their perceived benefit of the technology used and they avoid making services purchases (Dowling & Staelin, 1994). When the level of experience increases, people may want to accept more risk (Sitkin & Weingart, 1995). People tend to perceive more risk in using commercial websites than government website (profit vs. non-profit organizations; Belanger & Carter, 2008). The two most important risks that people experience during transaction with commercial websites are money loss and loss of their personal data. In contrast, with engaging in electronic government, people do only care about losing their personal data (Beldad, 2011). Risks that come with electronic government, can be reduced by good security. Security in the Internet is not enough, because the government organization must have the competence to protect citizens' personal data (Beldad , 2011).

Summarized, the more trust people have in the government organization, the more it reduces their perception of risk of engaging in electronic government services (Belanger & Carter, 2008). This leads to the fourth hypothesis.

H4: Higher levels of risk perception will be negatively related to higher levels of intention to do an online transaction with the Gemeente Wierden.

2.5 Perceived ease of use

In the Technology Acceptance Model from David (1989) an important variable is the perceived ease of use. Perceived ease of use refers to a level in which people believe that using it will be easy. Warkentin *et al.*, (2002) report that if people find the interaction with a government website easy, it likely increases the citizen's intention of using it. A study by Bart *et al.*, (2005) showed that websites that are easy to use and led customers directly to their

destination can gain users' trust easily. When customers find a website hard to use, they are discouraged from engaging in online exchanges with that organization (Flavian *et al.*, 2006).

Electronic government services need to be straightforward and easy to use. On this way everybody, also the ones with less Internet experience, could benefit from this services. Hypothesis 5 is based on the information of this paragraph.

H5: Higher levels of perceived ease of use will be positively related to higher levels of intention to do an online transaction with the Gemeente Wierden.

2.6 Experience

Most studies on trust and Internet experience are on trust in commercial exchanges. Still these studies are applicable on electronic government exchanges. Sitkin and Weingart (1995) stated that when one's experience level of internet increases, people are willing to take more risk. In 2.6 two types of experience will be examined: internet experience and online transactions experience.

2.6.1 Internet experience

Internet experience is important when one is considering making an on-line purchase. If a person has more Internet experience, he or she should have less concern in the functional barriers of online shopping (Hoffman *et al.*, 1999). According to Fox (2000), people who have more Internet experience are more likely to purchase on-line. In her study Fox (2000) found out that 27% of the people with less than 6 months Internet experience, made an on-line purchase. Compared to people with more than 3 years of Internet experience, from who

almost 60% bought something on-line, it could be said that more experience leads to more purchase intention.

2.6.2 Online transactions experience

Transactions with governments online are particularly new. There are still many Internet users who have not transacted with their government through computer-mediated exchanges. The group of people, who have not done transactions with their government online, will face difficulties trusting it (Boyd, 2003). However, there are Internet users who have done online transactions before. They are the experienced group Internet users and they will trust base on their successful previous transactions. If one is satisfied with their previous transaction and they had a positive experience they are likely to do transactions in the future again (Casalo *et al.*, 2007; Flavian *et al.*, 2006; Pavlou, 2003).

2.7 Main conclusions of the literature study

In this paragraph the main conclusions of the literature study will be summarized. Teo, Srivastava and Jiang (2008) divided the usage of electronic government websites in two stages: initial usage and continued usage. After initial usage of electronic government services, many users tend to revert to traditional ways of service delivery, such as personal visits and telephone inquiry (Andersen & Henriksen, 2006). For many government organizations it is a challenge to keep their citizens engaging and retaining with their electronic service delivery. Therefore, in this study, we focus on the factors influencing intentions to use e-government services.

Warkentin *et al.*, (2002) identified factors that influence citizen's intention to engage in e-government: trust in the organization, perceived usefulness and perceived ease of use. Also, Horst *et al.*, (2006) identified factors that influence citizen's intention to engage in e-

government. In their study, Horst *et al.*, (2006) found the following factors: risk perception, personal experience, perceived behavioral control, and subjective norm. Horst *et al.*, (2006) identified trust in e-government as the main determinant of the perceived usefulness of e-government services. According to Teo, Srivastava and Jiang (2008), trust is a central mechanism for reducing perception of uncertainty and risk.

The model that will be tested in this research is depicted in Figure 1. The backbone of this model is the intention to do an online transaction with the Gemeente Wierden. The factors influencing the intention are trust, perceived benefits, ease of use and risk perception.

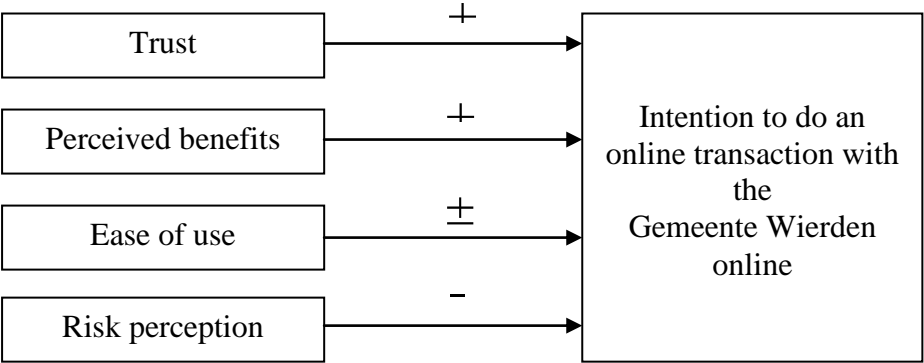


Figure 1. Research model of intention

3. METHOD

A questionnaire was designed to test the hypotheses of the research. The questionnaire was distributed online in November 2012 to the members of the ‘Gemeentepanel’ of the Gemeente Wierden. This panel consists out of 300 respondents who are willing to participate in a survey three times a year.

3.1 Design of the research

The purpose of the research was to identify the factors influencing citizens intention to do an online transaction with the Gemeente Wierden online. Based on the literature review, a research model has been developed (Figure 1). An online questionnaire was designed to gather the necessary information. The questionnaire was made with a software program named *Parantion*.

3.2 Design of the questionnaire

The questionnaire consisted of 6 parts. In the first part respondents had to fill in questions about their Internet use. The last question of the first part was about experience with transacting with the municipal of Wierden. If respondents have done transactions with the municipal of Wierden, then they were led to questions about ‘transacting again’ with the Gemeente Wierden. When respondents not had transacted with the Gemeente Wierden they had to fill in questions about intention of doing an online transaction (for the first time) with the Gemeente Wierden. The following 5 parts were about factors influencing the intention of doing online business with the Gemeente Wierden. Part two is about intention, part three is

about trust, part four is usability, part five is about benefits and part six is about risk perception.

For this research it was important that the questionnaire was filled in on-line (on the Internet). The research is about intention, doing business and transacting online with the Gemeente Wierden, so respondents who do not have a computer and never use the Internet are not interesting for this research.

3.3 Survey instrument

3.3.1 Introduction and scales

The online questionnaire consisted out of 6 parts which measured a different construct (trust, perceived benefits, perceived ease of use, risk perceptions and experience). Each part was introduced with a short introduction and an example was given (i.e. online transacting is applying for a passport on the website of the Gemeente Wierden). After that, an explanation of the scale was given. A five-point Likert scale was used to measure the items (1 for strongly disagree; 5 for strongly agree).

3.3.2 Constructs in general

The constructs were added to the questionnaire to identify the factors influencing intentions to use e-government services. As derived from the literature, perceived usefulness of e-government, risk perception, worry, trust in e-government, trust in governmental organization and personal experiences with e-government services were the important constructs (Beldad, 2011; Beldad *et al.*, 2012; Carter & Belanger, 2005; Colesca, 2009; Davis, 1989; Horst *et al.*, 2006; Teo, Srivastava & Jiang, 2008).

3.3.3 Control questions

Before the actual questionnaire begun, there was a control question added. Respondents had to answer the question *if they had any experience with transacting with the Gemeente Wierden online*. There were three possible answers: 1) I have used the website of the Gemeente Wierden to do an online transaction, 2) I have used the website of the Gemeente Wierden to look for information search only, 3) I have not used the website of the Gemeente Wierden to do an online transaction. When respondents chose for (1) I have used the website of the Gemeente Wierden to do an online transaction, they had to fill in 2 questions. The first question is about the intention of doing an online transaction with the Gemeente Wierden again, and the second question is about their previous experience with transactions of the Gemeente Wierden. If respondents chose for (2) or (3), they had to fill in a question about intention of doing an online transaction with the Gemeente Wierden.

The questions whether a respondent had any experience with transacting with the Gemeente Wierden online, facilitated the segregation of those with experience from those without. When analyzing the data, there were only 16 respondents who had experience transacting online with the Gemeente Wierden. They were left out of the research, as seen in paragraph 3.6.

3.3.4 Intention

The first part of the questionnaire was about intention and intension of using again. Respondents who had experience in transacting with the Gemeente Wierden online had to fill in the questions about intension of doing again. These items were derived from Beldad *et al.*, (2012) and measured if citizens of Wierden had the intention to do transactions with the Gemeente Wierden online again. Respondents also had to fill in questions about the quality of previous transactions with the Gemeente Wierden online. Respondents who had not

transacted with the Gemeente Wierden online before had to fill in questions about use intentions. The items about use intentions were derived from a research conducted by Carter & Belanger (2005).

3.3.5 Experience

The respondents, who had done a transaction with the Gemeente Wierden online, also had to fill in two questions about the quality of previous online governmental transactional experience. The questions are about the fact whether or not the previous transaction went well and if they had negative experience with previous transactions. The items were derived from a dissertation from Beldad (2011).

3.3.6 Trust

The second part of the questionnaire was about trust in general. The item was separated in trust in the internet and trust in the Gemeente Wierden. In total there were 7 items on trust. Three questions covered trust of the Internet and four questions covered trust of the government organization (Gemeente Wierden). The items were derived from Carter & Belanger (2005).

3.3.7 Perceived ease of use

The third part of the questionnaire was about the perceived ease of use when using the Gemeente website to do an online transaction. The perceived ease of use consisted of four items. The items about ease of use come from the Technology Acceptance Model by Davis (1989). These items measure the usability of the Gemeente website.

3.3.8 Expected benefits

The last part of the questionnaire was about the expected citizens' benefits of doing an online transaction with the Gemeente Wierden online. This construct consists of four main items. All items were derived from an article of Beldad *et al.*, (2012). Respondents had to use the five-point Likert scale to answer the questions. The first question was about saving time, the second about the advantage of doing transactions with the Gemeente anytime, anyplace. The third question was about the convenience of doing transactions with the Gemeente Wierden online and the last question was about the velocity in which citizens are able to do transactions.

3.3.9 Risk perception

The last part of the questionnaire was about the perceived risk perception. The construct risk perception was measured with 4 items. The items were derived from a study by Colesca (2009). The items are about transactions that are unsafe and that the risks are bigger than the benefits, when it comes to online transactions with the Gemeente Wierden.

3.4 Pretest

Before the data collecting could begin, a pretest was performed to test the quality of the questionnaire. The pretest resulted in some small changes. Some questions were reformulated, because they were not clear and understandable for everyone. Also, some spelling errors were fixed after the pretest.

3.5 Sampling technique

The data was collected by using the Gemeentepanel. This panel consists of 300 citizen of the Gemeente Wierden and represents the Gemeente. The questionnaire was private and each respondent got their own invitation with a unique link to the online questionnaire. Respondents had 4 weeks to fill in the questionnaire and after 2 weeks a reminder was sent.

3.6 Research respondents

Respondents' demographic information was collected at the beginning and at the end of the questionnaire. First, at the beginning of the questionnaire, the respondents were asked to fill in how often they used the internet, how long they make use of the internet, how often they visited the Gemeente website and if they visit the Gemeente website more or less. Second, at the end of the questionnaire respondents had to fill in some questions about their backgrounds. Respondents had to fill in where they live (township), their sex, their age and their education. A total of 236 respondents filled in the questionnaire. After analyzing the data there were only found 16 respondents who did have experience in transacting with the Gemeente Wierden online. This group of experienced people is too small for analyzing and therefore these 16 respondents were left out of the research. In total, 220 respondents were used in the research. Of those, 125 were completed by females (56,8%) and 95 by males (43,2%). Their ages ranged from 19 to 83 years of age, with 53.62 as mean value. Four respondents did not fill in their age, thus they were replaced with the mean age value. From the respondents, 220 had no experience in transacting with the Gemeente Wierden online. In table 1 and 2 the demographic data can be found.

TABLE 1*Information about respondents' interactions with the Gemeente Wierden*

| Demographic characteristics | Freq. | % |
|--|-------|------|
| <i>How often have you visited the Gemeente website</i> | | |
| Never | 31 | 14.1 |
| 1-3 times | 111 | 50.5 |
| 3-5 times | 35 | 15.9 |
| More than 5 times | 43 | 19.5 |
| <i>Total</i> | 220 | 100 |
| <i>My visits to the Gemeente website has been</i> | | |
| Increased | 31 | 14.1 |
| Unchanged | 173 | 78.6 |
| Decreased | 16 | 7.3 |
| <i>Total</i> | 220 | 100 |
| <i>Experience with e-government services</i> | | |
| I have used the Gemeente website to look for information search only | 97 | 44.1 |
| I have not used the Gemeente website to do an online transaction | 123 | 55.9 |
| <i>Total</i> | 220 | 100 |

TABLE 2*Complete demographic information of survey respondents*

| Demographic characteristics | Freq. | % |
|-----------------------------|-------|------|
| <i>Gender</i> | | |
| Male | 95 | 43.2 |
| Female | 125 | 56.8 |
| <i>Age</i> | | |
| 18-24 years old | 9 | 4.1 |
| 25-34 years old | 23 | 10.4 |
| 35-44 years old | 27 | 12.3 |
| 45-54 years old | 47 | 21.4 |
| 55-65 years old | 55 | 25 |
| 66 years and older | 55 | 25 |
| Missing | 4 | 1.8 |
| <i>Internet experience</i> | | |
| 1-5 years | 42 | 19.1 |
| 6-10 years | 63 | 28.6 |
| 11-15 years | 74 | 33.6 |
| More than 16 years | 41 | 18.7 |
| <i>Education</i> | | |
| Basisschool | 12 | 5.5 |
| VMBO | 24 | 10.9 |
| MAVO | 29 | 13.2 |
| HAVO/VWO | 15 | 6.8 |
| MBO | 65 | 29.5 |
| HBO | 58 | 26.4 |
| Academisch | 13 | 5.9 |
| Other | 3 | 1.3 |
| Missing | 1 | 0.5 |

3.7 Instrument validation

Before conducting the research by use of the questionnaire, it was made sure that the instrument was valid. This was done by using existing scales and an extensive literature review. In this way, it was most likely that the different questions would be sufficient to use in the research.

3.8 Instrument Reliability

A reliability analysis was performed to verify how close the survey measurements met the goal objectives of this study. The Cronbach's alpha is a measurement that is used by many researchers. An alpha that is at least .70 is considered as acceptable (Nunnally, as cited in Santos, 1999). Table 3 shows the reliability scores of the five constructs in this research.

TABLE 3

Reliability scores of the five constructs

| Variables | No. of items | Cronbach's Alpha | Mean | Standard Deviation |
|-----------------------|--------------|---------------------|--------|-----------------------|
| Trust in the Internet | 3 | .914 | 3.2167 | .84 |
| Trust in organization | 4 | .853 | 3.5925 | .68 |
| Benefits | 4 | .923 | 3.2750 | .88 |
| Ease of use | 4 | .847 | 3.1550 | .77 |
| Risk perception | 4 | .892 | 2.5275 | .65 |

n=220

4. RESULTS

4.1 Trust in the Internet

The mean scores to trust in the Internet show that the respondents have neither a positive or a negative feeling on trusting the Internet. Table 5 shows the items that measured trust in the Internet and their mean scores. It shows that there are small differences in the mean of respondent's scores on trust in the Internet (3.34, 3.07 and 3.25).

TABLE 4

Individual scores for trust in the Internet

| Item | N | M | SD |
|--|-----|------|-----|
| The Internet has enough safeguards to make me feel comfortable using it to interact with the Gemeente Wierden online | 220 | 3.34 | .87 |
| I feel assured that legal and technological structures adequately protect me from problems on the Internet | 220 | 3.07 | .94 |
| In general, the Internet is now a robust and safe environment in which to transact with the Gemeente Wierden | 220 | 3.25 | .92 |

4.2 Trust in the organization

There were four questions that measure the trust in the organization of the respondents of the Gemeente Wierden. Table 5 shows that the mean score was 3.60 and the standard deviation was 0.82.

TABLE 5*Individual scores for trust in the Gemeente Wierden*

| Item | N | M | SD |
|---|-----|------|-----|
| I think I can trust the Gemeente Wierden | 220 | 3.67 | .78 |
| The Gemeente Wierden can be trusted to carry out online transactions faithfully | 220 | 3.35 | .79 |
| In my opinion, the Gemeente Wierden is trustworthy | 220 | 3.61 | .83 |
| I trust the Gemeente Wierden to keep my best interest in mind | 220 | 3.75 | .88 |

4.3 Perceived ease of use

There were four questions that measure the perceived ease of use of the respondents of the Gemeente Wierden. Table 7 shows that the mean score were all above 3 and the standard deviation was 0.93.

TABLE 6*Individual scores for perceived ease of use*

| Item | N | M | SD |
|---|-----|------|-----|
| The Gemeente Wierden web site is easy to use | 220 | 3.24 | .93 |
| Learning to use the Gemeente Wierden web site is easy | 220 | 3.26 | .94 |
| It is easy to get the Gemeente Wierden web site to do what I want | 220 | 3.03 | .94 |
| The Gemeente Wierden web site is useful for everybody | 220 | 3.09 | .91 |

4.4 Expected benefits

The mean scores for expected benefits show that the respondents think neutral about the benefits of doing online transactions with the Gemeente Wierden. Table 8 shows the items that measured the individual scores for expected benefits and their mean scores. It shows that there are small differences in the mean of respondent's scores on the first three questions (3.27, 3.37, 3.43) and a little bit more difference in question four (3.04).

TABLE 7

Individual scores for expected benefits

| Item | N | M | SD |
|---|-----|------|------|
| Online transactions with the Gemeente Wierden save time | 220 | 3.27 | 1.03 |
| I find it advantageous that I can transact with the Gemeente Wierden online anytime I want to | 220 | 3.37 | 1.05 |
| Online transactions with the Gemeente Wierden are convenient | 220 | 3.43 | .95 |
| Online transactions with the Gemeente Wierden are fast | 220 | 3.04 | .89 |

4.5 Risk perception

The mean scores on risk perception show that the respondents think neutral on risks when transacting online with the Gemeente Wierden. Table 9 shows the items that measured risk perception and their mean scores. It shows that the mean of respondent's scores on risk perception do not differ much (2.57, 2.52, 2.48 and 2.54). If the mean scores were 1 and 2 people did not perceived risks when transacting online with the Gemeente Wierden. When the mean scores were 4 and 5 respondents perceived high levels of risks.

TABLE 8*Individual scores for risk perception*

| Item | N | M | SD |
|--|-----|------|-----|
| I believe that there could be negative consequences from transacting online with the Gemeente Wierden web site | 220 | 2.57 | .75 |
| I feel it is unsafe to interact with the Gemeente Wierden web site to do online transactions | 220 | 2.52 | .71 |
| I feel that the risks outweigh the benefits of using the Gemeente Wierden web site to do online transactions | 220 | 2.48 | .79 |
| It is risky to interact with the Gemeente Wierden web site | 220 | 2.54 | .76 |

4.6 Intentions to do a transaction

The mean scores on intention to do an online transaction with the Gemeente Wierden are in the middle of the scale indicating average levels for these variables. Table 10 shows the items that measured intention to do an online transaction with the Gemeente Wierden and their mean scores. It shows that there are small differences in the mean of respondent's scores (2.71, 2.98, 2.76 and 3.07) and that respondent are not really certain if they should do transactions with the Gemeente Wierden online, because they have slightly negative feelings. On one construct the respondents scored in the middle, indicating that they do not have negative or positive feelings on intending to do online transactions with the Gemeente Wierden.

TABLE 9*Individual scores for intention to use*

| Item | N | M | SD |
|--|-----|------|------|
| I am planning to do an online transaction through the Gemeente Wierden web site | 220 | 2.71 | 1.05 |
| I would not hesitate to use the web site of the Gemeente Wierden to do an online transaction | 220 | 2.98 | 1.12 |
| I am absolutely intending to do an online transaction through the Gemeente Wierden web site | 220 | 2.76 | 1.07 |
| The chance that I will do an online transaction through the Gemeente Wierden web site is big | 220 | 3.07 | 1.14 |

4.7 Correlations between the intention to transact and its determinants

Table 11 presents the calculated zero-order correlations between the intention to do transactions with the Gemeente Wierden online and its determinants. Risk perception and trust in the Internet and trust in the organization are negatively correlated, indicating that risk perception is higher when trust in the Internet/Organization are low. Perceived ease of use and expected benefits correlate stronger with the other determinants than trust in the Internet/Organization and risk perception, indicating that respondents find them very important.

TABLE 10*Zero-order correlations between the determinants of the intention to adopt*

| | 2 | 3 | 4 | 5 |
|-------------------------|--------|--------|--------|--------|
| <i>Determinants</i> | | | | |
| 1 Trust in Internet | 0.63** | 0.46** | 0.53** | -0.15* |
| 2 Trust in organization | | 0.37** | 0.42** | -0.025 |
| 3 Ease of use | | | 0.51** | 0.21** |
| 4 Benefits | | | | 0.21** |
| 5 Risk perception | | | | |

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

4.8 Factors influencing the intention to transact

A linear regression analysis was performed to see if the determinants had an influence on the intention to do online transactions with the Gemeente Wierden. The determinants are trust in the Internet, trust in the organization, perceived ease of use, expected benefits and risk perception. The results of the regression analysis show that there was a relationship between the dependent variable and the expected benefits ($\beta = .48$, $t = 7.24$, $p = 0.000$) and the perceived ease of use ($\beta = .21$, $t = 3.41$, $p = 0.001$). No relationship was found between the dependant variable and trust in the Internet ($\beta = .08$, $t = 1.13$, $p = .260$), trust in the organization ($\beta = .05$, $t = .841$, $p = .40$) and risk perception ($\beta = -.08$, $t = -1.56$, $p = .12$). These results lead to the acceptance of H3 and H5 and the rejection of H1, H2 and H4.

TABLE 11

Linear regression analysis of trust in the Internet, trust in the organization, ease of use, benefits & risk perception influencing the intention to do online transactions with the

Gemeente Wierden

| Variable | <i>B</i> | <i>SE B</i> | β |
|---------------------------|----------|-------------|---------|
| Trust in the Internet | .115 | .101 | .084 |
| Trust in the Organization | .079 | .094 | .055 |
| Perceived ease of use | .271 | .079 | .211 |
| Expected benefits | .532 | .073 | .477 |
| Risk perception | -.131 | .084 | -.086 |
| <i>R</i> ² | | .465 | |

5. DISCUSSION

5.1 Findings

The first remarkable finding is that the respondents in this research did not perceive risks, but neither felt safe when doing online transactions. This led to the rejection of Hypothesis 5, where higher levels of risk perception was negatively related to higher levels of intention to do an online transaction with the Gemeente Wierden. Normally it is to be expected that elderly people perceive more risks, because the technology is new to them. On the other hand, the respondents in this research had many years of Internet experience, because 52.3 per cent of the respondents used the Internet for 11 years or more (see table 3). A study by Metzger (2006) showed that perception of risks can be influenced by the levels of Internet experience, but the research of Corbitt *et al.*, (2003) stated that higher levels of Internet experience did not lead to lower levels of risk perception. According to Beldad (2011), experienced Internet users do transact online despite their knowledge of the risks in these transactions. In this research, the respondents' Internet experience is measured in years of Internet usage. As the respondents' mean age was 53.62, it is likely that a big part of the respondents have experienced the Internet from the beginning. This may be an explanation why respondents have that much Internet experience, but do not know all the new risks and dangers of the Internet and transacting online.

Another finding of this research is that more trust in the Internet does not lead to higher levels of intentions to do online transactions with the Gemeente Wierden. Therefore hypothesis 2 was rejected. Teo, Srivastava and Jiang (2008) also found that trust in the Internet is not the most important for citizens to decide if they want to transact with an electronic government website. This can be explained by the fact that citizens of Wierden do not experience the danger and risks of the Internet, but on the other side, they do not have the

intention to do online transactions, because for example, they prefer face-to-face contact or contact by telephone.

Results of this research also showed that more trust in the organization does not lead to higher levels of intention to do online transactions with the Gemeente Wierden. Hypothesis 3 is therefore rejected. A number of studies discussed in the literature noted that trust in the organization is necessary for consumers to transact with them, but Tan and Thoen (2001) showed that not trust in the company but the procedures and protocols lead to successful transactions. This can be explained by the fact that the respondents in this research had much Internet experience, due to many years of using the Internet, and that the respondents do trust the procedures behind the transaction but not the Gemeente itself.

Respondents intentions on doing online transactions with the Gemeente Wierden were not on a high level, but respondents did see the benefits. The results of this research show that there was a positive relation between the expected benefits and the intention to do online transactions with the Gemeente Wierden. Hypothesis 1 was therefore accepted. Respondents did see the benefits of transacting online, but their intention of doing online transactions with the Gemeente Wierden is not on a high level. A possible explanation is that the respondents prefer the traditional way of using public services, such as face-to-face communication or by telephone.

In this research, a positive relation was found between perceived ease of use and intention to do online transactions with the Gemeente Wierden. This means that respondents could work with well with the Gemeente Wierden web site. The hypothesis on higher levels of perceived ease of use and a positive relation with higher levels of intension to use was accepted (H4). Respondents could work well with the Gemeente website, but have no higher levels of intention to do online transactions with the Gemeente online. This can be explained by the fact that respondents only want to use the web site for information search.

5.2 Theoretical implications

Teo, Srivastava and Jiang (2008) stated that an e-government web site is a technological innovation, and therefore it can have an influence on users behavior and adoption. In this research, respondents showed that they scored in the middle on trust in the technology (the Internet), so it had no influence on their intention to do online transactions with the Gemeente Wierden. Teo, Srivastava and Jiang (2008) explained this by the fact that an e-government web site is much more than an information technology. Risk and uncertainties play an important role in online transactions. If a person perceives more risk it will reduce their perceived benefit of the technology used and they avoid making services purchases (Dowling & Staelin, 1994). In this research this relation is not found, while respondents did not perceive that much risk. Perceived risk though is negatively correlated with trust in the Internet and trust in the organization. This means that when respondents have less trust in the Internet and organization, they perceive more and higher risks. The research by Horst *et al.*, (2007) also found the same relation between trust and risks.

In the studies of Horst *et al.*, (2007) and Teo, Srivastava and Jiang (2008) trust is seen as the key factor as it comes to using e-government web sites. In this research, respondents did not have high or low levels of trust in the Internet and in the organization, so it had no influence on their intention to do online transactions. Like the research of Lee & Turban (2001), this research did not find a significant relation between trust in the technology and intention to do online shopping (here: online transactions with the Gemeente Wierden).

This report contributes to research in a few ways. First, this research shows that expected benefits and perceived ease of use are both very important to the intention of citizens to do an online transaction with a Gemeente. Second, this research shows that trust is not so important on intention to use, as many researchers claimed. The respondents in this study did not have intentions to do transactions, even when they did not have negative feelings on risks

in transacting online. Thus, higher levels of risk perception did not lead to lower levels of intending to use the electronic service delivery. Overall the biggest contribution of this research is that it focused on five factors influencing the intention to do online transactions with the Gemeente Wierden, namely trust, benefits, ease of use and risk perception. While Wierden is an average Gemeente, the findings can be applied to average Gemeenten in the Netherlands.

5.3 Practical implications

The results of this study show that perceived ease of use and expected benefits do significantly influence the intention to do an online transaction with the Gemeente Wierden. A practical implication could be that the Gemeente Wierden keep improving their online service delivery, and that every user is capable of doing an online transaction. Respondents said that the perceived ease of use was very important for them when they would intent to do an online transaction with the Gemeente Wierden. The Gemeente Wierden needs to make sure that transacting through the Gemeente website is doable for every citizen of Wierden. Also, the Gemeente Wierden could give courses to their citizens to learn them how to do online transactions with the Gemeente. Especially for the elderly citizens of the Gemeente, this could be very helpful. Another implication could be that the Gemeente Wierden should focus on the expected benefits of citizens doing an online transaction with them. It is important that citizens of the Gemeente Wierden know exactly what benefits they can expect when transaction online with the Gemeente. For example an information campaign or through advertisement the Gemeente Wierden can reach out to their citizens and convince them that e-government saves time and money. The Gemeente Wierden can offer a discount to citizens who use the electronic service delivery system, for example (except the ones without Internet). If they can convince people of the benefits when making use of the electronic

service delivery, it is possible that the citizens of Wierden will have more intention of doing an online transaction. Something that is always important is, that the Gemeente Wierden has to deliver quality online service over and over again and improve their service from time to time.

5.4 Limitations and future research

With 220 respondents in this research, the first thing to focus on is a greater number of respondents. Secondly, the initial idea of this research was to focus on two groups: one group of respondents that had experience with transacting with the Gemeente Wierden online, and the other group who did not have experience transacting. Since the questionnaire lead to only 16 respondents with experience, they were left out of the research. For Gemeenten it is really important that their citizens have *intentions to continue use* their online service delivery. If citizens are unhappy with their usage of the online service delivery they shall revert to traditional ways of service delivery, meaning that they would pay personal visits to the Gemeente. Also, future research might try to aim at a wider group of respondents in age. The average age was about 53, and although the Gemeente Wierden is an elderly Gemeente, there could be more younger people added to a research. In this research, the construct risk perception was measured in a general and broad way. A study by Beldad *et al.*, (2012), showed that in electronic government transactions, people experience losing their online information privacy as the most crucial risk. Therefore, in future research it is good to measure the construct risk about risk perception in disclosing personal data online. Another limitation of this research is that Internet experience is measured in years of use by respondents. In the one hand, when respondents use the Internet for more than 16 years, they have experience, but these people do not have to be experts. In future research this Internet experience can be measured in another way.

6. CONCLUSIONS

Based on the results and findings of this research, the research questions formulated in the introduction can now be answered:

What factors influence the intention of citizens to do online transactions with their government organization?

The intention to do business online with the Gemeente Wierden was measured by benefits, trust in technology, trust in organization, risks and ease of use. Results indicate that there is no positive relation between intention to use and trust in internet, trust in organization and no negative relation between intention to use and risk perception. There was found a positive relationship between intention to use and ease of use and benefits. It shows that respondents find ease of use and benefits very important when intending to do transactions online with the Gemeente Wierden.

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APPENDIX A

Literature Study Log

Research questions

- 1. What factors influence the intention to do online transactions with their governmental organization?*
- 2. What factors have a negative influence on the citizen's intention to do online transactions with their government organizations?*
- 3. What factors have a positive influence on citizens' intention to do online transactions with their government organization?*
- 4. What is (online) trust?*
- 5. What are the risks and benefits of doing online transactions?*
- 6. What is behavioral intention?*
- 7. What is e-government?*
- 8. What influences the intention to do an online transaction?*

Criteria preferred materials

The materials selected in the literature study had to be scientific articles. Because e-government is a new subject, the articles had to be recent. Also the fact that there has been some major changes in the last years, lead to the use of recent scientific articles.

Selected databases

The databases that were used during the literature study are: Google Scholar and Web of Science. These databases were ideal for the literature search, because they contain a lot of social and computer mediated articles. Google Scholar has the advantage that one can

download PDF-files of the articles very easy and fast. Therefore, this database was used the most.

Relevant terms

| Concepts | Related terms | Smaller terms | Broader terms |
|------------|---|---------------------------------------|--|
| Government | Electronic government, public service delivery | E-government | Electronic public service delivery |
| Trust | Trust in organization, trust in technology | Online trust | Trust in general, trust in organization, trust in technology |
| Intention | Behavioral intention | Intention to use, initial use | ----- |
| Risks | Risk perception | Risk, online risk, risk perception | ----- |
| Benefits | Expected benefits, advantages | ----- | ----- |

Search actions

| | Date | Database/ Setnumber | Search action + search technique (and/or/truncatie/phrase searching) | Total hits |
|---|------------------|------------------------|---|------------|
| 1 | October, 2012 | Web of Science | E-government | 3,230 |
| 2 | October, 2012 | Web of Science | E-government AND trust | 242 |
| 3 | October, 2012 | Web of Science | Online purchase intention | 433 |

| | | | | |
|----|------------------|----------------|---|---------|
| 4 | October, 2012 | Web of Science | E-government AND risk perception | 18 |
| 5 | October, 2012 | Google Scholar | E-government | 127.000 |
| 6 | October, 2012 | Google Scholar | Technology acceptance model AND e-government | 15.800 |
| 7 | October, 2012 | Google Scholar | Citizen adoption AND electronic government | 151.000 |
| 8 | October, 2012 | Google Scholar | Electronic government AND intention | 655.000 |
| 9 | October, 2012 | Google Scholar | Electronic Government AND Internet AND Public service | 32.500 |
| 10 | October, 2012 | Google Scholar | E-commerce AND Trust AND Internet AND Risk AND Motivation | 13.000 |

Reflection

The most important choice that I made during the search process, is that I only wanted to use scientific articles and articles that are recent. For some articles it was important to be cited much, but on the other hand, new and recent articles can be good, but because they are new they are not cited that much. I orientated myself on the subject by reading the dissertation of my supervisor Dr. Ardion Beldad. Electronic government is his expertise and his dissertation was a good start for me. I also looked in the literature Dr. Ardion Beldad used for his dissertation and then looked what literature the other researchers used. The terms that were important to this research were online trust, e-government, intention, public service, risk perception and initial use. These terms did not deviate from the terms I initially used. I looked

in the references of other articles to see if the articles were of good quality. If an article is older, the chance that it is cited is bigger, so I also looked good at the more recent articles.

APPENDIX B

Online questionnaire Gemeentepanel of the Gemeente Wierden

Gebruik Internet en gemeentelijke website

1. Hoe vaak gebruikt u het Internet?

- Dagelijks
- Wekelijks
- Maandelijks
- Zelden (nooit)

2. Hoe lang maakt u al gebruik van het Internet?

- 1 tot 5 jaar
- 6 tot 10 jaar
- 11 tot 15 jaar
- 16 jaar of meer

3. Hoe vaak heeft u de gemeentelijke website de afgelopen 12 maanden bezocht?

- Nog nooit
- Tussen de 1 en 3 keer
- Tussen de 3 en 5 keer
- Meer dan 5 keer

4. Mijn bezoek aan de gemeentelijke website is de afgelopen jaren

- Toegenomen
- Gelijk gebleven
- Afgenomen

5. Wat is uw ervaring met het doen van online transacties met de gemeente Wierden via haar website? NB. Een online transactie is bijvoorbeeld het aanvragen van een paspoort of een uittreksel uit het bevolkingsregister via de gemeentelijke website.

- Ik heb al eens een online transactie gedaan op de website van de gemeente Wierden
→ *Ga naar vraag 6*
- Ik heb de website van de gemeente Wierden alleen gebruikt om informatie op te zoeken
→ *Ga naar vraag 8*
- Ik heb nog nooit een online transactie gedaan op de website van de gemeente Wierden
→ *Ga naar vraag 8*

Intenties online transacties

6. Intenties om 'opnieuw' een transactie te doen met de gemeente Wierden

Geef van onderstaande stellingen aan in hoeverre het voor u van toepassing is. Omcirkel het juiste cijfer.

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|---|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Ik ben van plan om in de toekomst de website van de gemeente Wierden opnieuw te gebruiken | 1 | 2 | 3 | 4 | 5 |
| De kans is groot dat ik opnieuw gebruik ga maken van de website van de gemeente Wierden | 1 | 2 | 3 | 4 | 5 |
| Ik ben zeker van plan om de website van de gemeente Wierden opnieuw te gebruiken | 1 | 2 | 3 | 4 | 5 |
| De kans is groot dat ik opnieuw gebruik ga maken van de website van de gemeente Wierden | 1 | 2 | 3 | 4 | 5 |

7. Kwaliteit van eerdere online transacties met de gemeente Wierden

NB. Een online transactie is bijvoorbeeld het aanvragen van een paspoort of een uittreksel uit het bevolkingsregister via de gemeentelijke website.

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|--|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| De online transacties die ik met de gemeente Wierden heb gedaan, zijn altijd goed verlopen | 1 | 2 | 3 | 4 | 5 |
| Ik heb geen negatieve ervaringen met het doen van online transacties met de gemeente Wierden | 1 | 2 | 3 | 4 | 5 |

→ *Ga naar vraag 9*

8. Intenties om een transactie te doen

Geef van onderstaande stellingen aan in hoeverre het voor u van toepassing is. Omcirkel het juiste cijfer.

NB. Een online transactie is bijvoorbeeld het aanvragen van een paspoort of een uittreksel uit het bevolkingsregister via de gemeentelijke website.

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|--|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Ik ben van plan om een online transactie te doen via de website van de gemeente Wierden | 1 | 2 | 3 | 4 | 5 |
| Ik zou zonder te twifelen de website van de gemeente Wierden gebruiken om een transactie te doen | 1 | 2 | 3 | 4 | 5 |
| Ik ben absoluut van plan om de website van de gemeente Wierden te gebruiken om een online transactie te doen | 1 | 2 | 3 | 4 | 5 |
| De kans is groot dat ik voor een online transactie gebruik ga maken van de website van de gemeente Wierden | 1 | 2 | 3 | 4 | 5 |

Vertrouwen

De volgende vragen gaan over vertrouwen. De eerste vragen gaan over het vertrouwen dat u hebt in **het Internet in het algemeen**. De vragen daarna gaan over het vertrouwen dat u hebt in de **gemeente Wierden**.

NB. Een online transactie is bijvoorbeeld het aanvragen van een paspoort of een uittreksel uit het bevolkingsregister via de gemeentelijke website.

9. Vertrouwen in het Internet in het algemeen

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|--|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Het Internet is veilig genoeg om gebruik te maken van de online transactiemogelijkheden van de gemeente Wierden | 1 | 2 | 3 | 4 | 5 |
| Ik ben er zeker van dat de wet en technologie mij adequaat kunnen beschermen tegen problemen op het Internet | 1 | 2 | 3 | 4 | 5 |
| Ik denk dat het Internet een veilige omgeving is waarin transacties met de gemeente Wierden kunnen worden gedaan | 1 | 2 | 3 | 4 | 5 |

10. Vertrouwen in de gemeente Wierden

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|--|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Ik denk dat ik de gemeente Wierden kan vertrouwen | 1 | 2 | 3 | 4 | 5 |
| De gemeente Wierden handelt online transacties op een vertrouwelijke manier af | 1 | 2 | 3 | 4 | 5 |
| Ik vind de gemeente Wierden betrouwbaar | 1 | 2 | 3 | 4 | 5 |
| Ik vertrouw erop dat de gemeente Wierden mijn belangen voorop stelt | 1 | 2 | 3 | 4 | 5 |

11. Stellingen gebruiksvriendelijkheid website gemeente Wierden

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|--|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Voor mij is de website van de gemeente Wierden gemakkelijk in het gebruik | 1 | 2 | 3 | 4 | 5 |
| Als ik iets zoek op de website van de gemeente Wierden kan ik het gemakkelijk vinden | 1 | 2 | 3 | 4 | 5 |
| Ik zou het gemakkelijk vinden als ik er voor kan zorgen dat de gemeentelijke website doet wat ik wil | 1 | 2 | 3 | 4 | 5 |
| De website van de gemeente Wierden is voor iedereen gebruiksvriendelijk | 1 | 2 | 3 | 4 | 5 |

Voordelen en risico's online transacties

NB. Een online transactie is bijvoorbeeld het aanvragen van een paspoort of een uittreksel uit het bevolkingsregister via de gemeentelijke website.

12. Voordelen van online transacties met de gemeente Wierden

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|---|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Het bespaart mij tijd dat ik online transacties met de gemeente Wierden kan doen | 1 | 2 | 3 | 4 | 5 |
| Ik vind het een groot voordeel dat ik altijd (ongeacht plaats en tijd) een online transactie met de gemeente Wierden kan doen | 1 | 2 | 3 | 4 | 5 |
| Ik vind het logisch dat ik bij de gemeente Wierden online transacties kan doen | 1 | 2 | 3 | 4 | 5 |
| Het kost mij weinig tijd om online transacties met de gemeente Wierden te doen | 1 | 2 | 3 | 4 | 5 |

13. Risico's van online transacties met de gemeente Wierden

| | Helemaal niet van toepassing | Niet van toepassing | Neutraal | Van toepassing | Helemaal van toepassing |
|---|------------------------------------|------------------------|----------|-------------------|-------------------------------|
| Online transacties op de gemeentelijke website kunnen negatieve consequenties voor mij hebben | 1 | 2 | 3 | 4 | 5 |
| Online transacties op de gemeentelijke website zijn onveilig | 1 | 2 | 3 | 4 | 5 |
| Ik denk dat bij online transacties op de gemeentelijke website de risico's groter zijn dan de voordelen | 1 | 2 | 3 | 4 | 5 |
| Online transacties op de gemeentelijke website zijn risicovol | 1 | 2 | 3 | 4 | 5 |

Achtergrondgegevens

14. Waar woont u?

- Wierden-dorp
- Enter-dorp
- Buitengebied rond dorp Wierden
- Buitengebied rond dorp Enter
- Hoge Hexel
- Notten/Zuna
- Rectum/Ypelo
- Enterbroek
- Bullenhaarshoek/Zuidermaten

15. Wat is uw geslacht?

- Man
- Vrouw

16. Wat is uw leeftijd?

..... jaar

17. Wat is uw hoogst genoten opleiding?

- Basisonderwijs
- VMBO
- MAVO
- HAVO/VWO

- MBO
- HBO
- Academisch
- Anders, namelijk: