International Journal of Emerging Technology and Advanced Engineering

Characterize Business-To-Government E-Government Adoption And Extent Of Usage Among Businesses In Jordan.

Mohammad Issa Al-Zoubi¹, Fawzi Altaany²
Irbid National University, Faculty of Administrative and Financial Sciences, Department of MIS

Abstract--E-government transition is not akin to a simple introduction of information technology as it involves a significant change in the ways and methods of administrative operations which translate to major business process modification. These studies have tended to view e-government adoption in terms of a dichotomous outcome: either e-government is adopted, or it is not. Such studies give little indication of the diffusion, or extent of usage, of individual e-government application. The aim of this study is to address this gap in existing research by investigating both the level of adoption and extent of usage of e-government applications. The focus of the study is on firms listed on Amman Stock Exchange (ASE) in Jordan, and considers their use of B2G (business-to-government) e-government. The specific objectives of this study are to measure and characterize B2G e-government adoption and extent of usage among businesses listed in ASE in Jordan. A total of 113 usable responses were generated for analysis. Based on two parts, the current status of e-government adoption and matrix extent of usage of each application. The findings of this study could provide important information for policy makers and those responsible for devising initiatives to encourage e-government adoption among businesses. For Jordanian businesses, the findings could provide a useful benchmark against which each business can assess its level of e-government adoption and usage against other businesses in Jordan.

Keywords-- E-Government; Adoption of Innovations; E-Business; Businesses; SMEs

I. INTRODUCTION

The revolution in Information Communication Technologies (ICT) has resulted in changes in many aspects of people's daily lives around the world. This revolution has also changed the way governments around the globe interact with their citizens, businesses, agencies, employees and other stakeholders [17, 24]. These changes and development have promoted the adoption of electronic government or e-government [23, 8,]. The revolution in ICT has raised the attention among researchers and the information system practitioners worldwide. The field of e-government has become an important subject around the globe [27, 5].

E-government program seeks to achieve greater efficiency in government performance, by enhancing the performance of services for beneficiaries and investors from all segments of society. Ease, accuracy and efficiency, are the new hallmarks of performance of official governmental transactions. Online interactive services may include such facilities as petitioning, rate paying, licensing or information queries. There continues to be a diversity of implementation quality and levels for such services [3, 18].

Generally, e-government is the application of ICT to improve government services [4]. E-government has become a popular focus of government effort in many developed countries such as the United Kingdom [7], Australia [28] and recently, in several developing countries such as United Arab Emirates, Jordan, Qatar, and Oman [3]. Nevertheless, existing empirical research on e-government mainly focused on developed countries [24, 11, 19, 6].

Studies which focused on e-government implementation in developing countries have highlighted several issues and challenges that need to be addressed for the success in e-government implementation [25, 26, 3, 1, 9, 22,24, 1, 23, 21,20 15]. These issues can be classified into political (i.e. increasing citizen participation in political processes and building trust between citizens and their government by improving the government’s image), social (i.e. better delivery of government services), technological and managerial (i.e. reforming the public sector, leading to more efficient government management with increased accountability and transparency), and economic (such as cost reductions for both the government and the adopters of e-government services).

Government web sites or e-government sites have evolved from the pure information-sharing phase to interactive, transactional, and intelligent or integration phase. Today, many nations view e-government as an enabler of economic competitiveness and growth. For example, the European Commission referred to e-government as a key element for Europe’s competitiveness agenda [1].
The US federal government is committed to expanding e-government to be the best in the world (Executive Office of the President of USA, 2004). The benefits of e-government are also supported by Chevallerau (2005) who pointed out that e-government has several advantages or benefits such as its ability to improve the quality of information, time and cost saving, increase service quality as well as work efficiency, which ultimately leads to customer satisfaction.

E-government includes a wide range of web-based services such as government to government (G2G), e-government to business (G2B), government to employees (G2E), and e-government to citizens (G2C). The Government state of Nebraska (e.g. Brush, 2007; State of Nebraska, 2001) claimed that their G2B sites play a strategic role in enabling businesses to find information or service they need and to complete business transactions electronically, thereby strengthening economic competitiveness and growth.

Joseph (2009) highlighted the importance of the interaction between government and businesses through the web environment which he referred to as G2B. Past literature highlighted several advantages of business organizations’ adoption of e-government. For example, reducing the amount of time and money that businesses must spend to comply with rules and regulations [4]. According to DeBenedictis et al. (2002); this can be done in five ways namely providing information in one easy-to-access location; simplifying and streamlining reporting requirements; reducing the number of forms; making transactions easier (paying fees, obtaining permits); and helping businesses understand what regulations apply to them and how to comply with them. Together, these capabilities can have a significant impact on a business’s bottom line. Another significant advantage of e-government is attracting Foreign Direct Investment (FDI). E-government service uptake by the business organization helps in creating an attractive atmosphere for FDI. As reported by Kostopoulos (2006), some Arab countries, including Jordan wanted to use e-government services to attract FDI through transparency, accountability, and efficient public service towards the basic needs of individuals and businesses.

In addition, the Jordanian government realized the need to implement e-government in order to take advantage of the opportunities offered by international trade. Jordan would need more efficient, market-oriented custom’s regime to comply with World Trade Organization (WTO) requirements, capable of handling increased traffic at the borders while at the same time preventing the entry of pirated software [1].

As such, the Jordanian government has invested heavily in e-government initiatives for the last 10 years. However, there seems to be a lack of empirical evidence regarding the current stage of e-government adoption and what influences business organizations in Jordan to adopt e-government from the demand-side perspective.

1.1 Problem Statement

In order to reduce the technological gap between developing and developed countries, many developing countries including Jordan have launched several e-initiatives such as e-government [27]. The Jordanian government realized the benefits of e-government as it is a pervasive global phenomenon in both industrialized and developing nations (Pacific Council on International Policy, 2002). Jordan implemented e-government initiative in year 2006 with the aim of transforming the country to e-Jordan [7]. Various programs have been implemented to promote the adoption of e-government especially among businesses [19, 20, 30]. However, little knowledge is available of e-government adoption model for businesses in Jordan.

In the globalization era, understanding the adoption of ICT, including e-government by developing countries is becoming important to improve its adoption success [25, 26]. Among others, this will enable developed countries to trade with developing countries more efficiently. At this stage, there are only a limited number of studies on the adoption of e-government by developing countries [26].

Although the government of Jordan has invested heavily on e-government, it is still facing problems in e-government adoption and implementation. These challenges encompass infrastructure, identifying e-services applications, back-office and management, registration and community education[19, 2]. The Dubai School of Government (2008) reported that the Middle East countries face common barriers in their e-government initiatives in terms of design and development of e-government. Several authors suggested possible reasons behind such failures in developing countries in general, and in the Middle Eastern nations, in particular.

Jordan’s commitment to e-government necessitates the development of an e-government adoption model that will assist government agencies to collaborate, share information and redesign overlapping responsibilities, to improve the efficiency of the services offered to the general public. The e-government adoption model is used by the agencies as a mechanism and guideline to deploy e-government and realize the benefits that can be gained through the adoption of the best e-government practices that this model can offer.
There are a number of empirical studies undertaken in different countries to study e-government adoption. For example, Jordan (Ibrahim & Abdullah, 2006); United States (Norris & Moon, 2005); Germany (Schedler & Schmidt, 2004); Britain (Li, 2003), and South Africa (Wong & Welch, 2004). Each study contributes in providing a strong theoretical understanding of the factors explored in the research model. These studies are conceptual, descriptive and exploratory in nature. However, the findings failed to provide relevant facts regarding the current state of e-government across different countries and sectors. This study attempt to highlight the gaps in the literature that would have implications for future research in a developing country such as Jordan to provide better understanding of business beliefs and organizational characteristics of governments that could affect adoption of ICT technologies and e-services by businesses in Jordan.

Awan (2007) examined the use of Dubai e-government websites by businesses from various industry sectors. The aim was to examine the usability, services quality, communication, security and content provided by Dubai e-government website. The results showed that service quality such as responses to businesses’ queries made online or via e-mail are not rapid enough.

While both e-government sectors significantly affect the digital economy, G2B has major implications beyond G2C. However, Awan (2007) did not focus on types of industry and usage of government. In addition, what factors drive the managers to adopt e-government were not examined.

Zhao et al. (2008) examined user-interface characteristics and effectiveness of the e-government to business (G2B) sites from 50 states in the US and functional capacity of each G2B service of four evolutionary current status of a web site. The study examined sophistication and functionality of these websites, namely informational activities allowing users to get information only; interactive use that enables users to get or search for information, as well as download forms, and send email; transactional activities allowing users to do business online such as filing tax documents, renewing licenses, and bidding contracts; and intelligent activities enabling users to create accounts and to personalize the site contents and services [35].

The results showed that majority of the G2B sites included the user-interface characteristics that provided online users with positive experiences when visiting the sites. However, the study identified some weaknesses (e.g. lack of online transaction capacity and lack of other important e-services) that caused negative experience to online users.

1.2 Scope of Study

The scope of e-government applications in this research is limited to the utilization of the internet as the technology infrastructure by business firms in Jordan to communicate, distribute and conduct information exchange and business transactions with government agencies. In general, this study focuses on electronic interactions between any government agencies and businesses using the internet or the World Wide Web.

1.3 Review of Empirical Studies on E-Government Adoption

E-government empirical studies often differ in their findings in the literature. Accordingly, lack of generalizability is frequently cited as one of the limitations in some empirical studies [11]. For example, Deursen et al. (2006) concluded that despite the similarities in Dutch and Scandinavian culture, welfare state, and political system, the usage of e-government vastly differs in these countries.

The early adoption of ICT and higher levels of awareness about the use of technology helped to promote e-government success in developed nations[26]. In comparison, businesses in developing countries are far behind in the adoption of ICT [22]. In Jordan, for example, e-government research is in its early stages [7] and the level of ICT change that would be offered to Jordan will be huge. As a result, the country can hardly afford to be left behind in harnessing the benefits of implementing e-government [19].

Without a model, the government agencies will not be able to change existing practices, which contribute to the inadequacies and imbalances in the provision of public services [8].

Presumably, presenting up-to-date, effective and secure information on an e-government website will encourage more organizations and individuals to gather information, download forms, fill out forms, submit information and conduct transactions with government online. This could lead to significant cost savings and enhance efficiency for all participating parties [30, 33, 36]. Hung et al. (2006) suggested empirical research on users’ acceptance of e-government services to improve its quality and effectiveness. Kumar et al. (2007) concurred that understanding why and how businesses use and interact with e-government websites is an important area for investigation.

Similarly, Mofleh and Wanous (2008) argued that there is a misunderstanding between the actual businesses’ needs and how the government understands these needs. Currently, the uptake and widespread use of e-government public services are still problematic in most countries [31].
However, the study ignored the impact of e-government adoption on the firm’s performance. As a result, future research needs to focus on G2B adoption, which helps strengthen the organization’s competitiveness and growth from the manager’s perspectives. In addition, the antecedent factors of G2B adoption were not investigated. As hence, future studies need to investigate the antecedents of e-government adoption among business organizations as well as the influence of such adoption on the organizations' performance.

Tung and Rieck (2005) examined the adoption of e-government services among business organizations in Singapore. They have investigated the technological factor (perceived benefits), organizational factors (management readiness and sensitivity to cost), and inter-organizational external pressure (such as government and industry) and social influence.

The findings showed that there is a significant relationship between perceived benefits, external pressure, and social influence and firms' decision to adopt e-government services. Tung and Rieck (2005) asserted that governments need to increase public awareness of the direct and indirect benefits of their e-services, to portray e-services as up-to-date, effective and secure, and to put in place various incentives to encourage their adoption. The authors also posited that: due to the low response rate, it was not feasible to conduct an analysis of the adoption decision according to industry. It implies that some businesses are more volatile than others or tend to have a higher need for the use of e-government services in their business activities.

II. METHODOLOGY

2.1 Population of Study

The target population for this study is managers in the business sector in Jordan. The unit of this study consists of managers in industry, service, insurance, and banking sector. The population of this study consists of all Jordanian firms that are registered in the ASE numbering 260 firms (ASE, 2010). It comprises 133 firms from industry sectors, 28 firms from insurance sector, 81 firms from service sector, and 18 firms from banking sector.

2.2 Current Stage of Usage of E-Government Applications

This section aims to solicit the respondents’ current level of adoption and extent of usage of each application. Sixteen e-government applications identified from related literature were incorporated in the instrument.

The applications were: business facts and figures of the state, business opportunities, business owner’s guide to state government, business licenses, permits and regulations, business taxes and reporting, doing business with the state contracts, employment and workforce information, helping businesses succeed, how to start a new business, how to file complaints, how to finance a business not-for-profit organization, small business information and assistance, state environmental requirements, state government offices or agencies for business, and state tax incentives and application forms.

The study measured all the current levels and extent of usage for each of the sixteen e-government applications. Four usage stages were identified for this study: not using, use sometimes, use most of the time, and use all the time. For each application, respondents had to put a tick to indicate its extent of usage in the space on the Matrix Table (see Appendix A).

III. RESULTS

3.1 Adoption Profile

The respondents were asked to identify the types of e-government application adopted by their firms and, at the same time, to indicate the extent of usage for each application. It aims to provide a description on the current state of e-government adoption among businesses. It also aims to answer questions on what applications have been adopted and how these applications have been used among businesses.

3.1.1 Level of Adoption

The level of e-government applications’ adoption is the aggregate adoption of three categories of usage, namely use sometimes, use most of the time, or use all the time. It provides the initial pictures of types of application's adoption by Jordanian businesses. Figure 1 illustrates the distribution of e-government applications adopted by these businesses.

The result shows that business taxes and reporting are the most widely adopted (95.7 percent), followed by doing business with the state (89.7 percent), state government offices or agencies for business (88.8 percent), state tax incentives and application forms (87.9 percent), non-for-profit organization (86.6 percent), how to finance a business (86.2 percent), employment and workforce information (86.2 percent), how to file complaints (84.5 percent), and small business information and assistance (82.8 percent).
About three-quarters (74.1 percent) of the businesses have also adopted online business facts and figures of the state, online business licenses, permits, and regulations; followed by how to start a new business (70.7 percent), while 50.9 percent of the businesses have adopted state environmental requirements. Applications with low adoption rate among the businesses are the online business owner’s guide to state government and online business opportunities, with adoption rate of 37.1 percent and 35.3 percent, respectively.

3.1.2 Extent of Usage

Four usage stages were identified for this study: not using, use sometimes, use most of the time, and use all the time. Figure 2 indicates e-government application diffusion using the above indicators.

From Figure 2, it is observed that business opportunities and business owner’s guide to state government are the least adopted e-government applications. For those businesses that adopted these two applications, they are mainly used on a ‘use sometimes’ or ‘most of the time’. About, three percent of the businesses have used ‘all the time’ methods of business opportunities and business owner’s guide to state government with an online inventory management system.

Businesses that have adopted how to file complaints, how to finance a business, not-for-profit organizations, and small business information and assistance are found to use these applications, mainly on a parallel basis. In other words, these businesses are still using traditional business transaction methods such as laws and regulations, financial, market and technology information.

A similar trend can be observed for the remaining applications, namely state tax incentives and application forms, business taxes and reporting, business licenses, permits, and regulations, doing business with the state, and employment and workforce information. Businesses have adopted these applications, mainly on a ‘use most of the time’ which is using them along with other traditional business transaction methods.

IV. Discussion

This section discusses the result that emerged from the data analysis. It is divided into three main part representing the one objective of this study. The part relates to objective, and it discusses the results obtained from interpreting the current status and applications in characterizing e-government adoption.

4.1 Characterizing E-Government Adoption

Whilst the works of Thompson et al. (2009), Boggs and Walters (2006), Campbell and Beck (2004), Wilkinson and Cappel (2005), Zhao and Zhao (2004), and Zhao et al. (2006) provided the approach to describe firm’s e-government progression, these studies focused mainly on whether an application has been adopted or not and whether there is any plan to adopt an application. This study has sought to extend existing adoption studies by focusing on both the range of e-government applications adopted and the extent of usage of each one in order to provide a comprehensive picture of the adoption of e-government by Jordanian businesses.

The extent of usage was represented by sixteen types of e-government applications and was measured using a four-category scale represented by not using, used sometimes, used most of the time, and used all the time with e-government applications. It was also observed that businesses migrated from traditional methods of conducting business to adopt internet technologies. As proposed by Chin and Marcolin (2001), actual usage of the innovations provided a clearer understanding on innovation diffusion but this was neglected in previous innovation adoption studies. In this study, the adoption is described as triggering usage of applications on a limited basis leading to the final stage whereby an application would be substituted for an existing traditional business transaction method.

Findings from the present study showed that most of the e-government applications provided by the Jordanian government to business firms are mainly used on the parallel basis. In other words, business firms use these applications sometimes or most of the time along with the traditional business transaction methods. This trend suggests that the outcomes of adoption depend how adopters have accumulated knowledge and experience in using these applications. When businesses have adopted e-government applications on a trial basis, positive feedback would reinforce their usability, and would set the stage for subsequent usage of the application, and application from other levels. Furthermore, this approach to adopt application is a logical move for businesses, because errors in IT implementation might be much more costly for businesses to absorb due to their limited resources and assistance (Sadowski et al., 2002). As such, businesses have possibly migrated towards more sophisticated e-government applications when they have gained experience in using the earlier applications.
The group is displayed when applications used on a trial basis shifted from simple application to more sophisticated applications, when businesses have adopted them. The study further revealed that, generally, the Jordanian businesses adopt e-government applications in a sequential manner. An assumption could be made that simple applications such as employment and workforce information, how to finance a business and state tax incentives and application forms are adopted first before business firms initiate adoption of more sophisticated applications such as doing business with the state.

Applications that were mainly used on matrix, include state tax incentives and application forms, business taxes and reporting, business licenses, permits, and regulations, doing business with the state, and employment and workforce information. These applications were adopted on a use some time and use most of the time basis by a majority of these businesses. Most of the businesses using e-government adoption offered the following five e-services with effective informational, mutual contacts, financial transaction, and integration service.

However, the findings identified some weaknesses that need improvement. For example, only a minority of the e-government sites provided other types of e-services, such as business opportunities, business owner’s guide to state government, employment and workforce information, and how to start a new business. Among these less available e-services, just a few had advanced transactional and intelligent service. These weaknesses seemed to have a causal relationship to the negative online experience because the lack of online transaction capacity and the lack of other important e-services were often mentioned by online users as reasons for their negative online experience.

### 4.2 Theoretical Contributions

From the theoretical standpoint, the results gained from this study were consistent with the theories and previous literature. The empirical evidence from this study contributes to the body of knowledge in the fields of IS and e-government adoption. This study was undertaken with various underpinning theories. Therefore, this study could contribute to each of these theories by means of supporting the theories.

This study hopes to contribute to knowledge on the implementation and adoption of e-government among businesses in Jordan, in particular, and the e-government literature in general. Generally, it gives indication of how businesses can build, enhance and strengthen these factors with the aim of increasing the willingness to adopt e-government.

A significant contribution of the present study is the fact that adoption has been observed along a two-dimensional view based on the current status, and the level of the application used. Both the said dimensions were utilized as surrogates to depict e-government adoption in businesses.

### 4.3 Methodological Contributions

The methodological contributions of this study are basically related to identifying the types of e-government applications adopted by the firms. Furthermore, it contributes to demonstrate the extent of usage for each application. It aims to provide a description on the current state of e-government adoption among businesses. It is also targeted to answer the questions on what applications have been adopted and how these applications have been used among businesses. This has filled the gap in the literature as previous studies mainly left out whether an application has been adopted or not and whether there is any plan to adopt an application.

### 4.4 Managerial Implications

The findings have implications for policy makers, businesses themselves, and for vendors or consultants who depend on e-government for revenue through the promotion of e-government products and services. The e-government adoption profile described in this study provided an overview of e-government adoption among businesses.

Policy makers in agencies such as the ASE businesses could use the information from the study to formulate strategies to promote the adoption of e-government among businesses. As a majority of the ASE Jordanian businesses from the sample undertake e-government on their own initiatives, this proactiveness put them in a better position to adopt other new technologies. Special focus, however, also needs to be given by policy makers to the effort of enriching CEO or owner of IT knowledge, as this attribute is found to be significantly linked to the extensiveness of e-government adoption by the businesses.

In terms of extent of usage, the parallel usage of most of the e-government applications provided by the Jordanian government highlighted that significant recommendations need to be taken into consideration. Particularly, when business firms have a positive experience and feedback from using these applications, this would set the stage for subsequent usage of the application, and application from other levels by reinforcing their usability. In addition, errors in IT implementation might be much more costly for businesses to absorb due to their limited resources.
As such, besides promoting e-government applications, Jordanian government is required to ensure a positive experience, error free, and positive feedback for their businesses firms when they use their e-government websites and applications. Such approach would increase the trust as well as the reliability from the consumer point of view which in turns helps in moving the extent of usage from the parallel to full range usage.

4.5 Limitations

The strength of this study is in the acknowledgment of its limitations. Those limitations lead to suggestions for future research and clarify the theoretical implications. This research contributes to the body of knowledge in that it looks into the essence of e-government adoption among businesses in Jordan. The researcher has classified the limitations of this study into two main parts, which are geographical limitation and methodological limitations. Since this study was conducted on e-government adoption among the businesses, emphasizing upon those in ASE, the researcher suggests that more studies should be done on e-government adoption among other business groups or other respondents which may give rise to other significant findings. In addition, the researcher suggests that more studies be carried out on other hypotheses, which had been used in this research to resolve the responsiveness and personalization hypotheses.

V. CONCLUSIONS

5.1 Future Research

The present study is considered as an exploratory study, and it attempts to give a better understanding on the e-government adoption profile among businesses in Jordan. It also intends to propose a model for e-government adoption for businesses in Jordan. In the present study, an effort was made to ensure that all e-government applications are relevant to the implementation stages in the framework adoption. However, there might be other possible factors, which can be included in the framework but may have been overlooked and have not been taken into account. Therefore, it is recommended to future research works to examine new relevant factors, which may affect the e-government adoption in Jordan. Furthermore, it is recommended to replicate the same approach of analyzing with different samples elsewhere.

5.2 Concluding Remarks

The current study has contributed to our understanding on e-government adoption, providing an exploratory research on e-government adoption among businesses in the insurance, services, and banking industries in Jordan. The study has also contributed a research instrument comprising two-dimensions representing the current status of e-government adoption as well as the extent of usage. As e-government gains wider acceptance among businesses, research that accurately characterizes and measures e-government adoption will become increasingly important. This study is an early attempt in that direction.

REFERENCES

Appendix A

Now, I like to learn about the adoption of e-government. Please tick (✓) to indicate your CURRENT stage of usage of the following e-government applications.

<table>
<thead>
<tr>
<th>E-Government Applications</th>
<th>Not using</th>
<th>Use some time</th>
<th>Use Most of the time</th>
<th>Use all the time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1  Business facts and figures of the state</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2  Business opportunities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3  Business owner’s guide to state government</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4  Business licenses, permits, &amp; regulations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5  Business taxes and reporting</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6  Doing business with the state (contracts)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7  Employment and workforce information</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8  Helping businesses succeed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9  How to start a new business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10  How to file complaints</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11  How to finance a business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12  Not-for-profit organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13  Small business information and assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14  State environmental requirements</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15  State government offices or agencies for business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16  State tax incentives and application forms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Figure 1 Level of E-Government Applications