Exploring Millennials' continuance intention to use e-government services: Digilocker

1. Abstract:

The main objective of the study is to examine Millennials who are partial users of E-Governance Services and then got a Digilocker, which is the digital data storage system in India. Through TAM and principal components, the study deals with user intention factors, including perceived usefulness, system performance, self-efficacy, trust, information quality, and website quality. The research demonstrated that there exist some very strong positive correlations between these factors and the intention of a user to reuse Digilocker. The research results clearly indicate the necessity of perceived usefulness, trust, and website quality, which are the key elements of increased Millennial users' engagement with e-government services.

2. Introduction:

Fueled by the modern technology of internet and communications, especially, cloud and e-government services witnessed a surge of public support which witnessed a radical breakthrough in the landscape of service delivery. Besides the marked progress of ICT and Internet technology, which has acted as a driving force behind the government to be online by creating and implementing e-government (e-governance) programs, different governments across the globe have also established an online presence. The possibility that e-government would be the gamechanger in the area of service delivery by reducing the capital costs and helping the agencies with their related process is now more widely acknowledged (Alzahrani et al., 2017).

In terms of India, after 2014, there is the clear and significant difference in e-services adoption. The initial serving of the Indian government's digital services were limited to filing for income tax as well as scheduling a train. But, it has now been expanded over time. Amongst these, Bharat Interface for Money (BHIM), a UPI(unified payment interface) based app that enables digital payments, Sukham and Swayam courses from pre-school to graduate studies, and Digi locker, a platform for citizen to digitally store and share their documents with service providing authorities are the major additions. Internet services in India have been growing steadily since 2013. From early 2013 when e-service transactions in India totaled to 66.25 lakhs, today in 2017 the number has reached to over 3.5 crore (Digital India Services, 2018).

Despite these advancements, there seems an urgent need for governments to ensure the quality of e-services matches that of the business-to-consumer (B2C) sector. Even with improvements in the quality of user interface and increased citizens' trust (Nawaf Alharbi & Dowland, 2017), satisfaction with e-governance sites in India remains at 33% (Agarwal & Mehrotra, 2017). Efforts to enhance information quality (IQ) and e-service functionalities have been undertaken to improve the overall quality of services delivered through online portals (Deng et al., 2018).

The study of Jorgenson and Cable (2002) compared the government-to-consumer (G2C) services with the business-to-consumer (B2C) services. They listed three crucial factors. Therefore, in contrast to B2C businesses that select particular customers, such public services consider each citizen of the country. On the second side, the centralization of government agencies' decision-making function stands in the way of the creation of new services. First and foremost, governments encounter allocation problems of resources to make services that can be of good use to the public hence their accountability is also affected. (Meijer, 2015) had that as a focus, and as regards ensuring affordable government services, the government should strive to keep up with the public demands, which are increasing.

This importance is much more pronounced in terms of e-government services delivery platforms, where the Digilocker that provides dedicated electronic storage spaces for keeping and safely accessing individual documents, enabling doing away with physical paperwork and enhancing e-document access, is laid down(Petare et al., 2015). The principal goal is thrashing the digital divide, taking into account that the people of the same area are not uniform(Helbig et al., 2009). The well-organized personal information pit for keeping and use real documents applies an invaluable role to people who cannot afford to stand in a line and loose their docs on the other hand as compared to those who can simply carry their documents all over the place. In addition to that, those who are fortunate to be at the top of the "digital divide" might save up time too as they can store documents easily and quickly read them.

The aim of this research vigorously pursues the determinants that affect the user's intention to use the DigiLocker portal regularly, the adoption perspective of the Technology Acceptance Model of Davis (1989), and in addition to it, the principal component (Puthur et al., 2020). Through this study, we intend to provide information about how the quality of e-government services can be improved and also about how e-government can be more effective with special reference to Digilocker, which in India has been shown to gradually become a major player in its digital governance system regarding which no previous research has taken this approach.

3. **Literature Review**

E-services, as explained by (Puthur et al., 2020) encompasses interactive services delivered over the internet through advanced telecommunications, information, and multimedia technologies. This concept is evaluated through both the business-to-consumer (B2C) perspective (Gefen & Straub, 2004) and the government-to-consumer (G2C) perspective (Carter & Bélanger, 2005; Kolsaker & Lee-Kelley, 2007).

Research on e-services has consistently emphasized on the remarkable role of service quality and information dissemination in influencing citizens' satisfaction (Singh & Singh, 2018). Trust in the government, perceived ease of use, and perceived usefulness have been recognized as major key factors influencing e-government adoption in the USA and UK (Lemuria Carter Vishanth Weerakkody & Dwivedi, 2016). In the case of India, the primary factor influencing e-government is whether or not people trust the government and the technology, as well as the social norms. (Hooda et al., 2022). A comprehensive meta-analytical study of 45 cases conducted over 17 years demonstrated that an individual's trust in the government, effort expectancy, perceived usefulness, attitude, and perceived ease of use are the variables of influence that affect the adoption of e-participation or e-government services (Naranjo-Zolotov et al., 2019).

Research has verified that influences, which are like perceived ease of use, perceived usefulness, trust, compatibility, website quality, service quality, or innovation, are significant in the context of online tax return files (Alshehri et al., 2012; Carter & Bélanger, 2005; Hussein et al., 2011). Specifically, in a study done by (Veeramootoo et al., 2018), they found that the quality of e-filing system, user's satisfaction, and usage habit are the factors that greatly influence the intention to stay using the e-filing services while information quality, service quality and perceived risk are not shown to be significant. Businesses, particularly in banking, have attested that the use of cryptocurrencies is inhibited by the concerns that surround aspects like security, privacy (Kalaiarasi et al., 2017), perceived risk, and the ease of use; repeated by (Yen et al., 2016).

With reference to the Specifict Digilocker service, it is evident that there is very few studies carried out. Thus, the totally different dimensions of citizens' reuse intention are empirically examined in this paper for contributing the present gap on the topic by analyzing the Digilocker usage. By employing frameworks that have been proven to be relevant and reliable, such as the Technology Acceptance Model

(TAM) and the results of previous studies on e-government services, this research will attempt to explain the factors that interact with citizens in a way that makes them decide to continue using the Digilocker serving.

a) Perceived usefulness

Relevance, which can be considered as the probability of the future millennial user to be subjectively satisfied with the essence of the project and its capacity to simplify the digital documents managing and sharing, is the most important element in the model of intentions of people to use a new product (Davis, 1989; Mathwick et al., 2001). The preceding research found that the perceived usefulness positively related to the acceptance of various online services including online shopping, web-based training, e-banking, and e-government services, including electronic tax filing. Hence, perceived the service's usefulness is highly associated with the intention for reusing the services (Fu et al., 2006; Li et al., 2011); In the context of Digilocker, catering to the specific needs of the millennial demographic, we propose the following hypothesis:In the context of Digilocker, catering to the specific needs of the millennial demographic, we propose the following hypothesis:

H1: Perceived usefulness has a significant positive impact on millennial citizens' intention to reuse the Digilocker platform.

b) Perceived ease of use

Instead, the conception of millennial end-users about the prospective labor input (perceived ease of use, also refereed as the millennial user's internal belief about the effort involved in using Digilocker) is significant towards improving the performance (Davis, 1989). (Wang, 2003) has determined that the everness of an e-service platform use decides better how people will take on electronics initiatives than usefulness of these services. The research conducted on several online platforms, such as MOOC, online communities, e-learning, and e-commerce has revealed the influence that perceived ease of use has to a person's first intention to reuse (Carter & Bélanger, 2005; Gefen et al., 2003; Roca et al., 2006; Wu & Chen, 2017). In the specific context of Digilocker, designed to simplify digital document storage and sharing, we hypothesize:

H2: Perceived ease of use has a significant positive effect on millennial citizens' intention to reuse the Digilocker platform.

c) Self-efficacy

Computer self-efficacy, reflecting the millennial user's perception of their ability to effectively use Digilocker for document management tasks, is crucial for technology adoption (Compeau & Higgins, 1995). Self-efficacy influences users' expectations, decisions to use technology, and shapes their feelings and behaviors (Bandura, 1986; Marakas et al., 1998). Considering the tech-savvy nature of millennials, self-efficacy is expected to play a pivotal role in their acceptance of Digilocker. We posit the following hypothesis:

H3: Computer self-efficacy has a significant positive effect on millennial citizens' intention to reuse the Digilocker platform.

d) Trust

Millennials, being a digitally native generation, place great importance on trust in online platforms (P. Riquelme & Román, 2014). Trust in the security and reliability of Digilocker is critical for encouraging repeated use. Building on findings from tax e-filing and e-government research, we propose:

H4: Millennial trust has a significant positive effect on their intention to reuse the Digilocker platform.

e) Information quality

Information quality (IQ), defined as the accuracy, timeliness, and relevance of information provided by Digilocker, is essential for ensuring a positive user experience (McKinney et al., 2002). In the context of Digilocker, where the focus is on document storage and sharing, high IQ is expected to contribute to perceived ease of use and usefulness. Therefore, we propose:

H5a: IQ has a significant positive effect on the perceived ease of use of Digilocker among millennials.

H5b: IQ has a significant positive effect on the perceived usefulness of Digilocker among millennials.

f) Website quality

Website quality, emphasizing the functionality and responsiveness of Digilocker, is critical for providing a seamless user experience (Lee & Kozar, 2006). In the context of document management, a well-functioning and responsive platform is essential for millennials. Thus, we propose:

H6a: Website quality has a significant positive effect on the perceived ease of use of Digilocker among millennials.

H6b: Website quality has a significant positive effect on the perceived usefulness of Digilocker among millennials.

Proposed research model
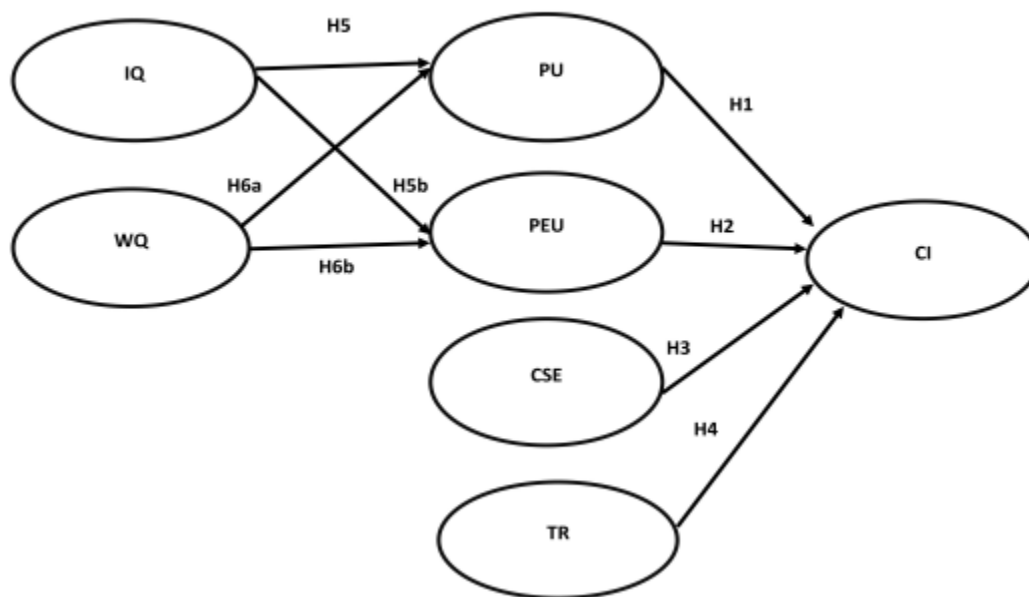
4. **Methodology:**

The major data were collected from questionnaires online and offline amongst users of the digital letter service. The questionnaire was structured into three parts to ensure the respondents understand the questions clearly. Firstly, the initial segment touched on the demo information as well as users account for Digilocker app universally, specifically how often they use it, why it is used, and for how long. Next, the second section had 34 items in it and these items were classified into the seven constructs that were relevant to the research to be carried out. These claims were evaluated based on a Likert scale consisting of five points, from 1 (strongly disagree) to 5 (strongly agree). The tool was derived from earlier studies, and some of it was adjusted to make it suitable for usage in Digilocker platform. The last section of the questionnaire which was tailored for the demographic and socio- economic aspect wanted to find out that kind of information. Multiple review by two noted academic experts came into the picture and any necessary changes were made if needed. The sampling strategy was about selecting only from those who the Digilocker platform were used by. The convenience sampling technique, which is one of the prominent data collection methods, was utilized for the samplings.

Table 1 Respondent's profile (excluding missing values)

Characteristics	Percentage
Gender	
Male	68
Female	32
Age	
18 to 25	5.46
26 to 30	94.54
Education	
Up to 12th standard	24.94
12th standard	25.18
Graduate	20.24
Post graduate	28.94
PhD and others	0.71
Income level (Indian Rupees) per year	
Below .2 million	37.23
.2 to .5 million	52.51
.5 to 1 million	7.88
Above 1 million	2.39

5. **Results:**

The psychometric properties of the research instrument were examined by calculating Cronbach's alpha, composite reliability, and average variance extracted (Table 3 and Table 4). All the items under the constructs demonstrated good internal consistencies as the Cronbach's alpha values exceeded the recommended value of 0.70. The convergent validity was determined by factor loading (Table 5) and reliability test of all the variables using IBM SPSS software. The composite reliability coefficient was estimated using IBM SPSS and Microsoft Excel and the values in all the cases were found above the recommended value of 0.7 confirming reliability. The Harman's one factor test (Podsakoff et al., 2003) to evaluate common method bias, extracted seven variables that accounted for 67% of the total variance, with the first factor explaining 12%. Thus, no single factor emerged, nor did one factor account for most of the variance.

Table 2 Psychometric properties of the variables

Factors	Composite reliability coefficient	Cronbach's alpha coefficient	Average variance extracted
Perceived usefulness (PU)	0.892	0.840	0.591
Web quality (WQ)	0.878	0.874	0.541
Information quality (IQ)	0.901	0.880	0.618
Computer self-efficacy (CSE)	0.882	0.823	0.687
Perceived ease of use (PEU)	0.905	0.864	0.710
Trust (TR)	0.905	0.869	0.705
Continue intention (CI)	0.908	0.871	0.706

Table 3 Latent Variable Correlation

	PU	*WQ*	*IQ*	*CSE*	*PEU*	*TR*	*CI*
PU	**0.772**						
WQ	0.673	**0.723**					
IQ	0.689	0.657	**0.790**				
CSE	0.589	0.449	0.650	**0.827**			
PEU	0.651	0.596	0.679	0.722	**0.834**		
TR	0.509	0.456	0.654	0.524	0.554	**0.849**	
CI	0.613	0.440	0.586	0.621	0.628	0.533	**0.849**

Note: Square roots of average variances extracted (AVE's) shown on diagonal.

Table 4 Model fit indices

Criteria	Value	Accept
Average path coefficient (APC)	0.305, P < 0.001	P < .05
Average block VIF (AVIF)	1.931	<= 5
Average R-squared (ARS)	0.519, P < 0.001	P < .05
Average full collinearity VIF	2.445	<= 5

Table 5 Hypotheses results

Hypotheses	Statement	P value	Beta value	Result
H1	Perceived usefulness has a significant positive impact on millennial citizens' intention to reuse the Digilocker platform.	< 0.001	0.268	Supported
H2	Perceived ease of use has a significant positive effect on millennial citizens' intention to reuse the Digilocker platform	< 0.001	0.152	Supported
H3	Computer self-efficacy has a significant positive effect on millennial citizens' intention to reuse the Digilocker platform.	< 0.001	0.256	Supported

H4	Millennial trust has a significant positive effect on their intention to reuse the Digilocker platform.	< 0.001	0.190	Supported
H5a	IQ has a significant positive effect on the perceived ease of use of Digilocker among millennials.	< 0.001	0.516	Supported
H5b	IQ has a significant positive effect on the perceived usefulness of Digilocker among millennials.	< 0.001	0.375	Supported
H6a	Website quality has a significant positive effect on the perceived ease of use of Digilocker among millennials.	< 0.001	0.266	Supported
H6b	Website quality has a significant positive effect on the perceived usefulness of Digilocker among millennials.	< 0.001	0.417	Supported

The result indicates that all the variables such as perceived usefulness (β = .268, P < .001), computer self-efficacy (β = .256, P < .001), trust (β = .190, P < .001) and perceived ease of use (β = .152, P < .001) have significant positive effect on intention to reuse the Digilocker. The effect of IQ on perceived ease of use (β = .516, (Puthur et al., 2020). P < .001) and perceived usefulness (β = .375, P < .001) and the effect of website quality on perceived ease of use (β = .266, P < .001) and perceived usefulness (β = .417, P < .001) have also been positively significant. The results lead to the acceptance of all the proposed hypotheses (H1 to H6b). Gender, income and age were controlled in the model.

6. **Discussions:**

The main purpose of this research was to explore the role the determinants of usage willingness the Digilocker platform plays for the customers. A group of 570 participants were taken. All hypotheses were viewed through regression analysis. The conclusion found those independent variables explain around 71% of the variance of the dependent variable.

Our results described the crucial role cloud service website hold if it is in great usability and has a good user experience as this will greatly favor reuse intentions. On the contrary, the research conducted by (Ambali, 2009), (Davis, 1989) and (Roca et al., 2006) point out only the positive impact of perceived usefulness and perceived easy of use on continuance participation in e-government applications. This study searches for the factors behind the continuance intention and found out that perceived usefulness is stronger than perceived ease of use. Since as a reliable source, the digital locker load document is save, so it is more useful compared to easy use for the users. This remark is well correlated with the research of (Santhanamery & Ramayah, 2019) on E-Filing System in Malaysia; moreover, it gives emphasis to the perceived usefulness in forecasting on continuance intentions.

Additionally, the research suggests that the efficiency of the website will be affected when the weaving provides error-free, most recent, and adaptable information to the needs of the addressees. It is obvious that perceived ease of use and perceived usefulness will be affected by the website efficiency. An agile and fast response is indicated by a website where all the content is loading quickly to facilitate various users in relation to the convenience as well as effectiveness. No more the ancient way of accessing information is needed or the hassles of Easy navigation is offered as through Digilocker site enhances the usefulness of the site.

In addition, evidence is found that makes direct impact on computer self-efficacy on users intention towards utilization of the Digilocker website, consistent with the finding reported by (Compeau & Higgins, 1995) and (Wangpipatwong et al., 2008). Computer literate users can utilize document storage

services of the website many times and therefore show high loyalty to the platform. Providing demo videos and tutorial services to educate the customers and improve faithfulness in its indicators may be of importance.

While this is true, the results also indicate a positive relationship between the users' trust on the Digilocker website and the probability of further visits and positive interactions, which also corresponds to the research findings by (Jarvenpaa et al., 2000). Customers must be protected against hackers and data generators being behind the scene and selling their personal data to somebody else for marketing and advertising purposes. Constructing trust in the sense of safe transaction growth makes users' decided to keep using the system.

7. Conclusions:

(Lessig, 2006) claimed that digital design put consumer to the foreground with company interests and goalstaking the lead role over that of the citizen. Given that electronic governance in prevailing scenario, there is the necessity to see as of much importance the role of human actors like technologists, as that of their counterparts ("The Socio-Material Pragmatics of e-Governance Mobilization," 2012). Subsequently, developing the formulation of citizen involvement or power is imperative to achieving this goal and to avoid institutional traps like internal ranfagmentation and rigidity or unnecessary interaction patterns (Vidiasova Bershadskaya & Dawes, 2017). The final suggestion to assess the implementation of e-government initiatives is using continuity intentions to measure the popularity of provided services. This is a success metric of the initiative to engage citizens and contribute to the achievement of the final goal (Alalwan, 2013).

This research work presented an outline as well as empirical findings of a model explaining what motivates/prompts the use of the Digilocker website for storage and other e-services. It is derived from analysis which these factors e.g. perceived usefulness, perceived ease of use, trust in e-government and computer self-efficacy are the main drivers in the intention to reuse e-government services. Moreover, website quality rating and IQ are positively related to desktop usefulness. A website that is user friendly with easy navigable functions should be the first objective of Digilocker company to keep usage steady. The site be provided with useful, up-to the minute and customized information for users. A website that is responsive, the requests are quick to return with the clients information being secure, is a necessity in enhancing the reputability, which promotes decision to retain the services.

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