The Impact of Citizens' Engagement on E-Government Applications from the Employees Perspective in the Jordanian Financial Sector

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Abstract. The study aimed to identify The Impact of citizens' engagement on E-government applications from the employees perspective in the Jordanian financial sector. A quantitative questionnaire survey was conducted. Data was collected from (612) workers in the main centers of the ministry of finance, (the department of public tenders, income tax, PES costumes, and the department of Lands & Survey). The study depend on statistical package for Social Sciences (SPSS 26) by using appropriate statistical methods to test the hypotheses. The results revealed that the level of citizens' engagement in e-government, from the perspective of employees in the financial sector, was medium. The results indicated also that the level of influence factors of e-government application in the public financial sector from perspectives of workers in this sector came high. Our research mainly contributes positively and significantly to highlighting how to achieve impressive and sustainable levels of quality for e-government applications.

Keywords: Citizens' Engagement; E-Government Applications; Financial Sector

1. Introduction

Digitization plays an important role in our lives. Half of the world's population is now online, which is also one of the drivers of governments to expand into the digital environment (Ma, L., & Wu,, 2020). Governments around the world are recognizing the value of E-Government. Properly designed and implemented, e-Government can improve efficiency in the delivery of government services, simplify compliance with government regulations, strengthen citizen participation and trust in government, and yield cost savings for citizens, businesses and the government itself (Faulkner, N., Jorgensen, B., & Koufariotis, 2019) ,and the explosive entry of technology into everyday life have changed how people live, work, how companies do their daily business and how governments serve their people (Mat Dawi et al., 2021).

The way citizens think about their government and then participate in the implementation of policy usually depends on the authority and reputation of the government, which includes government performance and capacity, leadership motives, trust and transparency (Esselimani, S., Sagsan, M., & Kiralp, 2021). Governments of many countries are working to integrate ICT mechanisms into the governance system to ensure that citizens are properly guided and their participation in government activities and policies is increased (Mensah, I. K., Luo, C., & Abu-Shanab, 2021). According to Yıldırım & Bostancı (2021), one of the government functions of information sharing has been significantly altered by embracing e-government with strong potential in big data, robotics, and artificial intelligence capabilities.

Obaid & Ahmad (2021) believed that the citizens can carry out a variety of tasks, especially those that involve multiple agencies, without needing to initiate contacts with each individual agency a single access point also reinforces citizen participation in democratic processes since they can access administrative proceedings readily and articulate their needs more conveniently to public officials. Information and communication (ICT) is an important factor affecting our lives to a large extent (Alkhateeb, M. A., & Abdalla, 2021). Governments around the

world realized the power if ICT in simplifying and speeding delivering services These rapid changing environment pushed governments to explore, understand, adopt, and operate electronic interactive services with their customers (Faulkner, N., Jorgensen, B., & Koufariotis, 2019).

2. Literature Review

The rapid developments in the fields of information technology and communications have brought about a quantum leap, or what is known as the global transformations that have affected all government operations and services (Jacob & Darmawan, 2019). Where these transformations led to the emergence of modern

mechanisms in the ways of providing services to citizens (Abdollahbeigi & Salehi, 2018). It has become easy to employ communications and information technology in providing electronic services at any time and place. On the other hand, the interest of administrators and government officials in the current era is increasing in the modern changes in computer technology and the means concerned with the circulation of information (Osman, Anouze, Irani, Lee, Medeni & Weerakkody, 2019).

The world today lives in the era of the information and communication revolution, the speed in the performance of services has become the distinguishing feature of the public and private business sectors, and many countries have gone far by applying e-government services through sites that they specifically created to serve their citizens (Al-Zoubi, 2019). In the Hashemite Kingdom of Jordan, the state has gradually begun to expand the scope of electronic services and seek to generalize them on all services provided to citizens and residents alike (Rabaa'i, 2017).

The concept of e-government is one of the most prominent concepts introduced by the information revolution and the Internet into the daily lives of citizens, which emerged because of technical developments that interact with humans on a broad geographical level (Babayev, 2018). As the idea of e-government is one of the new ideas in its applications, it aims to bring about a radical development in the performance of the government and gain it a number of competitive advantages. Foremost of which is quality and gaining the satisfaction of the beneficiary, which will have a significant impact on the development of services provided by the government (Majeed & Shah, 2018).

The concept of e-government is broader than being software, computers, internet and other technologies, but it is a comprehensive and philosophical management that involves making a qualitative change that aims to reconsider the concepts of public administration and the contents of the services it provides (Amira & Soumeya, 2019). The concept of e-government is a formulation of a new reality in light of the reciprocal relations between government agencies on the one hand and the public who benefit from their services on the other hand, at any place and time (Irawati & MUNAJAT, 2018).

E-government can be defined as the ability of government agencies to exchange information among themselves, on the one hand, and provide services to citizens and the business sector, on the other, at high speed and low cost via the Internet, while ensuring the confidentiality and security of information (Campos, 2018). E-government can also be defined as an innovative business model based on technologies, especially wireless self-service technologies, and methods of interaction, transparency, credibility and mutual trust, directed to citizens and business organizations, both profit and non-profit (Batista, Carreiras & Ramos,

2022). With the aim of providing public services in a distinctive manner that takes into account the specifics of the target market and achieves the parties to exchange and deal with common goals efficiently (Osman, Anouze, Irani, Lee, Medeni & Weerakkody, 2019).

The importance of e-government stems from realizing the fact that today's world and its developments have come to judge society as advanced, with three basic conditions being accountability, transparency and good governance, and these represent the pillars of e-government (Adu, Patrick, Park & Adjei, 2018). Moreover, e-government came after the emergence of administrative and financial corruption in society and its institutions, as e-government is considered one of the most important means of limiting the spread of corruption (Hidayatullah, Hendrawan, Andriani & Esabella, 2019).

The importance of e-government also revolves around the use of advanced technology in providing services to citizens easily using information and communication technology (McBride & Draheim, 2020). Whereas, Reducing government spending is one of the most important goals of e-government, as providing government services electronically saves time, effort and money for the government and citizens alike   (Ali & Anwar, 2021). The importance of e-government also revolves around using the enormous potential of information technology to increase the government's ability to provide information and services to citizens and businesspersons in the best possible way (Mensah, Zeng & Luo, 2020).

The e-government aims to improve the level of performance of services to avoid manual errors that may occur when performing the service in the traditional way (Khan, Krishnan & Dhir, 2021). Therefore, the flow of transaction data is carried out easily and safely, as there is transparency to track the performance of each transaction at any time, which provides the decision maker with knowledge of the causes of delay (Chohan & Akhter, 2021). E-government represents a rare opportunity for senior administrations to reorganize and restructure institutions, increase creativity and innovation initiatives, open new channels for providing government services, and improve the government's image and services. The e-government also aims to eliminate duplication and intermediaries, reduce the cost of providing service, speed up the completion of work, simplify procedures, reduce cost, increase productivity and raise efficiency (Zeebaree, Sattar, Ismael, Qader & Aqel, 2021).

In recent decades, information and communication technology technologies have affected all fields of life and prompted huge and influential changes at the level of traditional government. E-government has emerged for a number of reasons, including (Hidayatullah, Hendrawan, Andriani & Esabella, 2019):

- Political reasons: Mainly represented in the emergence of the concept of

globalization, politicians compete to win the public's satisfaction by providing easier services, especially in developed societies, and the World Bank's support for e-government projects in developing countries.

- Technological reasons: the most important technological reasons are the emergence of the Internet, the development of high levels of data encryption has helped increase citizens' confidence in e-government, and electronic signature technology has helped the emergence of e-government.

Economic reasons: The most important economic reasons are the emergence of electronic commerce, and the government's exploitation of what current technologies provide to reduce costs. The trend towards privatization projects and the required communication with various sectors also helped in the emergence of e-government (Jacob, Fudzee, Salamat, Kasim, Mahdin & Ramli, 2017).

Ajitha Angusamy and others in their study E-Banking: An Empirical Study on Customer Satisfaction. They point out how consumer satisfaction is affected by the dependability, responsiveness, security, and simplicity of use of online banking. The results will be able to offer guidance on how to improve E-banking services in the banking sector. With the use of the convenience sample approach, 200 responses were collected in total. The data analysis is carried out using SPSS version 27 (Statistical Package for the Social Sciences). Findings show that e-banking security and privacy, responsiveness, and dependability have a considerable influence on customer satisfaction, but simplicity of use has a less significant impact. The results provide further information on customer satisfaction with E-banking in the context of Malaysian clients.

The application of new technology will help the financial sector transform and grow as it progresses towards universal, microfinance, and wisdom financing by offering services to specialized markets. This will happen as the world's ICT technology advances.so the Lin-Lin Zhang and Ha-Kyun Kim (2022) in their study try to examine the variables that affect users' intentions to manage personal assets using Alipay's Fintech platform. Basic statistics were calculated in this work using SPSS 22.0, and structural equations were examined using Smart PLS 2.0. (partial least squares). The main conclusions are the convenience; advantages, security, and flexibility of financial services have a significant impact on the rise in client satisfaction. And rising customer satisfaction has a big impact on purchase intentions. This indicates that in a company market that is changing quickly, it is crucial to offer distinct financial services in order to build a presence. The qualities of financial services must be actively used in order to attract customers in the mobile market.

3. Study Gap

What distinguishes this study is that to the best of the authors knowledge, the

literature related to the research topic talked about the e-government in general, while this research is concern with the application of e-government in financial sector This research evaluate the performance of e-government also providing an accurate analysis for each factor of Citizens engagement that are measured by three dimensions (The Trust , IT Usage and Income level) with recommendations to enhance the performance of e-government in financial sector .

This Research provided an accurate assessment for e-government based on standards concerning Citizens engagement; this assessment can be used to measure e-government performance in financial sector and with proper analysis will spot weakness points easily

4. Model of the Study

Figure 1 depicts the study model which contains: Independent variable: The Citizens engagement that is measured by three dimensions: The Trust, IT Usage and Income level. The dependent variable: The Knowledge management
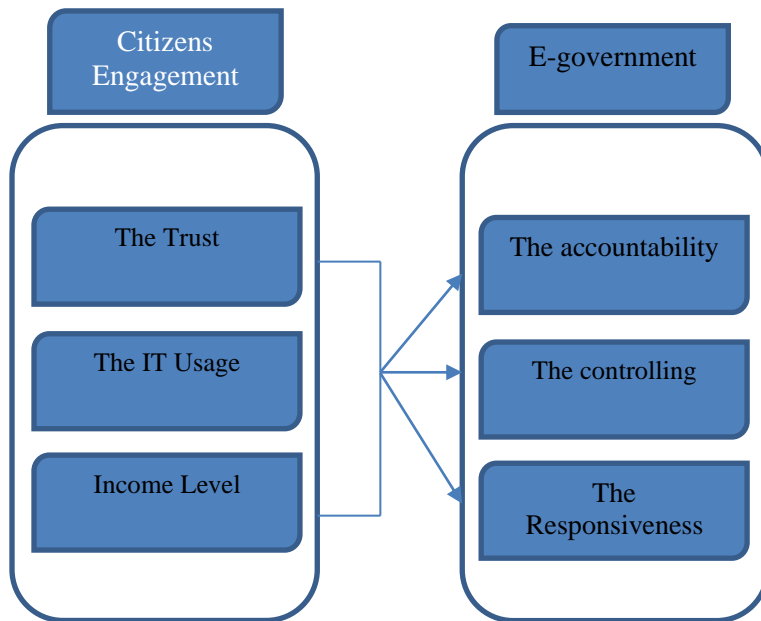

Fig. 1: Model of the Study

Study Hypotheses

Based on the research model, the following hypotheses are presented:

H1: There is no direct significantly impact ($\alpha < .05$) of citizens engagement (Trust, IT Usage and Income level) on E-government applications(Accountability, Controlling and Responsiveness).

5. Methodology

This study utilized the descriptive analytical approach by reviewing the most important literature that addressed the concepts of citizen's engagement and e-government, in addition to reviewing the early studies on the topic with conducting some comparisons and analyses as possible to cover the theoretical aspect of the study.

5.1. Population and Sample

The population for this study is represented by the whole workers in the main centers of the finance ministry, (The department of public tenders, income tax, PES costumes, and the department of Lands & Survey) whom accounted for 3535 employees distributed as shown in table (1). A random stratified sample of 20 percent of this society was chosen and 707 questionnaires were distributed on participants from the selected institutions Of these, 652 questionnaires were recovered with a recovery rate of 92 percent; however, 40 questionnaires were excluded because they were invalid for analysis, leaving 612 questionnaires that were valid for analysis. This rate of 94% is considered acceptable for this society. The features of the research sample that are valid for analysis are described in Table (1) and Table (2).

Table 1: Demographic analysis

Institution	No	Distributed questionnaires	Percentage
Ministry of finance	1300	260	36%
The department of public tenders	230	46	7%
Income tax	725	145	21%
PES costumes	630	126	18%
The department of Lands & Survey	650	130	18%
Total	3535	707	100%

Source: the unit of HR in ministry of finance

Table 2: Characteristics of respondent

	Variable	No		per
Gender	Male	320		52%
	Female	292		48%
	Total		612	
Educational level	Diploma and less	232		38%
	Bachelor	295		48%
	Higher studies	85		14%
	Total		612	
Experience	Less than 5 years	89		14%
	5-10 years	176		29%
	More than 0 years	347		57%
	Total		612	
Job level	Employee	493		81%
	Division head	75		12%

Variable	No	per
Co-manager	23	4%
Manger	21	3%
Total	612	

5.2. Instrument Design

Data were collected from study sample via survey. The questionnaire consists of four sections:

First, the questions of the first part collects are demographical questions to gather information about the answerers of the survey and the institutions' centers they work for. They are intended to measure the data about the individual answerers of the survey: their years of experience, gender, and job title, educational level.

Second, this section is intended to measure the three dimensions of citizens engagement: These dimensions are:

a) The Trust .

b) The IT Usage .

c) Income Level .

Third, This section measures the E-government applications which is the dependent variable in my study. These dimensions are:

a) The accountability .

b) The controlling .

c) The Responsiveness .

5.3. Validity & Reliability Tests

In addition to relying on previous researches to ensure the content validity of the measures, Cronbach's Alpha reliability coefficients were calculated for the variables of the study as shown in the table (3) below. According to Cronbach's Alpha Reliability Test, the alpha value should be greater than 0.6 in order to a survey tool to be reliable, which give indicator that reliability coefficients were very good and the questionnaire is reliable (Sekaran 2003).

Table 3: Cronbach's Alpha

Variable	Dimension	Alpha
Independent variable: citizens engagement	Trust	0.85
	IT Usage	0.84
	Income level	0.85
	Total	0.90
Dependent variable: e-government applications	Accountability	0.68
	Controlling	0.84
	Responsiveness e	0.82
	Total	0.91

5.4. Data Analysis Methods

To examine the variables of this study. We use Statistical Package for Social Sciences (SPSS) in processing the following statistical techniques and tests in data analysis:

1. Description statistics as mean, frequency, standard deviation which is mainly used to describe the study sample, and the response of study sample based upon study variables, dimensions and items.

2. Simple Regression was used to test the impact of knowledge management on e-government applications which is stated in hypothesis H1.

3. For specifying the degree of the estimation through the values of the resulted means, and since Likert 5 scales used in the survey, the scale is divided into 5 groups. Range is calculated by 5 – 1 = 4. Dividing the range by number of groups 4/5 = 0.80, then adding 0.80 to the lowest limit of each group, as in

Applicable with a low degree.

Applicable with a medium degre .

Applicable with a high degree.

Accordingly, means values are:

The low score (1- 2, 33)

the medium score (2,34- 3,66)& The high score (from 3,67 and above).

6. Data Analysis and Discussion

To analyze the data, to explore the impact of citizens' engagement on E-government applications from the employee's perspective in the Jordanian financial sector, the data was used as it shown as follow:

6.1. The citizen's Engagement

Table 4: Descriptive of dimensions of citizen's engagement

Dimensions	Mean	SD	RANK	LEVEL
Trust	3.81	.61	1	High
IT Usage	3.65	.79	2	Medium
Income level	3.48	.81	3	Medium
Total	3.65	.58		Medium

From table (4), it can be seen that citizens engagement level in e-government from the perspective of workers in the financial sector came medium with a mean of (3,65) and a standard deviation of (0,58) as the dimension of trust came first with a high level with a mean of (3,81) and a standard deviation of (0,61) and the dimension of income level came last with a medium level with a mean of (3,48) and a standard deviation of (0,81). Following, a detailed presentation for the level of

each dimension items of citizens' engagement

6.1.1. Trust

Table 5: Descriptive statistics of the trust dimension

Item No	Item	Mean	SD	Rank	Level
1	Applying e- government programs leads to increased trust with information security among workers	4.01	.73	2	High
2	The institution has a new security system to protect information of all workers on applying e-government programs	3.87	.85	3	High
3	The institution has problems with electronic documentation of information	3.31	1.18	5	Medium
4	Backup copies are safely stored	4.04	.86	1	High
5	Applying e-government leads to a decrease in electronic forgery processes	3.83	.97	4	High
	Total	3.81	.61	-	High

From table (5), it is noted that item 4 " backup copies of e-government information are stored safely within the institution" came first with high level having a mean of (4,04) and a standard deviation of (0,86), while item 3 "the institution has problems with electronic documentation service" came last with a medium level with a mean of (3,31) and a standard deviation of (1,18).

6.1.2. IT Usage

Table 6: Descriptive statistics of the IT Usage dimension

Item No	Item	Mean	SD	Rank	Level
6	Workers have the ability to master and use computer	3.77	.98	1	High
7	Special courses in using computer and internet are conducted for all workers within the institution	3.47	1.14	5	Medium
8	The necessary infrastructure for applying the e-government programs is available	3.54	1.07	4	Medium
9	The institution has an integrated website to response for citizens' inquiries	3.77	1.02	2	High
10	Email is regularly used for the institution's internal and external	3.67	1.12	3	Medium

	mail processes				
	Total	3.65	.79	-	Medium

From table (6), it is noted that the sixth item "workers possess the ability to deal with computer software accurately" came first with high level having a mean of (3.77) and a standard deviation of (0.98) while the seventh item "special training courses are conducted on computer and internet use for all workers within the institution" came last with medium level having a mean of (3,47) and a standard deviation of (1,14)

6.1.3.　　Income Level

Table 7: Descriptive statistics of the Income Level dimension

Item No	Item	Mean	SD	Rank	Level
11	The continuous use of e- government application affects the family income	3.25	1.21	4	Medium
12	The continuous renewal of the used communication tools depletes a part of the family income	3.20	1.10	5	Medium
13	I determine a proportion of the family income for internet uses	3.68	1.03	2	High
14	E- government applications are positive as they do not need extra fees	3.54	1.11	3	Medium
15	E- government applications are necessary for all society segments regardless the level of income	3.70	1.10	1	High
	Total	3.48	.81	-	Medium

From table (7), it is noted that the item 15 "e -government applications are very necessary for all individuals of society regardless the family income level" came first with high level with a mean of (3,70) and a standard deviation of (1,10) while the item 12 "the continuous renewal of the used means of communication for e-government depletes a proportion of the family income " came last with medium level with a mean of (3,20) and a standard deviation of (1,10)

6.2.　E-government Applications

Table 8: Descriptive statistics of the dimensions E-government applications

Dimensions	Mean	SD	Rank	Level
Accountability	3.61	.67	3	Medium
Control	3.83	.71	1	High
Response	3.73	.69	2	High
Total	3.72	.58		High

From table (8), it is noted that the level of the three influence factors of applying the e- government in the financial sector (accountability, controlling, and responsiveness) came high with a mean of (3,72) and a standard deviation of (0,58) as the first dimension of controlling came first with high level with a mean of (3,83) and a standard deviation of (0,71), followed by the responsiveness dimension which came high with a mean of (3,73) and a standard deviation of (0,69), while the accountability dimension came last with medium level having a mean of (3,61) and a standard deviation of (0,67). Following, a detailed presentation for the level of the items of each dimension of influence factors of applying the e- government in the financial sector.

6.2.1. Accountability

Table 9: Descriptive statistics of the accountability dimension

Item No	Item	Mean	SD	Rank	Level
16	The institution is committed to citizens' right to access and review documents and public information	3.63	.99	3	Medium
17	The institution works on renewing its regulations and legislations and remove ambiguity from them	3.69	.84	1	High
18	The institution is committed to supply with guidance booklets and instructions for using electronic services	3.57	.92	4	Medium
19	The institution contributes in applying accountability in the whole electronic government applications in general	3.53	.91	5	Medium
20	The institution contributes with legal parties to make public convections of administrative corruption	3.67	.96	2	Medium
21	The institution contributes to the easy access of media to information and releasing them to public	3.56	.92	3	Medium
	Total	3.61	.67	1	Medium

From table (9) above, it is noted that the fifth item "the institution is committed to the citizen's right in access and viewing general data, information and documents" came first at high level with a mean of (3,69) and a standard deviation of (0,84), while the fourth item "the institution contributes in applying accountability standards generally in the whole electronic government application" came last at medium level with a mean of (3,53) and a standard deviation of (0,91).

6.2.2. Controlling

Table 10: Descriptive statistics of the controlling dimension

Item No	Item	Mean	SD	Rank	Level
22	There are clear instructions regarding electronic security violations and abuses	3.68	.96	5	High
23	Applying e -government by effective security programs leads to inhibiting abuses and violations of data	3.87	.90	2	High
24	There is a continuous control from the institution's higher administration to ensure the healthy electronic flow of work	3.84	.93	3	High
25	E- government applications do not allow violating the applied instructions	3.88	.91	1	High
26	The institution has the legal frame necessary for control the e-government applications	3.83	.90	4	High
27	The institution has a mechanism to restore data if lost or one of the systems has damaged	3.87	.90	2	High
	Total	3.83	.71		High

It is noted from table (10) that the 10th item "the e- government applications do not allow employee to violate the applied instructions" came first at high level with a mean of (3,88) and a standard deviation of (0,91) while the seventh item "there are clear instructions related to electronic security violations and abuses" came last at high level with a mean of (3,68) and a standard deviation of (0,96).

6.2.3. Responsiveness

Table 11: Descriptive statistics of the responsiveness dimension

Item No	Item	Mean	SD	Rank	Level
28	My institution works on achieving workers satisfaction through opening the various channels of e- government	3.64	.99	6	Medium
29	My institution works with high competency to satisfy citizens	3.60	1.02	7	Medium
30	E- government is improved and developed based on citizens' suggestions and assumptions	3.46	.99	8	Medium
31	E- government applications lead to the easy access to information by citizens	3.78	.98	4	High
32	E-government applications exclude favoritism	3.84	.93	3	High
33	E-government applications lead to justice	3.73	.98	5	High

	among service applicants				
34	E-government applications leads to clear processes of electronic procedures	3.87	.89	2	High
35	E- government applications leads to wider aspects of interaction between individuals and government		.84	1	High
	Total		.69	6	Medium

From table (11), it is noted that the 20th item "e- government applications lead to open greater opportunities in electronic interaction between citizens and government" came first at high level with a mean of (3,89) and a standard deviation of (0,84) while the 15th item "e- government service is developed and improved based on citizens' opinions and suggestions" came last at medium level with a mean of (3,46) and a standard deviation of (0,99).

6.3. Hypotheses Testing

This section tests the study hypotheses as following:

H1: There is no direct significantly impact ($\alpha < .05$) of citizens engagement (Trust, IT Usage and Income level) on E-government applications (Accountability, Controlling and Responsiveness).

Table 12: Multiple regression test of the citizens engagement and its effect on E-government applications

Citizens engagement	Beta	T value	Sig
Trust	.304	9.434	.000
IT Usage	.358	9.567	.000
Income level	.247	10.485	.000
R2		.504	
F		206.054	
Sig		.000	

Sig=<0.05

From the table (12) the results of multiple regression shows there is a direct effect of citizens engagement on e-government applications (R2 =.504) which indicates that citizens engagement explain 54% of the variance in e-government applications, and since (F = 206.054, P < 0.05), so we reject the null hypothesis and accept the alternative, which point towards that there is a direct effect of the implementation of citizens engagement on e-government applications.

The results of the above regression test indicate that there is a positive relationship between IT Usage in the sector and the e-government applications, (B = 0358, P < 0.05). Also, these results show that there is a positive relationship between the Trust on the e-government applications (B = 0.304, P < 0.05). These results show that there is a positive relationship between the Income level on the e-

government applications (B = 0.247, P < 0.05). This point, where it strongly defended citizen's engagement through its results that shows a strong relation between citizen's engagement and higher e- government applications.

7. Conclusion

First, results indicated that the level of citizens' engagement in e-government, from the perspective of employees in the financial sector, was medium, and this could be interpreted in terms of although the increased level of citizens' trust with electronic services offered, this services didn't reach a better level from citizens' perspectives, and that might be a humble service. This might be attributed to that some things may limit the increased participation of citizens in e-government applications, although some concerned parties that administer the e- government draw policies to facilitate the administrative affairs that citizens need, but there still the complications in the administrative procedures and the high level of centralization in some institutions, this in turn might be due to the inappropriate planning for the e-government programs fears at the level of higher administrations and the lack for coordination between the various public departments that change their approaches with the change of people on the administrative level.

For the variable of trust to reach a higher level with a mean of (3,81), this would be interpreted by that the participants' perspectives were individuals who interact with the government financial applications that are characterized by the accurate control upon their work .The better application of the currently working systems leads to a better application of the electronic government applications which in turn leads to a decrease in electronic forgery and to keep backup copies of electronic information related to the institution safely through the presence of modern security systems in addition to protecting the whole workers on applying electronic government programs.

For the income to have the least level , this is due to that the e-government applications are used by medium income citizens and less than the normal limit . People who use electronic government applications – and financial applications in particular – are those with high income who acquire their tax information or their financial interactions with these institutions; those are few people and might be will know. In addition, electronic government applications require contributions of great capitals and credit cards and other staff , this is due to the decreased level of It use by citizens in particular in the field of electronic financial transactions.

Second, results indicated that the level of influence factors of e-government application in the public financial sector from perspectives of workers in this sector came high and this would be attributed to by the increased level of control in these sections which came high as the government increased the use of the best techniques in this field seeking to increase returns and the level of its trust with

implementing projects and this is clear in these financial institutions as a result of the existence of clear instructions regarding electronic violations and abuses.

In addition, applying the e- government id performed by effective programs and security to inhibit access to data and information and abuse them. And there is a continuous control from the higher administration of the institution to ensure the ease of electronic works and interactions so as its applications do not allow employee to abuse or violate the applied instructions in addition to legal arrangements against any who violates or abuse and those who seek to manipulate with the applications of the electronic financial government as there is a legal frame necessary for controlling the electronic government applications to exclude favouritism.

Accountability variable came last at medium level with a mean of (3,61), this indicates the necessity of increasing accountability as financial institutions do not directly and better contribute in determining the citizens' right to access and review data, information and public documents . This is due to the lack for a clear financial policy in pricing and controlling services. In addition, there are no clear criteria to be felt by citizens generally in the total electronic government applications, there is also the institutions' inability to publicly prosecute defendants in administrative corruption and to implement penalties against who are convicted in addition to the lack for transparency regarding the institutions' commitment to the media freedom and right to access and announce the information related to administrative corruption.

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