PERCEPTION OF RURAL FOLKS ON E-SERVICE IN COIMBATORE DISTRICT

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ABSTRACT

The internet explosion has opened the doors to a new electronic world. People are now able to use the internet for a variety of purposes such as research, communication, online banking, government process and even shopping. With such advantages, the internet is rapidly becoming the main method of communication and of conducting business conveniently. Initially in India e-Governance activity started with providing information services by the various government departments to the public through websites. Information about department, facilities and services provided was offered to the citizens through these websites. Gradually government recognized the scope of e-sevai by providing varied services such as access to government documents, utility bills payment, tax related transactions, lodging complaints, booking or reservation for public services, etc. Hence, this study aimed to anlayze the perception of rural folks on e-service in Coimbatore District. For this study, the researchers have chosen 110 consumers by implementing random sampling method who utilize e-service in Coimbatore district. A self-developed questionnaire has been made and utilized for collecting the primary data related to personal profile and perception towards e-services. The collected sample data are put into tabulation and computed with the help MS-Excel software. In addition, the collected primary data are investigated by using the statistical tools like percentage analysis, mean score and ANOVA while the null hypotheses are administered. The analysis observed that the null hypotheses are rejected and there is a significant mean difference in perception towards e-services with regard to gender, type of service using, place of using service and spending amount for e-services of the consumers.

Keyword:
Perception, e-service, rural folks, Coimbatore, Consumer and e-seva maiyam.

1. INTRODUCTION

Increasing numbers of people are gravitating towards more intensive use of the Internet as the accessibility of technology, the availability of information, and the ability to interact through the Internet increase and evolve. Obvious capabilities of the Internet include avenues for gathering information, purchasing a product, or rendering a service. These advances in Internet technology allow for the expansion of shopping options beyond traditional methods that may be more time consuming. Issues with having to physically gather information with offline shopping methods are alleviated, and customers are better able to efficiently use their time. E-seva is all about the implementation of information and communication technologies to help the government in administration, support public services and creating relationship among its citizens. Government usage of ICT is to create governmental policies, norms and regulations and thereby to manage and monitor its governance is known as e-governance. E-sevai means the application of information and communication technologies in the government business and transactions to deliver better government services, to provide free information to the people and to make government most efficient in its functioning by using electronic means. People are able to get better services and access to government information which would lead to a better interaction between the government and citizens. Therefore, e-sevai maiyam facilitates better interface between government and citizens.

Information Technology (IT) is the lifeline of e-governance. There is an interconnection between e-governance, good governance, economic development and democracy. E-governance can improve the governance can facilitate economic development due to better services, better evaluation, monitoring, better implementation and easy access to information and democracy (due to accountability transparency, efficiency, responsiveness etc.,). E-seva is an instrument of good

governance because it facilitates efficiency, accountability, transparency, reliability and responsiveness in governance through interfile. It would be useful to define clearly governance and good governance to have a better understanding of e-governance. Generally, governance includes the management of public affairs (resolving conflicts, providing services, maintaining law and order etc.) according to established rules and procedures by exercising power. The Government of Tamil Nadu vision for the Common Service Centre Project is that the IT enabled Government Services should be accessible to the common man in his/her village, through efficient, transparent, reliable and affordable means. This vision shall be realized by the state Government by setting up the CSC project in [partnership entities who will establish the network of common service Centers and deliver range of G2C and B2C services through the network of CSCs.

2. REVIEW OF LITERATURE

According to Sadaf Firdous and Rahela Farooqi (2019) conducted a study to explore the e-service quality and the transition of service quality to e-service quality. This study resulted that as more and more people adopted e services, it became more important to adopt new strategies to keep up with the competition and deliver better e- services to the customers. Also, organizations faced problems in rating the e-service quality and so did the customers as there was no relevant scale or model of measuring e-service quality. The researchers Ali M. AL-Naimat and Ahmad Fraihat (2020) revealed that the user perception of the e-government was what made it successful or led to its downfall. Hence, the user perception depends on a number of factors from the ease of use to the level of complexity of the website. Further, each factor had significance in building up user trust in the system and ultimately lead to a sustainable e-government set up. Moreover, successful e-government platforms integrated user convenience in every aspect of their system as this was crucial for attaining user satisfaction. The study of Mohammad Al-Nasser et al. (2013) in their study contributed to the field of service quality expectations relationship with online shopping in the context of developing countries The findings also revealed that service quality was relatively significant in its impact on consumer trust in online shopping, proving the proposed positive direct impact of perceived service quality upon customer trust. In case of Muhammad et al. (2021) indicated that e-service quality such as web design, responsiveness, reliability, trust, and personalization had a positive effect on customer perception. Also, the positive effect of e-service quality (website design, responsiveness, reliability, trust, personalization) on customer perception as well as providing recommendations for future research. In addition, women dominated shopping more than men and that Generation Z dominated online shopping.

In view of Senthilnathan and Dhayalan (2019) showed that the three measures like system stability and service quality had less positive impacts on consumer satisfaction indicating that definitely the government should improve their service. Further, whereas the service reliability was better as far as the satisfaction level of the consumers concerned. The study of Eduard Cristobal et al. (2007) divulged that how perceived quality had a direct and profound effect on the degree of consumer web site satisfaction. Also, the degree of satisfaction acted positively and directly on the consumer web site loyalty levels shown. Moreover, the mediator function of satisfaction was observed, as it fell between the levels of perceived quality and of loyalty. The authors Deepa R. Ingavale (2019) observed that neither transparency was increased nor corruption was reduced after the implementation of the e-governance because citizens had paid more money for getting the required documents in time. Additionally, VLEs charge more fees to citizens because providing the services at government prescribed fees is not affordable for them. The result from Akhil Thomas (2018) identified that the selected variables like gender, area of residence and occupation did not affect the perception of people towards e-payment but highly educated people had more positive opinion towards e-payment than the less educated people. Hence, people believed that electronic payment was cheaper than the direct method and make the payment easier by saving time and cost.

3. STATEMENT OF THE PROBLEM

E-service means use of information technologies viz. internet, wide area network and mobile which have the capacity to convert relations with businesses and people. These technologies can be used at different levels to provide the information and different services to the people in better way. E-seva maiyam is an online service that fulfils the demands of people redefining the way services were provided earlier. Although many services provided by e-seva it poses a major challenge in reaping the full benefits of service provision under e-governance whereas many factors influence the perception of consumers towards e-service.

4. OBJECTIVES OF THE STUDY
- To study the demographic profile of the selected consumers utilize e-service in Coimbatore district.
- To examine the perception of rural folks on e-service in the study area.

5. HYPOTHESIS OF THE STUDY
- There is no significant mean difference in perception towards e-services with regard to age of the consumers.
- There is no significant mean difference in perception towards e-services with regard to gender of the consumers.
- There is no significant mean difference in perception towards e-services with regard to educational qualification of the consumers.
- There is no significant mean difference in perception towards e-services with regard to type of service using by the consumers.
- There is no significant mean difference in perception towards e-services with regard to place of using by the consumers.
- There is no significant mean difference in perception towards e-services with regard to spending amount by the consumers.

6. RESEARCH METHODS
This study was based on descriptive research design and survey method. This study utilized both primary and secondary data sources. The self-structured questionnaire which consisted personal profile of the selected consumers and their perception towards e-services by the way of approaching 5 points Likert's scale. The secondary data were gathered through published article, books, journals, internet sources, etc. The sample size has confirmed of 110 consumers who selected through random sampling method. The collected sample data have been analyzed with the help of SPSS 22.0 software by applying the statistical techniques such as percentage analysis, mean score and ANOVA.

7. RESULT AND DISCUSSION
7.1 Personal Profile of the Consumers
In the following table, the details of Personal profile and perception towards e-services of the selected consumers are given.

Table 1 : Personal Profile and Perception towards E-Services

No.	Variables Name	Number of Respondents	Percentage	Mean Score
1	Age			
	• Upto 21 years	13	11.8	3.20
	• 22-30 years	24	21.8	3.47
	• 31-40 years	41	37.3	3.43
	• Above 40 years	32	29.1	3.45
	Total	**110**	**100.0**	

No.	Variables Name	Number of Respondents	Percentage	Mean Score
2	**Gender**			
	• Male	74	67.3	3.33
	• Female	36	32.7	3.60
	Total	**110**	**100.0**	
3	**Educational Qualification**			
	• Secondary Level	38	34.5	3.54
	• Higher Secondary	29	26.4	3.47
	• Degree/Diploma	21	19.1	3.53
	• Post Graduate	13	11.8	3.27
	• Professionals	9	8.2	3.40
	Total	**110**	**100.0**	
4	**Type of Service Using**			
	• Revenue	26	23.6	3.57
	• TNEB	18	16.4	3.40
	• Civil	32	29.1	3.49
	• Welfare	14	12.7	3.20
	• Others	20	18.2	3.27
	Total	**110**	**100.0**	
5	**Place of Using Service**			
	• E-Sevai center	39	35.5	3.62
	• Browsing center	31	28.1	3.46
	• Co-operative Society	17	15.5	3.10
	• Bank	23	20.9	3.24
	Total	**110**	**100.0**	
6	**Spending Amount**			
	• Rs. 100-200	25	22.7	3.18
	• Rs. 201-400	16	14.5	3.32
	• Rs. 401-600	30	27.3	3.44
	• Rs. 601-800	18	16.4	3.45
	• Above Rs. 800	21	19.1	3.68
	Total	**110**	**100.0**	

- From the investigation, it is showed that 11.8% of the consumers are belong to age group of upto 21 years, 21.8% of the consumers are belong to 22-30 years of age segment, 37.3% of the consumers are came into 31-40 years and 29.1% of the consumers are belong to age category of above 50 years.
- From the study, it is indicated that 67.3% of the consumers are male and 32.7% of the consumers are female.
- From the investigation, it is assessed that 34.5% of the consumers are belong to secondary level, 26.4% of the consumers are educated higher secondary, 19.1% of the consumers are degree or diploma holders, 11.8% of the consumers are post graduates and 8.2% of the consumers are qualified professional degree.
- From the analysis, it is explored that 23.6% of the consumers are using e-service mainly for revenue, 16.4% of the consumers are utilizing e-service for TNEB, 29.1% of the consumers as civil, 12.7% of the consumers as welfare and 18.2% of the consumers are utilizing e-service for other purpose.

- From the study, it is revealed that 35.5% of the consumers are using service at e-sevai center, 28.1% of the consumers are getting e-service at browsing center, 15.5% of the consumers are utilizing at co-operative society and 20.9% of the consumers are utilizing e-service at bank.
- From the analysis, it is evaluated that 22.7% of the consumers are spending Rs.100-200 for getting e-services, 14.5% of the consumers as Rs. 201-400, 27.3% of the consumers as Rs. 401-600, 16.4% of the consumers as Rs. 601-800 and 19.1% of the consumers are using above Rs.800 for e-service.

7.2 Perception towards E-Services of the Consumers

In this sector, among the selected consumers, mainly evaluated that the perception towards e-services of the consumers. For this study, the researcher has selected eight statements which indicates perception towards e-services of consumers.

Table 2: Perception towards E-Services

No.	Perception	Mean Score
1	Service point has well skilled staff	3.55
2	Responsibility of the staff is admirable	3.61
3	Communication skill of the staff is good	3.42
4	Cost of the service point is competitive	3.58
5	Waiting time is manageable	3.55
6	Office appearance is having aesthetic look	3.10
7	Information provided by the staff is clear	3.45
8	Network facility is perfect	3.08

The Cronbach Alpha value for the statements of perception towards e-services is 0.824. This shows that the reliability of the perception towards e-services is good and fit for analysis of this study. It is observed that most of the consumers opined as 'responsibility of the staff is admirable' with the mean score of 3.61 followed by 'cost of the service point is competitive' with the mean score of 3.58.

TESTING OF HYPOTHESIS (ANOVA)
7.3   Relationship between Personal Profile and Perception towards e-service

This section has examined that the relationship between the personal profile and perception towards e-services of the selected consumers. In order to analyse the relationship between selected independent variables and perception towards e-services, a hypothesis has been developed and tested by using ANOVA.

Age and Perception towards E-services

H_{01}:   There is no significant mean difference in perception towards e-services with regard to age of the consumers.

Table 3: Age and Perception towards E-Services

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	0.695	3	0.232	1.290	0.282^{NS}
Within Groups	19.022	106	0.179		
Total	19.717	109			

Note: NS – Not Significant

From the investigation, it is measured that the 'p' value is greater than 0.05 therefore the null hypothesis is accepted. Hence, there is no significant mean difference in perception towards e-services with regard to age of the consumers.

Gender and Perception towards E-Services

H_{01}: There is no significant mean difference in perception towards e-services with regard to gender of the consumers.

Table 4: Gender and Perception towards E-Services

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	1.781	1	1.781	10.727	0.001*
Within Groups	17.935	108	0.166		
Total	19.717	109			

Note: * – Significant at 1% level

From the analysis, it is obtained that the 'p' value is lesser than 0.05 since the null hypothesis is rejected. Hence, there is a significant mean difference in perception towards e-services with regard to gender of the consumers.

Educational Qualification and Perception towards E-Services

H_{01}: There is no significant mean difference in perception towards e-services with regard to educational qualification of the consumers.

Table 5: Educational Qualification and Perception towards E-Services

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	1.365	4	0.341	1.952	0.107[NS]
Within Groups	18.352	105	0.175		
Total	19.717	109			

Note: NS – Not Significant

From the analysis, it is inferred that the 'p' value is greater than 0.05 as the null hypothesis is rejected. Therefore, there is no significant mean difference in perception towards e-services with regard to educational qualification of the consumers.

Type of Service Using and Perception towards E-Services

H_{01}: There is no significant mean difference in perception towards e-services with regard to type of service using by the consumers.

Table 6: Type of Service Using and Perception towards E-Services

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	1.878	4	0.470	2.764	0.031**
Within Groups	17.838	105	0.170		
Total	19.717	109			

Note: ** - Significant at 5% level

From the analysis, it is showed that the 'p' value is lesser than 0.05 according to the null hypothesis is rejected. Hence, there is a significant mean difference in perception towards e-services with regard to type of service using by the consumers.

Place of Using Service and Perception towards E-Services

H_{01}: There is no significant mean difference in perception towards e-services with regard to place of using by the consumers.

Table 7: Place of Using Service and Perception towards E-Services

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	3.991	3	1.330	8.968	0.000*
Within Groups	15.725	106	0.148		
Total	19.717	109			

Note: * - Significant at 1% level

From the analysis, it is revealed that the 'p' value is lesser than 0.05 due to the null hypothesis is rejected. Therefore, there is a significant mean difference in perception towards e-services with regard to place of using service by the consumers.

Spending Amount and Perception towards E-Services

H_{01}: There is no significant mean difference in perception towards e-services with regard to spending amount by the consumers.

Table 8: Spending Amount and Perception towards E-Services

	Sum of Squares	DF	Mean Square	F	'p' value
Between Groups	2.574	4	0.644	3.942	0.005*
Within Groups	17.143	105	0.163		
Total	19.717	109			

Note: * - Significant at 1% level

From the analysis, it is confirmed that the 'p' value is lesser than 0.05 while the null hypothesis is rejected. So, there is a significant mean difference in perception towards e-services with regard to spending amount of the consumers.

8.   FINDINGS

- It is indicated from the study that most of the consumers are belong to age category of 31-40 years. Also, high level of perception towards e-services is perceived by 22-30 years aged consumers.
- From the analysis, it is identified that most of the consumers are male. Additionally, high level of perception towards e-services is perceived by female consumers.
- It is found from the study that most of the consumers are belong to secondary level qualification. Further, high level of perception towards e-services is perceived by the consumers educated secondary level.
- It is revealed from the study that majority of the consumers are using e-service for revenue related need. Moreover, high level of perception towards e-services is perceived by the consumers using for revenue purpose.
- From the study, it is showed that most of the consumers are getting e-service at e-sevai center. Further, high level of perception towards e-services is perceived by the consumers using at e-sevai center.
- It is inferred from study that most of the consumers append Rs.401-600 for e-service. Thus, high level of perception towards e-services is perceived by the consumers are spending above Rs.800 for their e-services.
- It is explored from mean score analysis that most of the consumers opined as 'responsibility of the staff is admirable' (Mean Score: 3.61) followed by 'cost of the service point is competitive' (Mean Score: 3.58).
- From the Anova test, it is found that there is no significant mean difference in perception towards e-services with regard to age of the consumers.
- The Anova confirmed that there is a significant mean difference in perception towards e-services with regard to gender of the consumers.
- The result from Anova showed that there is no significant mean difference in perception towards e-services with regard to educational qualification of the consumers.
- From the Anova, it is identified that there is a significant mean difference in perception towards e-services with regard to type of service using by the consumers.
- From the Anova, it is assessed that there is a significant mean difference in perception towards e-services with regard to place of using service by the consumers.

- The Anova test concluded that there is a significant mean difference in perception towards e-services with regard to spending amount of the consumers.

9. SUGGESTIONS

- From the findings, it is revealed that high level of perception towards e-services is perceived by 22-30 years aged consumers accordingly they have awareness about services provided by e-sevai maiyam. Hence, the government should create awareness about the benefits of services provided by e-sevai maiyam which helped to enhance their perception level.
- It could be observed from the study that most of the consumers are using e-service for revenue related need. So, it is suggested that the government agencies should concentrate on providing much service and improving their service in rural area also.
- This study indicated that high level of perception towards e-services is perceived by the consumers using at e-sevai center by giving best services. Therefore, public sector should motivate the people to utilize the e-sevai maiyam to increase their perception through getting more benefits like time saving, cost saving, convenience, etc.
- E-sevai maiyam should provide their consumers with knowledge regarding the e-services and the advantages they gain by utilizing it. Therefore, effective communication strategies should be introduced to increase knowledge of e-service facilities in the rural area.

10. CONCLUSION

This study aimed to analyze the perception of rural folks on e-service in Coimbatore district. As the internet has taken over many of the daily practices, therefore, e-government is transitioning to a more abundantly used platform like Internet's widespread further improves the chances of its achievement. This study observed that maximum level of perception towards e-services is perceived by the consumers who belong to 22-30 years of age group, female, educated secondary level, utilize e-service for revenue purpose, and who spending above Rs.800 for getting services at e-sevai center. So, people must be educated about the advantages of using e-sevai center and they must be taught that reduce cost and save time.

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