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### FACTORS INFLUENCING INTENTION TO USE E-GOVERNMENT SERVICES BY MOROCCAN CITIZENS

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Article History: Received 13 <sup>th</sup> September, 2018 Received in revised form 11 <sup>th</sup> October, 2018 Accepted 8 <sup>th</sup> November, 2018 Published online 28 <sup>th</sup> December, 2018	The emergence of e-government around the world has profoundly transformed the relationship between citizens, enterprises and governments. Thus, the Moroccan authorities have decided to launch in recent years several projects and strategies to modernize public administrations and local communities to serve citizens and organizations. Since there are few empirical studies on e-government in Morocco, and in order to identify the different interactions between citizens and public administrations, our research aims to identify the factors influencing intention to use e-government services by Moroccan
Key words:	citizens.

E- government, public e-services, intention to use, UTAUT Model, adoption.

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### **INTRODUCTION**

Brown and Brudney (Brown and Brudney, 2001) define egovernment as the use of technology, especially web-based applications, to improve access to and effectively deliver government information and services, they classify the government's efforts into three broad categories: governmentto-government (G2G), government-to-citizen (G2C), and government-to-business (G2B) (Suki, M. N. and Ramayah T., 2010).

In this context, the Moroccan government has prepared and launched plans and strategies for the implementation of egovernment, its main objective was to provide integrated, transparent and effective services witch meet the expectations and needs of the users. However, these programs have not been able to respect the main strategic objectives, in particular the "user-oriented e-services" goal (Lamharhar, Chiadmi and Benhlima, 2013), hence the need for an effective framework for sector reform.

Given that there are few empirical studies in Morocco that develop this problem, and in order to understand where the country is in terms of citizens' interactions with e-government, this research aims to provide the motivations behind the intentions to use e-government services in Morocco, and to answer the following research questions:

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- What are the main factors that affect the use of egovernment services by Moroccan citizens?
- How effective is the modified UTAUT model to evaluate the use of online services by Moroccan citizens?

#### Theoretical framework

Research on information technology acceptance and adoption, has developed several competing models, each with a different set of determinants, and several researchers have adopted, modified, and validated many theoretical models to understand and predict information technology acceptance and use (Venkatesh *et al.*, 2003).

Venkatesh *et al.* (Venkatesh *et al.*, 2003) argue that researchers are able to choose an appropriate model, and ignore the contributions from alternative models. Thus, the authors have proposed from a comparative study of eight models explaining technology acceptance and use, a new unified model called the Unified Theory of Acceptance and Use of Technology (UTAUT) (Figure1). The eight models studied were: Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Combined Model of the Technology Acceptance Model and Theory of Planned Behavior, Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT) (Hadji, B., 2016).

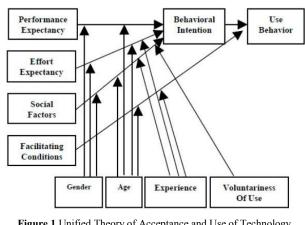


Figure 1 Unified Theory of Acceptance and Use of Technology (UTAUT)

(Venkatesh et al, 2003)

Despite the wide acceptance of the UTAUT model, Venkatesh, Thong and Xu (Venkatesh, Thong and Xu, 2012) incorporated three new predictors: hedonic motivation, price value and habit, from UTAUT to UTAUT 2, the extensions proposed produced a substantial improvement in the variance explained in intention to use (56% to 74%), and technology use (40% to 52%) (Chang, A., 2012).

### **RESEARCH MODEL AND HYPOTHESES**

The UTAUT theory seems a useful and a complete model since it covers the other eight main adoption models. Moreover, its explanatory power is higher than other technology acceptance theories (Venkatesh and Zhang, 2010). Recent e-government publications are also attempting to adopt this model, because it highlights the most variables that could explain e-government adoption factors.

Thus, the research model used in this study was based on the UTAUT model, by developing a modified version, the original model contains four independent variables, two dependent variables, and four moderating variables. In this study, behavioral intention was used to indicate the actual influence on the use of e-government services, as it is mentioned in many studies that it will have a positive and direct influence on the use behavior (Venkatesh *et al.*, 2003) (Alshehri, Drew and AlGhamdi, 2012).

Two new predictors (trust and resistance to change) were added, two moderating variables (Experience and voluntariness of use) were excluded, and another added (Education level), in total we have six independent variables and one dependent variable, with three moderators:

**Facilitating conditions:** are defined as "the degree to which a person believes that an organizational and technical infrastructure exists to support use of the system" (Venkatesh *et al.*, 2003). Research in the field of technology information adoption, has shown that this factor has a positive influence on the adoption of e-government (Jong and Wang, 2009) (Lakhal *et al.*, 2013) (Thompson *et al.*, 1991) and (Venkatesh *et al.*, 2012). In this study, facilitating conditions were measured by the perception of being able to access required resources, as well as obtaining the knowledge and support needed to use online services. Therefore, the following hypothesis is developed:

# H1: Facilitating conditions have a positive impact on the intention to use e-government

**Performance expectancy:** is defined as "the degree to which an individual believes using the system will help him or her to attain gains in job performance" (Venkatesh *et al.*, 2003). In this study, performance expectancy is measured by perceptions of using e-government services in terms of benefits, such as saving time, money and effort, facilitating communication with public administrations, improving the quality of government services. According to previous studies of the technology acceptance, this variable was an important predictor of intention to use (Venkatesh *et al.*, 2003) (Alshehri, 2012) (Al Mansoori, 2017), thus, the following hypothesis is developed:

## H2: Performance expectancy has a positive impact on the intention to use e-government.

*Effort expectancy:* is defined as "the degree of ease associated with the use of the system" (Venkatesh *et al.*, 2003). This factor is related to an individual's estimation of the effort that he will have to make to learn and use a technology, several studies have shown that effort expectancy plays a key role in facilitating technology acceptation, and has a significant influence on intention to use (Venkatesh *et al*, 2003) (Alsaif, 2013) (Alanazi, 2013) (Hariri, 2014). In this research, this variable is measured according to the perceptions of the ease of use of online administrative services, as well as the ease of learning to use these services. Therefore, the following hypothesis is developed:

## H3: Effort expectancy has a positive impact on the intention to use e-government

**Social influence:** is defined as "the degree to which an individual perceives that people who are important to him think he should use a system" (Venkatesh *et al.*, 2003). Many researchers (Chatzoglou, Chatzoudes and Symeonidis, 2015), and (Sultan, Risman and Ramdhan, 2016) suggested that social influence is an important determinant of use behavior. In this research, social influence is defined as the importance of family, colleagues, friends and awareness campaigns in intention of using e-government services, thus, the following hypothesis is developed:

## *H4: Social influence has a positive impact on the intention to use e-government*

**Trust** is a variable that has been incorporated into our research model, several studies confirm the importance of trust factor, as it helps to understand citizens' behavior regarding their acceptance and use of e-services (Gefen *et al.*, 2003) (Ayyash, Ahmad and Singh, 2011) (ElKheshin, 2016) (Al Mansoori, 2017). The literature review related to the online trust has focused on two levels, firstly, trust in the entity providing the service, in our context, the Moroccan public administrations, secondly, trust in the media through which the service is provided, in our case, the Internet (Tan and Theon, 2001) (ElKheshin, 2016) (Al Mansoori, 2017). Therefore, the following hypothesis is developed:

#### H5: Trust has a positive impact on the intention to use egovernment

*Resistance to change:* is the second variable that has been incorporated into this study. As e-government demands a fundamental change, it must expect resistance from some

citizens, Wargin and Dobiey (Wargin and Dobiey, 2001) address several reasons behind resistance to change, such as: lack of skills needed to use the new technology, lack of understanding e-government utility, so people are seen to resist anything that can interrupt their routine (Luke, 1982). As part of this study, this variable was measured according to the preference for direct contact with the administration by Moroccan citizens, the anxiety about using internet, and sharing their dissatisfaction. Thus, the following hypothesis is developed:

## H6: Resistance to change has a negative impact on the intention to use e-government

**Intention to use e-government:** is the determinant that was used in this research as the only dependent variable, It is defined as "the person's subjective probability that he or she will perform the behavior in question "(Fishbein and Ajzen, 1975) (AlAwadhi, S. and Morris, A., 2008). In the context of e-government, behavior intention is the intention of citizens to use e-government services in the future. The majority of research on the adoption of technology has used behavioral intention to predict technology adoption and use, and they have confirmed that it has a direct influence on this variable, and both variables could be used to measure technology use (Ajazen, 1991) (Alshehri, Drew and Alghamdi, 2012). In this study, behavioral intention was used to measure the actual use of e-government services in Morocco.

The demographic characteristics of citizens such as gender, age, and education level, play a vital role in explaining citizens' adoption of e-government services. As a result, these moderators will be used in our research to measure the relationship between facilitating conditions and intention to use e-government services.

*Gender:* In 2012, Venkatesh, Thong and Xu (Venkatesh, Thong and Xu, 2012) deduced that the difference between gender moderates the impact of facilitating conditions on intention to use technology, the results confirmed that men have tend to rely less on facilitating conditions when considering use of a new technology, while women like to receive external support. This result has been supported by other researchers such as (Sun and Zhang, 2006). The following hypothesis is developed:

## H1a: Gender moderates the relationship between facilitating conditions and the intention to use e-government

*Age:* Venkatesh *et al.*, (Venkatesh *et al.*, 2003) explain the significant, direct, and moderating effect of age on adoption and use behaviors. Many studies confirm that older people face difficulties in using complex systems, and usually ask for help and support before deciding to use it (Morris *et al*, 2005) (Posner, 1996) (Hall and Mansfield, 1975). Thus, the following hypothesis is developed:

## H1b: Age negatively moderates the relationship between facilitating conditions and the intention to use e-government

*Education level:* Research has shown that the relationship between facilitating conditions and intention to use e-government is moderated by education level (Mahmood *et al.*, 2001) (Venkatesh *et al.*, 2000), this is because a low education background leaves people needing more support and help if they use new technology (Al Mansoori, 2017). Therefore, the following hypothesis is developed:

#### H1c: Education level positively moderates the relationship between facilitating conditions and the intention to use egovernment

Starting from the hypotheses formulated above, we propose in the following figure the model of this research

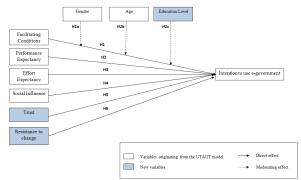


Figure 2 Proposed Research Model

# METHODOLOGICAL FRAMEWORK AND EMPIRICAL RESEARCH

#### Questionnaire development and research sample

From a methodological point of view, we opted for a hypothetico- deductive approach, based on a quantitative survey, the purpose is to answer the research questions, and test the proposed hypotheses.

Thus, we created a questionnaire composed of 35 questions, which was divided into different sections. We used an online survey platform, that of Google Forms.

For all our questions, we have single choice questions, and five point Likert scale questions: "1: Totally disagree ", "2: Somewhat disagree ", "3: moderately agree", "4: Somewhat agree" and "5: Totally agree".

Regarding the sampling method, we opted for convenience sampling. Recall that this method makes it possible to determine the sample according to the opportunities presented. In the end, a total of 192 questionnaires were completed.

#### **RESEARCH RESULTS**

#### Preliminary results

We present below a general overview of personal profile of respondents, all statistical results of our quantitative survey were obtained using SPSS 22 software.

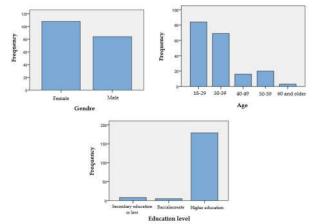


Figure 3 Some characteristics of personal profile of the respondents

### **RESEARCH MODEL EVALUATION**

To evaluate our research model, we opted for the structural equation modeling method using SmartPls software. Among the main benefits of this method, is the possibility of simultaneous estimation of structural model, which is the link between the variables, and the measurement model which is the link between the variable and the measures that describe it (Fornell and Bookstein, 1982; Fornell and Larcker, 1981; Hayduck, 1987; Loehlin, 1992; as cited in Fillion *et al.*, 2002). (Haloui, N., 2009).

#### Measurement model evaluation

The measurement model is evaluated on the basis of the following criteria: internal consistency reliability, convergent validity, and discriminate validity.

#### Internal consistency reliability

Internal consistency reliability is verified by two measures: Cronbach's Alpha and composite reliability (Hair *et al.*, 2017). According to the majority of researchers, when the indicator is greater than or equal to 0.7, there is a good level of reliability. Based on our results (Figure 4), the composite reliability Index was greater than 0.7 for all variables, except for "resistance to change". So we decided to delete item RC5.

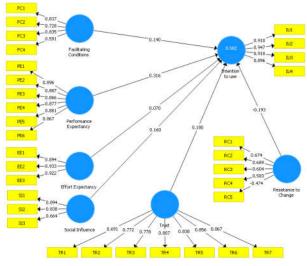


Figure 4 Research Model created in SmartPls 3

After the elimination of item RC5, we obtained the results presented in the following table:

# Table 1 Cronbach's Alpha and composite reliability values

Variables	Cronbach's Alpha	Composite reliability
Facilitating Conditions	0,747	0,839
Trust	0,909	0,927
Effort Expectancy	0,905	0,940
Social Influence	0,724	0,845
Intention to use	0,936	0,954
Resistance to change	0,803	0,868
Performance Expectancy	0,941	0,953

We notice that all values are greater than 0.7, we can deduce that our model, until now, is reliable.

#### **Convergent** validity

The convergent validity is based on the examination of the correlations (or loadings) of the measurements, with their respective constructs (Fernandes, 2012), thus, the average Variance Extracted (AVE) must be greater than or equal to 0.50, for there to be a convergent validity (Hair *et al.*, 2017). The table below presents the results obtained:

Table 2 AVE values

Variables	Average Variance Extracted (AVE)
Facilitating Conditions	0,569
Trust	0,645
Effort Expectancy	0,840
Social Influence	0,648
Intention to use	0,839
Resistance to change	0,623
Performance Expectancy	0,772

All the values obtained are greater than 0.50, which shows that the convergent validity of our model is satisfactory.

#### The discriminate validity

Discriminate validity represents the extent to which measurements of one construct, differ from measurements of another construct in the model (Fernandes, 2012).

According to Table 3, the discriminate validity of our research model is satisfactory, since each latent variable has more saturation with its measurement variables, than with the measurement variables of the other constructs.

Table 3 Discriminate Validity- Cross Loading

	Facilitating		Effort	Social	Intention	Resistance	Performance
Items	Conditions	Trust	Expectancy		to use		Expectancy
FC1	0,837	0,301	0,601	0,391	0,515	-0,112	0,522
FC2	0,728	0,242	0,484	0,299	0,338	-0,137	0,380
FC3	0,835	0,328	0,599	0,340	0,539	-0,053	0,536
FC4	0,591	0,301	0,378	0,405	0,319	-0,072	0,349
TR1	0,190	0,691	0,226	0,396	0,259	0,113	0,195
TR2	0,241	0,772	0,295	0,432	0,319	0,068	0,264
TR3	0,297	0,778	0,284	0,380	0,336	0,103	0,268
TR4	0,396	0,807	0,362	0,368	0,471	0,010	0,327
TR5	0,283	0,838	0,332	0,307	0,354	0,046	0,256
TR6	0,339	0,856	0,386	0,383	0,413	0,022	0,349
TR7	0,362	0,867	0,408	0,398	0,442	0,019	0,347
EE1	0,651	0,448	0,894	0,429	0,504	-0,146	0,650
EE2	0,589	0,375	0,933	0,376	0,519	-0,203	0,620
EE3	0,673	0,333	0,922	0,407	0,584	-0,099	0,611
SI1	0,427	0,458	0,429	0,894	0,516	-0,064	0,456
SI2	0,387	0,412	0,374	0,838	0,407	-0,043	0,437
IS3	0,301	0,223	0,230	0,664	0,323	0,059	0,288
IU1	0,543	0,379	0,544	0,488	0,908	-0,256	0,623
IU2	0,558	0,444	0,570	0,488	0,946	-0,246	0,629
IU3	0,513	0,444	0,492	0,483	0,911	-0,128	0,551
IU4	0,532	0,469	0,539	0,472	0,897	-0,193	0,623
RC1	-0,060	0,038	-0,092	0,002	-0,207	0,811	-0,200
RC2	-0,074	0,059	-0,157	-0,064	-0,200	0,839	-0,302
RC3	-0,197	0,072	-0,163	-0,038	-0,102	0,752	-0,213
RC4	-0,097	0,027	-0,118	-0,002	-0,171	0,750	-0,138
PE1	0,553	0,301	0,639	0,407	0,594	-0,227	0,896
PE2	0,547	0,325	0,593	0,416	0,598	-0,229	0,887
PE3	0,545	0,384	0,613	0,499	0,590	-0,259	0,866
PE4	0,510	0,350	0,595	0,471	0,557	-0,206	0,877
PE5	0,507	0,285	0,589	0,397	0,586	-0,245	0,881
PE6	0,534	0,281	0,572	0,437	0,570	-0,269	0,867

#### Structural model evaluation

The structural model is evaluated on the basis of the predictive relevance of the latent variables, and hypotheses testing.

#### Predictive relevance of latent variables

The verification of the predictive power of our latent variables requires the calculation of the coefficient of determination  $R^2$ ,

the coefficient of Stone-Geisser  $Q^2$ , and the goodness of fit (GoF).

#### The coefficient of determination R<sup>2</sup>

 $R^2$  represents the proportion of variation of the dependent variable that can be explained by one or more explanatory variables (Hair *et al.*, 2017).

According to Croutsche (2002) (Yejjou, H., 2018), if the  $R^2$  is greater than 0.1, the model is significant. If it is between 0.05 and 0.1, the model is tangent. If it is below 0.05, the model is not significant.

**Table 4** Coefficient of determination R<sup>2</sup> value

Dependant Variable	R <sup>2</sup>	Adjusted R <sup>2</sup>
Intention to use	0,562	0,547

According to the table above, the variance of the intention to use e-government is 56.2%, we can confirm that the explanatory power of our dependent variable is significant.

#### The coefficient of Stone-Geisser $Q^2$

According to (Wold, 1982) (Yejjou, H., 2018), this coefficient fits soft modeling like hand in glove. It allows to evaluate two values, the cross validated redundancy and the cross validated communality (Tenenhaus *et al.*, 2004), If  $Q^2$  is positive, the model has predictive validity (Tenenhaus, 1999).

Table 5 Coefficient Q<sup>2</sup> value

Variables	SSO	SSE	Q <sup>2</sup> (= 1- SSE/BSP)
Facilitating Conditions	768,000	768,000	
Trust	1 344,000	1 344,000	
Effort Expectancy	576,000	576,000	
Social Influence	576,000	576,000	
Intention to use	768,000	438,312	0,429
Resistance to change	768,000	768,000	
Performance Expectancy	1 152,000	1 152,000	

We have  $Q^2$  which is equal to 0.429, this result is satisfactory, since the value obtained is positive.

#### Goodness of fit (GoF)

The Goodness-of-fit (GoF) takes into account both the performance of the measurement model and the structural model (Chafik and Bennaceur, 2015). According to (Wetzels, Odekerten and Oppen, 2009), if the GoF is below than 0.1, there is no predictive power, if it is greater than 0.36, there is a strong predictive power.

This index is equal to the mean of both average variance extracted (AVE) and the average of  $R^2$  of the model. In our case, it is equal to:

GoF = 
$$\sqrt{[(Average Communality) \times (Average (R^2))]} = 0.629$$

This value shows that our model expresses a good level of adjustment of the global model.

#### Hypotheses Testing

The hypothesis test consists in evaluating the direct effects between the latent variables linked by a causal relationship (Yejjou, 2018). Commonly used critical values for two-tailed tests are: 1.65 (significance level = 10%), 1.96 (significance level = 5%), and 2.57 (significance level = 1%) (Hair *et al.*, 2017).

In this research, we accepted the hypotheses that have t-value greater than 1.96, and significance level of 5%.

We tested first the hypotheses without introducing the moderating variables. The table below shows the results obtained.

Table 6 Hypotheses testing

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-value	P-value	Decision
Facilitating Conditions -> Intention to use	0,176	0,178	0,072	2,443	0,015	Supported
Trust-> Intention to use Effort	0,187	0,184	0,067	2,795	0,005	Supported
Expectancy -> Intention to use	0,074	0,073	0,076	0,967	0,334	Rejected
Social Influence -> Intention to use	0,157	0,161	0,056	2,822	0,005	Supported
Resistance to change -> Intention to use	-0,110	-0,122	0,052	2,130	0,034	Supported
Performance Expectancy -> Intention to use	0,330	0,324	0,083	3,957	0,000	Supported

Five hypotheses are validated, and one hypothesis is insignificant.

We subsequently integrated the moderating variables, in order to test their impacts on the relationship between the facilitating conditions and the intention of using e-government. The results obtained are shown in the table below.

Table 7 Moderating Effects testing

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	t-value	p-value	Decision
Moderating effect Gender -> Intention to use	0,117	0,114	0,051	2,295	0,022	Supported
Moderating effect Age -> Intention to use	-0,087	-0,082	0,053	1,647	0,100	Rejected
Moderating effect Education level -> Intention to use	0,101	0,102	0,057	1,760	0,079	Rejected

Only one moderator variable is been supported, that of the impact of gender on the relationship between facilitating conditions and the intention to use e-government.

The result reveals that men have a greater effect on this relationship than women.

Table 8 t-values and p-values of gender

Hypothesis	Gender	t-value	p-value
Facilitating	Female	5.355	0.000
Conditions -> Intention to use	Male	10.744	0.000

#### DISCUSSION AND CONCLUSION

Many researchers have discussed the challenges of egovernment adoption by citizens. The use remains a crucial problem for governments who want to implement and develop this project. Therefore, they found the main determinants that can influence and encourage citizens to use e-government services.

The results of this study indicated that all the variables taken seem to have a positive influence on citizen's intention to use e-government services, except the effort expectancy. After analyzing the data, we present the following interpretations:

- *Facilitating Conditions:* This variable was tested through Four questions, which asked whether respondents felt have access to the resources, knowledge and support that allowed them to use e-government. Statistical analysis of the hypothesis (H1) revealed a significant positive result (t = 2.443, p = 0.015 < 0.05), which indicates that respondents shown a positive intention towards the use of these services. Therefore, it is necessary to improve these conditions in terms of technological and human resources, in order to enhance and increase the adoption of online services.
- **Performance expectancy:** In this study, Performance expectancy is the extent to which citizens think that using online services will help them to communicate with the administration in terms of benefits: saving time and money, improving the quality of services offered, and increasing equity among all citizens. Statistical analysis of this hypothesis (H2) revealed a positive and significant result with (t = 3.957, p = 0.000 < 0.05), which indicates that respondents had a positive intention toward utility. This variable is considered in this study as one of the strongest predictors of intention to use e-government. This shows that it is necessary to focus on the benefits and quality of online services, in order to increase their use.
- *Effort expectancy:* This hypothesis was measured using Three items that examined how citizens perceive the ease of use of the e-government services provided, which means the effort that they feel is necessary to complete their online administrative procedures, in order to evaluate if e-services are designed in a simple way, and are not too complex to use. Contrary to our expectations, the result of this hypothesis (H3) showed that the effort expectancy factor had an insignificant influence on the intention to use e-government (t = 0.967, p = 0.334> 0.05). Probably the most important for respondents is the usefulness of the project, they don't consider if these services are easy to use or not, since they can have help.
- *Social Influence:* This variable was tested by three questions about perceptions of how social communications affect citizens' intentions to use online services. In terms of this research, social influence (H4) has shown a positive influence on the intention to use e-government with (t = 2,822, p = 0.005 <0.05), therefore the government will have to encourage citizens to influence their families and important connections to use these services, without forgetting the importance of publicity and awareness campaigns that can persuade citizens to adopt e-government services.
- **Trust:** In this study, trust was measured on two levels: trust in government, and trust in the Internet. The statistical analysis of the hypothesis (H5) confirmed that the trust had a positive and significant effect on the intention to use e-services by Moroccan citizens with (t = 2,795, p = 0,005 <0, 05). The result indicates that, in order to improve the use of e-government services, citizens' degree of trust in government entities and their electronic systems needs to be increased and developed.
- **Resistance to change:** This variable was tested in this study by four items, about preference for direct contact with the administration, anxiety about using online services, and dissatisfaction sharing. The hypothesis

(H6) was validated and showed a negative impact on the intention to use e-government with (t = 2.130, p = 0.034 < 0.05). The results shown that the more users resist this type of change, the more they don't have intention to adopt these services. As a result, the Moroccan government will have to reassure citizens in terms of benefits like security and confidentiality of online services, and deal with the digital divide.

Subsequently, we incorporated the moderators' variables, gender, age, and education level to test their impact on the relationship between facilitating conditions and intention to use e-government.

According to the statistical analysis, only the gender moderator has been validated, the result showed that men have more impact on the relationship between facilitating conditions and intention of use compared to women, unlike the hypothesis of (Venkatesh, Thong and Xu, 2012), that men are less likely to rely on facilitating conditions when using new technology. Age and education level were insignificant.

For the dependent variable, the variance of intention to use egovernment was 56.2%, we compared this value with that of the UTAUT 2 model (56% to 74%) since it integrated new variables (hedonic motivation, price value and habit) as the case of this research (Trust and Resistance to change).Therefore this result shows a high explanatory power of our model.

Finally, given the importance of successful implementation of e-government services, and from a practical point of view, the Moroccan government and all responsible agencies, should take a positive stance on the factors that influence the egovernment services use. Therefore, this study could be used to determine the perceptions of expected behavior of Moroccan citizens.

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