

Attitudes Toward Implementing E-Government in Health Insurance Administration

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ABSTRACT

Health insurance administration (HIA), a governmental institution that provides health insurance services for citizens in Jordan, is investing in an electronic health insurance administration (EHIA) system. This paper aims to explore the main factors influencing users' intention to adopt EHIA in Jordan, where little research focused on such systems. Using a quantitative approach, a sample of 315 citizens was utilized, and an instrument of 30 items was used. Findings revealed that perceived ease of use, perceived usefulness, information technology background, and social influence are major predictors of citizens' intention to use EHIA. In contrast, perceived security and perceived trust are not significant toward the adoption process. Jordanian government should focus on the ease and usefulness of the system to encourage citizens to use EHIA system, where substantial efforts need to be exerted to advance citizens' skills in using e-government applications. In addition, Jordanian authorities should utilize social media effectively to illustrate the significance of EHIA system for citizens.

KEYWORDS

E-Government, Health Insurance, Information Technology Background, Perceived Security, Perceived Trust, Social Influence, TAM, TPB

INTRODUCTION

E-government projects have been implemented to constitute most of online governmental transactions; from government services to transfer of information and services through online portals with citizens and businesses. In this regards, government initiatives heavily invested in ICTs in order to improve the efficiency of government institutions through providing government services electronically (Abu-Shanab, 2013; Riyadh et al., 2019). E-government is an important contemporary topic that enticed researchers and specialists to investigate its effect on citizens' attitudes toward its services (Dwivedi et al., 2017; Elsheikh, & Azzeh, 2017). Government agencies all over the world strive to provide access for their citizens to online governmental services at the right time in order to reinforce a positive response that drives their attitudes to use such initiatives (Capistrano, 2020; Gong et al., 2019).

In Jordan, E-government project is an innovative initiative launched by his Majesty King Abdullah II in 2001 in order to conduct governmental transactions electronically. Health Insurance Administration System (HIAS) is one of the most important e-government applications that has a substantial influence on citizens, where the majority of citizens' benefit from health services

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provided under such applications. Statistics indicated that 80% of Jordanians are covered by public health insurance, where children (under 6 years old) and aged citizens (above 60 years old) are all insured under the umbrella of public health system (DoS-Jordan, 2017). Such statistics display the importance of such systems and how they influence citizens' lives. The same report proclaims that Jordanian citizens are not utilizing such electronic channel and still prefer face-to-face transactions.

Several studies asserted that e-government platforms are considered as a dynamic environment for government agencies to share public information related to government services with citizens, businesses and other parties. Moreover, such studies were focused on exploring the attitudes of citizens toward different e-government services such as e-banking services, e-filling and e-tax services, e-learning services, mobile government services, and transportation services (Alalwan et al., 2018a; Alalwan et al., 2018b; Alzahrani et al., 2017; Arfat et al., 2018; Bilal et al., 2016; Elsheikh et al., 2020; Hammouri & Abu-Shanab, 2017; Yusup et al., 2015). In addition, the vast majority of such studies investigated citizens' attitudes toward e-government services as a whole rather than concentrating on a specific particular system such as Health Insurance Administration system. The technology adoption domain is a technology specific one, where subjects might respond differently to different types of technologies. Responses related to e-tax systems will yield different results when implemented to another area like e-consultation or e-democracy). Such perspective encourages researchers to adopt a specific system when testing a model. The technology adoption model is a robust and parsimonious theory, but still the technology under consideration will have a significant influence on research findings.

In Jordan, and up to the knowledge of authors, no studies were reported or published which identify the main factors driving citizens' attitudes toward using the Electronic Health Insurance Administration (EHIA). However, the aim of this research is to study the citizens' attitudes toward implementing e-government concepts in Health Insurance Administration (HIA) under the umbrella of Electronic Health Insurance Administration in Jordan. This research is filling a gap in the literature, and improves our understanding of how citizens perceive such systems. In addition, this study identified a set of variables that define the attitudes toward implementing e-government in Health Insurance Administration (HIA). This study extended the technology acceptance model (TAM), and the theory of planned behavior (TPB) with perceived trust, perceived security, and information technology background, to explore the users' intentions toward implementing government to citizens' approach (G2C) in the Jordanian Health Insurance Administration.

This research is expected to provide significant theoretical and empirical contributions. From a theoretical perspective, this research is expected to boost the existing literature on the attitudes of citizens toward using Electronic Health Insurance Administration. Moreover, on the contrary of the previous studies, this research will investigate a specific e-government application (Health Insurance Administration) to recognize the influence of proposed factors on citizens' attitudes, rather than concentrating on e-government portals as a whole. Thus, the research findings are expected to obtain a deeper understanding about the field of e-government in Health Insurance Administration. Empirically, due to the shortage of empirical evidence on the impact of EHIA on citizens' attitudes in developing countries such as Jordan, this research is expected to have radical practical significance for public agencies. The research model introduced in the present research proposal could be very useful to public authorities and decision makers seeking to investigate citizens' attitudes toward EHIA in Jordan.

Based on the previous discussion, the major research question tackled in this study is the following: *What are the factors influencing citizens' adoption of Electronic Health Insurance Administration System (EHIAS)?* The following section will explore the literature and offer a conceptual view of the available work on related systems. The next section will cover the research model and design, data analysis and results. Finally, discussion and conclusions are provided at the end of work.

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