

σ *Research Abstract* γ

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The role of using Banking Credit cards in supporting Electronic Government Services

This field study focuses on the role of using Banking Credit cards in supporting Electronic Government Services , the purposes of the study are : Identifying the customer perception of credit cards concepts and e-government , and identifying demographic variables affecting the opportunities of using e-government services , as well as the role of credit cards to activate and spread using e-government services and obstacles that affect this use , as well as to suggesting recommendations to give effect to this use and overcome the obstacles .

The study is based on three hypotheses, the first hypothesis discusses the existence of a substantial relationship between perception of customers about the importance of credit cards and the extent of using in the payment of e-government services , the second hypothesis discusses the relationship between the demographic characteristics of credit cards holders and between the extent of using e-government services , The third hypothesis discusses the difference between the customers and employees in terms of their awareness about obstacles of using credit cards for paying e-government services.

The study consists of seven chapters : The first chapter focuses on the general framework of the study . The Second chapter focuses on the concept of information and communication technology , and effects on individuals and society . The Third chapter focuses on the concept of e-government and transferring models. Also the benefits and obstacles of transformation process . The fourth chapter focuses on the field of applying e-government international and in the Arab world . The fifth chapter focuses on credit cards concept and development , and effect of usage . The sixth chapter presents the field study , which focused on the analysis of the study hypotheses to determine their validity . Finally , Seventh chapter focuses on the results of the study and recommendations

Regarding the results of testing hypotheses validity proved invalidity of the first hypothesis , because of negative reverse relation between customers perception of the importance of credit cards and the extent of use in the payment of e-government services . Also customer had weak perception of credit cards and e-government concept . The study also showed a high acceptance of customers to use credit cards for paying the value of government services in case of provided by this option .

Concerning The Second hypothesis proved partial validity , there are essential relation between : " Income , Educational Status " of the credit cards holders and using e-government services ,The relation was so positive extrusively and this indicate the significant correlation , while the results proved Inessential relation between: " Gender , Age

, Marital Status " of credit cards holders and using e-government services .

The Third hypothesis proved its validity because the results showed a significant difference between the customers and employees regarding using credit cards for paying e-government services . This because of the employees perception of obstacles more homogeneous than customers , Consequently it is less dispersion than the customers . security and privacy were at the top of obstacles for the customers and employees , They were less dispersion and more homogeneous compared to the rest of the other obstacles

In The light of the results of this study , there is a need for taking a series of supportive measures to promote the culture of credit cards and e-government services through enhancing the customers' perception , also activating credit cards as a financial tool to extend e-government services , and benefit from all the advantages . Also the results confirmed significant effect of security and privacy obstacles for the customers and employees compared to other obstacles , Beside there is a need to take necessary procedures to reduce the effect , and support the customers trust . Finally , The study provides a set of recommendations for activating the role of banking credit cards to extend e-government services , as well as showing these services widely.