Technology Acceptance Model in Focus: An Analysis of G2C Service Adoption in Kosova

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Abstract

The benefits of e-Governance are evident, but challenges in acceptance persist, requiring continuous efforts to encourage the adoption and use of these services by the intended users. This research employs the TAM model as a foundation to pinpoint the factors impacting citizens' willingness to embrace and engage with services on the e-Kosova platform, expanding the analysis with two variables: trustworthiness and image. The study emphasizes the importance of PU, PEOU, and perceived trustworthiness factors, which positively impact citizens' willingness to accept and adopt these services. However, there was insufficient support found for the perceived impact of image improvement on the use of electronic services in this context. A quantitative research approach was employed to gather data from students and employees of the University of Applied Sciences in Ferizaj, through a closed-ended questionnaire. The questionnaire was distributed among a simple random sample of 310 subjects from a population of 1,545 students and 57 academic and administrative staff of university. The contribution of this research adds significant insights to the field of e-Governance, especially within the framework of the Republic of Kosovo, by focusing on understanding the factors influencing citizens' adoption and use of electronic government systems.

Keywords: *Information and Communication Technologies (ICT), e-Government, TAM, TRA, DOI, TPB, UTAUT.*

1. Introduction

The new reality, in which societies worldwide are increasingly dependent on ICT, has has established a new foundation for governments to interact and engage with their citizens on a larger scale, which was previously unprecedented [1]. Governments worldwide are focusing on integrating Information and Communication Technologies into public administration, and over the past few years, there has been significant engagement with adopting government electronic services with the aim of serving the public and empowering democracy [2].

The integration of cutting-edge information technologies into public sector services is a great opportunity to enhance quality levels and provide public services, and an essential stride that governments must undertake to evolve into a ubiquitously accessible

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governance [3]. This is an opportunity to create conducive conditions in the public sector and to inform and serve citizens in an easy, fast, and transparent manner [4] [5] [6].

The authors Zejnullahu et al. (2023) identified numerous benefits of e-Gov based on the findings of studies on this phenomenon, which include: Facilitation of administrative procedures, Time savings for citizens and businesses, Increased government efficiency, Cost cutting in government services, elevation of the standard of government services, More efficient management of offices and records, High transparency, and beneficial influence in various domains like poverty reduction, strengthening democratic practices, increased accountability, improved decision-making, etc.,[7].

In this context, e-Government is transforming governmental services from conventional to electronic ones, which are widely available and accessible. Despite global investments, the adoption of these services is still not satisfactory, including in the Republic of Kosova. Given that citizen preparedness to embrace these services is the key to success [8], and this signifies crucial element for the success or failure of an Information System [9], researching the factors impacting the adoption of these systems is critical and necessary.

In response to this, our research identifies the factors affecting the adoption of electronic Government systems from the standpoint of citizens in the Republic of Kosova. Specifically, it investigates the determinants of the intention to use systems of Government-to-Citizen , testing the platform of e-Kosova and relying on the Technology Acceptance Model expanded with two additional variables: Trustworthiness and Image.

e-Kosova is a national platform that integrates government electronic services, making them accessible through a unified portal. It functions as a state portal, allowing citizens of the Republic of Kosova to access any service electronically through their mobile devices [10].

2. Materials and Methods

Governments' efforts to enhance performance through electronic services may fail if users do not accept them. Investment in e-Governance has potential gains and certainty only when there is willingness from the aimed users to adapt to and use these systems—a critical aspect for the system's outcome, as emphasized by Davis [9].

On a global scale, substantial investments have been made in the projects of electronic Government; however, the adoption and utilization of these systems have not been satisfactory. Globally, government electronic services face low adoption challenges [11]. Even meticulously designed and sufficiently financed e-Gov projects may fail if they don't enjoy acceptance from a critical number of targeted users [12].

To incentivize users to utilize electronic government services, a necessity is to deepen the understanding and explanation of the factors influencing their decisions to accept or reject these services. Research in the domain of adopting new technologies, especially within the framework of the acceptance of electronic government systems, is extensive and extensively explored in contemporary information systems literature.

In an analysis of 19 research studies by Zejnullahu & Baholli (2017) in the realm of embracing and adopting e-Government, it was identified that most researchers focus on the challenges and opportunities of adopting mobile government systems, especially regarding Government-to-Citizens (G2C) services. However, in the context of Kosova, there is a lack of research on this phenomenon [13].

Research in this field has brought forth theoretical models from the science of information systems, psychology, and sociology, offering researchers the opportunity to choose their constructs through models or identify the most suitable model for their

context [14]. In this context, the most applied models and theories are Technology Acceptance Model (TAM, TAM2, and TAM3), Theory of Reasoned Action (TRA), Unified Theory of Acceptance and Use of Technology (UTAUT) Diffusion of Innovations (DOI), and Theory of Planned Behavior (TPB). TAM emerged as the predominant utilized model in the majority of these studies, either incorporated with other theories and/or extended with supplementary variables. [13].

This argument was utilized as a reference to apply the expanded TAM with two additional constructs, "Trustworthiness" and "Image," in this study to assess the factors influencing the adoption of electronic services offered on the government portal e-Kosova, from the perspective of citizens.

The TAM model was developed by Davis (1986), offering a method to predict behavior and explain the successful use of new technology [15] [16] [17]. It was based on the TRA theory, which provided a psychological perspective on human behavior and was unexplained in the literature of IS at that time [9] [18]. This is because, in Davis's assessment, the actual use of the system is considered "a behavior", and consequently, the TRA model seemed well-suited for predicting and explaining this behavior [8]

According to the Technology Acceptance Model, an individual's Attitude Toward Using (ATU) is shaped by two distinct beliefs: Perceived Usefulness and Perceived Ease of Use. This attitude contributes to the formation of the Intention to Use (ITU), which influences the actual usage of the system [12].

Perceived Usefulness is defined as the individual's perception (PU) regarding the extent to which the use of a specific system will impact the improvement of his/her job performance [18]

Perceived Ease of Use is defined as the individual's perception (PEOU) regarding the extent to which the use of a specific system does not require a significant amount of effort [18].

While the TAM model continued to be widely used and analyzed by many researchers for its explanatory power, reliability, stability, and validity, Davis, Venkantesh, and Bala committed to expanding it. They included various variables that enhanced the explanatory power of the model: TAM2 [19] and TAM3 [20].

Although the TAM model remained to be extensively employed and scrutinized by numerous researchers, confirming its power, authors Davis, Venkantesh, and Bala were committed to further increasing the predictive power of the model by expanding it with additional variables, resulting in two proposals: TAM2 [19] and TAM3 [20].

ITU (Intention to Use) plays a pivotal role in TAM. Understanding ITU enables us to forecast the real usage of the system by its intended users. Thus, understanding the factors that impact an individual's willingness to use a system empowers researchers to more accurately predict the probability of its adoption [21].

Intention to Use is defined as the individual's willingness (ITU) to carry out a particular behavior, specifically the utilization of an information system [18] [22].

The model used in this study focuses on TAM, examining two constructs of this model: PU and PEOU alongside two additional variables: "Perceived Image" and "Perceived Trustworthiness," as illustrated in Figure 1.
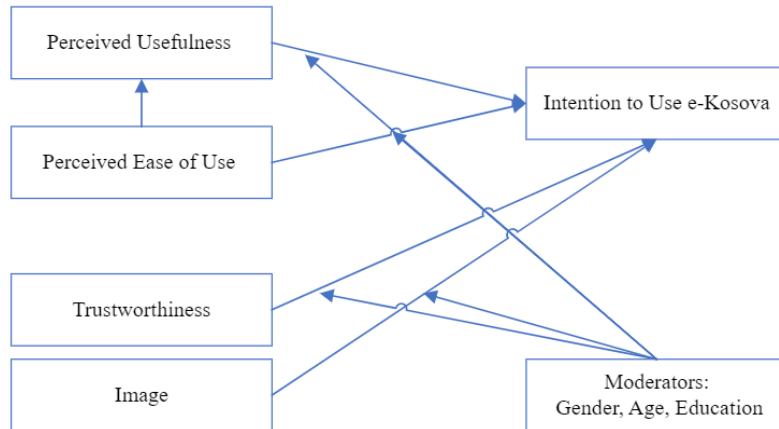
Figure 1. Connection among the examined variables

The expansion of TAM with these two additional variables has been undertaken due to their inclusion in the majority of investigations related to the adoption of e-Gov services.

Image is described as the degree to which the use of an innovation is seen to improve the image or status in a social system [23]. When an Information System is recognized as a factor that improves image, the process of user acceptance becomes more effortless.

This implies that individuals are more likely to embrace and adopt the Information System if they believe it contributes positively to their social standing or image within a community or social context.

Trustworthiness is characterized by the user's conviction that the particular service does not present a threat to security and privacy [24] and that the service will operate as intended with satisfactory outcomes for the user [25].

To express the influence of the four factors (PU, PEOU, Perceived Image, Perceived Trustworthiness) on the Intention To Use (ITU) regarding delivery of e-government services through the e-Kosova portal, we have formulated the following four hypotheses:

H1: A high level of PU positively effects on ITU of electronic government services on the e-Kosova portal.

H2: A Perceived PEOU positively effects on ITU of electronic government services on the e-Kosova portal.

H3: A positive perception of enhanced Image positively effects on ITU of electronic government services on the e-Kosova portal.

H4: A high level of perceived Trustworthiness positively effects on ITU of electronic government services on the e-Kosova portal

Below are listed some of the reasons that motivated the focus on this model:

- TAM has proven predictive and explanatory power by many researchers [22], thus providing significant theoretical and empirical support and ranking it as one of the extensively employed models in e-government services adoption [26].

- TAM is designed and suitable for forecasting the acceptance and utilization of IS [14] [26].

- The flexibility of TAM allows the inclusion of other factors in the model, making it suitable for any type of technology [27]. This characteristic has facilitated our ease in expanding the TAM with two additional variables, such as Image and Trust.

- The widespread use of TAM in research on the individual-level adoption of e-Gov [26] makes this model suitable for this study, considering that e-Kosova users are individuals (citizens and legal entities).

2.1 Methodology

In the course of this research, we undertook a comprehensive cross-sectional analysis, employing a quantitative methodology to systematically gather data. Our study focused on collecting information from both students and staff members affiliated with the University of Applied Sciences in Ferizaj, located in the Republic of Kosovo. This approach allowed us to capture a nuanced and thorough snapshot of the prevailing conditions and perspectives within the university community.

The decision to focus on students in this research was driven by the fact that all students had used the e-Kosova system to apply for government subsidies as post-COVID assistance and scholarships. The study population includes all students at this university, totaling 1545 students across all five faculties, and the academic and administrative staff of the university, comprising 57 respondents. From this demographic pool, we opted for a simple random sampling technique to meticulously select a subset of 310 participants.

To determine a suitable sample size representing the population, we used the table developed by [28]. To gather primary data for this research, we designed a questionnaire comprising 20 closed-ended questions, mandatory for all research participants. Subsequently, the collected data underwent analysis through the utilization of SPSS.

The survey was conducted using Microsoft Forms tools from February 12, 2023, to November 13, 2023. During the survey period, the e-Kosova portal integrated more than 83 electronic services offered by government institutions for citizens.

2.1.1. Sample Profile

The study's population encompasses 1545 students presumed to have have used e-Kosov along with 57 university employees. A total of 310 questionnaires were disseminated through Microsoft Forms, with one being disqualified due to partial completion. Subsequently, 309 questionnaires were deemed valid for analysis.

The questionnaire included a filtering question to determine whether the respondent had ever used a service from e-Kosova. Out of the 309 respondents, 44 stated that they had never used any service from e-Kosova. We assume that these were newly admitted students to the university who had not yet had the opportunity to apply for any subsidies from government. Therefore, the analysis includes data collected from the remaining 265 respondents.

The sample's descriptive statistics reveal a gender distribution that is well-balanced, but notable imbalances surface when scrutinizing the age demographics.

3. Results and Discussion

3.1 Respondent Demographics and e-Kosova Usage

Table No.1. offering an Insight into the Demographic composition of study participants.

Table No.1 Demographic Profile and e-Kosova Usage Among Respondents

Attributes	Demographic Category	Frequency	(%)
Gender Categories	Man	125	40.5
	Women	184	59.5
Age group	17-29	278	90.0

	30-39	18	5.8
	40-49	8	2.6
	50-59	3	1.0
	59+	0	0.6
The use of e-Kosova	Yes	265	85.8
	No	44	14.2

Table no.1 shows that most respondents were females, representing 59.5% of the total, while males accounted for 40.5% of participants. The most frequent age group of respondents was 17-29 years, comprising 90.0% of participants, as most of them were students.

The absolute majority of participants, 265 (85.8%), have used the e-Kosova platform to receive government electronic services, while a smaller percentage, 14.2%, have not used it.

As a result, individuals who have never used e-Kosova were excluded from the analysis. This happened because the questionnaire contained a filtering question, which directed participants to the end of the questionnaire if they had never received government services through the e-Kosova portal.

3.2 Reliability Analysis Results

The application of the Cronbach's Alpha test demonstrated the reliability of the questionnaire.

Table No.2. Assessing Questionnaire Reliability Using Cronbach's Alpha

Cronbach's Alpha	N of Items
0.934	20

Table No.2 presents the Reliability Statistics, where a Cronbach's Alpha of 0.934 signals high reliability for the questionnaire. The result exceeds the recommended level of 0.80 for advanced and well-grounded research in the specialized literature [29], demonstrating that the questionnaire has a high capacity to produce reliable and repeatable results.

With a total of 20 questions, this constitutes a good indicator of the quality of the instrument used in this study. For this type of research, such a high coefficient of Cronbach's Alpha is often regarded as evidence highly reliable and is favored by scientists and researchers for assessing questionnaires.

The high value of Cronbach's Alpha (0.822) indicates that the variables used have a good measure of consistency and can be used reliably in assessing respondents' perceptions about the factors influencing their readiness to utilize government e-systems via the e-Kosova portal. This result suggests that the questionnaire has a high level of stability and consistency in measuring the variables of interest, confirming the quality of the instrument used in this study.

3.3 Response means for the five constructs.

In Figure 2, the means of the 265 valid responses for each of the five variables: PU, PEOU, Image, Trustworthiness, and ITU are presented.
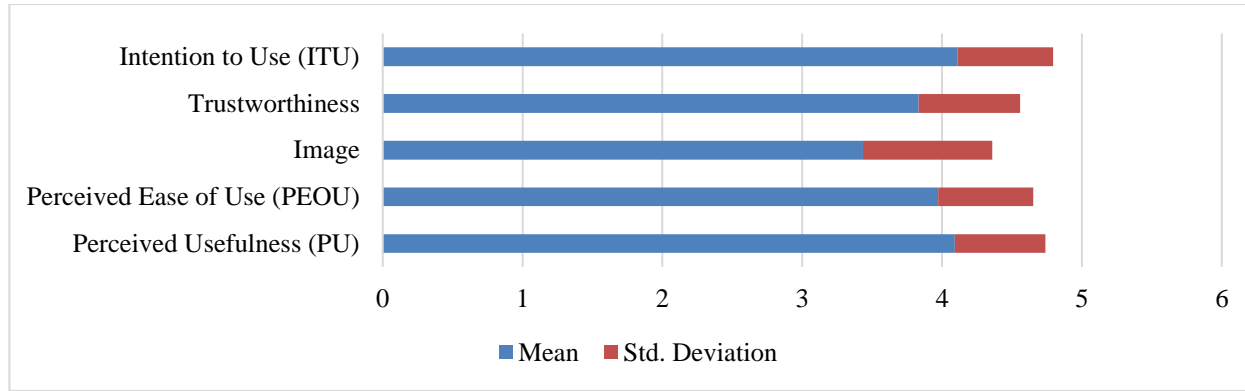
Figure 2. Means of the responses

In general, the average values are high for all variables, indicating values above 3 and marking a positive perception of the participants for all five variables.

- The average rating for Perceived Usefulness is 4.0915, indicating that participants highly value their trust in the usefulness of the electronic services received through the e-Kosova portal, contributing to improving performance at work or in studies.

- The average for Perceived Ease of Use is 3.9721, showing a positive evaluation of the ease with which participants have accessed government electronic services through e-Kosova.

- The Image average is 3.4349, suggesting that subjects have a constructed perception of improving their image or status in society, which may result from obtaining government services electronically.

- The average for Trustworthiness is 3.8327, indicating a moderate degree of government institutions trust institutions regarding the receipt of electronic government services through the e-Kosova portal, particularly concerning security and privacy.

- The average for Intention to Use is 4.1094, showing a high intention or willingness from participants to use e-Gov in the future.

The standard deviations for the four variables indicate a moderate distribution around the mean values (PU= 0.64687, PEOU= 0.67978, Trustworthiness = 0.72598, and ITU=0.68383), while the Image variable has a standard deviation of 0.9246, indicating a relatively wide distribution of values. These findings show consistency in participant evaluations, with a considerable spread for Image and a narrower distribution for PU, PEOU, Trustworthiness, and ITU.

3.4. Bivariate correlation

The correlation matrix presents the statistical relationship or association between two variables. In the context of your study, it includes the correlation between pairs of variables such as PU, PEOU, Image, Trustworthiness, and ITU.

Table No.3. Correlation matrix

		Perceived Ease of Use (PEOU)	Image	Trustworthiness	Intention to Use (ITU)
Perceived Usefulness (PU)	Pearson Correlation	.653**	.276**	.547**	.674**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	265	265	265	265

			.345**	.598**	.647**
Perceived Ease of Use (PEOU)	Pearson Correlation		.345**	.598**	.647**
	Sig. (2-tailed)		.000	.000	.000
	N		265	265	265
Image	Pearson Correlation			.430**	.318**
	Sig. (2-tailed)			.000	.000
	N			265	265
Trustworthiness	Pearson Correlation				.633**
	Sig. (2-tailed)				.000
	N				265
**. Correlation is significant at the 0.01 level (2-tailed).					

The findings of correlation indicate a strong and statistically significant correlation between the PU & PEOU variables. A high value of Pearson Correlation, r=0.653, shows a positive and strong relationship between these variables, while the Sig. (2-tailed) is 0.000, a low p-value confirming the statistical significance of the relationship. This result suggests that, in the context of Kosova, participants who perceive a government electronic service as useful (PU) tend to also find it easy to use (PEOU), and vice versa. This strong correlation may have implications for strategies and the design of electronic services to increase their acceptance and use by users.

The correlation between Image and Trustworthiness is positive and significant at the 0.01 level, suggesting that a positively perceived image has a strong connection with a high perception of trustworthiness. This means that participants who perceive that they will have an improved image from using an electronic service are likely to consider that service trustworthy. This positive connection may influence the acceptance and use of this service, explaining that a favorable image can impact users' trust in the electronic service.

3.5 Testing of Hypotheses

We used multiple linear regression to examine how all independent variables collectively correlate with the dependent variable (ITU). The results of the multiple regression analysis, presented in Table no.4, show that the variables PU, PEOU, and Trustworthiness have a significant relationship with ITU. However, the image exerts negligible influence as the correlation with ITU is statistically insignificant.

Table No.4. Testing of Hypotheses Results

Hypotheses	Beta(β)	Std. Error	t	Result(p-Value)
Perceived Usefulness (PU)	.379	.058	6.542	Supported(p=0.000<0.05)
Perceived Ease of Use (PEOU)	.235	.058	4.061	Supported(p=0.000<0.05)
Image	.009	.033	.275	Not Supported(p=0.784>0.05)
Trustworthiness	.274	.051	5.379	Supported(p=0.000<0.05)

H1: A high level of PU positively effects on ITU of electronic government services on the e-Kosova portal.

The outcomes of the linear regression analysis that examining the relationship between PU & ITU: $\beta = 0.379$, $p = 0.00 < 0.05$, indicates a positive and statistically significant impact of PU on ITU. In other words, a high perception of usefulness expressed in PU values brings a significant increase in the willingness and readiness of individuals to accept and use electronic services from the e-Kosova portal. This finding supports our initial hypothesis (H1) and is confirmed by the statistical significance level $p = 0.000$, which is less than 0.05, emphasizing that the perceived usefulness factor significantly influences the intention to use electronic government systems.

H2: A Perceived PEOU positively effects on ITU of electronic government services on the e-Kosova portal.

The outcomes of the linear regression analysis that examining the relationship between PEOU & ITU: $\beta = 0.235$, $p = 0.00 < 0.05$. The standardized coefficient is 0.234, indicating a positive and statistically significant influence of PEOU on ITU. In simple terms, this means that a positive perception of ease of use is associated with a significant increase of 0.234 in the willingness and disposition to adopt and utilize electronic government services from the e-Kosova portal. This result aligns with our initial hypothesis (H2) and emphasizes that the feeling of ease of use has a significant impact on the intention of individuals to use electronic government systems.

H3: A positive perception of enhanced Image positively effects on ITU of electronic government services on the e-Kosova portal.

The outcomes of the linear regression analysis that examining the relationship between Image & ITU: $\beta = 0.009$, $p = 0.784 > 0.05$. The standardized coefficient is 0.009, and p= 0.784, by surpassing the predefined threshold for statistical significance (0.05). This show the absence of a noteworthy impact of the improved Image on the intention to embrace and engage with electronic government services within this context. Thus, based on this result, there is not sufficient support to accept the initial hypothesis (H3) suggesting a positive impact of the improved Image perception on the willingness to use e-Gov services.

H4: A high level of perceived Trustworthiness positively effects on ITU of electronic government services on the e-Kosova portal

The outcomes of the linear regression analysis that examining the relationship between Trustworthiness & ITU: $\beta = 0.274$, $p = 0.00 < 0.05$. The standardized coefficient is 0.291. This indicates that a high level of trust exerts a favorable and statistically noteworthy influence on the inclination to accept and use electronic government services from the e-Kosova portal. For each one-unit increase in Trustworthiness, there is an expected increase of 0.274 in ITU. In other words, the higher the trust of individuals in electronic services, the higher their willingness to use them. This result supports our initial hypothesis (H4), emphasizing that perceived trust plays a pivotal role in the utilization of e-Gov services.

The outcomes of the analysis confirmed that a positive perception of perceived usefulness and an easy-to-use feeling have a positive and statistically significant effect on the willingness to accept and use electronic government services on the e-Kosova portal. Additionally, perceived trust was also identified as a key factor, indicating that a high level of Trustworthiness factor demonstrates a positive and statistically significant influence on the intention to accept and utilize these services. However, there was not sufficient support found for the perceived impact of Image improvement on the use of electronic services in this context.

The multiple regression model (see Table 5) has an R value of 0.762, highlighting a robust and positive correlation among the variables employed in the model and the Intention to Use (ITU) variable. These variables explain a considerable part of the dependent variable. With an R-square of 0.581, it is understood that 58.1% of the

variability of the dependent variable (ITU) is explained by the variables used in the model.

Table No.5. Multiple regression model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762[a]	.581	.575	.44586
a. Predictors: (Constant), Trustworthiness , Image , Perceived Usefulness (PU) , Perceived Ease of Use (PEOU)				

Analysis of Variance (ANOVA) shows that the model has a significant influence on the ITU variable, as the F-value is 90.254, and the significance is very small (p=0.000). This was further confirmed by the high R-square of 0.581, indicating that 58.1% of the variability in ITU is elucidated by the variables incorporated in the model. The explanation of variability by the model is statistically significant, demonstrating a robust and positive correlation among the variable used in the model and ITU (See Table 6).

Table No.6. Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	71.766	4	17.942	90.254	.000[b]
	Residual	51.685	260	.199		
	Total	123.451	264			
a. Dependent Variable: Intention to Use (ITU)						
b. Predictors: (Constant), Trustworthiness , Image , Perceived Usefulness (PU) , Perceived Ease of Use (PEOU)						

3.6 The Impact of Demographic Variables on Adopters' Perceptions

Gender: The Independent t-test analysis indicates that There is no statistically significant differences among the evaluations of females and males for PU and PEOU. However, there are significant differences for Image, where females have a lower perception than males. For Trustworthiness and Intention to Use (ITU), there are also no significant differences between the two genders.

Specifically:

Perceived Usefulness (PU): The average for females is 4.0879, while for males, it is 4.0975. The difference between them is small, and there are no statistically significant differences for PU (T = -0.112, Sig. (2-tailed): 0.911, 95% Confidence Interval of the Difference: (-0.17134, 0.15210)).

Perceived Ease of Use (PEOU): The average for females is 4.0024, while for males, it is 3.9220. The difference is small, and no statistically significant disparities exist between the evaluations of females and males for PEOU (T = 0.902, Sig. (2-tailed): 0.368, 95% Confidence Interval of the Difference: (-0.09555, 0.25640)).

Image: The average for females is 3.3470, while for males, it is 3.5800. There is a considerable and statistically significant difference between the groups for Image (T = -1.971, Sig. (2-tailed): 0.050, 95% Confidence Interval of the Difference: (-0.46611, 0.00005)).

Trustworthiness: The difference between the averages for females (3.8040) and males (3.8800) is not statistically significant for Trustworthiness (T = -0.783, Sig. (2-tailed): 0.435, 95% Confidence Interval of the Difference: (-0.26751, 0.11559)).

Intention to Use (ITU): No statistically significant disparities exist in the intention to use an electronic system between females and males (T = -0.783, Sig. (2-tailed): 0.435, 95% Confidence Interval of the Difference: (-0.26751, 0.11559)).

These results indicate considerable differences only in the perception of Image between females and males in the context of electronic services.

Previous experience with other government electronic systems: The Independent Samples Test analysis shows that there are no statistically significant differences between the perceptions of individuals who have previously used another government electronic system (YES) and those who have not (NO) for the studied variables:

Perceived Usefulness (PU): No statistically significant disparities exist between the YES and NO categories for PU (T = -0.402, Sig. (2-tailed): 0.688, 95% Confidence Interval of the Difference: (-0.23828, 0.15756)).

Perceived Ease of Use (PEOU): No statistically significant disparities exist between the YES and NO categories for PEOU (T = 0.124, Sig. (2-tailed): 0.901, 95% Confidence Interval of the Difference: (-0.19647, 0.22295)).

Image: No statistically significant disparities exist between the YES and NO categories for Image (T = 0.084, Sig. (2-tailed): 0.933, 95% Confidence Interval of the Difference: (-0.26924, 0.29329)).

Trustworthiness: No statistically significant disparities exist between the YES and NO categories for Trustworthiness (T = -0.958, Sig. (2-tailed): 0.339, 95% Confidence Interval of the Difference: (-0.33618, 0.11635)).

Intention to Use (ITU): No statistically significant disparities exist between the YES and NO categories for ITU (T = 0.719, Sig. (2-tailed): 0.473, 95% Confidence Interval of the Difference: (-0.13419, 0.28809)).

These results suggest that previous experience with other government electronic systems does not have a significant impact on users' perceptions in this study regarding the use of electronic services received through the e-Kosova portal.

4. Conclusions

However, government investments and efforts to improve services are valuable and have the potential to bring advancements in public administration and the government-citizen relationship. They are facing the challenge of a lack of readiness among the targeted users to use these services.

To enhance the adoption and usage of government electronic services, it is necessary to understand the factors influencing their acceptance. In this study, factors affecting the acceptance and usage of government electronic services through the e-Kosova platform have been analyzed, focusing on the perspective of citizens in the Republic of Kosova. The TAM model has served as an appropriate basis for this study, expanded with two additional variables: Trustworthiness and Perceived Image, as these four factors prove to be critical in understanding citizens' readiness to accept and use government electronic services.

Considering the outcomes of the study, PU, POU and Trustworthiness have a positive impact on citizens' readiness to accept and use electronic government services on the e-Kosova platform. This underscores the importance of providing a user-friendly and straightforward user experience, functional systems, and building citizens' trust in using these systems concerning service security and privacy. However, there was not enough support found for the perceived impact of image improvement on the use of electronic services in this context.

Significant differences were only shown in the perception of image between females and males in the context of electronic services. Among other things, the findings indicate that prior experience with other government electronic systems does not exert a significant influence on users' perceptions in this study regarding the use of electronic services received through the e-Kosova portal.

This research enhances our understanding of the determinants affecting the adoption of electronic government services in the Republic of Kosovo. increasing awareness and information about some of the challenges and potentials of this transition towards e-government.

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