

IDENTIFICATION OF THE BARRIERS IN THE IMPLEMENTATION OF E-GOVERNMENT IN THE HEALTH INSURANCE ADMINISTRATION OF QAZVIN PROVINCE

(Recibido el 02-01-2017. Aprobado el 07-04-2017)

M. Qhavidast

Islamic Azad University, Public
Administration department, Abhar Branch,
Abhar, Iran
Research@QIAU.ac.ir

B. Haj Karimi

Islamic Azad University, Department of
Management, Member of the faculty, Abhar
Branch, Abhar, Iran
Admin@QIAU.ac.ir

Abstract: The technology development is one of the new era properties. E-Government refers to the adoption of technologies by the government in order to increase efficiency and productivity of public services and assessment of the obstacles is one of the important areas of the successful implementation of e-government. The purpose of this study is to evaluate the obstacles of the implementation of e-government at the Health Insurance Administration of Qazvin province. This will help managers to be aware of the obstacles in the implementation of e-government and take the actions in eliminating restrictions and barriers. According to the theoretical fundamentals and the use of expert's opinion, a questionnaire with 11 questions was designed and was distributed between 202 and 210 people of the employees of the Administration of Health Insurance of Qazvin province. For data analysis, inferential statistics were used to examine the variables of research through confirmatory factor analysis. The structural equation model (SEM) was used to test the hypothesis. The results of this study showed that other factors as barriers in the implementation of e-government in Qazvin Province, with the exception of system architectural factors. It also the results of rating assumptions show that among the barriers (main factors) the budget factors were identified as the most important obstacles. Other key factors in terms of importance are: Technical factors, environmental factors, security and risk factors.

Keywords: information technology, e-government, e-government barriers.

1. INTRODUCTION

One of the features of the twenty-first century specifications is the spread of information and communication technologies in all areas of human life. The most important opportunities that this technology puts for the managers and authorities include the possibility of re-engineering, architecture and increasing accessibility, improving efficiency and making government more accountable that its use has made sustainability of the reality called as e-government in the process of governing. It is the necessity of the states government in the informational communities. The deployment of information technology makes the extensive development in administration and information systems and it has been provided the possibility of different data, documents and evidence's electronic transfer through the computer and lines of communication. One of the major results of information technology is decentralization at the same centralization. It means that they could be done the work remotely, without it is necessary to be present at the place physically and constantly. This property emphasizes on shortening the time and place intervals as a superhighway.

2. STATEMENT OF THE PROBLEM

And information and communications technology has changed the face of the world. It is one of the major forces is shaping the future era and the future communities. This technology serves to the growth and development of education system, research and development of technology with all its potential and actual capability (Shafiee, 4, 11, 7). One of the uses of information and communication technologies is e-government. E-government is to provide public services and information through the Internet or other electronic media that in this case, the systems of providing internet-based services and information, unlike traditional structures which are linear, hierarchical and one-way, they have formed as non- hierarchical, non-linear and two way (Yacobi, 2009:16). E-government means taking advantage of the power of information and technology to create a new approach from the government which is consistent with the intelligence and network community. E-government can help to offer public information and government services at any time and in any place. One of the most important issues is the problem of e-government in the information society. E-government means that the government

can provide its services to the public and citizens on all days of the week (Faizi, 2005:22). Although, the e-government could be a major step for the government, it is challenging as well. If governments fail to provide the electronic services uniformly and accessible to the general population, E-government will be led to the gap over the broader community and ultimately increase public discontent. Of course, this is not the concept of e-government, but it emphasizes on a more detailed plan to achieve this goal which it seems inevitable that in this digital age (Ghorbanizade, 2013:33).

2.1. Research Questions

- 1 -Which are the obstacles of the implementation of e-government at the Department of health insurance in Qazvin in the province?
- 2 -How is it figured the priority of barriers?

2.2. Research Methodology

Since the purpose of this study was to develop practical knowledge in a particular field, the researcher puts it in the category of applied research. It is intended to use the findings to identify and resolve the obstacles of the implementation of e-government at the administration of health care. The present study is descriptive research and we will review the status quo as it is. There will be no manipulation in the variables. Based on how to obtain the required data, it can be viewed as descriptive research (non-experimental).

2.3. The Scope Of The Research

This study is conducted in location within the Department of health insurance of Qazvin province.

2.4. Statistical Population

The population consists of all managers, experts, officials and experts of Health Insurance Administration of Qazvin province, in total, they are 230 people.

2.5. Data Collection Methods And Data Collection Tools

Information gathering methods can be divided into two classes of library and field.

In this study, the researcher employs the library methods such as (books, magazines, publications, centers of research, academic dissertations, articles, Internet, etc.) to collect information about

the literature and to collect data about measuring the variables and hypothesis testing will use the tools of field methods (built researcher questionnaire).

The information contained in this questionnaire will be prepared by examining the questionnaire of other domestic and foreign researchers by the help of supervisor.

2.6. The Analysis Method And Tools:

The research tool has been designed as the questionnaire.

The information contained in this questionnaire has been prepared by questionnaire evaluations and studying other researchers' questionnaire at home and abroad and with the help of a supervisor. The questionnaire used in this study consists of two general and professional questions. Part one consist of 6 general questions about personal details of the respondents such as gender, age, educational level, organizational level and employment status. The second part contains 11 specific questions that have been designed to test the hypothesis.

2.7. E-government

E-government is a way for governments to use information technology and new technology that offer the necessary facilities for convenient access to government information and services, their quality and the opportunity to participate in the processes (Afshar, 2015:8)(Kuzmits &C).

2.8. The philosophy of implementing electronic government

What is considered as ideal goals and actually as a philosophy in the e-government, is increasing of the organization ability in meeting varying demands of the customers and recipients of services, aligning the objectives of employees with organizational goals and finally, the proper use of facilities, organizational justice and making transparent the corporate sector (Yaghuobi, 2004,92).

2.9. The importance of e-government

Increasingly, the people's expectations are changing about the quality of its services and products and how to provide and its quality. The government must respond to these needs and expectations. They are demanding that the working hours of government agencies should be

increased and whenever they want, they can do their work, they do not wait in queues, receive better quality services, they will get cheaper products and services which the current e-government is the most accountable form of government that responds to the expectations.

E-government is beyond having a website, e-mail, or processing interactions through the Internet. E-government is a natural extension of the technological revolution that it realizes the intelligence community and adds new concepts such as transparency, accountability, citizen participation in government performance evaluation. E-government Government promises the government's responsibility, improvement of interactions with business and industry, citizen empowerment, and effective management of the government which can lead to reduce corruption, increase transparency, trust, revenue growth and cost reductions.

2.10. The goals of e-government

In 2006, a working group of ASEAN carried out a project that their goal is making it electronically. In the report of project, the main purposes of e-government as follows: To Create customers online and not in line: to provide public goods and services to citizens effectively through rapid response of the government, without interference by government officials. Others must not wait in line for the simplest of requests.

Strengthening optimal governance: making information accessible to the public under the transparency and accountability in the government. The government can deliver services and goods that are most needed, even the most disadvantaged segments of society achieve to it.

Massive increase in public participation: by this way, it will be made the more opportunities for direct participation of citizens from all sectors to engage more actively in the process of state government policy and decision-making. Even the members of groups that are placed in the margin, are strengthened, because they will get the opportunity to be involved actively in the political process.

Many government agencies and hospitals have no choice in benefits and they have to provide certain benefits for their employees.

It may be said if they are legal, they are not benefits. However, those are costs that hospitals

pay. The state laws determine these benefits and the organizations are obliged to create and pay them. Some of these benefits include payment for unemployment, health care insurance, pensions and etc.

2.11. The reasons of the tendency to the e-government

The effectiveness of IT in the public sector: IT is one of the main pillars of management reform. It is expected in the future, e-government plays a prominent role in the new governance. During the past decade, IT has played a major role in the policy change, government agencies, performance management, reduce paperwork and re-engineering. Norris has concluded in his book, *The Social Dimension of the Information Technology* that the information technology can lead to significant improvement in the state, society, education and the quality of political processes (Faghihi and yacoubi, 2004).

The success of the private sector in e-commerce: Private sector activity in a dynamic and competitive environment has created a fundamental change in the attitude of managers. The managers in the private sector has concluded that the only way to survival and sustaining the organizational life is transition from traditional patterns in providing goods and services and finding the new methods. The successful experience of the private sector in the use of e-commerce has imposed much pressure on the public sector to provide the electronic services.

Expectations of the citizens from the state: These expectations include public administration sensitive to citizens' expectations because of its legitimacy from them to maintain or strengthen that legitimacy, citizens expectation to avoid the waste of resources by the public sector due to their scarcity, the access of citizens to government information and services and narrowing the gap between public administration and the public.

2.12. The budge factors

Development costs, hardware and support of e-government, such as the cost of software, hardware and staff training can be barriers to the deployment of e-government. The problem in these cases is to determine the cost benefit in the process of e-government. Knowing the costs and benefits of e-

government expenditures can help to create e-government that currently, this estimate is not easy. Most costs are not easily tangible and measurable with existing tools and need to invest and equipment, such as software, hardware, network, particularly the deployment of ICT infrastructure and human costs such as personnel management, design, develop, market, work, and other items that are needed to support e-government, although some costs, like cost per employee is easily measurable (European Commission, 2015) such as Internet tariffs, the high cost of IT, high cost of maintaining the servers and maintain them, are the obstacles to the realization of e-government in the administration of health insurance. As well as high tariffs and absence of appropriate use of Internet communication such as a computer, is another contributing factor in the inattention and unkindness of employees in the use of Internet services.

2.13. The risk factors

Human and human relationships which form the main content of the organization with behavioral norms, communications (informal) and interconnected specific patterns are described in the form of risk factors. These factors are actually living factors of organization. Unwillingness of managers and employees to take risks, lack of organizational belief and believe in doing things electronically and resistance to change provide the barriers of implementation of e-government (Mirzaee, 1394:126).

The resistance to change: The government review and preliminary studies for the implementation of e-government initiatives have shown that the main problem in the development of e-government is not technology, but the main problem is whether the society's culture is ready to accept the many changes that will be created. These changes will have a key impact on the public employees. Studies also show that the total numbers of employees of Health Insurance administration of Qazvin province oppose to the rapid changes in the administrative system. While other people agree with it and embrace it. Staffs feel threat for the change. Older employees feel that they are too old to coordinate with the change, therefor, the management of the Internet and network technology see it strangely intimidating. It should reduce this distraction by creating a lean and ensure more job security and benefits them. They

are induced that the paperless digital model it is not what they think. Control systems, the administrative hierarchy, the role of managers and all those who are in the vanguard of change should be convinced that the information is enough safe and it is considered the individual privacy completely.

In the organizational structure of an e-government, the employees manage the risk instead of avoiding risk. In such an environment, the individual are encouraged to creativity and innovation in administrative works. Also in the advanced information society, citizens and private entities ensure to the security of e-government system and they do most through it, in such a place, the state support creativity and innovation as well. In the outside of the organization, the citizens should be aware of some benefits of e- government by using stimulus. The employment of providing electronic services and increase the encourages and significantly reducing the costs indicate the electronic implementation is the best way (Hellen and Downlivy)

2.14. Personal desires

As long as we are not familiar with virtual space and avoiding from the paper and we do not consider this issue on the agenda of all governmental and non-governmental sectors, we cannot accept e-government easily, because the boss and subordinate offices and organs are still used to sign the letters and papers and they still do not believe that it can be done by clicking instead of paper working. And it is used electronic signatures. The transition through this period is not only expensive and time consuming and requires heavy costs, but we must apply special attention to the aspects of proper training. Employee resistance or organizational resistance to the change is one of the barriers of e-government establishment. One of the most important sources of resistance is the fear of the alternative technology rather than human resources. In other words, services that can be delivered via the Internet reduce the need for some office affairs. Culture-building reduces the value of this type of resistance against government (Shwister, 2009).

2.15. Security agents

Confidentiality or privacy means that the personal information of users who Use the information service, is not available to unauthorized persons. The lack of required guarantee for the security and

privacy of e-government services, the use of electronic government is appeared unlikely and by the respect to the accepted principles, the privacy is the requirement of the use of electronic government benefits. Gaining the trust of the people is the effective step in the implementation of e-government in the community and it is an efficient use of the Internet and other technologies. One of the most important challenges of the e-government is the development and reform of the culture of protecting the privacy of individuals. Legislation and developing the public safety of public and private sector networks with measures avoiding unnecessary restrictions is required.

2.16. Literature on health insurance

In the Health Insurance Organization also attempted to register online the insured and also the drug's approval can be done by Internet that a person instead of going to the office by visiting any pharmacy available by use of the drug approval, he can receive his drug.

2.17. The research background

Many organizations with regard to significant costs, are trying to implement e-government, so, they have not been able to fulfill this goal well and have encountered with many obstacles. Studies on the success or failure of information technology-related programs in developing countries can be generally divided into two categories. Some of these studies, the factors which prevent implementation of information technology in developing countries, have investigated that these studies are called the analysis of the factors. Some of studies that their number is more limited compared to the first type of studies, have focused on implementation rather than inhibiting factors.

In each study, previous studies are necessary and inevitable. In addition, the variables examination, parameters and dimensions of the issue that has been discussed in scientific papers and books can help to explain and clarify the issue of the research. In this section, we first examine the research that have been done abroad and then internal studies.

3. EXTERNAL STUDIES

Ehsan ul-Haq(2012) in his article titled as "the barriers of e-government in Pakistan" has stated the lack of computer system as the main reason hindering the implementation of e-government

services in Pakistan and emphasized the state should move the electronic services from the federal to the provincial level and local level. Because the citizens of Pakistan is more concerned about the use of e-government services at a lower level.

Ake Gronlund (2002, 103) in his book as "The Design, Applications and Public Administration of E-government", he mention to the barriers of E-government that include: The lack of a clear vision or goal, lack of consistent leadership, lack of IT skills in government employees, communication and poor training of the government employees, tending to ignore human factors in the design of electronic solutions and the lack of specialists for design and direction of governmental processes, i.e. by reducing or eliminating layers of middle management in government.

Chaudury and et al (2005) in his article titled as "e-government realization in England,Rural and urban challenges ", could collected 31 barriers about the citizens and the state in two categories. The barriers relate to citizens include:

Lack of access to the Internet, no computer knowledge, the generation gap and lack of awareness, language barrier, fear of security issues, lack of trust, a network of incomprehensible and unintelligible web sites. The challenges related to the government included: Lack of financial resources, lack of skills and technology, political pressures, data retention, security rules and employee resistance to change. Lam (2005, 518) has divided the barriers of e-government into four categories:

1 - (Strategically barriers) the lack of shared goals and objectives, ambitious targets of e-government, lack of tenure and governance, lack of implementing guide and financial issues. 2- (technical barriers) the lack of infrastructure and lack of integration in -the structure, difference in structure, differences in policy of technology, inappropriate use of technology, lack of interactions, lack of data standards, different security models, inflexibility of old systems and the lack of technological standards. Challenges inherent in the procedure (fear of violation of privacy and ownership of data.4- Organizational barriers (lack of exciting organizational incentive, slow pace of government in reforms, lack of internal management and technical skills, exist of the old processes, lack of flagship supporter of e-government and unprepared organizations.

In a study entitled "E-government in Jordan" the following obstacles has enumerated among the barriers of the e-government: 1) low level of internet penetration, due to high cost of phone and PCs 2) the lack of organizational framework supporting of e-government 3) the failure to allocate funds for the development of e-government 4) the lack of equal access of all people to Information 5) the issues of privacy and security 6) the social and cultural issues 7) the lack of awareness and citizen participation.

3.1. Conceptual model

To conduct the scientific and systematic research, a scientific and theoretical framework is needed that is so-called conceptual model. In this study, the conceptual model is used shown in Figure (11) that is based on the research model of Habibollah Taherpour Kalantari and et al.

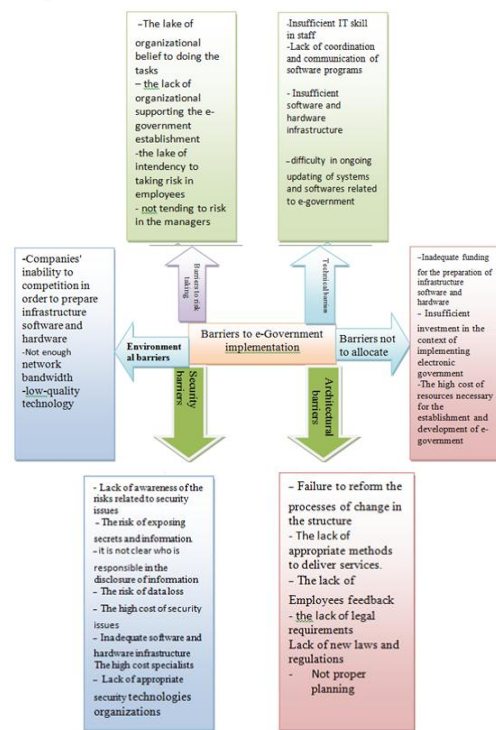


Fig 1. Conceptual model based on the model (Habibollah Taherpour Kalantari et al., (2012)

4. THE DATA INFERENCE

Table 1: The examination of the people frequency to the questions of questionnaire:

	Item 1	Item 2	Item 3	Item 4	Item 5	Total	Average	Standard deviation
Q1	32	38	25	36	55	206	3.12	1.46
Q2	20	55	35	57	39	206	3.19	1.29
Q3	36	43	35	55	37	206	3.07	1.38
Q4	28	64	28	41	45	206	3.05	1.39
Q5	30	52	43	43	38	206	3.03	1.34
Q6	31	38	52	29	36	206	2.91	1.31
Q7	41	45	49	42	29	206	2.87	1.33
Q8	19	54	32	62	39	206	3.23	1.28
Q9	34	43	29	59	41	206	3.15	1.39
Q10	18	69	31	45	43	206	3.13	1.32
Q11	17	60	40	55	34	206	3.14	1.24
Q12	27	53	54	30	42	206	3.03	1.32
Q13	28	43	55	46	34	206	3.07	1.28
Q14	24	59	26	40	57	206	3.23	1.42
Q15	19	56	33	61	37	206	3.20	1.27
Q16	7	27	24	110	38	206	3.70	1.02
Q17	11	27	50	87	31	206	3.49	1.07
Q18	17	17	42	87	43	206	3.59	1.15
Q19	17	45	35	50	63	206	3.48	1.34
Q20	0	10	21	72	103	206	4.30	0.84
Q21	0	1	16	75	114	206	4.47	0.66
Q22	0	7	4	99	96	206	4.38	0.69
Q23	0	1	23	72	110	206	4.41	0.71
Q24	31	48	59	38	30	206	2.94	1.27
Q25	19	39	39	76	33	206	3.32	1.21
Q26	17	22	32	70	65	206	3.70	1.25
Q27	11	32	36	75	52	206	3.61	1.18
Q28	16	25	43	83	39	206	3.50	1.16
Q29	16	26	43	87	34	206	3.47	1.14
Q30	12	16	46	78	54	206	3.71	1.11
Q31	10	23	38	75	60	206	3.74	1.14

After the data were collected by sampling from population, the most important goal is to extract the inferences or general points about the society of the information contained in sample data. This is done using inferential statistics.

4.1. To check the normality of the study variables

H0 the normality of the studied variables distribution

H1 the abnormality of the studied variables distribution

If the level of significance is less than 2025, H0 is rejected and we can say with 35% confidence that the data distribution is not normal. If the significance level is greater than 2025 we accept the null hypothesis. The data distribution is normal.

4.2. Study Of Exploratory Factor Analysis

It has been used the exploratory factor analysis in order to detect the dimensions or the original structures of data and research to identify the effective factors and explain the share of variance through these factors. Steps and results are as follows:

To assess the adequacy of the studied sample, it was estimated Bartlett's test and the index KMO that their results are the following:

Table 2: KMO Results

KMO		869.
statistics value	Bartlett index	3884.78
Freedom degree		465
Significance level		0.00

According to the above table, we see that KMO index equals to 0.869 which is greater than 0.7 and reports suitability of the sample. The Bartlett test statistic equals to 3884.78 with 465 degrees of freedom equal to 0.000 that shows the sample size is appropriate.

4.3 Extraction of the primary factors set

After above two tests, exploratory factor analysis was conducted in order to identify the main factors, and to discovery and detection of special features and interested relations.

Table 3: The explained factor load value on each question

Q	The first factor load	The extracted factor load on 6 factors	Q	The first factor load	The extracted factor load on 6 factors
1	1	0.581	17	1	0.613
2	1	0.610	18	1	0.771
3	1	0.536	19	1	0.796
4	1	0.631	20	1	0.434
5	1	0.659	21	1	0.607
6	1	0.590	22	1	0.476
7	1	0.837	23	1	0.453
8	1	0.844	24	1	0.822
9	1	0.435	25	1	0.867
10	1	0.608	26	1	0.785
11	1	0.486	27	1	0.793
12	1	0.693	28	1	0.474
13	1	0.861	29	1	0.566
14	1	0.521	30	1	0.602
15	1	0.861	31	1	0.518
16	1	0.734			

According to the table above, we see that the factor load value of any questions is more than 0.3 on six factors. This means that all of the questions on the studied six factors, have a weight greater than 0.3 and it is not necessary to remove any of the questions in factor analysis.

According to the above table, we see that the amount of 64.719% of the information contained in the 31 questions can be explained through six factors.

4.4 Number of factors

Regarding to the gravel graph in below, the number of factors is equal to the number of covariance matrix special values that is greater than 1 and its number in the following figure is equals to 6 cases.

The number of needed to summarize the available 31 questions is equals to the 6 factors.

- **Discussion and conclusion**

Respondents to the questionnaire apart from sex, marital status, educational level, employment status, age and history, they have been answered to the questions, and the above factors in their responses have not been affected the questionnaires.

- **The findings of mean research variables**

According to Table (4-7) that shows the results of descriptive statistics variables, we see that in the average variables, the highest mean is related to the technical level of 4.16 and systemic architecture dimension has the lowest average rate of 3.03.

- **Inferential statistical findings**

In this study, the sample answers in relation to the related items in the questionnaire, shows that:

4.5 Hypothesis

- **First Hypothesis**

Barriers to implementing e-government system architecture have a significant impact on the Department of Qazvin province's health insurance. According to the standardized load factor, the variable of systemic architecture on the implementation of e-government in the Department of Qazvin province's health insurance is equals to 0.15 that its statistic value T is less than 1.83, indicating that the variable of systemic architectural obstacles does not have a significant impact on the implementation of e-government in Qazvin province's health insurance department and the above hypothesis is not confirmed.

- **Discussion and interpretation**

This means that health insurance department of Qazvin province by improving business processes, changes in organizational structure, appropriate methods to deliver services, using feedback from employees, legal requirements, comprehensive rules and regulations and planning, has been able to eliminate the obstacles to implementing e-government.

- **Second hypothesis**

Security barriers have significant impact on the implementation of e-government in the

administration of Qazvin province's health insurance. Taking account to the standardized load factor, the variable of security barriers on the implementation of e-government in the Department of Qazvin province's health insurance is equal 0.48 that its statistic value is 6.22 that is greater than 1.96, indicating that the variable of security barriers has a significant impact on the implementation of e-government in Qazvin province's health insurance department and the above hypothesis is confirmed.

- **Discussion and interpretation**

It could be argued that health insurance by awareness of the risks related to security issues and dissemination of confidential and personal information, adequate protection of personal data, determine accountable person if disclosure of personal information, limited access to information and a central server, increase of infrastructure software and hardware for security, appropriate education and the application of technology can eliminate the barriers to implementation of e-government.

The result of this research hypothesis is consistent with research findings of Afshar (1394), H. Taherpur kalantary and others (1391).

- **Third hypothesis**

Environmental barriers have a significant impact on the implementation of e-government in the administration of Qazvin province's health insurance. By considering the standardized load factor, the variable of environmental barriers on the implementation of e-government in the Department of Qazvin province's health insurance is equal 0.53 that its statistic value T is 7.07 that is greater than 1.96, indicating that the variable of environmental barriers has a significant impact on the implementation of e-government in Qazvin province's health insurance department and the above hypothesis is confirmed.

- **Discussion and interpretation**

This means that health insurance by making the ability and competition in order to prepare software and hardware infrastructure, creation of high-quality technology and increase of network bandwidth can eliminate the barriers to the implementation of e-government.

The result of this research hypothesis is consistent with findings of Ahmadi (2013), H. Taherpur kalantary and others (2012), Moghaddasi (2004), and is not consistent to Afshar's (2015) findings.

- **Fourth Hypothesis**

The technical barriers have a significant impact on the implementation of e-government in the administration of Qazvin province's health insurance. By considering the standardized load factor, the variable of technical barriers on the implementation of e-government in the Department of Qazvin province's health insurance is equal 0.57 that its statistic value T is 7.57 that is greater than 1.96, indicating that the variable of technical barriers has a significant impact on the implementation of e-government in Qazvin province's health insurance department and the above hypothesis is confirmed.

- **Discussion and interpretation**

It can be argued that the health insurance can eliminate the obstacles in implementation of e-government through creating sufficient skill in the employees, increase of software and hardware infrastructure, coordination and communication of the programs, updating the systems and software constantly.

The result of this research hypothesis is consistent with findings of, H. Taherpur kalantary and others (2012) and Kazemi et al (2008) findings.

- **Fifth hypothesis**

The obstacles of not allocating the budget have a significant impact on the implementation of e-government in the administration of Qazvin province's health insurance. By considering the standardized load factor, the variable of not allocating the budget factors on the implementation of e-government in the Department of Qazvin province's health insurance is equal 0.79 that its statistic value T is 10.64 that is greater than 1.96, indicating that the variable of not allocating the budget barriers has a significant impact to the implementation of e-government in Qazvin province's health insurance department and the above hypothesis is confirmed.

- **Discussion and interpretation**

It can be argued that the health insurance can eliminate the obstacles in implementation of e-government through providing the budget to train the employees, preparing proper software and hardware infrastructure.

The result of this research hypothesis is consistent with findings of Afshar (2015), Ahmadi (2013), H. Taherpur kalantary et al (2012), Hicks (2006) and

Moghaddasi (2004) and is not consistent with findings of Kazemi et al (2008).

- **Sixth Hypothesis**

Barriers to risk-taking have a significant impact on the implementation of e-government in the administration of Qazvin province's health insurance. By considering the standardized load factor, the variable of barriers to risk-taking factors on the implementation of e-government in the Department of Qazvin province's health insurance is equal 0.43 that its statistic value T is 5.56 that is greater than 1.96, indicating that the variable of barriers to risk-taking have a significant impact on the implementation of e-government in Qazvin province's health insurance department and the above hypothesis is confirmed.

- **Discussion and interpretation**

It can be argued that the health insurance can eliminate the obstacles in implementation of e-government through organizational belief to doing the works, organizational support to establishing e-government, the tendency of employees and managers to taking risk.

H. Taherpur kalantary et al (1391) in his article entitled as "identification of the barriers to implementation of e-government in the Public Departments of Ghom Province", explains the different strategies to dominate on the resistance to the change: by staff justification about the process of change, creating an appropriate atmosphere for greater understanding of the employee to the subject, they should be aware of the reasons and logic changes. The managers should hold the meetings to answer the employees' questions and make the opportunities to discuss about the impact of the proposed changes.

The result of this research hypothesis is consistent with research findings of Lum (2005), Afshar (2015), H. Taherpur kalantary and others (2012).

5. THE SUGGESTIONS

- **The suggestion based on hypothesis**

Based on the results of the test assumptions, all other hypotheses, but H1, are confirmed. However, while the role of (security barriers, technical barriers, barriers and obstacles in risk taking) was approved as obstacles in the Department of Qazvin Province Health Insurance, hindering the factor (systemic architecture) was not confirmed.

It also shows the results of rating assumptions that among obstacles (main factors) the funding factors

was known as the most important obstacle to the implementation of e-government in Qazvin province administered health insurance, and other key factors in terms of importance, are: technical factors, environmental factors, risk taking factors and security factors.

- **The barriers to non- allocation the budget**

Providing finance resources is one the important precursor to the implementation of e-government which is suggested in related to resolving these finance barriers:

- To approve a special budget for the implementation of e-government in the Administration of Health Insurance in Qazvin province.
- To approve the needed financial resources to strengthen the employees' basic infrastructure and training staff.

- **The technical barriers**

In connection with the elimination of technical barriers, it is offered the following suggestions:

- Service training for employees in the field of ICT and the use of specialists and with having knowledge for professional courses.
- To hold the training workshops and joint conferences in the field of IT.
- Modification of current software and to prevent the island software without regard to integration and data exchange.
- Quantitative and qualitative expansion of software and hardware infrastructure and strengthening the systems to updating.

- **The environmental barriers**

In connection with the elimination of environmental barriers, it is offered the following suggestions:

To make the contract to the companies which have the needed facilities, capability, expertise and powers in infrastructure software for the preparation of a high-quality hardware and software infrastructure.

Increase of network bandwidth in partnership with powerful companies and supplying the high-quality and desirable technology.

- **Security barriers**

In connection with the elimination of technical barriers, it is offered the following suggestions:

- To supply the software and hardware infrastructure for security issues and employing the appropriate technology by consulting IT Certified Professionals.

- Use of Certified IT experts opinion on legislation relating to e-government and strengthen the legal and lawful infrastructure in the country, such as offenses law in the electrical environment, the protection of privacy in the digital environment.
- Training staff about the dangers of the Internet and network security issues in the Internet and network context.
- Making the efforts to draw the employees' attention after securing the network and establish trust in employees to maintain adequate reliability data, information and secrets.

- **Barriers to risk-taking**

In connection with the elimination of risk taking barriers, it is offered the following suggestions:

- Encouraging employees to risk management in the organization instead of avoid risks in the paper works.
- This is possible by fostering creativity and innovation in the people in the enterprise environment through an integrated electronic system.
- Correcting the managers' perspective to explain the phenomenon of e-government and highlighting this issue that e-government implementation is not required, but it is a necessity.
- Explicit support of corporate executives and high-ranking officials of the organization from full implementation of e-government system in it. This requires supporting comprehensive management of potential problems and challenges facing the implementation of e-government in its infancy in the organization.
- Education and awareness of the staff to create the organizational belief to implementing electronic works and reducing the potential resistance in the way of implementation of e-government in the organization. It could be done by holding training classes to learn how to operate and the benefits of using this system and it is decreased the employees' criticism and tenacity in the face of more traditional e-government implementation in the organization.

6. SUGGESTIONS FOR FUTURE RESEARCH

It is suggested by the fact that, in this study, the measuring tool was a questionnaire, the same research is done with other assessment tools such

as observation, interview etc. Since, it is possible we reach to different results by use of other tools by which means, there has not been any access to it.

- Managers provide the context of the implementation of e-government through holding the training courses for staff.

- It is suggested be assessed the barriers to the implementation of e-government of health insurance in all provinces of Qazvin in the next research.

- In this study, few obstacles have been evaluated in the implementation of e-government, therefore it is suggested that the impact of other obstacles in the various categories will also be investigated.

7. THE RESEARCH LIMITATIONS

Due to time constraints, the population used in this study have been the staff at the Department of Qazvin province's Health Insurance, And selected because of geographical restrictions because of because of selected geographical restrictions, its results cannot be generalized to the entire population of employees in the Ministry.

Due to cultural conditions and lack of attention to the importance of research work in the community, there was not possible to justify all respondents, in order to avoid possible bias in the answers to the questions.

REFERENCES

Abuali, Amer; Alawneh, Ali; Mohammad, xassan (2010). Factors and Rule Effecting in E-Government, European Journal s of Scientific Research Vol.39, No.2, pp. x69-175.

Ahmadi, C. (2013). The study of barriers to e-government establishment in Tehran Telecom. Master's thesis. School of Management Accounting, Islamic Azad University, Tehran.

Ahmadi Ghochan and Ahmadi Ghochan, M. (2011). E-government. Monthly e-commerce and computer. No. 62, pp. 62-43.

Aichholzer, Georg (2004). *Scenarios of E-Government in 2010 and Implications for Strategy Design*. Available at: <http://www.oeaw.ac.at/ita/welcome.htm>

Ant tiroiko; Ari-Veikko, (2007). *Electronic Government: Concepts, Methodologies, Tools, and Application*, New York, Information Science Reference.

Azami, M. (2005). To study the factors affecting the development of e-government infrastructures in business sector of Iran. Master's thesis. Shahed University.

Afshar, C. (2015) .The study of e-government barriers in Tehran Telecom. Master's thesis. School of Management Accounting, Qazvin: Islamic Azad University.

Alvani, A and Yacobi, N. (2003). Public administration and e-government. Qom, Qom Higher Education Complex. The management Culture Journal. (3).

Atashak, M and Mahzade,P. (2008). E-government in Iran (the current situation, future prospects). Tehran.

Ashtiani, H. (2008). The effect of e-government on strategies achievements of The Civil Registration organization. Master's dissertation. Tehran's Allameh Tabatabaei University. Faculty of Management and Accounting.

Council of Europe.(2007) E-governance, a definition that covers every aspect of government available at: www.coe.int/T/E/Com/Files/Themes/e

Jalali Farahani, A. (2001). Government services and electronic communications. Monthly educational and research information. second year. 18.

Hafiz Niam, R. (2014). Introduction to Research Methods in Human Sciences. Tehran: Organization of Study and Textbooks in the Humanities University. 344 pages.

Hafiz Niam, R. (2003). *Introduction to Research Methods in Human Sciences*. Tehran: Organization of Study and Textbooks in the Humanities, Samt University. 344 pages.

Habibpour, k and Safari, R. (2012). *The comprehensive guide for the use of Spss in survey research*. Motefakkeran Publications. 862 pages.

Khaki, Gh,R. (2012). *The methodology of research with the dissertation*. Tehran: Foojan. 344 pages.

