



Public Perception and the Role of E-Government Services in the Housing Market of Bangladesh

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

This study followed qualitative and quantitative approaches, and data was collected through secondary and primary sources. This research found that 71.80 per cent of the respondents know E-government services. 28.20 per cent of the respondents do not have. 63.50 per cent of the respondents took benefits from E-Government services. Bangladesh's E-Government plays a vital role in improving the housing market sector, and 51.9 per cent of the respondents said that the housing market sector is improving in Bangladesh. 82.7 per cent of the respondent's interest in the housing market. 28.8 per cent of the respondents said it still takes less time to use the services 40.4 of the respondents said it takes a long time. The authors tried to examine the impact of Bangladesh's E-Government on Bangladesh's property markets and determine the potential consequences or repercussions. Finally, this research gives some recommendations based on the study survey, such as Online connectivity from the city to the village level is critical for gaining internet knowledge and engaging in E-Governance activities. No one can use the government online portal for personal activities if they do not have access to the internet. In Bangladesh, it is difficult for the government to deliver internet access to rural areas promptly. As a result, the government should promote private enterprises to offer low-cost internet access to the people so that the peasants may access the internet. Government should take care of that.

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1. INTRODUCTION

E-government is the delivery of universal services to citizens. E-government opens up a new road for citizens to connect with the government more directly and conveniently, as long as allowing e-government provides services to the city's people now. Governments and other government agencies, people and governments, governments and employees, and governments and corporations are all included in a phrase. The following are the different kinds of E-government delivery models. According to Brabham and Guth, E-Government tool designers in North America were questioned about the user engagement objectives they incorporate in their technology, which included dynamic values, global involvement, google location, and public education. Other definitions exclude technology as an object, finding E-Government as only facilities or instruments and focusing on specific issues in government administration [1]. Internal government transformation is defined as "the change of a government from inside" by Mauro D. Ros, a specialist technologist. "Digital government is a new way of organizing and managing public affairs, introducing positive transformational processes in management and the organization's structure, adding value to the procedures [2]. And services provided, continued appropriation of information and communication technologies as a facilitator of these transformations, in search of a definition of Electronic Government. The housing market, known as the real estate market, includes housekeepers who sell their homes or give renters, housing market investors who buy and sell their belonging solely for investment purposes, Contractors, renovators, and housing market sellers who are middlemen in buying and selling [3]. Demographic variables are the most critical influencers of home market demand [4]. This research will represent how Bangladesh's housing market is going through these days by E-Government. In this paper, we tried to examine the impact and people's participation in E-Government on Bangladesh's property markets and determine the potential consequences or repercussions.

2. LITERATURE REVIEW

The E-government is a process for internet-based service from governments and other necessary stakeholders that needs a widely

accepted definition in Housing Market [5]. Electronic-Government showing the use of E-Government to promote more skilled and feasible in the housing market, increase public entrance to information, make government services more accessible, and make government more trustworthy and helpful to citizens¹. These services are provided through integrated E-Government platforms such as the internet, wireless devices, community centers, telephone, or other contact systems. Information Technology infrastructure and other digital technologies are essential to E-Government applications [6].

As we can see, Sohail Ahmed's research describes the need for the developing housing market and its demand in rural Bangladesh, surveying 4,400 owners, renters and stubby house holdings. The results rejoice that the housing supply is rigid with humbleness to earn, and rate and price are not more than income elasticity in absolute conditions [6]. Resource of supplies for housing markets quality shows the owner and renter house holdings value structural attribute, sanitation and electricity, and a staying room and bedroom or cooking room. Mohammed Mahbubur Rahman's research found that many nongovernment institutions are attached to Bangladesh's housing market and environment-developed programmes, helping the government's practices in these areas [7]. Most of their targeted squads, the primarily poor, need more proper housing. Though improved housing would positively affect other programmes such as income generation and health, the nongovernment organization has yet to be widely involved in urban housing. Md Jahangir Alam explores changing land values in the rapid urbanization process in Dhaka, Bangladesh [8]. Its implications for urban land management and administration in the megacity. The study reveals that substantial land value increases have resulted in land speculation among real estate and individual developers. The government need more financial control to fix this problem due to a lack of finances [9]. The rural-to-urban migration process is still in its early stages in Bangladesh, with approximately 16% of the country's population living in cities. But the E-Government only progressed a little in the housing market sector.

The housing market is the fastest-growing sector of an economy's growth [9]. Private-sector

housing market developers have only satisfied a tiny share of the national housing demand in the previous two decades. The demand-supply imbalance has effectively generated revenue, although medium and low-income families still need to be tapped. Bangladesh is the eighth most populated nation in the world. The majority of industry and educational institutions are located in cities. Bangladesh has a relatively high rate of urban migration. Bangladesh's urban population has increased to almost 57.3 million people [10]. Because of rising urbanization and industrialization, Bangladeshi city dwellers confront dire housing challenges. From the literature, there needs to be more research on the role of E-Government in the housing market, and we tried to adjust all this in the same way and with an outcome so that people can find more info on it. E-Government is vital in making the housing market so convenient and easy.

Bangladesh's housing market has yet to become very popular because Bangladesh is a very dense and populated country. The E-Government of Bangladesh has devised an idea for the housing market to make it more accessible and comfortable for people to understand [11]. Bangladesh might expect comparable development if the global trend of real estate expansion in neighbouring countries. We can see that the real estate sector market has an average annual increase of five to ten percent if it begins from scratch. Before 1985, no one in Dhaka, Bangladesh, had contemplated purchasing an apartment [12]. People were apprehensive about buying an apartment before 1995 [12]. In recent years, however, there has been a significant increase in interest in purchasing a flat. Bangladesh's property market boomed between 1988 and 1991. In 1991-1992, it dropped before increasing again in 1993-1994 [13]. The Market did not increase as much between 1995 and 1998 but remained stable [14]. Due to increasing household demand, a lack of suitable land, growing urbanization, and other circumstances in Dhaka City, it increased dramatically between 1999 and 2004 [14]. The current urbanization pace is five to six per cent every year. Approximately 25% of Bangladesh's population presently lives in cities, with a further 34% predicted by 2015. Only 40% of Dhaka's population lives in suitable or poor housing [15].

E-Government refers to using technical communications devices, such as computers and

the internet, to offer public services to residents and other individuals within a nation or area [16]. The housing market is also a sector of E-Government, where consumers may get information about home market concerns such as purchasing, selling, or renting housing over the internet. In the past, the offline housing market was quite challenging to understand and work on, but now, it has become so easy for people to realize after E-Government's involvement in the housing market. It saves both time and money. Because of E-Government, housing market policy evolved so much day by day. People also had trust issues in the housing market, like they made turn into cheat or fraud people could take away their money. Still, after involving E-Government in the housing market, people gain faith in the housing market and are ready to make an online deal. The housing market was not accessible in the past, but E-Government made that happen. Suppose a man wants to sell, buy, or rent a house to earn money or live happily. E-Government took the housing market far ahead from the past in no time.

E-Government has many sites to work on, and the housing market sector is one of them. E-Government's past in the Housing market could be more bright. But it is improving daily, and is now in an excellent position to work on it. The E-Government in Bangladesh is still under improvement but is now mainly focusing on the housing market. The E-Government plays a good role in the application of the housing market. Every country's E-Government sector could have worked out better initially. E-Government has various sectors to work on, and the housing market system is one of them. From the beginning of housing markets, it was not a well-known matter. People were helpless and had to waste a lot of money to take the info about any house rent or buying. People were vulnerable and struggled to come up with any better idea to create a solution for it. But those were in the past because E-Government involvement in the housing market made these things easy to negotiate. Housing Market is now understandable to people ready to take steps through E-Government. The E-Government sector made it all easy to make a deal on any housing market stuff online in a blink of an eye. Now people find hope in trusting the online housing market because the positive vibe has been spread. E-Government made it easy and reliable for people's use and saved time and energy simultaneously

[17]. The authors tried to examine the impact and people's participation in E-government on Bangladesh's property markets and determine the potential consequences or repercussions.

3. METHODOLOGY

This study was conducted at the Sylhet district in Bangladesh. This study followed both qualitative and quantitative approaches, and data were conducted through secondary and primary sources. Secondary data are collected from literature like articles and reports. Primary data is collected through a structured questionnaire and conducted interviews face to face following purposive sampling. We have interviewed 52 respondents. The survey data are analyzed mathematically. as range and percentage. The analysis calculation was done by "www.marshu.com" and Microsoft excel. Some computer software, such as Microsoft Word and Microsoft Excel, was used to present this study and survey data.

4. RESULTS AND DISCUSSIONS

4.1 Results

Comments: 71.8 percent of the respondents know E-Government services. 28.2 per cent of the respondents need to gain knowledge about E-Government. 63.5 per cent of the respondents took benefits from E-Government services. 36.5 percent of the respondents have yet to take benefits from E-Government services. Bangladesh's E-Government plays a vital role in improving the housing market sector, and 51.9 per cent of the respondents said that the housing market sector is improving Bangladesh. 13.5 per cent of the respondents said the housing market sector is not improving. 82.7 per cent of the respondent's interest in the housing market. 28.8 per cent of the respondent 'said it still take less time to use the services. But 40.4 per cent of the respondents said. E-Government services take a long time to use it. In Bangladesh, not everyone

is familiar with E-Government services in the housing market, but not everyone knows about the benefit of E-Government services. Bangladesh is a populated country, and the demand for the housing market is higher because everyone needs and benefits from houses to live.

4.2 Discussions

Bangladesh's E-Government system is less advanced than other developed nations. It is still in the process of being improved, among other things. The housing market system has just recently emerged, and E-Government is a whole new concept to be focused on. The E-Government of Bangladesh is confronted with several problems and obstacles in the housing market. Even though there are numerous solutions to these issues, Bangladesh's government still needs to create a central database that citizens may access over the internet. Even at government agencies, there is no information accessible from any person to utilize in an emergency housing market crisis. As a result, government officials have several challenges in identifying any individual for any purpose. Due to the absence of a nationwide transaction gateway, transferring money electronically from one bank to another is impossible [18]. There needs to be a formal agreement between the foreign online payment gateway and the Bangladesh Central Bank. As a result, funds cannot be transferred from any foreign bank to a local bank from outside Bangladesh. E-Government has created several websites for various E-Government sectors. However, owing to need for more automation on E-Government websites, the public cannot take full advantage of the housing market via E-Government. For example, users can only fill out online forms on E-Government websites to receive full access to E-Governance services. Currently, the National Board of Revenue (NBR) website has allowed people to deposit their yearly income tax.

Table 1. The opinion of the respondents about rule of the E-Government in the housing market

Variable	Yes (%)	No (%)	Maybe(%)
Have knowledge about E-Government services	71.8	28.2	00
Taken benefits from E-Government services	63.5	36.5	00
Have knowledge about the housing market	55.8	17.3	26.9
Improving housing market sector	51.9	13.5	34.6
Interests in the housing market	82.7	17.3	00
Less time periods of using the services	28.8	40.4	30.8

Source: Field Survey. The number of observations is 52

To build the housing market E-Government in any nation, ICT infrastructure is required. To make E-Government succeed in the housing market, the Bangladesh government must create ICT infrastructure at a village level, step by step, but it is being a colossal failure. Despite the limited resources, the government has not developed an E-Government Road Map or Master Plan. The government must devote more resources to constructing ICT infrastructure in the shortest period feasible. E-Governments are not building various housing market apps and websites so that anybody may fill out and submit multiple types of housing market forms over the internet rather than visiting government offices. Suppose individuals can complete all of their government officials' jobs over the internet. In that case, it will encourage them to use E-Government, and they would be reaping the benefits of E-Government in the shortest period feasible. Bangladesh has been far behind in this sector from the very beginning. It is hard to conduct all types of financial transactions efficiently, and Bangladesh Bank is not taking the necessary measures to enable online money transfers from one bank to any other bank inside and outside of Bangladesh. Because the Bank to Bank online funds transfer procedure is so crucial in people's everyday lives, it is critical to integrate housing market services into the E-Government and engage the public in E-Government. Those who cannot work or do their purpose of the housing market on E-Government make sure to discourage other people so that they also spread rumors about it. The primary goal of E-Governance is not to include government staff in the housing market E-Governance initiative. As a consequence, the government must take steps to encourage residents to use a variety of government websites for their official day-to-day duties. Governments may do this by sending SMS, organizing seminars and symposiums, exhibiting short films in public places, and broadcasting drama and ads on television to raise public awareness about the advantages of E-Governance.

5. RECOMMENDATIONS AND CONCLUSIONS

5.1 Recommendations

The E-Government is making people's work easier and saving time. There is various sector of the E-Government portal, but this paper focused on the housing market because the number of

people in Bangladesh is increasing day by day. People need houses to live in, so people expect a sound housing market system through E-Government so that they do not have to search for it and waste time or do not have to go by foot to search for it. From our survey, E-Government got some recommendations in the housing market.

- Due to the absence of a worldwide transaction gateway, transferring money electronically from one bank to another is impossible. This issue should be fixed soon.
- The government should focus on a must-learning computer for everyone willing to take benefits of E-Government and the housing market online.
- Most government employees and the general public should be aware of the e-government housing market application site. Only a small percentage of E-Government officials and the general public are aware of the site. A small percentage of the population is using the E-Governance site.
- Online connectivity from the city to the village level is critical for gaining internet knowledge and engaging in E-Governance activities. No one can use the government online portal for personal duties if they do not have access to the internet. In Bangladesh's case, it is difficult for the government to promptly deliver internet access to rural areas. As a result, the government should promote private enterprises to offer low-cost internet access to the general people so that the peasants may access the internet. Government should take care of that.
- The Bangladesh government must take steps to encourage residents to use a variety of government websites for their official day-to-day duties. Governments may do this by sending SMS, organizing seminars and symposiums, exhibiting short films in public places, and broadcasting drama and ads on television to raise public awareness about the advantages of E-Governance contributions.

5.2 Conclusions

There is a proverb that knowledge is power, but today it is well-recognized that information is

power. People can receive accurate information through E-Governance quickly. People would receive a one-stop service from public offices after completing the E-Governance project on the allocation of the discussion mentioned above in this paper. Bangladesh's E-Government could be better; they only understand the housing market through the internet. Housing Market is now understandable to people ready to take steps through E-Government. The E-Government sector made it all easy to make a deal on any housing market stuff online in a blink of an eye. Now people find hope in trusting the online housing market because the positive vibe has been spread.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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