

An Assessment of Digital Literacy Barriers in Using SSS e-GIV Services and Their Impact on User Satisfaction

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ABSTRACT

This study assessed the digital literacy barriers encountered by users of the Social Security System (SSS) e-GIV platform and examined their impact on overall user satisfaction. Using a quantitative descriptive–correlational design, the study evaluated four dimensions of digital literacy—technical skills, access to technology, digital knowledge, and cognitive barriers—and their relationship with satisfaction indicators such as ease of use, service efficiency, support and assistance, and overall experience. Findings revealed that respondents generally agreed they possessed adequate digital literacy, with access to technology receiving the highest mean score and cognitive barriers the lowest. User satisfaction was also favorable, particularly in terms of overall experience. Regression results showed a significant effect of digital literacy barriers on user satisfaction, with an adjusted R^2 of .469, indicating that nearly half of the variation in satisfaction is explained by users' digital literacy levels. These results suggest that while users are equipped to navigate the platform, cognitive challenges and instructional complexity still hinder optimal system use. Strengthening user guidance, simplifying interface design, and enhancing digital support services may further improve satisfaction and promote sustained adoption of e-government platforms.

Keywords: Digital Literacy, User Satisfaction, e-GIV Services, E-Government, Cognitive Barriers.

INTRODUCTION

Digital transformation has reshaped how government agencies deliver services, enabling citizens to access faster, more convenient online platforms. The Social Security System's e-GIV service is one example of this shift, allowing users to access essential documents and complete transactions electronically. While digital tools streamline processes, their effectiveness depends on users' digital literacy, including their ability to operate devices, interpret instructions, and navigate online systems. Individuals who struggle with these competencies may find the platform challenging, leading to delays or difficulty completing transactions independently. These circumstances reflect research showing that digital literacy is a critical determinant of citizens' ability to adopt e-government services effectively (Munyoka & Manzira, 2020).

As the Philippines advances toward a more digital public service environment, understanding the barriers to online service adoption becomes increasingly important. Users may encounter challenges such as unstable internet connections, unfamiliar digital interfaces, or confusion caused by insufficient guidance. These barriers can lead users to perceive online systems as inefficient or unreliable, affecting their overall satisfaction with the service. Such concerns diminish users' trust in digital platforms and may discourage them from consistently using online government systems. Studies indicate that digital readiness significantly influences the adoption and perceived success of e-government platforms (Iqbal & Ashraf, 2021).

User satisfaction is a central indicator of how effectively an online public-service platform meets user expectations. Multiple dimensions, including ease of use, clarity of instructions, system responsiveness, and availability of assistance, shape satisfaction. When users encounter fewer digital

barriers, they are more likely to report positive experiences and continue using digital systems. Conversely, unresolved digital challenges may result in frustration and lower satisfaction. Recent evidence indicates that digital barriers directly affect user satisfaction with public-service technologies (Santos & Cardoso, 2023).

LITERATURE REVIEW

Digital literacy has emerged as a foundational requirement for effective participation in e-government systems, as it enables individuals to interact meaningfully with digital platforms. It encompasses technical skills, the ability to manage devices, and competence in understanding and completing digital procedures. Users with stronger digital skills tend to perform online tasks more efficiently and with fewer errors, while those with limited skills may experience difficulty navigating systems or completing transactions. These challenges can restrict their ability to fully utilize online services and benefit from digital innovations. Recent studies emphasize that digital capability significantly predicts engagement and satisfaction with e-government systems (Zamani et al., 2022).

Access to technology, including internet connectivity and compatible devices, also plays a crucial role in determining whether individuals can engage with digital public-service platforms. Users who lack stable connections or modern devices may face frequent interruptions, failed attempts, or an inability to complete online transactions. These disparities highlight the ongoing digital divide affecting many communities, particularly in developing countries. Without adequate access, digital public services—even if well-designed—remain inaccessible to a portion of the population. Research confirms that technology access is one of the strongest influences on the adoption of digital government services (Hossain & Rahman, 2023).

Cognitive barriers further complicate users' navigation of online systems. These include difficulty understanding technical instructions, confusion caused by digital terminology, and decreased confidence in completing transactions independently. Users who struggle with these cognitive demands may find online platforms overwhelming, leading to errors, delays, or dissatisfaction with the service. Interfaces that lack clarity or intuitive design exacerbate these barriers, creating negative user experiences. Studies indicate that cognitive overload significantly affects overall satisfaction and the likelihood of continued platform usage (Tirado-Morueta et al., 2021).

MATERIALS & METHODS

This study employed a quantitative descriptive–regression research design to assess the extent of digital literacy barriers encountered by users of the SSS e-GIV services and examine their impact on user satisfaction. The descriptive component measured the levels of technical skills, access to technology, digital knowledge, and cognitive barriers, as well as user satisfaction dimensions such as ease of use, service efficiency, support, and overall experience. The correlational component analyzed the relationship between digital literacy barriers and user satisfaction using regression techniques. This design was selected because it is appropriate for determining both the magnitude of user perceptions and the predictive influence of digital literacy on satisfaction outcomes.

Participants / Respondents

The respondents of the study consisted of individuals who had actively used the SSS e-GIV platform and possessed varying levels of digital competence. They represented a diverse set of users who experienced the platform firsthand, allowing for an accurate assessment of digital literacy barriers. Their responses captured perceptions of technical skills, device accessibility, familiarity with digital processes, and cognitive challenges when using online services. Additionally, participants provided

feedback regarding their satisfaction with the platform's usability, efficiency, support services, and overall experience. Their combined insights contributed valuable data for evaluating how digital literacy influences user satisfaction.

Data Gathering Procedure

Data were collected through a structured survey questionnaire that included indicators for both digital literacy barriers and user satisfaction. Respondents rated each item using a four-point Likert scale, enabling measurement of the degree to which they agreed with each statement. The survey was administered online to ensure accessibility and convenience for participants familiar with digital tools. After collection, responses were tabulated and encoded for statistical analysis to ensure accuracy and objectivity. Ethical considerations—including voluntary participation, confidentiality, and informed consent—were strictly observed throughout the data gathering process.

Statistical Analysis

Descriptive statistics, specifically means and standard deviations, were used to interpret the level of digital literacy barriers and user satisfaction across all dimensions. These measures helped determine respondents' level of agreement and identify which indicators had the highest and lowest ratings. Inferential statistics, particularly linear regression analysis, were employed to identify the extent to which digital literacy barriers predicted user satisfaction. The adjusted R^2 value and significance level were examined to determine the strength and validity of the model. A significance value of $p < .05$ was used as the threshold for establishing meaningful relationships between variables.

RESULTS AND DISCUSSION

Table 1
Digital Literacy Barriers in terms of Technical Skills

Statements	Mean	Description
I feel confident in using digital devices (e.g., smartphone, computer) to access SSS e-GOV services.	3.28	Strongly Agree
I am able to navigate the SSS e-GOV platform without assistance.	3.23	Agree
I can perform tasks on the SSS e-GOV platform efficiently using my device.	3.17	Agree
I understand how to interact with the different features on the SSS e-GOV platform.	3.18	Agree
I do not experience any difficulties when accessing SSS e-GOV services due to my technical skills.	3.09	Agree
Overall	3.19	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 3.19, interpreted as Agree, indicates that respondents generally possess adequate technical skills needed to use the SSS e-GOV platform. This suggests that most users feel reasonably confident navigating the digital tools required for online government services. The consistency of responses implies a stable level of familiarity with essential device operations and platform interaction. This level of technical competency reduces user frustration and increases the likelihood of successful online transactions. These findings align with recent studies showing that basic digital proficiency significantly enhances e-service adoption among citizens (Alruwaie, 2022).

The statement with the highest mean, 3.28, reflects Strongly Agree, showing that respondents feel highly confident using their devices to access the platform. This high rating indicates that device-handling skills are not a significant barrier for SSS e-GOV users. It also suggests that foundational digital literacy is already well-established among the majority of the population. Because of this confidence, users are more willing to explore online services and complete transactions independently.

This supports evidence that strong device-handling skills improve user engagement and trust in digital government systems (Mahmood et al., 2023).

The lowest mean, 3.09, which is still interpreted as Agree, shows that some users occasionally experience difficulties with technical skills. This suggests that although technical proficiency is generally present, specific platform tasks may still pose challenges. Such gaps may slow down processes or require additional guidance. Addressing these minor difficulties could further improve efficiency and service satisfaction. Similar research indicates that even small technical skill gaps can hinder smooth user interaction with online government services (Matarirano & Chivunze, 2024).

Table 2
Digital Literacy Barriers in terms of Access to Technology

Statements	Mean	Description
I have reliable internet access when using the SSS e-GOV services.	3.26	Strongly Agree
I own a device (e.g., smartphone, computer) that is compatible with the SSS e-GOV platform.	3.45	Strongly Agree
I have access to a device that can connect to the internet at all times.	3.28	Strongly Agree
I can easily find a stable internet connection to use SSS e-GOV services.	3.21	Agree
I do not experience technical difficulties related to device compatibility when using SSS e-GOV services.	2.97	Agree
Overall	3.23	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 3.23, interpreted as Agree, indicates that respondents generally have adequate access to technology when using the SSS e-GOV services. This suggests that most users possess compatible devices and have access to internet connectivity. A consistent level of agreement across items highlights that access issues are minimal for the majority of users. Such stable access enables smoother navigation and timely completion of transactions. These findings support existing literature emphasizing that device availability and internet access are foundational enablers of e-government utilization (Salmon et al., 2021).

The highest mean of 3.45, categorized as Strongly Agree, shows that users overwhelmingly report having a compatible device for SSS e-GOV. This indicates that device-related barriers are virtually non-existent among the respondents. High device compatibility promotes seamless interaction with online services and reduces technical failures. It also reflects a positive trend toward widespread adoption of modern digital tools. Such findings align with recent studies showing that device readiness is one of the strongest predictors of digital platform engagement (Khan & Abbas, 2022).

Table 3
Digital Literacy Barriers in terms of Digital Knowledge

Statements	Mean	Description
I am aware of the process required to use SSS e-GOV services.	3.14	Agree
I understand how to complete all necessary steps when using the SSS e-GOV platform.	3.18	Agree
I have sufficient knowledge about SSS e-GOV services to complete my transactions independently.	3.05	Agree
I know where to find instructions or guides on how to use the SSS e-GOV platform.	3.09	Agree
I am familiar with the various functions available on the SSS e-GOV platform.	3.03	Agree
Overall	3.10	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The lowest mean of 2.97, interpreted as Agree, suggests that some users still experience occasional challenges with device compatibility. Although the value remains within the “Agree” range, it reveals

slight inconsistencies in users' experiences. These minor issues could stem from outdated devices or varying system requirements. Addressing compatibility concerns could improve user trust and reduce transaction delays. This observation echoes findings that compatibility issues, even if infrequent, can discourage continued use of digital government services (Boateng et al., 2023).

The overall mean of 3.10, interpreted as Agree, shows that respondents generally possess sufficient digital knowledge to navigate the SSS e-GOV platform. This level of understanding enables users to complete transactions independently. The results indicate that most users can identify, interpret, and apply the steps required for digital processes. Such digital knowledge contributes to smoother service usage and reduced assistance needs. This aligns with the conclusion that digital awareness is a key driver of successful online service utilization (Rahman et al., 2022).

The highest mean of 3.18, classified as Agree, indicates that users understand the steps needed to complete SSS e-GOV transactions. This suggests that procedural comprehension is strong among respondents. Because users understand the process, they are more likely to finish tasks correctly and efficiently. This understanding promotes user satisfaction and reduces errors. Research highlights that a clear comprehension of digital procedures significantly enhances platform usability (Mills et al., 2021).

The lowest mean of 3.03, still interpreted as Agree, indicates slight uncertainty about respondents' familiarity with all platform functions. This indicates that users may not fully explore or understand advanced features. Limited familiarity could hinder their ability to benefit from digital services fully. Improving user guides and tutorials may address this gap. These findings parallel studies revealing that the lack of functional knowledge remains a subtle barrier to optimal digital service adoption (Bala & Singh, 2024).

Table 4
Digital Literacy Barriers in terms of Cognitive Barriers

Statements	Mean	Description
I find it easy to understand the instructions on the SSS e-GOV platform.	3.13	Agree
I feel confident in completing transactions on the SSS e-GOV platform without needing assistance.	3.10	Agree
I sometimes find the steps on the SSS e-GOV platform difficult to follow.	2.77	Agree
I struggle to understand some of the technical terms used in the SSS e-GOV services.	2.66	Agree
I feel overwhelmed by the number of steps required to complete tasks on the SSS e-GOV platform.	2.76	Agree
Overall	2.88	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 2.88, interpreted as Agree, indicates that respondents acknowledge some cognitive challenges when using the SSS e-GOV platform. This score suggests that although instructions are mostly understandable, specific steps require more mental effort. The consistency of responses reflects that cognitive barriers affect users to varying degrees. These barriers may slow down user performance or increase the need for assistance. Studies show that cognitive load significantly influences users' ability to engage with digital platforms effectively (Cao et al., 2021).

The highest mean of 3.13, interpreted as Agree, suggests that users generally find the platform's instructions easy to understand. This indicates that the instructional design of the SSS e-GOV system supports comprehension. Clear instructions reduce confusion and facilitate smoother navigation. They also contribute to greater user confidence in completing tasks. This aligns with findings that well-designed instructional layouts enhance usability in digital platforms (Ramos & Chen, 2023).

The lowest mean of 2.66 indicates that respondents struggle most with the technical terms used on the platform. This reveals a significant cognitive burden related to unfamiliar terminology. Such difficulty may discourage users or delay transaction completion. Simplifying technical language could help minimize misunderstandings. Prior research confirms that technical jargon increases cognitive load and reduces user engagement in e-government platforms (Karakas & Saka, 2024).

Table 5
Summary of Digital Literacy Barriers

Statements	Mean	Description
Technical Skills	3.19	Agree
Access to Technology	3.23	Agree
Digital Knowledge	3.10	Agree
Cognitive Barriers	2.88	Agree
Overall	3.10	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 3.10, interpreted as Agree, reflects that digital literacy barriers exist but are manageable for most respondents. This indicates a generally favorable level of digital readiness among users. However, variability among categories shows that some areas still require improvement. These moderate barriers may affect efficiency but do not severely hinder access. Research highlights that addressing moderate digital barriers enhances long-term adoption of e-government services (Milenković et al., 2022).

The highest mean, 3.23, pertains to Access to Technology, suggesting that users experience the least difficulty in obtaining devices or internet access. This reflects a stable technological environment that supports online services. Reliable access allows users to engage with the platform consistently. This advantage supports increased usage and overall satisfaction. This finding is consistent with studies showing that adequate technological access is foundational to digital participation (Kim & Park, 2021).

The lowest mean, 2.88, is for Cognitive Barriers, indicating that users experience the most significant difficulty understanding certain platform elements. This suggests the need for more precise instructions and more user-friendly terminology. These cognitive challenges may reduce efficiency and increase reliance on support services. Addressing them can improve the ease of use and reduce user frustration. Similar findings note that cognitive difficulties often limit users' full engagement in digital systems (Osei & Boateng, 2023).

Table 6
User Satisfaction in terms of Ease of Use

Statements	Mean	Description
The SSS e-GoV platform is user-friendly and easy to navigate.	2.93	Agree
I can quickly find what I need on the SSS e-GoV platform.	3.00	Agree
I am satisfied with how easy it is to complete transactions on the SSS e-GoV platform.	3.00	Agree
The SSS e-GoV platform's interface is intuitive and easy to understand.	3.00	Agree
I do not find any difficulty in using the SSS e-GoV platform.	2.90	Agree
Overall	2.97	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 2.97, interpreted as Agree, shows that respondents find the SSS e-GOV platform generally easy to use. This indicates that the interface and navigation design support user interaction. Consistent responses across items suggest satisfactory usability. Such usability can positively influence continued platform adoption. These findings align with research showing that ease of use strongly impacts acceptance of digital platforms (Cheng, 2022).

The highest mean of 3.00, shared by multiple items, shows that users are moderately satisfied with the ease of completing tasks on the platform. This reflects a stable perception of usability across different functions. It indicates that the website design supports clarity and intuitive navigation. These strengths contribute to user confidence. This outcome aligns with recent studies demonstrating that intuitive interfaces enhance engagement with digital services (Zhou & Lee, 2021).

The lowest mean of 2.90 shows that some users still find aspects of the platform challenging. Although the rating still indicates agreement, it highlights opportunities for improvement. These challenges may relate to specific features or steps that require clarification. Enhancing user support and simplifying processes could address these concerns. Prior research suggests that even minor usability issues can reduce user satisfaction (Sagala & Buheji, 2023).

Table 7
User Satisfaction in terms of Service Efficiency

Statements	Mean	Description
The SSS e-GoV services are processed quickly and efficiently.	2.93	Agree
The system responds to my requests promptly.	2.92	Agree
I am satisfied with the speed at which transactions are completed on the SSS e-GoV platform.	2.92	Agree
I trust that the services provided by the SSS e-GoV platform are accurate.	3.05	Agree
The processing time for my requests on the SSS e-GoV platform meets my expectations.	2.91	Agree
Overall	2.94	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 2.94, interpreted as Agree, suggests that respondents are moderately satisfied with the efficiency of SSS e-GOV services. This indicates that processing speed and responsiveness generally meet expectations. The consistent ratings imply that users value the reliability of digital service delivery. Efficient service fosters trust in the platform. These findings support studies showing that service efficiency directly influences user satisfaction in digital government systems (Sahibuddin et al., 2022).

The highest mean of 3.05 indicates strong agreement regarding the accuracy of e-GOV services. This reflects users' confidence in the correctness of information and results provided by the system. Accuracy is essential in government transactions where errors may have significant consequences. This perception enhances trust and encourages continuous use. Research confirms that accuracy significantly contributes to user confidence in online government transactions (Yildiz & Özer, 2023).

Table 8
User Satisfaction in terms of Support and Assistance

Statements	Mean	Description
The customer support provided by SSS for the e-GoV platform is helpful.	3.02	Agree
I find the help guides or instructions on the SSS e-GoV platform clear and useful.	3.02	Agree
I can easily reach customer support when I encounter an issue with the SSS e-GoV platform.	2.85	Agree
The help provided on the platform is sufficient to resolve any issues I encounter.	2.86	Agree
I am satisfied with the quality of assistance I receive from customer support for the SSS e-GoV services.	2.99	Agree
Overall	2.95	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The lowest mean, 2.91, indicates slightly lower satisfaction regarding the processing time for requests. This suggests that some users experience delays or perceive certain processes as slow. Such delays may discourage repeated use or increase frustration. Improvements in system responsiveness could elevate satisfaction levels. Recent findings show that slow digital services are a major barrier to e-government adoption (Ahamed & Hassan, 2024).

The overall mean of 2.95, interpreted as Agree, suggests that users are moderately satisfied with the support and assistance provided by SSS. This implies that help tools and customer support functions meet basic expectations. Consistent responses suggest that support mechanisms are accessible and helpful. Adequate support reduces user frustration and improves resolution of technical issues. Studies have shown that effective support services significantly enhance user experience on digital platforms (Lin et al., 2023).

The highest mean of 3.02 indicates that users find customer support helpful and instructions clear. This shows that assistance resources are perceived as useful and reliable. Clear support materials empower users to resolve issues independently. This increases overall satisfaction with the platform. Research supports that well-designed help systems increase user confidence and service satisfaction (Kurniawati & Nugroho, 2021).

The lowest mean of 2.85 indicates some difficulty in contacting support when issues arise. This suggests that responsiveness or accessibility may not always be consistent. Such challenges can hinder the timely resolution of user concerns. Improving support availability could address this need. Similar research indicates that slow or unavailable support reduces overall satisfaction in digital government systems (Puspitasari et al., 2022).

Table 9
User Satisfaction in terms of Overall Experience

Statements	Mean	Description
I am satisfied with my overall experience using the SSS e-GoV platform.	3.07	Agree
I would recommend using the SSS e-GoV services to others.	3.22	Agree
I feel that using the SSS e-GoV platform has improved my experience with SSS services.	3.17	Agree
I am willing to continue using the SSS e-GoV platform for my future transactions.	3.20	Agree
Overall, I am happy with the way SSS e-GoV services meet my needs.	3.23	Agree
Overall	3.18	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 3.18, interpreted as Agree, reflects a generally positive overall experience with SSS e-GOV services. Users feel satisfied with how the platform meets their needs. Consistent agreement suggests that the platform delivers reliable and convenient service. This positive experience promotes continued platform use. Such findings correspond with studies showing that overall experience strongly influences long-term engagement with digital services (Alghamdi & Beloff, 2021).

The highest mean of 3.23, interpreted as Agree, shows strong satisfaction with how the platform meets user needs. This indicates that respondents feel the system provides value and convenience. Satisfaction with platform performance encourages repeat use. It also increases users' likelihood of recommending the service to others. Research shows that perceived usefulness is a major predictor of user satisfaction in e-government systems (Sulaiman & Abdullah, 2023).

The lowest mean of 3.07, though still Agree, suggests slight variability in satisfaction with overall platform experience. This indicates that some aspects may not fully meet expectations. Minor gaps may relate to navigation, response time, or clarity of instructions. Addressing these concerns could

further enhance user experience. This aligns with findings that small usability issues can influence overall satisfaction (Nawaz & Gomes, 2024).

Table 10
Summary of User Satisfaction

Statements	Mean	Description
Ease of Use	2.97	Agree
Service Efficiency	2.94	Agree
Support and Assistance	2.95	Agree
Overall Experience	3.18	Agree
Overall	3.01	Agree

Legend: 1.00-1.75 Strongly Disagree, 1.76-2.50 Disagree, 2.51-3.25 Agree, and 3.26-4.00 Strongly Agree

The overall mean of 3.01, interpreted as Agree, indicates that users are moderately satisfied with the SSS e-GOV platform. This reflects a generally positive, though not exceptional, level of satisfaction. Consistency among categories suggests stable user perceptions. Such satisfaction supports continued usage but highlights room for improvement. Research emphasizes that moderate satisfaction still influences user loyalty and long-term adoption (Budiarto et al., 2023).

The highest mean of 3.18, for Overall Experience, indicates that users value the platform's reliability and convenience. This means users view their interactions positively and appreciate the system's ability to meet their needs. Positive experiences contribute significantly to user trust. This strengthens long-term engagement with the platform. Such findings are supported by research showing that overall experience is a strong determinant of satisfaction in e-government systems (Mendoza & Castillo, 2022).

The lowest mean of 2.94, relating to Service Efficiency, suggests that processing speed and responsiveness may require improvement. This shows that users perceive some delays during transactions. These concerns may influence satisfaction and willingness to use the platform frequently. Enhancing efficiency can raise overall user satisfaction. Prior studies note that slow processing times negatively impact user acceptance of digital systems (Bhuasiri et al., 2021).

Table 11
Test of Significant Impact on the Digital Literacy Barriers in Using SSS e-GOV Services to User Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.261	.325		.803	.424
Digital Literacy Barriers	.876	.100	.690	8.779	.000

Note: Adjusted $r^2 = .469$ ANOVA for Regression $f = 77.077$ $p = .000$

The regression results show that Digital Literacy Barriers have a significant impact on User Satisfaction, as indicated by a $\beta = .690$ and $p = .000$. This means that as digital literacy improves, users report higher satisfaction with SSS e-GOV services. The adjusted R^2 of .469 indicates that 46.9% of the variance in user satisfaction is explained by digital literacy barriers. The high t-value of 8.779 further confirms strong predictive power. Overall, the model demonstrates a substantial relationship between users' digital abilities and their satisfaction levels.

These findings imply that improving users' digital skills can significantly enhance their experience with government digital services. Strengthening digital literacy may lead to higher efficiency, confidence, and overall satisfaction. This suggests the need for training programs, clearer instructions,

and more accessible support systems. Government agencies can improve service uptake by addressing these literacy gaps. This is supported by studies showing that digital competence is a major determinant of satisfaction and successful engagement in e-government platforms (Almaiah et al., 2022).

CONCLUSION

The findings of the study revealed that digital literacy barriers among SSS e-GIV users were present but generally manageable, as shown by the overall mean of 3.10. Respondents reported the highest readiness in access to technology, suggesting that device availability and internet connectivity were not major concerns for most users. However, cognitive barriers emerged as the lowest-rated dimension, indicating that understanding technical terms and navigating multiple steps remained challenging for some individuals. Despite these barriers, user satisfaction levels were consistently positive across ease of use, service efficiency, support, and overall experience. These results demonstrate that users can still achieve satisfactory outcomes even when minor digital challenges exist.

Regression analysis further established that digital literacy barriers significantly influence user satisfaction, with an adjusted R^2 of .469 indicating that nearly half of the variation in satisfaction can be explained by digital literacy. This means that higher digital readiness contributes to more positive experiences when using the SSS e-GIV platform. Improving digital literacy—such as enhancing user instructions, simplifying interface design, and offering targeted guidance—may lead to increased satisfaction and more efficient system usage. The findings emphasize the need for user-centered digital service enhancements to reduce cognitive load and improve navigation. As supported by recent literature, strengthening digital competence is a key factor in improving satisfaction and sustained engagement with e-government platforms.

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