DELIVERING BETTER QUALITY PUBLIC SERVICES THROUGH LIFE-EVENT PORTALS

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1 INTRODUCTION

Practically all governments increasingly use modern information technology (IT) to support their operation. In recent years, the main effort is the investing into improving the quality and efficiency of service delivery, mainly through different e-government initiatives. IT offers a wide variety of possibilities for delivering public services in new ways. One of the possible solutions, which has recently become a popular development trend of e-government programmes, are government portals, which not only join but also integrate services in the competence of different public institutions into one single window or entry point, accessible via the internet. One of the key questions in developing such portals is how to structure and design services in order to improve their quality and efficiency and not to make them even more time consuming and complicated. Namely, a citizen interacting with the government often knows only what he/she wants (for example to build a house, to move or to start a new business), but does not know which administrative procedures apply in his or her particular case, which public institution is competent for handling that case and what else is needed to complete the procedure (what application, which supplements, where and how to find all the necessary information, etc).

The approach we propose in developing quality and efficient public services is known as life-event approach. A government portal based on life-events provides a simple, unified access to public services for citizens and businesses. It enables the applying for administrative procedures, monitoring the handling of the case and receiving the results. Besides, the user does not need to know in advance which administrative procedure and in which institution he/she has to apply for. The decision support system, integrated within portal, leads the citizen from his/her problem or life-event to the appropriate service or services.

The main objectives of this paper are:
- to introduce a concept of the life-event based government portal,
- to determine the characteristics of e-services based on life-events and to develop levels of their maturity,
- to determine the quality, effectiveness and efficiency improvements of using the life-event approach and
- to evaluate the maturity of some e-services based on life-events.

2 LIFE-EVENT APPROACH

E-government simply means modern government that performs all its functions and provides all its services through intensive use of electronic means for information processing, computers, networks, internet etc. Electronic means are not only used for internal information processing and communication within public institutions, but also for communication with other institutions, citizens and businesses. Figure 1 shows three business relations that are most important for the introduction of e-government and involve the main business partners of government, i.e. citizens, businesses and NGOs.

Recently, the main emphasis lies on the field of relations between government and its customers (G2C, G2B and G2N relations). The main objectives in this field are the improvement of public services quality and the ways in which they are delivered. It has to be noted, however, that this also requires the adaptation and transformation of back-office processes.
The whole effort derives from the changing paradigm in designing communications between the government and the citizens. We need to reorganise the processes of services provision and delivery on the basis of customers' needs rather than the internal needs of the government, as has been the practice so far. It is about the transition from the existent authoritative role of the government to a service role and the related redirection of the major attention from administering the law to executing processes and their final results – services delivery.

The problem lies in the fact that the existent organisation of government is based on a division of work between several fields or competences. Accordingly, administrative procedures and services are adapted and distributed over several public institutions. However, the problems of customers (citizens and businesses) do not usually apply merely to one single competence or one single public institution. Moreover, businesses are often involved as well. For example if the citizen moves from one place to another, he/she has to change the address, change their personal documents, move the telephone number, inform the TV programme provider, bank, insurance company, school, employer and so on. If the customer wants to solve his/her problem as a whole, he/she has to apply several different processes (administrative procedures as well as business processes) at several different public institutions and businesses (Figure 2). For each of them they have to fill in an application and enclose different documents. The data on applications are often duplicated, and so are documents. Office hours of some organisations may complicate and delay the procedure even further. But what is more important is the fact that in a particular situation the customer alone has to find out what processes and in what order he/she has to apply them, at which organisations and how. Therefore, the applications are often incomplete, which usually delays the start of the official handling of the case. Consequently these processes are complicated, time consuming and expensive, and the customers are not satisfied.

The solution to these problems lies in the introduction of services designed around possible life-events of the customers. The life-event approach considers government operation from the perspective of everyday life. Its main purpose is to overcome the existent structure and complexity of public institutions. One life-event has to comprise all services as well as the corresponding processes needed to solve the customer’s problem from the beginning to the end. In this way, all services needed to solve a particular problem or situation, are either linked or integrated into one single service (see also Cabinet Office, 2000; Ho, 2002; Statskontoret, 2000). Accordingly, back-office processes have to be adapted and integrated as well. This system ensures the customers a simple access to all services they need in one place, regardless of the distribution of competences between the different public institutions and businesses. The unified entry point or one-stop shop, either virtual (portal) or physical, represents a kind of an umbrella organisation that links all organisations within a government system as well as some businesses. Its main objective is to fulfil the customers’ needs and increase their satisfaction. As a result, the efficiency and effectiveness of services are enhanced as well.

However, all these changes would not be feasible without modern IT, by means of which it is possible to transform the existent rigid hierarchical and strictly fragmented organisational
structures of government into efficient and open network of entities. This would allow a maximally smooth execution of processes and consequently satisfy the customers’ needs and expectations.

Figure 2: Existent and future way of service delivery

3 LIFE-EVENT GOVERNMENT PORTALS

3.1 E-SERVICES

To analyse portals (and e-services in general), two characteristics of e-services should be considered.

1. Level of online sophistication
The European Commission, DG Information Society (2001) proposed a four-stage framework for the classification of e-services regarding to the level of online sophistication of these services, as follows:

- **Information**: includes online information about public services (e.g. information necessary to start the processes to obtain the public services available on the websites).
- **Interaction**: downloading of forms (e.g. downloadable or printable forms to start the processes to obtain the public services on the websites) is available.
- **Two-way interaction**: comprises processing of forms, including authentication (electronic forms to start the processes to obtain the public services on the websites). The communication with institutions and persons in charge (via e-mail) and the notification about the case progress is also included in this stage.
- **Transaction**: comprises full electronic case handling of processes by the service provider, including decision, notification, delivery and payment if necessary.

The services of each lower stage are included in the next higher stage.
2. Level of integration

The second way of classifying e-services is according to the level of process integration required to obtain a particular public service and execute the relevant back-office processes:

- **Dispersion** of services means that the user must visit different websites (of different institutions) to obtain the required service.

- **Coordination** of services and processes means that the website is just a tool to connect all relevant information, interactions or transactions at one point but the processes behind these services in different institutions (back-office) are not essentially changed (they can be automated, for example). This is a short-term approach with fast but limited results. To the user it can be presented in two ways:
  1. as a step-by-step procedure, which means that the user must apply each process separately and wait until it is finished before applying next one;
  2. as a one-step procedure, which means that the user applies only the first process and the next one is triggered automatically when the preceding one is finished. However, the provision of the required service in back-office is always a step-by-step process.

- **Integration** of services and processes requires back-office reorganisation with an extensive business process reengineering to transform different complex processes into one simplified process to obtain the particular public service. For example, processes required to obtain a particular life-event in different institutions are integrated into one single process. This is the most challenging, long-term approach, which yields more profound results. This is what people really mean when talking about the true one-stop-shop of the government. It is easiest to understand and most difficult to bring into reality.

Figure 3 shows how the characteristics described above are combined to analyse the provision of e-services. Best results are expected from the e-services in the transaction-integration quadrant.
3.2 Government Portals

A government portal presents an electronic entry-point to public services in all segments mentioned above: G2C, G2G, G2B and G2N (Figure 1). Portals in general can be divided into two main groups (Reinermann, 2001):

- **Horizontal portals** are comprehensive and cover different areas such as business, government, education, culture, tourism, health, etc. Mainly regional implementations of such portals can be found (for example city-portals of Mannheim (2002), London (2002), Tallinn (Estonia) (2002), Maribor (Slovenia) (2002)).

- **Vertical portals** specialise in institutions (e.g. companies, jurisdictions, agencies, etc.), in themes (e.g. sports (RTE, 2002), movies, health topics (Healthlinks, 2002), etc.) or in e-commerce (virtual markets).

E-services provided through vertical portals are mostly dispersed, while horizontal portals are more likely to provide coordinated e-services. In both cases, the level of on-line sophistication of services can range from information to transaction.

However, there is still a considerable deficiency in this approach of providing e-services to the users, especially in the G2C and G2B segments of e-government. The user has to know exactly which service he needs and which organisation provides it. Usually, however, user does not know that. He knows what he wants to achieve: build a house, start a business, get married, etc. These situations are known as life situations or life-events. To solve such a life-event, various processes in different organisations are usually required. Therefore, a system that would guide the user through his situation and help him to identify the required services and their providers is needed. A web portal that includes such a system is called a **life-event portal** (Von Lucke, 2000).

3.3 Life-Event Portals

Life-event portals offer direct access to public services and the corresponding processes. The information about laws and regulations, government programs, opportunities, obligations, institutions and officials; the required forms and applications are all accessible at a single entry-point. Thus, life-event portal represents a 'virtual one-stop government' with the purpose of overcoming the complexity of public institutions. It integrates all information, communication and transaction processes in the respective life-event, regardless of which institution or even societal sector they belong to (Figure 4). For example, a life-event such as "building a house" requires the participation of at least three societal sectors: a citizen, a business (e.g. real-estate companies, building companies, etc.) and the government (granting a permit for the use of land, granting a building permit, etc.).

Life-event portals thereby provide at least coordinated e-services of all levels of sophistication: from information to transaction (Figure 3).
There are two types of life-event portals. The first is based on a well-defined hierarchy of topics and life-events. The system allows the user to select topics and subtopics and in this way guides him to a particular life-event. E-services (either information, communication or transaction services) for the selected life-event are then offered. Examples of such portals are the Austrian Internet Service HELP (2002) and the Singaporean e-Citizen (2002).

The second type of life-event portals is based on an active dialogue with the user. Such portals are based on a knowledge-based system. This is a computer program that employs knowledge and an inference-making process to solve a given problem (Jackson, 1999; Klein et al., 1990). The knowledge-based system in a life-event portal (the electronic guide through life-events) uses the defined decisions in the structure of a life-event to form questions that help users to define and solve their problems. In this way, the system guides the user through a particular life-event and makes him or her an active partner in the overall process of identifying and solving their problem. To some extent, the portal of Australian land Victoria (Maxi, 2002) could serve as an example.

The communication interface of such a life-event portal should meet three objectives. The first goal is to select an adequate life-event. This could be achieved through the hierarchical structure of topics. This structure helps the user to identify the life-event that corresponds to his problem. The second goal is to identify the processes needed to solve this life-event. This could be achieved through a decision-making process, which is comprised in the structure of life-event. This process results in a list of processes. The third aspect is to identify an adequate variant of each process in this list. This is also a decision-making process where the answers to questions (presenting the decision-points in this decision-making process) identify the parameters needed to define a variant of the process. These parameters are for example different supplements to the application form for a particular process.
4 BENEFITS BROUGHT BY THE LIFE-EVENT APPROACH

4.1 BENEFITS DEPENDENT ON THE LEVEL OF ON-LINE SOPHISTICATION

In assessing the benefits of each stage, the fact that each higher stage includes the services of the lower stage should be taken into account. Hence, all benefits established for the lower stages hold also for the higher stages.

Information:
Typical information offered by life-event portals is for example which processes are required to solve a particular life-event and the information relevant for each process (e.g. organisation and the person in charge, documents to be presented, where and how to obtain these documents, fees, information about addresses and opening times, etc.). To sum up, the information about what, where, when and how is provided. Taking into account that during the execution of a process a lot of time is wasted because customers are not sufficiently informed (applications are incomplete or addressed to wrong organisations), information services can significantly improve the transparency, reduce process execution times and indirectly improve the efficiency, effectiveness and satisfaction of customers.

Interaction:
The possibility of downloading or printing the required forms can reduce the percentage of incomplete application forms and consequently further contribute to the reduction of the overall processing time of a particular case. It directly improves the quality and availability of the published information.

Two-way interaction:
The introduction of this stage of e-services results in improvements of the public access to services to a great extent. It contributes to: (1) greater responsiveness (no delays on account of paper documents transfer from the customer to the organisations), (2) reduction of the number of visits and the overall processing times (less need to actually make a visit to the competent person or organisation; only complete application forms with all the required data can be submitted; advice and support for the services are available), (3) extension of ‘virtual’ opening times (submission of electronic documents regardless to actual opening time) and (4) transparency of case handling (when notification about case processing is included).

Transaction:
Apart from the benefits described above, this stage of e-services also contributes to the introduction of virtual one-stop agencies and thus further improves public access to services. It motivates the service providers to ensure better management of information resources and information technology in order to provide full electronic handling of life-events (all paper processing is eliminated).

4.2 BENEFITS DEPENDENT ON THE LEVEL OF INTEGRATION

In assessing the benefits dependent on the level of integration it is necessary to take into consideration all the benefits of the information, one and two-way interaction and transaction stages. However, only the benefits of coordination and integration stages are dealt with in the paper, as at least coordinated services are needed for the introduction of e-services based on life-events.
**Coordination:**

In comparison with services on the level of dispersion, coordination of services gathers all information, interactions and/or transactions needed to solve a particular problem from the beginning to the end at one place. Thereby it greatly contributes to the customer satisfaction as it simplifies the way and reduces time and effort spent: (1) to find out what they have to do in a particular life-event (coordination-information quadrant), (2) to prepare all required information and documentation (coordination-interaction quadrant), (3) to get advice and support, actually start all relevant processes and be informed about case progress (coordination-two-way interaction quadrant), (4) to get the results and pay for them if necessary (coordination-transaction quadrant).

The fact is that in the case of a step-by-step procedure, the complexity and the number of activities the customer has to execute is not reduced. Therefore, it has only limited results, as it contributes mainly to the efficiency results.

On the other hand, one-step procedure brings also, effectiveness results, however limited, as it eliminates multiple data and documents submission (each data and document is submitted only once, only one form with all the necessary information is required) and on the other hand eliminates multiple payment and results delivery (only one overall result is delivered and one payment is required). This means that all activities that are no longer performed by customers must be executed by IT, the difference being that IT performs them much more efficiently, which brings effectiveness results to the customer.

**Integration:**

In contrast with the coordination of services, which only improves the customer’s relations with the government and the relations between organisations that execute the chain of processes linked to a particular life-event, the integration of services enormously contributes to all segments of e-government development (Figure 1), as it not only gathers but also integrates and transforms all services and processes needed for a particular life-event into one single service and the corresponding back-office process. Benefits are gigantic, in proportion to the effort and resources needed to achieve them. Besides the elimination of duplicate activities on the customer side and the substitution of documents required to be enclosed with application in reusing and sharing of information that already exists within the public institutions, duplicated and useless activities within the back-office process are eliminated as well (every activity is performed only once, every data is stored only in one place if possible) and all other activities are reorganised and transformed in order to achieve the objectives of the life-event as efficiently and effectively as possible. The overall processing time and costs are markedly reduced and all aspects of service quality are thoroughly improved. Taking into account that not all the mentioned benefits could be achieved without the intensive implementation of IT, only e-services in the integration-transaction quadrant are likely to be expected, although all other quadrants are possible to be realised.

**5 PRESENT STATE OF E-SERVICE MATURITY**

This chapter presents a brief analysis of some existent life-event portals. For this purpose, two life-events (‘moving a house’ and ‘starting a business’) have been considered. At the end, there is a brief description of the Slovenian government portal.
5.1 ANALYSIS OF SOME EXISTENT LIFE-EVENT SERVICES

Moving a house

Homeowners often have to deal with a number of things when moving a house. In addition to arranging for the physical re-location of belongings, the homeowner has to interact with various agencies to arrange for the daily necessities such as water and electricity. Different institutions and companies need to be informed about change of address. Personal documents (ID card, passport, driving licence, etc.) must be changed or even newly obtained. This life-event could also include some other activities like finding a new job, selecting a new school or choosing suitable childcare.

It is interesting that the same life-event includes different services on different portals, as explained below.

On the Austrian portal HELP (2002), the life-event ‘Moving a house’ (‘Umzug’) includes services to notify different institutions and companies about change of address, to obtain new documents or to change old ones and to re-direct mail. They are mostly information services with some exceptions: reporting the change of address to authorities is an interaction (the registration form is downloadable), while changing radio and TV subscription is a two-way interaction. The application for gas supply is a two-way interaction for the Vienna gas company, but in other regions, it is still an information service. Therefore, the life-event as a whole has been classified into the coordination-information quadrant of the e-service maturity.

The British UKonline portal (2002) offers a wider range of services: from ‘Searching for property’ (Finding an area; Property information; Schools; Transport), ‘Planning to move’ (Organising the move; Surveyors and estate agents; Mortgages and finances; Repairs and adjustments; Registering with local services) to ‘After the move’ (Change of address services; Home security; Utilities; Claiming benefits in a new area). This portal offers mostly information services with many links to the related websites. The only exception is the change of address service, which is a two-way interaction (the user submits an on-line application form and the service provider then notifies all other institutions and companies stated in the application). This service is the only one where its provision is presented to the user as a one-step procedure. As a whole, the life-event has been placed into the coordination-information quadrant of the e-service maturity.

The Singapore eCitizen portal (2002) offers services to apply for a telephone line, TV licence, utilities (gas, electric and water supply), to change address, to redirect mail and to make suitable parking arrangements. Two of the six provided services are information (change of address, information about parking arrangements), two of them are interactions (applying for TV licence, redirection of mail) and two are two-way interactions (applying for a telephone line and for the utilities). The life-event falls into the coordination-information quadrant of the e-service maturity.

Since all are life-event portals, their level of integration is coordination. On the Austrian HELP portal, all services are presented to the user as a step-by-step procedure (each one is triggered separately, some of them could even be joined into a one-step procedure (for example reporting the change of address to different institutions and companies or changing the address on different documents). On the other two portals, reporting the change an address is presented as a one-step procedure but at different levels of on-line services sophistication: on UKonline portal, it is a two-way interaction; while on the Singapore eCitizen portal it is an information service (information about where and how the address change should be registered is offered, the user then physically visits the service provider, which in
turn notifies the other institutions and companies stated in the registration). Figure 5 shows the levels of on-line sophistication and integration for the service ‘change of address’ on all three observed portals.

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<thead>
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<td>Singapore eCitizen</td>
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**Figure 5: ‘Change of address’ service maturity**

**Starting a business**

Individuals or businesses who want to start a new business have to do many things before launching the business: from conducting market and financial research, deciding about the type of activity and type of business entity, to getting appropriate business premises, registering the business, obtaining different permits and licenses, arranging financial operations and employing workers. Nevertheless, the truth is that the number and complexity of services depend to a large extent on the type of business entity and the chosen activity. For example, the premises, licences and permits needed to do import/export business are different from those needed to start a pub.

The Austrian portal HELP (2002) presents this life-event under the name of ‘Unternehmensgründung’ (‘Setting up a business’). Services are gathered in two groups: preparations (they help to think about and prepare all necessities, provide information about funding, new legislation, selection of business entity type, etc) and step-by-step plan for setting up particular business entity types, presented also in clear interactive figures. They are mostly information services. The information presented is complete and well structured. There are also some interaction services for downloading forms and searching through the register of business entities (accessible only through a link to the other website) and some two-way interaction services for e-mail communication with the responsible employees, as well as one interactive form (including authentication) for obtaining a trade licence (only for Linz, Salzburg and Zell am See). Although there are some interaction services, it is evident that not all forms required for starting a business are available. Therefore, the life-event would be placed into the coordination-information quadrant of the e-service maturity.

The British UKOnline portal (2002) offers a wide range of services for starting up a small business via a ‘business link’ web site. The services comprise preparatory information, for example assessing the current skills, choosing the business type, planning and researching the business idea, financing and untangling the legal aspects of a new business. There are also some FAQs and links to other websites. There is also a two-way interaction service for registering a business entity, but only information services for obtaining appropriate licences and permits for particular types of business activities. Therefore, the final assessment of the life-event reaches only the coordination-information level.

The Singapore eCitizen portal (2002) offers a wide variety of e-services designed for businesses. For easy navigation, they are arranged in terms of a business life cycle: starting a business, growing a business and exit strategies. Services needed to start a business are presented in a 10-step guide, which helps to consider all issues related to setting up and running a business:

1. market research (different services providing information such as market indicators, e-mails for getting advice, different downloadable forms and other documents, interactive forms, discussion groups),
(2) finance and incentives & grants (different information, one and two-way interaction services, for example e-mails and links to different advisors and banks),
(3) register your company/business and licences & permits (information services helping decide about the type of the business entity and its name, searching through directory of company and business names, information about what is needed to register a business entity, downloadable forms for approval and registration of business/company name and incorporation of a company, information about other needed licences and permits – some downloadable forms and on-line registrations including authentication),
(4) find business premises (information and links to other resources),
(5) employ people (information and different downloadable forms, for example for employee registration),
(6) protect your intellectual property (information and some interactive forms, for example for registering a trade mark),
(7) market, network and find business partners (some links to other resources),
(8) obtain professional services (some links to other resources, for example to law firms and management consultants),
(9) understand taxation issues (information about taxation system in Singapore) and
(10) other considerations. Since this 10-step guide is general and applies to all types of business activities, the potential users of these services probably have some difficulties finding the appropriate service for them. Many links to other web sites represent an additional difficulty. Users might encounter trouble with the adaptation to several different web-page designs and finding the corresponding information. Although there are some services on the level of two-way interaction, in assessing the overall life-event, there are some crucial processes (for example registering a company is obligatory in any case), which cannot be triggered on-line. Therefore, the overall life-event belongs to the coordination-interaction quadrant of the e-service maturity.

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<td>Singapore eCitizen</td>
<td>Interaction</td>
<td>coordination, presented as step-by-step procedure</td>
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Figure 6: ‘Starting a business’ service maturity

Figure 7 shows the comparison of the assessments of both life-events according to each portal. Only the ‘Starting a business’ life-event on the Singapore eCitizen portal was classified into the coordination-interaction quadrant of e-service maturity. All others are still in the early stages of development, hence falling into the coordination-information quadrant of e-service maturity.
5.2 SLOVENIAN GOVERNMENT PORTAL

In Slovenia, e-government concepts have been practically applied for several years. At first e-services were accessible through a number of websites of different institutions. They were mainly information services. In the last two years, however, a systematic approach to the development of e-government has taken place. The Slovenian State provided the basic information infrastructure for the implementation of electronic government. The necessary legal framework was established by the Electronic Commerce and Electronic Signature Law in 2000. In the beginning of 2001, the Government of Slovenia introduced the Slovenian government portal (e-Uprava, 2002). This portal is designed to cover all four segments of e-government: G2C, G2G, G2B, G2N.

At this moment it provides mainly information and interaction e-services, which on the whole are not structured within the corresponding life-events. Some two-way interaction e-services have also been introduced: applications for birth, marriage and death certificates are available for citizens. These services facilitate the submission of applications and the notification about the progress of case processing. Payment of administrative fees is not yet available. The final documents are sent to the user by regular mail due to problems with the implementation of e-signature.

As for businesses, e-services connected with public tenders are offered. These are mainly information services, however, downloadable application-forms are also available. Generally, communication with institutions and the competent officials is available by e-mail.

Some life-events are introduced in the G2C segment as well: travelling abroad, looking for a job and matriculation. Within the life-event ‘Travelling abroad’ only information about Slovenian embassies and consulates in foreign countries is offered. The life-event ‘Looking for a job’ provides a link to the websites of the Employment Service of Slovenia, which
provides information as well as one two-way interaction service (‘Register as a job-seeker’). The ‘Matriculation’ life-event offers a two-way transaction ‘Application for matriculation’ on both Slovenian universities (apart from the information about the process of matriculation and the results of matriculation in the current year). In our opinion, these life-events are poorly structured and as such, they present only a first attempt in designing a life-event portal.

Only a rough comparison can be made between the life-events on portals described in the previous section and the corresponding services on the Slovenian government portal. The only information available is about ‘Starting a business’ through a link to the relevant websites of Chamber of Commerce and Industry of Slovenia. Neither ‘Change of address’ nor the other services within the ‘Moving a house’ life-event are provided on the Slovenian government portal. The information about ‘Reporting the change of address to authorities’ is available on the websites of different administrative districts. Some of these websites enable the downloading of application-forms and some of them also submission of electronic forms. However, it is a dispersed service, since it is not provided on the government portal.

Therefore, in Slovenia, we are still in the information-coordination and to a very small extent in the coordination-interaction quadrants of the e-service maturity (Figure 3). As described above, some e-services are even dispersed. This indicates that there is still a lot of work to be done to develop an effective, user-friendly life-event government portal in Slovenia.

6 CONCLUSIONS

IT offers huge opportunities to improve public services and make them more convenient for the needs and perceptions of its users rather than the government. However, public institutions will have to move beyond seeing themselves as separate and distinct entities and adopt the vision of One Government that collaborates, shares information and relies on its collective knowledge to provide the public with integrated services based on life-events.

The analysis of the present state showed that electronic service delivery is moving slowly from dispersed web presentations of individual public institutions to the development of government portals collecting and coordinating information and interaction services from different public institutions as well as businesses. First transaction services have also appeared. However, fully developed life-event based services are still far from reality. The existent examples are a good start, but nothing more than that. A highly sophisticated window to government cannot be a substitution for poor and fragmented back-office processes. Therefore, the development of life-event based services will first require a reorganisation, transformation and integration of the existent back-office processes across multiple public institutions. Only then will it be possible to make real the benefits for the citizens, businesses and other parties involved.

The model for assessing e-services maturity that we propose provides a tool for assessing the level of maturity of the existent e-services, to make comparisons, and see their advantages and disadvantages. It offers a vehicle to understand the characteristics of life-event based services provided through government portals. On the other hand, it can serve as a guideline to outgrow the present state and achieve the strategic, long-term objective that will yield brings the greatest benefits. Nevertheless, the proposed model needs some further improvements, particularly as regards the clarification and determination of additional parameters in order to enable a more accurate and straightforward assessment of specific e-services as well as life-events on the whole.
REFERENCES


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