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## Attitude of Citizens Towards E-Services in Bangladesh: The Role of Demographic Variables

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## **Abstract:**

E-services have emerged as a mainstay of modern governance. Like other countries, the adoption of e-services in Bangladesh has accelerated rapidly. Although there have been many advancements in e-services, their usage is not evenly distributed across the population. Hence, this study aims to examine citizens' attitudes toward e-services in Bangladesh, emphasizing the moderating role of demographic variables. Under the framework of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), the study concentrates on important variables like performance expectation, effort expectation, social impact, enabling environment, trust, and computer self-efficacy. Data of 230 e-service users in Dhaka were examined using Partial Least Squares Structural Equation Modelling (PLS-SEM) to evaluate how these factors affect citizens' attitude towards e-service. The study shows that while computer selfefficacy and social influence had weaker effects, performance expectation, effort expectation, trust, and facilitating factors greatly influence citizens' perceptions towards e-services. Age, gender, and education were also examined as moderating variables; trust has a bigger impact among younger users and men respond more favorably to conditions that support them. Particularly for older and less educated people, the study emphasizes important obstacles such digital literacy gaps, infrastructure constraints, and security issues that impede e-service uptake. Based on these findings, the practical implications for Policymakers, government agencies, and service providers have been articulated.

## **Keywords:**

E-services, attitude, citizen, developing country, Bangladesh.