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RESEARCH ARTICLE

# Exploring the Impact of Convenience, Efficiency, and Trust on User Satisfaction: A Comparative Study of Xiaowu Mode and Traditional Services

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Abstract: With user satisfaction as the core, this study constructed a structural equation model including key variables such as convenience, service efficiency and trust, and strictly tested the discriminant validity of the model through confirmatory factor analysis (CFA). A total of 568 questionnaires were collected in this study, and differences among different groups (gender, age, education, Internet usage habits, etc.) were analyzed to reveal the direct and indirect effects of potential variables on satisfaction. The results show that convenience and service efficiency are the key drivers of user satisfaction, and trust plays a significant mediating role in the variable relationship. Further analysis found that highly educated users and users who have been using the Internet for a long time are more satisfied with the service, while gender and age have less impact on satisfaction. In addition, the model verification shows that the potential variables have good independence and differentiation, and the research hypothesis is fully supported. This study not only deepens the understanding of the relationship between service convenience, efficiency and user satisfaction, but also provides practical guidance for optimizing the design of public services and e-government services. The study proposes specific strategies for personalized service optimization for different groups, such as optimizing interface design for elderly users, enhancing service transparency for female users, and providing more efficient information transfer and feedback mechanisms for highly educated users. At the same time, the research also points out the regional limitations of data samples, the limitations of variable selection and the lack of dynamic model. This study is of great significance in both theory and practice, and provides an effective reference for improving service satisfaction and user experience.

Keywords: Government services, Structure Equation Model, Difference analysis, sociology.

## INTRODUCTION

The transition into the digital age during the late 20th century and the early 21st century has precipitated a monumental shift in the way governments across the global operate and interact with their citizens. This shift towards digital governance is characterized by four distinct stages: the initial stage, the interactive stage, the transaction processing stage, and the network stage. Western countries, as pioneers in the digital governance landscape, are currently in the midst of the transaction processing phase, with several entities even undergoing the transition to the more sophisticated network stage. In stark contrast, the majority of developing countries are still navigating through the interactive stage, with some beginning to adopt transaction processing practices. Sad to say, a considerable number of underdeveloped countries are still rooted in the initial stage of digital government governance.

In China, the journey towards digital government governance is a tapestry of nuanced developments. The more economically developed regions, such as the eastern provinces, have made significant strides and are already partaking in the transaction stage. However, the less economically advantaged areas in the central and western provinces are still in the early stages or are in the process of transitioning from interaction to transaction. This stark disparity is a testament to the varying levels of material and organizational development of the digital government governance network across different regions.

For grassroots government services, which encompass both offline (traditional face-to-face interactions) and online (digital government services), there are several notable characteristics. The fundamental principle of centralized service acceptance and processing at the grassroots level necessitates that government service centers evolve into a comprehensive platform. These centers must expand their capabilities to become a one-stop-shop for high-quality and efficient services to both businesses and the general public. This expansion should include the active involvement of government departments at all levels, as well as the integration of various assessments, capital verifications, notarization, legal aid, facsimile, printing, and binding services. Furthermore, public services such as public insurance, social insurance, tax collection and management, utility payments, viewing fees, and communication fees should be seamlessly integrated into the service windows of government service centers. This integration is crucial to eliminate the inconvenience of citizens having to navigate multiple administrative channels to address their needs. By centralizing these services, the government can

streamline operations, enhance efficiency, and ultimately improve the overall quality of life for the people.

The digital government governance landscape in China is ever-evolving, with continuous efforts being made to improve and innovate. The collaboration between the government and the public is fostering a sense of unity and shared purpose, as the digital governance initiatives are designed to benefit the citizens at large. As these developments progress, it is anticipated that China will further solidify its position as a leader in digital government governance, setting precedents for other nations to follow.

# LITERATURE REVIEW

**Development status of Internet government services at home and abroad**

At China and abroad, the development status of Internet government services shows obvious differences. In China, with the continuous development of e-government, Internet government services have gradually become the main form of government services. From ”digital government” to ”smart government”, Internet government services have been constantly innovated in terms of service contents and methods, providing more convenient and efficient services for the public. Governments at all levels are actively promoting Internet government services, strengthening interaction and communication with all sectors of society, and enhancing government credibility and transparency.

Overseas, many countries have also launched a series of Internet government service initiatives. For example, by setting up an online application and approval system, the United States has realized the e-fulfillment of a large number of administrative approval processes and provided more convenient services to the public. EU member states, on the other hand, have focused on strengthening cross-departmental cooperation through informatization to promote the synergization and intelligence of government services. In addition, some emerging economies such as India and Brazil have also made remarkable progress in Internet government services, providing more convenient and efficient public services for their citizens.

Overall, the development of Internet government services at home and abroad presents the following characteristics: first, government services are gradually developing in the direction of digitization, networking and intelligence; second, the interaction and communication between the government and all walks of life are continuously strengthened, which enhances the credibility and transparency of the government; third, cross-departmental cooperation and collaborative work have become an important trend in Internet government services; fourth, the coverage and service Fourth, the coverage and content of Internet government services have been expanding, providing more comprehensive and convenient public services for the public.

**Exploring trends in the development of grass-roots services**

Wang Yukari (2017) summarized that there are currently six representative innovative service models in the country. One is the administrative approval bureau model represented by Yinchuan and Jiangsu Xuy, and there are now a total of six places in the country doing the administrative approval bureau model. The second is the government service model represented by online halls in Guangdong and Zhejiang province. The third is the one-door service model (focusing on the streets, towns and grassroots) represented by Shanghai, Guangdong Foshan and Jiangmen. This model has no system of change, and is entirely based on technology as a springboard to integrate big data and provide support for decision-making departments through data realization. The fourth is the service model represented by the nationally integrated government Xiaowu in Guangzhou Panyu. Guangzhou Panyu provides ”face-to-face, no-contact” services through the national integrated Xiaowu platform, realizing completely face-to-face services and eliminating window services. Fifth, the citywide service model for social security and employment services in Weihai, Shandong Province, has been applied very deeply. Citizens in Weihai can now pay their social security and medical insurance reimbursement services through four ways: online payment, service halls, service turnaround and cell phone apps. Sixth, the service model of villagers’ work without going to the village, represented by Badong in Hubei. This model realizes letting information run more and people run less by delegating online authority to townships.

# RESULTS

In this study, AMOS 23.0 software was used to conduct the structural equation modeling (SEM) calculations and analysis. SEM is a widely used statistical technique in social science research, capable of simultaneously evaluating causal relationships between latent variables and the relationships between observed variables and latent variables in the measurement model. This study employed the Maximum Likelihood Estimation (MLE) method, which is a robust and commonly used parameter estimation method. MLE provides effective and reliable model estimation results, particularly when the sample size is sufficiently large and the data approximate a normal distribution.

During the analysis, particular attention was paid to the model's goodness-of-fit indices, including the chi-square value ($\chi 2$), degrees of freedom (df), chi-square to degrees of freedom ratio ($\chi 2/df$), standardized root mean square residual (SRMR), root mean square error of approximation (RMSEA), and comparative fit index (CFI). These fit indices comprehensively evaluate the model's fit and assess the alignment between the theoretical model and the observed data.

The results indicate that the model's fit indices meet the recommended thresholds, demonstrating that the theoretical model effectively reflects the actual structure of the data. The following figure illustrates the path relationships of the structural equation model and the standardized regression weights, providing a visual representation of the causal relationships among the latent variables as well as the explanatory power of the observed variables for the latent constructs.

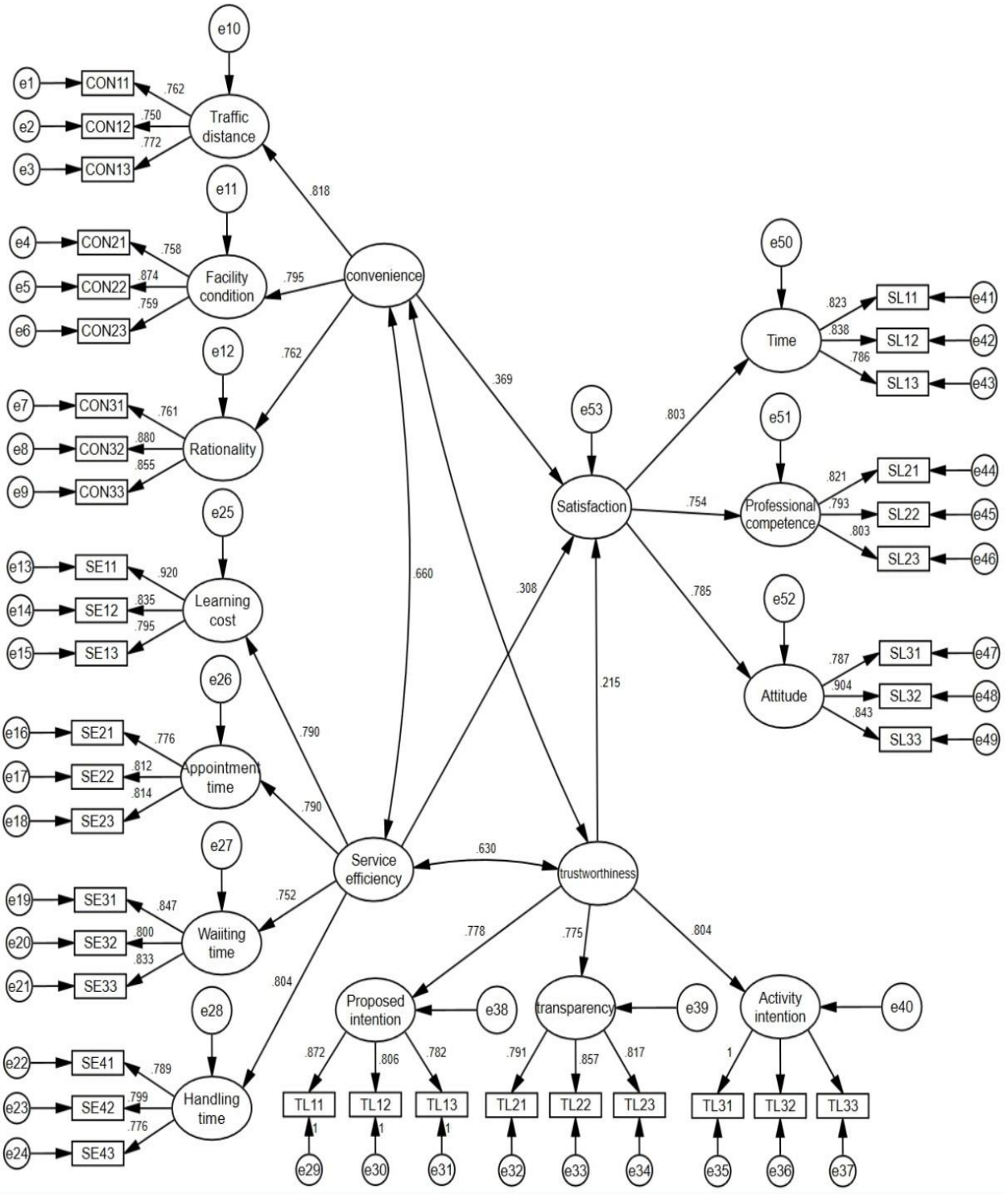


**Figure 1: SEM model The SEM fit indices are as follow:**

| Model Fit Index | Optimal Criteria | Statistic Value | Fit Status |
|---|---|---|---|
| CMIN | — | 928.664 | — |
| DF | — | 683 | — |
| CMIN/DF | < 3 | 1.360 | Good |
| RMR | < 0.08 | 0.040 | Good |
| GFI | > 0.9 | 0.925 | Good |
| AGFI | > 0.9 | 0.914 | Good |
| NFI | > 0.9 | 0.933 | Good |
| IFI | > 0.9 | 0.981 | Good |
| TLI | > 0.9 | 0.980 | Good |
| CFI | > 0.9 | 0.981 | Good |
| RMSEA | < 0.08 | 0.025 | Good |

**Table 1: SEM Fit Indices**

It can be seen from the above table that CMIN/DF is 1.360, which is less than the standard below 3; GFI, AGFI, NFI, TLI, IFI and CFI all reach the standard above 0.9; RMR is 0.040, less than 0.08; RMSEA is 0.025, less than 0.08; all fitting indexes are in line with the general research standards.

Factor loadings reflect the strength of the relationship between observed variables and their corresponding latent variables, serving as a crucial indicator of construct validity. Represented as standardized regression coefficients, factor loadings range from -1 to 1, with values closer to 1 (in absolute terms) indicating stronger explanatory power. It is commonly accepted that factor loadings should exceed 0.7, demonstrating that observed variables effectively measure their respective latent variables. The following provides a detailed analysis of the four primary latent variables in this model:

Convenience is a second-order latent variable composed of three first-order latent variables: *Traffic Distance* , *Facility Condition* , and *Rationality* .

- Traffic Distance: Measured by CON11, CON12, and CON13, with factor loadings of 0.762, 0.750, and 0.772, respectively. These loadings demonstrate that the three items reliably measure the *Traffic Distance* dimension, with CON13 having the highest explanatory power (0.772).
- Facility Condition: Measured by CON21, CON22, and CON23, with factor loadings of 0.758, 0.874, and 0.759, respectively. CON22 exhibits the strongest representation (0.874), indicating it is the key measure of facility condition.
- Rationality: Measured by CON31, CON32, and CON33, with factor loadings of 0.761, 0.880, and 0.855, respectively. Both CON32 (0.880) and CON33 (0.855) strongly represent the rationality construct.

**Overall, the factor loadings for *Traffic Distance*, *Facility Condition*, and *Rationality* consistently exceed the threshold of 0.7, supporting the validity of the *Convenience* construct and its high convergent validity.**
**Service efficiency comprises three dimensions: *Learning Cost*, *Appointment Time*, and *Waiting Time*.**

- Learning Cost: Measured by SE11, SE12, and SE13, with factor loadings of 0.920, 0.835, and 0.795, respectively. SE11 has the highest factor loading (0.920), highlighting its importance in measuring learning cost.
- Appointment Time: Measured by SE21 and SE22, with factor loadings of 0.776, 0.812 and 0.814, respectively. SE23 provides stronger representation of appointment time.
- Waiting Time: Measured by SE31, SE32, and SE33, with factor loadings of 0.847, 0.800, and 0.833, respectively. SE31 exhibits the strongest explanatory power (0.847) within the waiting time construct.
- Handling Time: Measured by SE41, SE42, and SE43, with factor loadings of 0.789, 0.799, and 0.776, respectively. SE42 exhibits the strongest explanatory power (0.799) within the Handling Time.

The factor loadings for *Service Efficiency* demonstrate a high level of construct validity, as all observed variables exceed 0.7 and reliably represent their respective dimensions. Handling Time

**Trustworthiness is measured through two sub-dimensions: *Transparency* and *Activity Intention*.**

- Proposed intention: Measured by TL11, TL12, and TL13, with factor loadings of 0.872, 0.806, and 0.782, respectively. TL11 provides the strongest representation (0.8).
- Transparency: Measured by TL21, TL22, and TL23, with factor loadings of 0.791, 0.857, and 0.817, respectively. TL22 provides the strongest representation (0.857).
- Activity Intention: Measured by TL31, TL32, and TL33, with factor loadings of 0.903, 0.825, and 0.794, respectively. TL31 has the highest explanatory power (0.903) within this dimension.

The factor loadings for *Trustworthiness* are robust, with most exceeding 0.8, highlighting the strong reliability of the measurement model.

Satisfaction is the core latent variable in the model, comprising three dimensions: *Time* , *Professional Competence* , and *Attitude* .

- Time: Measured by SL11, SL12, and SL13, with factor loadings of 0.823, 0.838 and 0.786, respectively. SL11 and SL12 both exhibit strong representation (above 0.8).
- Professional Competence: Measured by SL21, SL22, and SL23, with factor loadings of 0.821, 0.793, and 0.803, respectively. SL21 has the highest loading (0.821), emphasizing its importance in measuring professional competence.
- Attitude: Measured by SL31, SL32, and SL33, with factor loadings of 0.787, 0.904, and 0.843, respectively. SL32 has the strongest explanatory power (0.904), indicating that attitude is a critical factor influencing satisfaction.

The factor loadings for *Satisfaction* consistently exceed 0.7, demonstrating the robustness of the measurement model and the validity of its constructs.

The factor loadings analysis demonstrates that all observed variables have strong explanatory power for their respective latent variables, with most loadings exceeding 0.8 and meeting the threshold for construct validity and confirm that the measurement model is robust.

Path coefficients are standardized regression coefficients that quantify the direct causal relationships between latent variables. In structural equation modeling (SEM), the size and sign (positive/negative) of path coefficients determine the strength and direction of influence between variables. Larger absolute values of path coefficients indicate stronger causal relationships. In this study, the following key path coefficients are analyzed:

| Path | Standardized Coefficient | Unstandardized Coefficient | S.E. | C.R. | P | Hypothesis |
|---|---|---|---|---|---|---|
| Satisfaction ← Convenience | 0.369 | 0.4 | 0.088 | 4.542 | *** | Supported |
| Satisfaction ← Service Efficiency | 0.308 | 0.276 | 0.06 | 4.588 | *** | Supported |
| Satisfaction ← Trustworthiness | 0.215 | 0.233 | 0.08 | 2.915 | 0.004 | Supported |

**Table 2: Path Coefficients**

The path coefficient from Convenience to Satisfaction is 0.369, and p value < 0.05, hypothesis is valid. indicating a significant positive influence of convenience on satisfaction, the largest path coefficient in the model, signifying that convenience is the most critical factor affecting satisfaction. In other words, higher levels of convenience lead to greater user satisfaction. This relationship highlights that optimizing traffic convenience, facility conditions, and service rationality can effectively improve user satisfaction.

The path coefficient from Service Efficiency to Satisfaction is 0.308, p value < 0.05, hypothesis is valid. Service efficiency is reflected in dimensions such as *Learning Cost*, *Appointment Time*, and *Waiting Time*. Higher service efficiency, such as reduced learning costs, shorter appointment times, and minimized waiting times, significantly enhances user satisfaction. This finding emphasizes the importance of improving service efficiency, for instance, by leveraging technology to streamline processes and reduce delays.

Trustworthiness has a path coefficient of 0.215 with Satisfaction, and p value < 0.05, hypothesis is valid. Showing a significant positive influence. However, its effect is weaker compared to Service Efficiency and Convenience. This indicates that trustworthiness is a key factor in user satisfaction but is less influential than efficiency and convenience.

Trustworthiness is primarily represented by dimensions such as *Transparency* and *Activity Intention*. Enhancing user trust in service transparency and intentionality can moderately improve satisfaction.

At the same time, there are indirect effects in the model. Indirect effects refer to the influence of one latent variable on another latent variable through a mediating variable. In this model, Convenience, Trustworthiness, and Service Efficiency exhibit indirect effects on Satisfaction through mediating paths. Below is a detailed analysis of parts of indirect effect paths:

1. Convenience → Service Efficiency → Satisfaction: Convenience not only directly influences Satisfaction (path coefficient: 0.369) but also indirectly enhances user satisfaction through Service Efficiency. In this path, Convenience first improves Service Efficiency (e.g., reducing waiting time, lowering learning costs), which then affects Satisfaction. This mechanism suggests that when users perceive greater service convenience, their positive evaluation of service efficiency increases, leading to greater Satisfaction. This dual role highlights the importance of optimizing Convenience (e.g., improving accessibility and facility conditions)
in boosting user Satisfaction.
2. Convenience → Trustworthiness → Satisfaction: Convenience may also indirectly influence Satisfaction through Trustworthiness. In this path, greater perceived Convenience (e.g., simplified procedures or enhanced transparency) could improve users' trust in the service (e.g., better service transparency or increased behavioral intentions), thereby enhancing Satisfaction. This path is particularly significant in trust-sensitive service contexts, where
Convenience not only directly impacts Satisfaction but also plays an indirect role through Trust.
3. Trustworthiness → Service Efficiency → Satisfaction : An increase in Trustworthiness can enhance Satisfaction indirectly through Service Efficiency. In this path, user trust in the service (e.g., trust in information transparency and service intentions) improves their perception of Service Efficiency (e.g., smooth processes and reduced waiting times), which then enhances Satisfaction. This demonstrates that Trust serves as a bridge to optimize users' perception of efficiency and ultimately Satisfaction.
4. Service Efficiency → Trustworthiness → Satisfaction: Improved Service Efficiency may indirectly influence Satisfaction by enhancing users' trust in the service. For example, efficient service processes and quick responses can increase users' trust in the transparency and intentions of the service, thereby indirectly improving Satisfaction. This path highlights that Service Efficiency, in addition to its direct impact, can influence overall user Satisfaction through enhanced Trust.

In addition to the indirect effect of a single variable, the combination path of multiple variables may further enhance the impact of latent variables on Satisfaction, such as:

1. Convenience → Service Efficiency → Trustworthiness → Satisfaction: Improved Convenience can enhance Service Efficiency, which in turn increases users' Trust in the service, ultimately improving Satisfaction. This complex but clear path reflects the cascading relationships among Convenience, Efficiency, and Trust in driving Satisfaction.
2. Trustworthiness → Convenience → Service Efficiency → Satisfaction: Trustworthiness can also influence Satisfaction indirectly through the combination of Convenience and Service Efficiency. Enhanced Trustworthiness may make users perceive the service as more convenient (e.g., fewer complex procedures or better service options), which then improves Service Efficiency and ultimately increases Satisfaction. This multi-layered path indicates that improving Trustworthiness can lead to broad indirect effects on Satisfaction.
3. Trustworthiness → Service Efficiency → Convenience → Satisfaction: An increase in
Trustworthiness may indirectly affect Satisfaction through the combined effects of Service Efficiency and Convenience. This suggests that Trustworthiness enhances users' evaluations of service Convenience and Efficiency, indirectly contributing to higher Satisfaction.
4. Convenience → Trustworthiness → Service Efficiency → Satisfaction: In a more complex combined path, enhanced Convenience can improve Trustworthiness, which further boosts Service Efficiency, ultimately influencing Satisfaction. This path demonstrates the complementary roles of Convenience optimization and Trust enhancement in improving Service Efficiency, with Service Efficiency ultimately driving Satisfaction.

**Research limitations**

1. Sample area and size limitation: The data samples in this study were mainly derived from specific regions and may not be fully representative of other regions or broader population characteristics. Therefore, the research conclusions need to be carefully considered when applied to different scenarios.
2. Limitations of variable selection: Improve reliability: Although this study covers key variables such as convenience, service efficiency, trust, and satisfaction, there are other potentially influential factors that may be missed.

3. Insufficient dynamics of model verification: The cross-sectional data is used for analysis, which fails to capture the dynamic changing process of the relationship between variables. Future studies can further verify the conclusions through longitudinal data design..

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