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Survey on the use and attitudes towards e-services among citizens and businesses in Montenegro



Montenegro, August 2019

**A SURVEY ON THE ATTITUDES TOWARDS AND THE USE OF E-SERVICES AMONG CITIZENS AND
BUSINESSES IN MONTENEGRO**

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RESEARCH METHODOLOGY

A total of 1,023 adult citizens and 102 private companies with 10 or more employees from Montenegro were surveyed during June and July 2019 in the context of the present quantitative survey, using a questionnaire that takes about twenty minutes to complete. Data was collected through a face-to-face interviewing technique with the assistance of tablets (CAPI – Computer Assisted Personal Interviewing).

The citizen survey was conducted as part of Ipsos' monthly omnibus survey¹. The sample was represented a three-phase stratified random sample: during the first phase, the territories of polling stations were randomly selected as sample units – with each of the sample units having the same probability of entering the sample; during the second phase, households were randomly selected; and in the third phase a respondent was chosen randomly from the selected household members. The data are weighted by gender, age, region, type of settlement, as well as by the level of education, so that the sample structure fully corresponds to the population structure. Data collection took place from July 3 to July 17, 2019.

The survey with the business was an ad hoc one, and it took place between June 27 and July 11, 2019. The quota sample, which was defined by region, the number of employees and main activities according to the information from the Central Registry of Businesses of Montenegro from 2018, was used. In order to ensure a sufficient number of businesses within all categories, in order to obtain reach reliable conclusions at the level of the given categories, the number of businesses in the north of Montenegro has been artificially increased at the expense of businesses from the central region. In addition, the number of businesses employing more than 50 persons has been increased, at the expense of businesses employing 10-49 persons. After completing the data-collection process, the data were weighted by region, number of employees and main activities, once again according to the information from the Central Registry of Businesses of Montenegro, so that the structure of the realized sample fully corresponds to the population structure. In this way, we have secured a sufficient number of businesses within all desired categories. In addition to this, using the weighting process we have ensured reliable and accurate conclusions at the level of the entire population of private businesses with 10 or more employees in Montenegro.

The control of both fieldwork operations was performed by re-contacting at least 10% of the respondents. Ipsos Strategic Marketing uses SM-S, a survey and automatic data entry software, meaning that 100% of logical control was performed during survey/data entry processes.

¹ Multiple short questionnaires under different projects are integrated into one larger survey, i.e. data collection under different projects is carried out simultaneously.

THE RESULTS OF THE RESEARCH

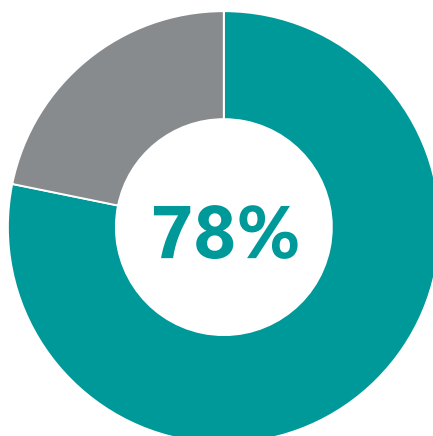
Use of the Internet

Use of the Internet by Montenegrin citizens

Just over three-quarters of citizens have the opportunity to use the Internet at home, while as many as one-fifth do not have access to the Internet in their households (Graph 1). Younger persons (aged 18-29 years), those with college or university degrees, and those who are employed are more likely to report such an opportunity. On the other hand, older persons (aged 60+), those with lower education and those from low-income households report that they do not have this opportunity more often.

Graph 1: Internet access in households in Montenegro

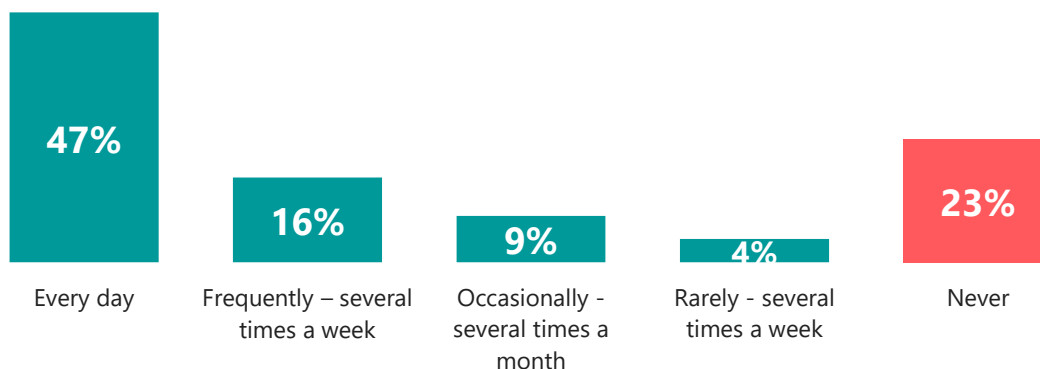
Do you have the opportunity to use the Internet at home, regardless of that whether you use it or not? Citizens base population: Total target population



Almost one-half of citizens report using the Internet on a daily basis (47%), while about one-quarter use it several times a week or several times a month (25% in total, out of which 16% use it several times a week and 9% use it several times a month) (Graph 2). Almost one-quarter of citizens, however, never use the Internet. As expected, younger persons (aged 18-44 years), those who are employed, with college or university education, and those with higher total household income are more likely to use the Internet on a daily basis. On the other hand, older persons (especially 60+), those with lower education, as well as those with lower monthly household income, are far less likely to be Internet users.

Graph 2: Frequency of the use of the Internet

How often do you personally use the Internet? Citizens base population: Total target population

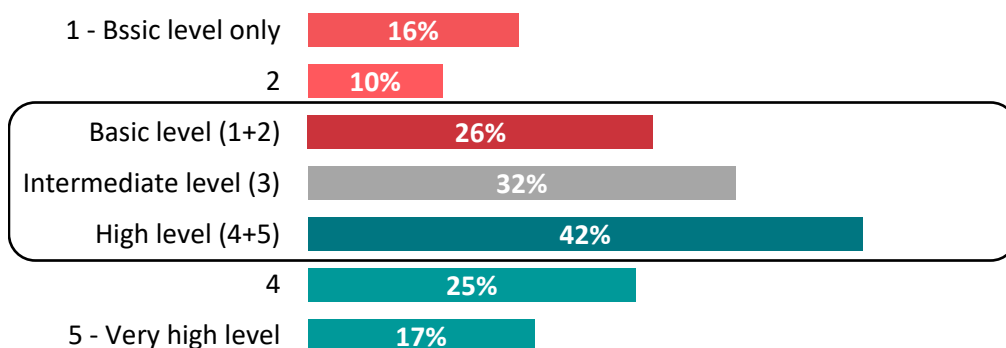


Just over one-quarter of Montenegrin citizens estimate that their skills in using the Internet stand at a basic level (26%) (Graph 3). This is more often the case in citizens aged 45+, those who are less educated, those who are unemployed, retired persons, and housewives, persons with lower income, as well as for citizens from northern and rural parts of Montenegro. In addition, **those who have never heard of electronic services and those who believe that requests are being handled more quickly when submitted at the counter belong to the group of citizens with a basic level of digital skills.**

On the other hand, just over two-fifths of citizens believe their skills in using the Internet to be high (42%). Younger citizens (18-29), those with higher education, those who are employed and students, as well as those with higher income, are more likely to find themselves more adept at using the Internet. **Citizens who are familiar with electronic services and who use them occasionally or frequently also belong to this particular group of citizens.**

Graph 3: Self-assessment of Internet usage skills

How would you generally rate your skills/knowledge related to the use of the Internet? Citizens base population: citizens using the Internet (77% of the target population)

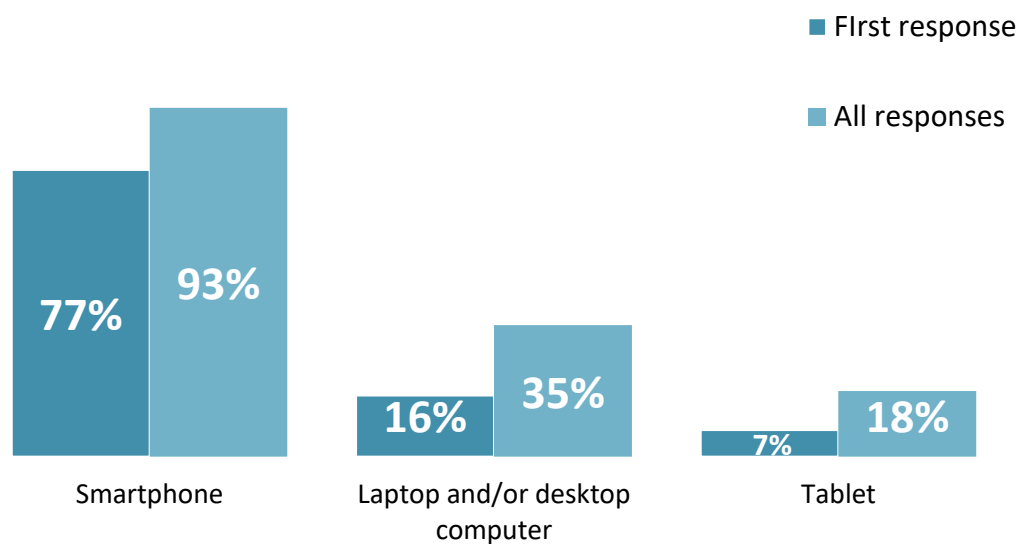


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The vast majority of Montenegrin citizens report a smartphone as a device they use to access the Internet (93%). For over three-quarters of citizens, the smartphone represents the first choice among the devices used for this purpose (77%) (Graph 4). In addition to smartphones, one-third of citizens say they use a laptop and/or desktop computer (35%), which is a more common response in persons aged 18-29 years, those with higher education, those who are employed, students, as well as persons with higher household income. Laptops or desktop computers also more commonly used by persons who consider themselves familiar with electronic services.

Graph 4: Devices used by citizens to access the Internet

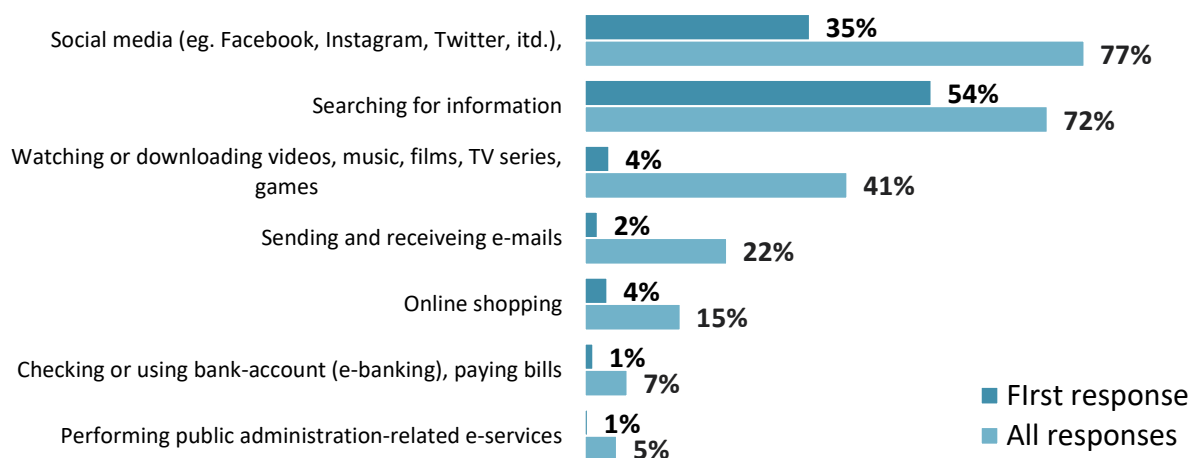
Which devices do you use to access the Internet? Citizens base population: citizens using the Internet (77% of the target population)



Montenegrin citizens primarily use the Internet to search for information, i.e. just over half of the surveyed population (54%), while about one-third report social networks as their primary purpose for using the Internet (35%) (Graph 5). However, when all the responses are taken into account, it can be seen that approximately the same share of citizens use the Internet for social networks (77%) and for informing themselves (72%). Additionally, two-fifths of citizens use the Internet to watch or download videos, music, movies, TV series, and games (41%), while one-fifth report usage related to sending and receiving e-mails (22%).

Graph 5: The purposes for which citizens use the Internet

For which purposes do you use the Internet? Citizens base population: citizens using the Internet (77% of the target population)

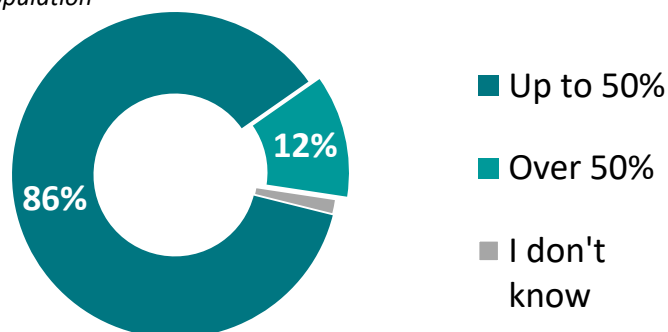


Use of the Internet by Montenegrin businesses

When it comes to the frequency of Internet usage by businesses, **in a bigger part of businesses less than 50% of employees (86%) use the Internet (Graph 6)**. The use of the Internet by more than half of employees is more frequent among businesses operating in the central part of the country.

Graph 6: Use of the Internet by Montenegrin businesses

Please, estimate the share of employees in your business that use the Internet for business purposes? Businesses base population: total target population

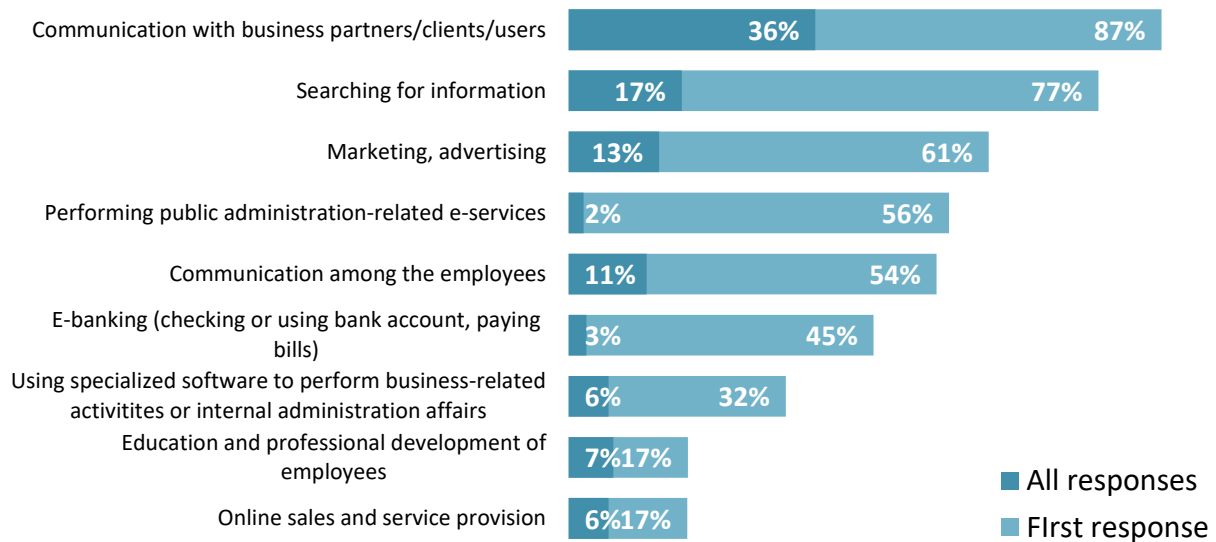


Communication with business partners, clients and users is the primary purpose for which the largest share of businesses use the Internet (36%) (Graph 7). Also, when all responses are taken into account, the vast majority of businesses use the internet for said purpose (87%), and just over three-quarters of businesses use the internet for **information searches** (77%). About three-fifths of businesses use the Internet for **marketing and advertising** (61%), while a slightly lower percentage of businesses use the Internet as a means of **performing electronic public administration services** (56%), as well as for the purpose of **communication of employees within the company**.

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Graph 7: The purposes for which businesses use the Internet

For which purposes does your business use the Internet? Please select the purpose for which you use the Internet most often, and then the others as well...; Businesses base population: total target population

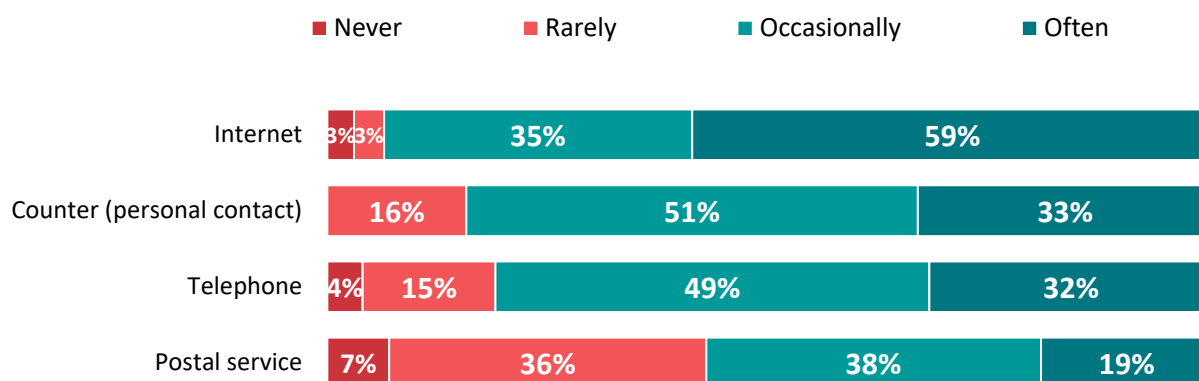


Communication with public administration

When it comes to the main communication channel that businesses use to collaborate with public administration, the internet is reported more often than any other channel (Graph 8). As many as 94% of businesses respond that they use the Internet occasionally or frequently, while 84% of businesses come into personal contact with public administration. Contact by telephone takes place occasionally or frequently as a way of communication for 8 out of 10 businesspersons (81%). At the same time, slightly less than three-fifths of respondents have frequent communication with public institutions through postal service (57%).

Graph 8: Channels which businesses use to communicate with public administration

How often does your business use the following channels of communication with public administration? Businesses base population: Businesses carrying out at least part of the administrative activities on their own

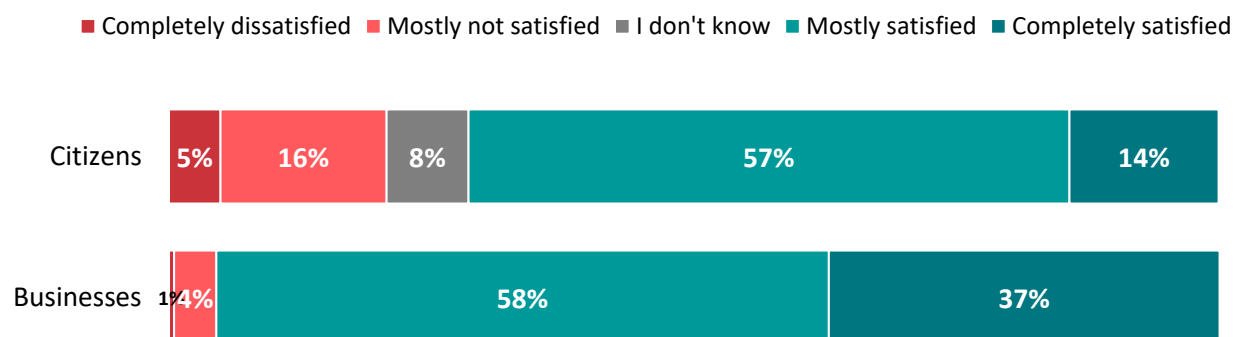


Overall satisfaction with the quality of public administration services

The majority of citizens, that is slightly less than three-quarters of them, are satisfied with the quality of public administration services in Montenegro (71%), while one-fifth report their dissatisfaction (21%) (Graph 9). When it comes to businesses, the levels of satisfaction with the quality of public administration services differ dramatically from those reported by citizens, so it can be said that the vast majority of businesses are satisfied with the services provided by public administration (95%).

Graph 9: Overall satisfaction with the quality of public administration services

Generally speaking, to what extent are you satisfied with the quality of public administration services provided to you?; Generally speaking, to what extent are you satisfied with the quality of services provided by the public administration in Montenegro to the economy/business sector?; Citizens base population: Total target population; Businesses base population: Total target population



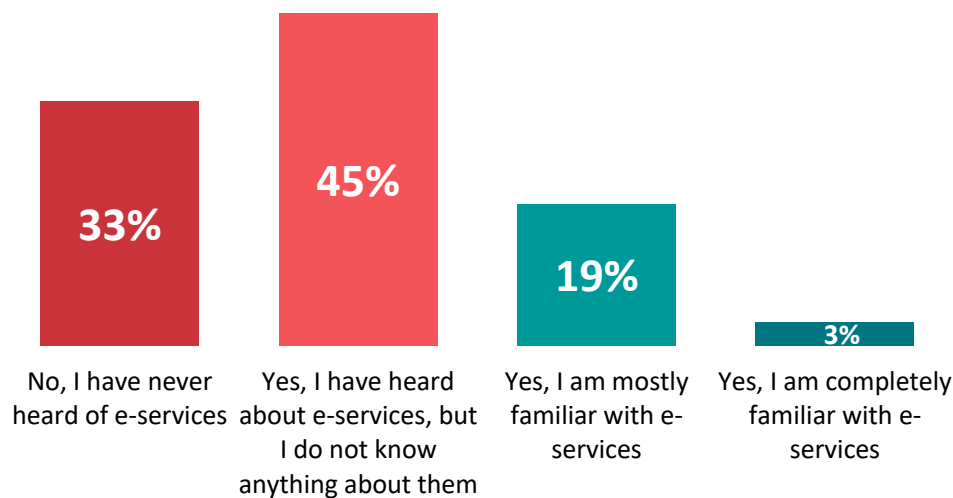
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Familiarity with the availability and use of e-services, use of e-services and satisfaction with such services

As many as one-third of Montenegrin citizens have never heard of electronic services (33%), while just over two-fifths have heard about the term "electronic services," but know almost nothing about them (45%) (Graph 10). Only one-fifth consider themselves mostly familiar with electronic services (19%), while only 3 out of 100 citizens (3%) report that they are completely familiar with such services. Younger persons (aged 18-44 years), those with higher education, those who are employed and students, those with higher income, as well as those who use the Internet on a daily basis are more often mostly familiar with electronic services. On the other hand, persons over the age of 45, those with lower education, living in the north of Montenegro and in rural areas, more often respond that they have never heard of electronic services. As expected, this group includes persons who do not have the opportunity to use the Internet at home, as well as those who never use the Internet or use it rarely.

Graph 10: Citizens' awareness of the availability and use of electronic services

Are you aware of the availability and use of electronic services, i.e., e-services (provision of public administration services through the Internet)? Citizens base population: total target population



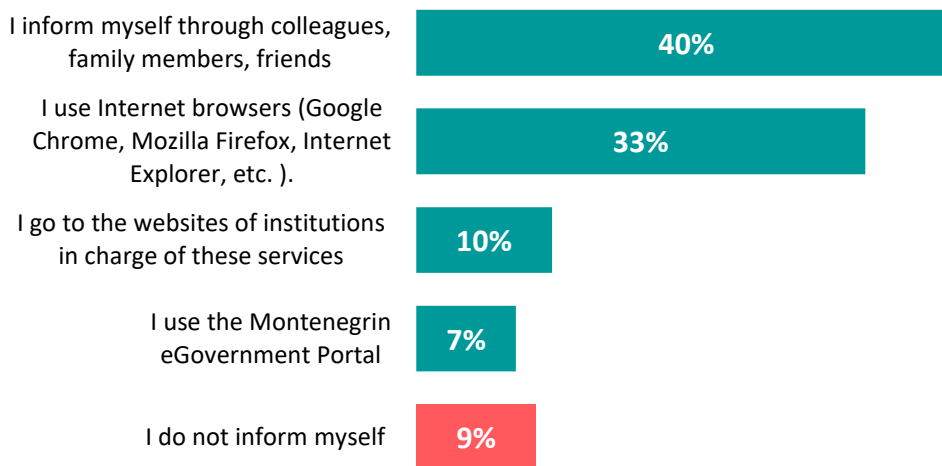
When it comes to ways of informing citizens about e-services, the largest share of respondents receives information from their social environment (40%), while this type of information is more common in persons over the age of 45, retired persons, those with lower income, and those living in rural areas (Graph 11). Internet browsers come second as a way of informing (33%). This response is more often provided by younger persons (aged 18-29 years), those with higher education, students, as well as persons with higher income. Only one-tenth of citizens states that they get information on the websites of the relevant institutions, while 7% report seeking the necessary information on the eGovernment portal. In addition, persons who use so-called "offline" means of getting information are more often those who have heard about the term "electronic services" but know almost nothing about them, as well as persons who have never used this type of public administration services. On the other hand, persons who access the

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Internet to find the necessary information about the use of electronic services are more often persons who are familiar with electronic services and even users of them.

Graph 11: Ways to inform citizens about e-services

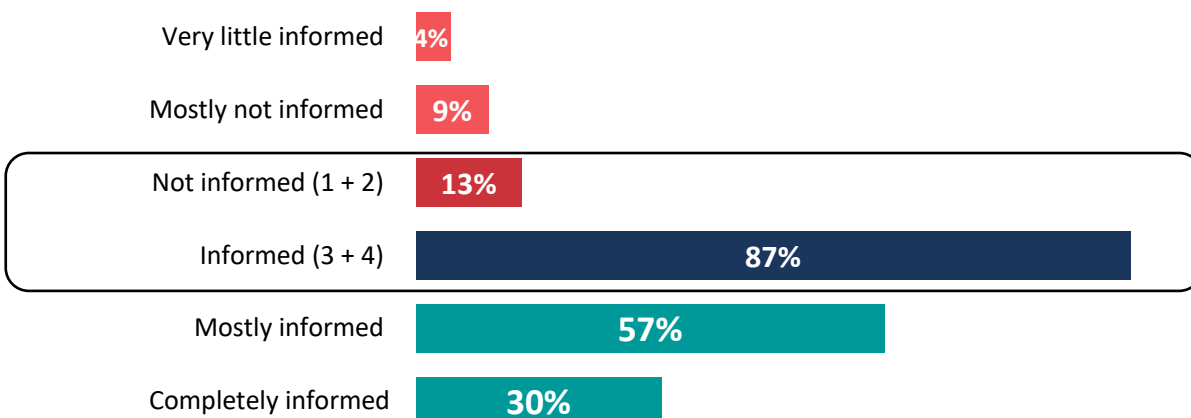
How do you usually get information about e-services, or how do you search for them? Citizens base population: citizens who have heard about electronic services (67% of the target population)



Unlike citizens, the vast majority of businesses state that they are familiar with the availability and use of electronic services (87%) (Graph 12). As expected, businesses that have a positive attitude to e-services are more often fully informed about them.

Graph 12: Businesses' awareness of the availability and use of electronic services

How would you assess the awareness of your business regarding the availability and use of e-services (e-services) intended for the economy/business sector (provision of public administration services through the Internet)? Businesses base population: total target population

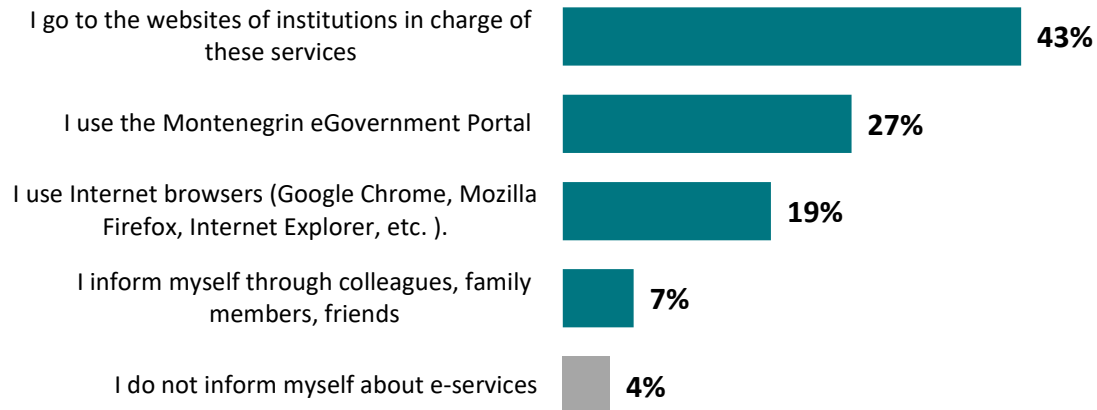


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Also, the ways of getting information that are most prevalent among businesses are very different from those used by citizens, so **majority of businesses opt for official channels, a relevant institution's website (43%) or the eGovernment portal (27%)** when they want to learn something about eGovernment Services (Graph 13).

Graph 13: Ways to inform businesses about e-services

How do you usually get information about e-services, or how do you search for them? Businesses base population: Total target population

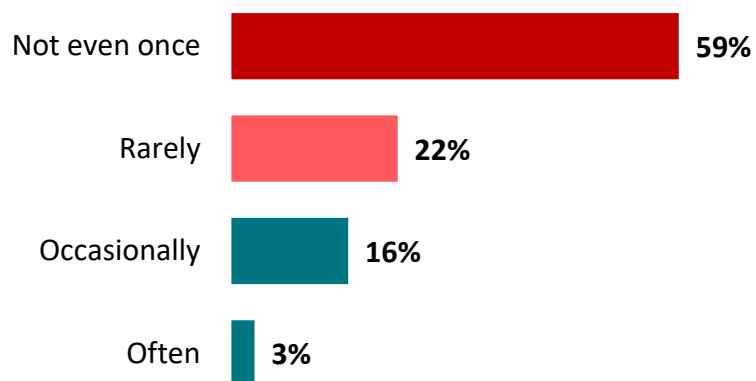


Among those who have heard of e-services (67%), only two-fifths have used these services (41%) (Graph 14). In other words, about one-quarter of all adult citizens of Montenegro have used e-services at some point. Unsurprisingly, e-service users are more likely to be retired persons, persons with lower income, as well as citizens of northern and rural parts of Montenegro. In addition, persons who have a negative attitude towards e-services are more likely to belong to this group, i.e., those who think that their request would be dealt with more quickly at the counter than online. On the other hand, e-service users are more often persons with higher education and, of course, persons with better Internet usage skills.

Graph 14: Frequency of use of e-services by citizens

Referring to the previous two years, how often have you used public administration e-services? Public administration e-services include: Obtaining information from the websites of relevant public institutions, Downloading or printing official forms, Submitting completed forms via the Internet; Citizens base population: Citizens who have heard about electronic services (67% of the target population)

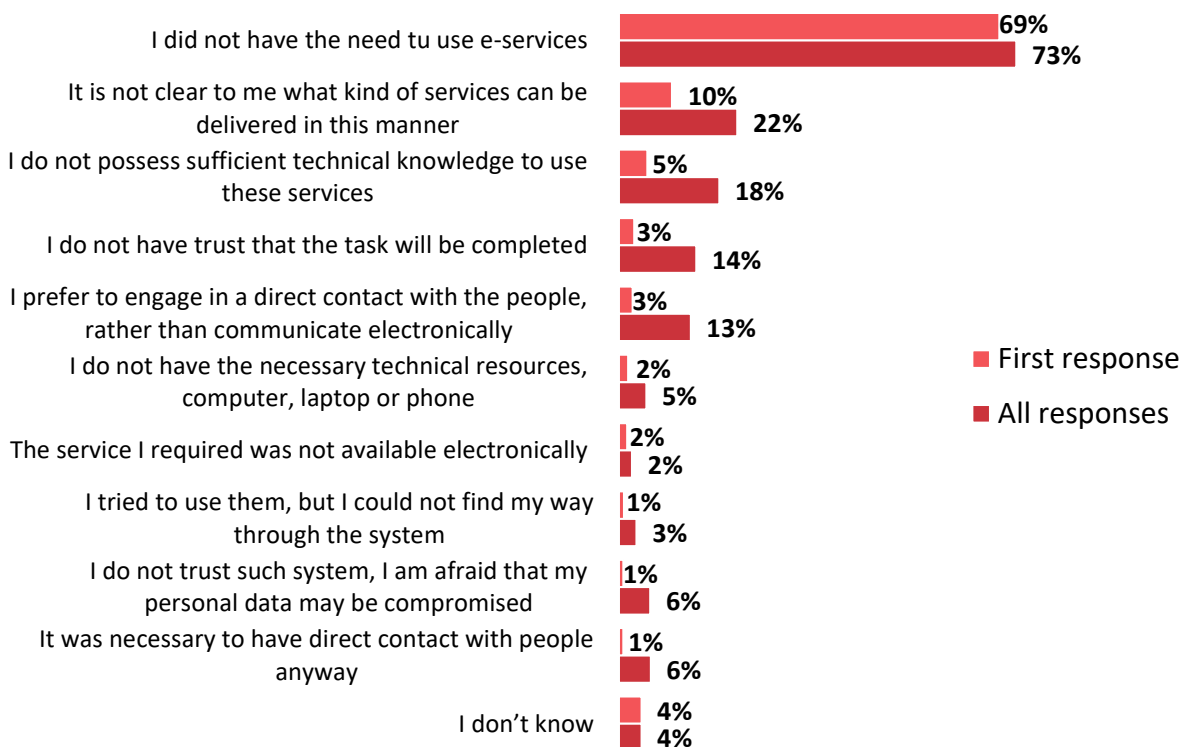
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Citizens who have heard of eServices but have never used them in the past two years, most often report that **they did not need this type of services (73%)**, while one-fifth openly state that **they have not been aware of services that can be performed online (22%)** (Graph 15). In addition, slightly less than one-fifth of citizens believe that they do not possess **sufficient technical knowledge** necessary to make use of such services (18%). This group often includes persons over the age of 45, retired persons, persons with lower income, as well as citizens living in the north of Montenegro. It is interesting that **persons who express general dissatisfaction with the quality of services they receive from public administration are more likely to report their ignorance about e-services when it comes to the reason for not using them, that is, they are not aware what services can be completed electronically.**

Graph 15: Reasons for which citizens do not use e-services

Why didn't you use public administration e-services?; Citizens base population: Citizens who did not use public administration e-services (40% of the target population)

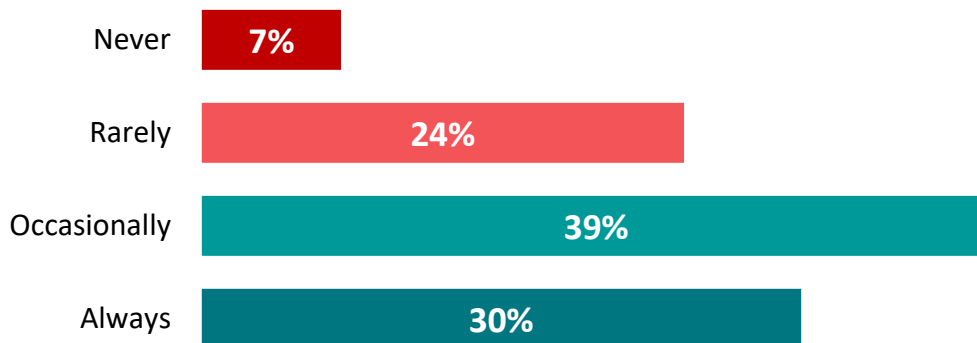


Of those who used e-services in the last two years, slightly less than one-third received the requested service in all instances (30%), while two-fifths received the requested services only occasionally (39%) (Graph 16). In contrast, as many as one-quarter of citizens who used e-services reported that they rarely received the requested service (24%). Students, persons with higher income, those who use the Internet frequently or daily, as well as persons who are familiar with electronic services, use them often and have a positive attitude about them, state that they have always received the requested e-service more often.

Graph 16: Frequency of receiving requested service among citizens

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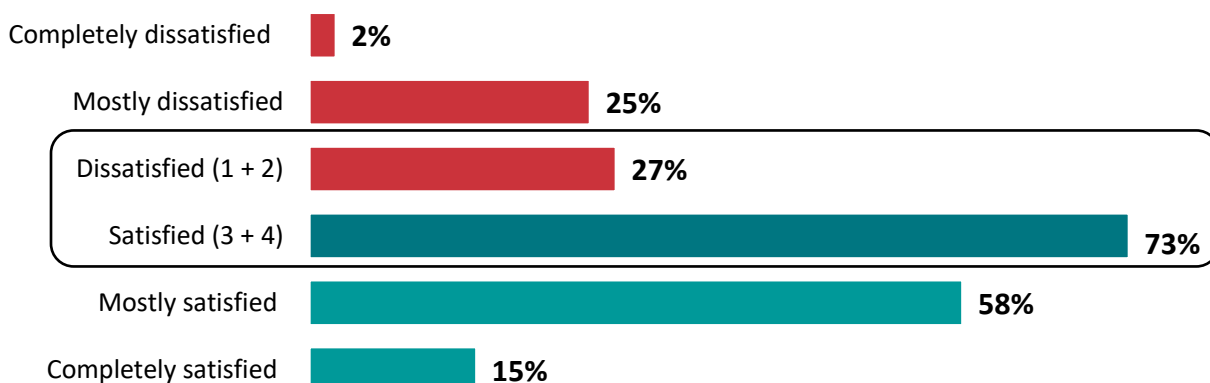
*In cases where you used public administration e-services, how often did you get the service you were looking for?
Citizens base population: Citizens who used e-services of public administration (27% of target population)*



Three-quarters of citizens who used e-services were satisfied with them (73%) (Graph 17). On the other hand, just over one-quarter of e-service users are dissatisfied with them. These are, more often, older persons (60+) and retired persons, persons with lower education, those who do not have the opportunity to use the Internet at home, and those who use it rarely or occasionally.

Graph 17: Citizens' satisfaction with the use of e-services

Overall, how satisfied were you with the use of the public administration e-services? Citizens base population: citizens who used public administration e-services (27% of target population)



When it comes to the main reason for dissatisfaction, half of the citizens stated that it took too long to perform the requested service (49%) (Graph 18). About one-third of citizens had difficulties with finding the necessary information (31%), while one-fifth claimed that the **service they requested was not provided to them at all** (20%).

Graph 18: Reasons for citizens' dissatisfaction with the use of e-services

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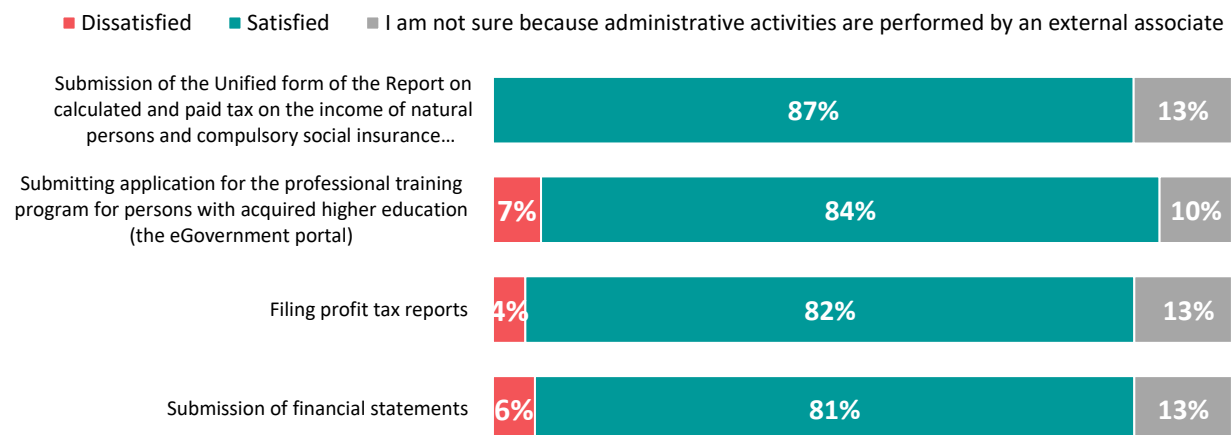
Why were you dissatisfied, what is one major reason for your dissatisfaction? Citizens base population: Citizens who were dissatisfied with the use of public administration e-services (7% of target population)



The situation regarding the satisfaction of businesses with the services provided by the public administration is somewhat different. **When it comes to services that business are legally required to perform electronically, the vast majority are satisfied with all of these services (Graph 19).** Although the businesses evaluate the satisfaction with all the services in a similar manner, it is evident that the submission of **the Unified form of the Report on calculated and paid tax on the income of natural persons and compulsory social insurance contributions occupies the first place, and that there are no dissatisfied businesses when it comes to performing this procedure in an electronic manner.**

Graph 19: Satisfaction of businesses with compulsory electronic services²

Please, respond to what extent are you satisfied with the following public administration services, which, according to the law, can be performed only in an electronic manner? Businesses base population: Total target population.



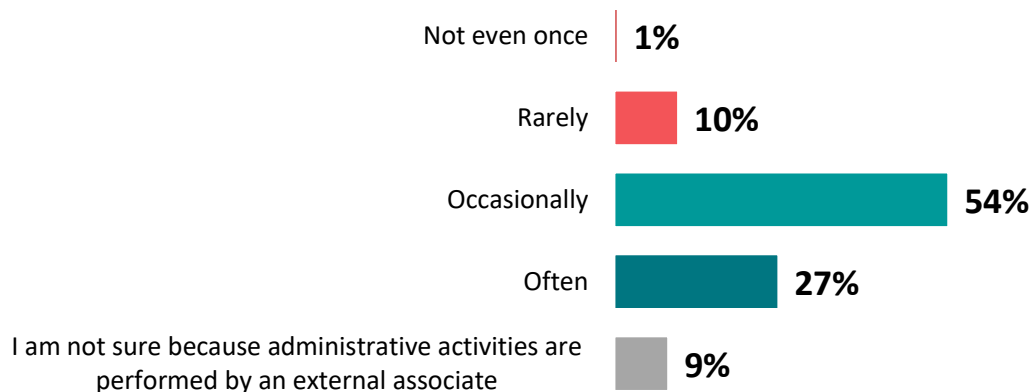
² "Not applicable to my business" answer has been excluded to allow for comparison of items.

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On the other hand, **majority of businesses also reported that they occasionally used e-services, which they were not required to perform in this manner (54%)**, and just over one-quarter used these services frequently (27%) (Graph 20). The only reason for not using e-services mentioned by one company is **the lack of technical knowledge to use them**.

Graph 20: Frequency of use of e-services which businesses are not legally required to use

On the other hand, how often, in the last two years, did your business use public administration e-services designed for the economy/business sector that were not legally required to perform electronically? Businesses base population: Total target population

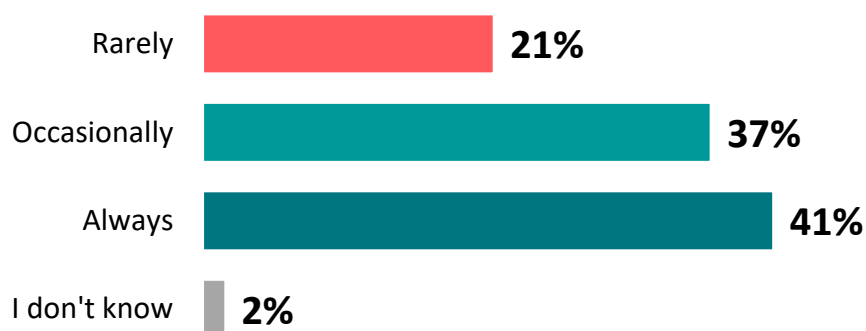


Also, **three-quarters of those using these eServices, if not always, at least occasionally, were able to get the service they were requesting (78%)** (Graph 21). However, about one-fifth of users of eGovernment services that are not legally required to use online services rarely received the service they requested electronically (21%).

Graph 21: Frequency of receiving required e-services to which businesses are not obliged by law

In cases where you have used public administration e-services designed for the economy/business sector, which you were not obliged by law to perform electronically, how often have you been able to receive the service you have requested? Businesses base population: Companies that used public administration e-services designed for the economy/business sector (91% of the target population)

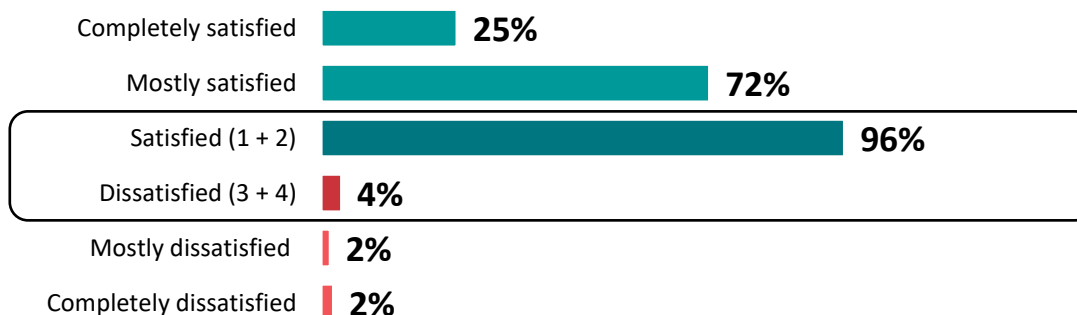
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Compared to citizens, a significantly higher proportion of businesses are satisfied with the use of public administration e-services to which businesses are not obliged by law (96%) (Graph 22). Only three companies reported their dissatisfaction stating that there was no response to their requests, that it took too long to deliver the service, or that it was difficult for them to find out how to fill in the necessary information.

Graph 22: Satisfaction with the use of e-services to which businesses are not obliged by law

Generally speaking, how satisfied were you with the use of e-service of public administration? Businesses base population: Respondents whose businesses used public administration e-services designed for the economy/business sector (91% of the target population)

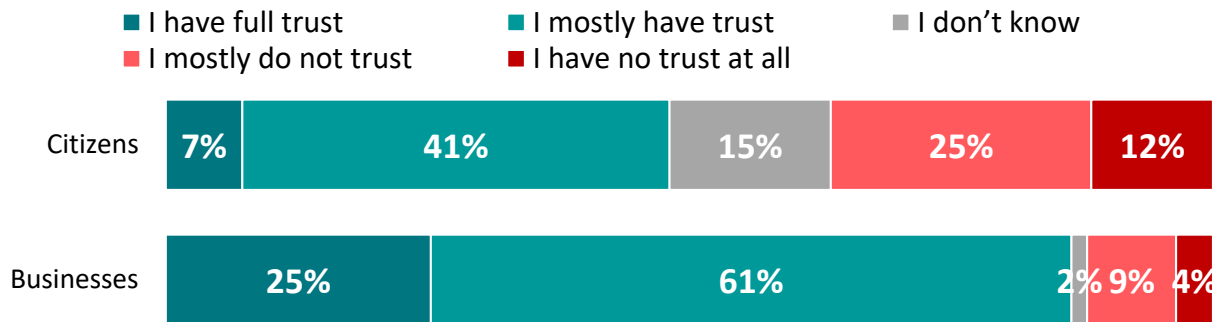


When it comes to trust in the security of e-services, there are significant differences in the level of trust of citizens and businesses. The vast majority of businesses have confidence in the security and safety of electronic services (87%), while the same applies to just under half of citizens (48%) (Graph 23). As expected, citizens who are generally satisfied with the quality of services provided by public administration, those who are familiar with e-services, those who use them occasionally, and those who have a positive attitude about them, are more likely to trust to the security of these services. On the other hand, distrust is expressed by just over one-third of citizens (37%), most often by those who are dissatisfied with the quality of public administration services and those who have a negative attitude to e-services. As for businesses, only every tenth company considers e-services not to be secure (12%)

Graph 23: Trusting the security/safety of e-services

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Generally speaking, to what extent do you trust the security/safety of public administration e-services? Businesses base population: Total target population



Coming into contact with public administration due to various life events of citizens, and performance of various activities of businesses; contact with public administration through the Internet and levels of satisfaction

A relatively small proportion of citizens have experienced various life events in the last two years³. The highest percentage scheduled an appointment with a physician (41%), followed by those who registered their motor vehicle (29%). About one-tenth of citizens sought employment (14%), changed or extended the validity of their identity card (13%), enrolled children in primary or secondary schools, faculty or other higher education institution (11%), or got a job (10%). **All other life events occurred in less than a dozen citizens, so all data for them should be processed with great care, given that a small number of respondents cannot lead to reliable conclusions.** A negligible and rather small percentage of citizens contacted public administration officials as a result of these events. **The vast majority of citizens in all the above situations contacted the public administration** (over 80% of citizens), especially when it comes to issuing a new identity card, or extending its validity. Making phone calls was more common practice when it comes to scheduling an appointment with a physician, looking for a job, as well as finding employment, and enrolling children in school. Among the online forms of communication, the most prominent are as follows: sending e-mails and searching for information on the relevant institutions' websites, but only when seeking employment (almost one-fifth of citizens used these channels). Downloading and uploading documents, filling in online forms, and contact forms to ask questions about the service were used by only a few percent of citizens, regardless of the life event. Postal services were also very rarely used as a channel for communication.

Table 1: Coming into contact with public administration due to various life events

I will read to you a series of events that may happen to you in your private life. As a result of these events, during the last 2 years, have you had any contact with public institutions or their employees for any personal or professional purposes, or on behalf of a family member or friend? How did you communicate with the public institutions?; Citizens base population: Total target population.

	N	Personally	Telephone	Postal service	E-mail	Searching for information	Downloading documents	Uploading documents	Filling in the online forms	Online contact forms	Application
Scheduling an appointment with a physician	414	84%	33%	1%							1%
Motor vehicle registration	295	94%	5%		3%	2%	1%				

³ A list of all life events covered by the questionnaire is shown in Table 1.

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Seeking employment	139	83%	24%	2%	19%	19%	3%	2%	9%	3%	
Issuing a new identity card or extending the validity period of the existing one	132	96%	3%	1%		4%	2%				
Enrollment of children in primary or secondary schools, enrollment in a college or other higher education institution	117	91%	11%		3%	7%	3%	1%	2%		
Employment	99	89%	12%	1%	6%	5%	4%		3%		
Submitting a driver's license application (or renewing the existing license)	90	98%	5%		1%	6%	1%	1%			
Purchasing, building or renovating a home	73	88%	11%	3%	4%	6%	4%	3%	5%	1%	
Enrollment of children in kindergarten	61	87%	6%	3%		6%	1%		3%		
Obtaining or renewing passport for the purposes of traveling to another country	60	90%	6%	5%	4%	4%	1%		1%		
The death of a close relative and/or initiating inheritance proceedings	51	87%	4%	1%		2%					
Losing job	41	67%	17%	7%	7%	3%	2%	5%			
Retirement	41	82%	11%	5%					8%		
Child birth registration	30	98%	2%								
Relocation and changing address in Montenegro	28	90%	4%			8%					3%
Initiation of personal disability allowance proceedings	28	77%	14%	10%	2%	2%			3%		
Applying for a student scholarship/loan, or applying for accommodation in a students' dormitory	24	57%	2%	36%	22%	17%	11%	13%	10%		
Applying for the professional exam	14	76%	9%		23%	9%	7%	5%			5%
Marriage or change of marital status	13	89%	11%								

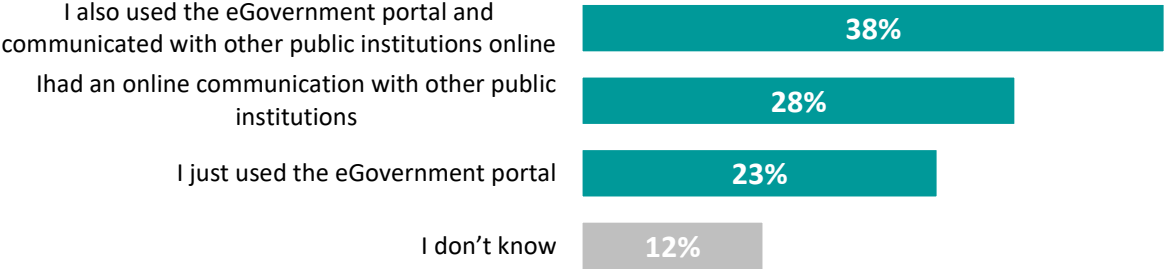
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Starting own business	13	74%	25%		8%	14%	14%		8%		
Relocation or preparation for relocation to another country, outside Montenegro (e.g. to study, work...)	9	31%	20%	50%	26%	7%	7%	7%	18%		7%
Obtaining a criminal record certificate	8	68%			12%		6%	20%			

In line with the above, summarily speaking, only one in ten citizens has communicated with public institutions using the Internet in the last two years (Graph 24). Most of them communicated with other public institutions using eGovernment and other online channels (38%). More than one-quarter of citizens communicated with other public institutions using the Internet only (28%), while slightly fewer communicated using the eGovernment portal only (23%).

Graph 24: Ways of communicating with public administration online

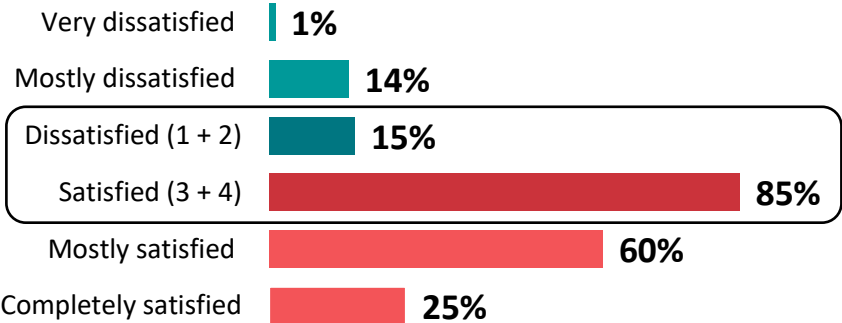
You have indicated that you have had certain online contact with public institutions over the last 2 years. Which websites/portals did you use, or whom did you interact with? Base population: Citizens who have had certain online contact with public institutions in the last 2 years (10% of the target population)



Most citizens who communicated with eGovernment were satisfied with the communication (85%, or 50 out of 60 who used the portal), and only 10 citizens were dissatisfied with the portal (Graph 25). As for the reasons for dissatisfaction, only a few stated that the portal was too complex to use, that they found it difficult to locate the service they needed, that the response to the request was late, and that the portal was slow and that the entire procedure could not be completed online.

Graph 25: Level of satisfaction with communication with e-government

Overall, how satisfied were you with using the eGovernment portal? Base population: Citizens who used the eGovernment portal (6% of the target population)

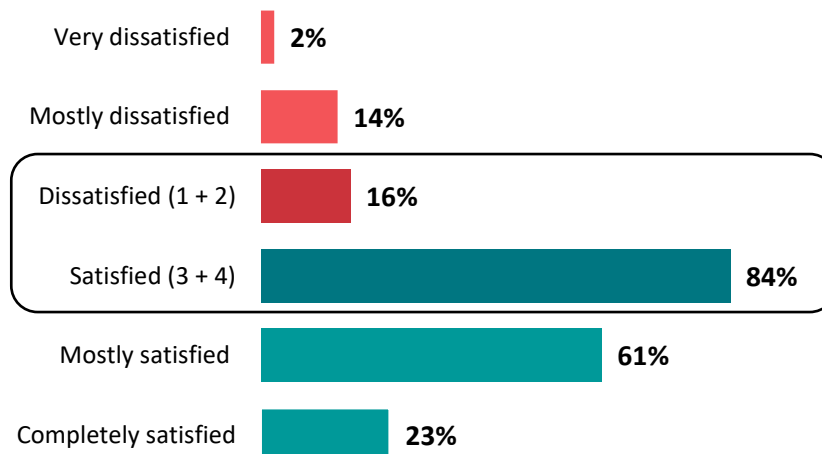


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The situation is almost identical when it comes to satisfaction with online communication with other public institutions – a vast majority of citizens expresses their satisfaction (84%) (Graph 26). Only a few citizens stated that they did not receive a response to their requests or that they received one with delay and that the officials they contacted were not kind in communication.

Graph 26: Level of satisfaction with online communication with other public institutions

How satisfied were you with the online communication with other public institutions? Base population: Citizens who communicated online with other public institutions (7% of the target population)



When it comes to citizens' preferences for future contact with the public administration, most of them would still choose to communicate in person for almost all services. Making a phone call is more often the preferred choice only when making an appointment with a physician (with just over one-third of citizens), and potentially when obtaining a new ID card, or extending its validity (10%). A similar proportion of citizens chose the mobile application as the preferred channel of communication when registering their motor vehicles (11%), as well as when making an appointment with a physician (9%). E-mail remains a preferred option only when looking for a job (12%). Online contact forms on institutions' websites, as well as contact forms that allow one to ask questions about services, have been selected by a very small percentage of citizens.

Table 2: Citizens' preferences for future contact

Should you contact the public institutions or officials again in the future regarding the following activities, which of the following communication methods would you choose first? Base population: Citizens who performed some of the following activities

	N	Personally	By telephone	By post	E-mail	Online form	Contact form	Application
Scheduling a medical examination	414	49%	38%		3%	1%		9%
Motor vehicle registration	295	70%	4%	1%	5%	7%	1%	11%
Seeking employment	139	72%	4%		12%	6%	1%	4%
Issuing a new identity card or extending the validity period of the existing one	132	70%	10%		7%	7%	3%	3%
Enrollment of children in primary or secondary schools, enrollment in a college or other higher education institution	117	77%	6%		6%	9%		2%
Employment	99	82%	6%	1%	5%	4%	2%	2%
Submitting a driver's license application (or renewing the existing license)	90	61%	6%		11%	10%	1%	12%
Purchasing, building or renovating a home	73	72%	4%		13%	5%	3%	3%
Enrollment of children in kindergarten	61	73%	9%	4%	8%	6%		1%
Obtaining or renewing passport for the purposes of traveling to another country	60	62%	7%	3%	10%	10%	1%	6%
The death of a close relative and/or initiating inheritance proceedings	51	83%	2%		5%	4%		7%
Losing job	41	80%	1%		15%	4%		
Retirement	41	80%	6%		2%	3%	1%	
Child birth registration	30	83%	4%		3%	2%		8%

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Relocation and changing address in Montenegro	28	79%	5%	8%	7%		
Initiation of personal disability allowance proceedings	28	62%	8%		9%	13%	4%
Applying for a student scholarship/loan, or applying for accommodation in a students' dormitory	24	34%	8%	12%	12%	19%	3%
Applying for the professional exam	14	58%	7%		13%	9%	5%
Marriage or change of marital status	13	84%				4%	7%
Starting own business	13	61%	15%	4%		8%	13%
Relocation or preparation for relocation to another country outside Montenegro (e.g. to study, work...)	9	17%		21%	7%		11%
Obtaining a criminal record certificate	8	26%	27%		18%	29%	

Somewhat similarly, to citizens, a modest percentage of businesses have performed various activities within their operations. More than 60% of businesspersons have carried out activities such as registering /deregistering employees (66%), filing monthly tax returns, and making VAT payments (65%), as well as filing returns and paying payroll taxes and contributions for compulsory social security (61%). More than a third of businesspersons obtained various certificates (39%) and applied for various municipal licenses (36%). Also, between one-fifth and one-quarter of them sought or renewed business licenses (24%), entered the company in the register of businesses, made some business status changes or changed the business/related information (22%), and applied for licenses for catering services (20%). **All other activities were performed by less than 20% of businesses, and all data for them should be treated with great care, given that a small number of respondents cannot lead to making reliable conclusions.**

Although businesspersons undoubtedly make more use of online communication channels, most of them also had personal contact with public administration officials (80% or more). The telephone remains the second most important channel of communication, while among the "offline" means, regular mail takes the last place. If we analyze online communication channels, filling in online forms on the relevant institutions' websites is existing practice. Sending e-mails, uploading documents, downloading documents, and searching for information are also used to a lesser extent. Contact forms, which allow one to ask questions about services, are used to a minimum extent.

Table 3: Contact with the public administration due to various activities

I am going to read to you a series of activities that businesses do as part of their operations. How have you communicated with the public institutions regarding the following activities in the last two years?

	N	Personally	Telephone	Postal service	E-mail	Searching for information	Downloading documents	Uploading documents	Filling in online forms	Contact forms
Registering/deregistering employees	66	90%	36%	7%	14%	15%	16%	12%	26%	2%
Filing monthly tax reports and VAT payments	65	81%	5%	4%	15%	10%	19%	26%	57%	11%
Filing and payment of payroll taxes and compulsory social security contributions	62	89%	20%	9%	10%	12%	30%	22%	53%	7%
Obtaining various certificates, such as certificates of residence, credit rating	40	79%	26%	11%	26%	21%	32%	21%	46%	16%

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certificates, liquidity certificates, excerpts from registers, court certificates, etc.										
Applications for various municipal permits	36	91%	52%	28%	37%	15%	18%	3%	21%	
Obtaining or renewing business licenses	24	95%	27%	4%	17%	8%	29%	16%	11%	6%
Entry in the business register (in the case of establishing a new business), business status change or change of business information (such as an address, name, representative, main activity, etc.)	22	88%	59%	16%	17%	39%	4%	11%	33%	2%
Submitting an application for an authorization to perform catering activities in a catering facility	20	83%	13%	14%	14%	25%	41%	8%	20%	8%
Submitting an application for obtaining work permits for foreigners	17	85%	16%	9%	6%	19%	13%	25%	22%	
An application by which a company or entrepreneur register the performance of a trade activity	15	83%	37%	7%	4%		18%	16%	12%	

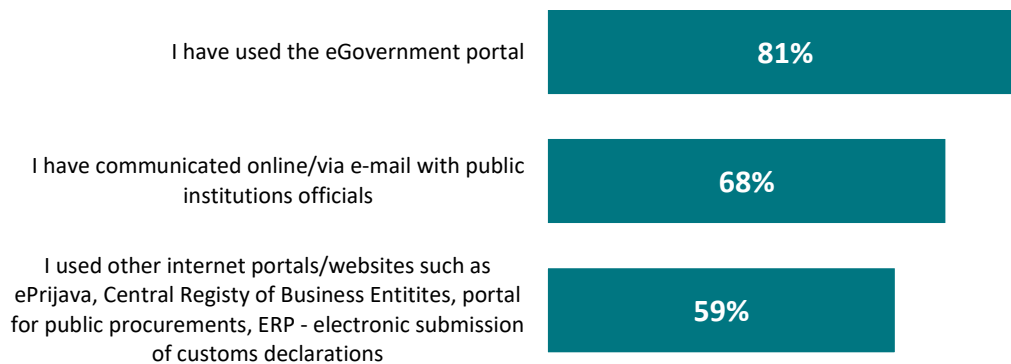
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Submitting a request for the deferral or payment of tax liability in installments	14	93%	8%	11%	25%			41%	22%	15%
Submitting request for determining the category of the catering facility	10	77%	37%	16%	21%	11%	25%	24%	18%	11%
Submitting a building permit application	8	68%	16%		13%			11%		21%

Compared to citizens, a significantly higher percentage of businesses contacted public administration (82%) (Graph 27). Most businesses that had some online contact used the eGovernment portal (81%), while just over two-thirds of businesses communicated with officials of public institutions via e-mail/Internet. In addition, three out of five companies used other Internet portals (59%).

Graph 27: Ways of communicating online with public administration

You have indicated that you have had certain online contact with public institutions over the last 2 years. Which websites/portals did you use on that occasion, or whom did you interact with?; Multiple answers; Base population: Companies that have had certain online contact with public institutions over the last 2 years (82% of the target population)

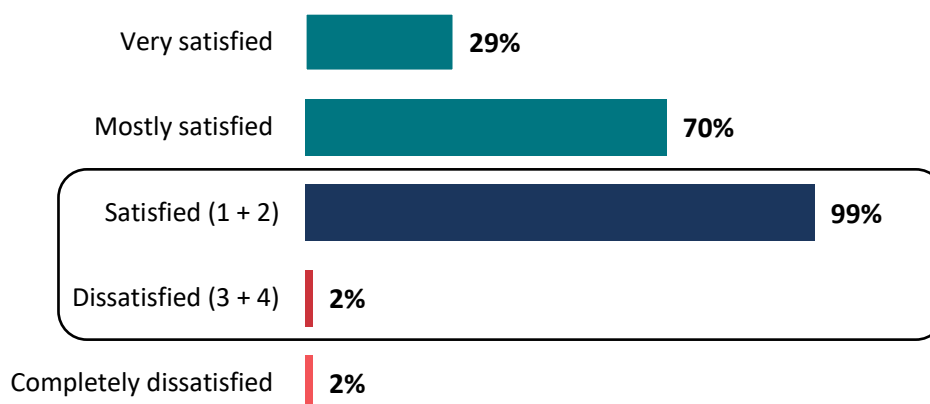


Almost all businesses that have used the eGovernment portal express their satisfaction (99%) (Graph 28). Only one business reported their dissatisfaction with the responsiveness of the portal and claimed it was out of service.

Graph 28: Level of satisfaction with the use of e-government portals

Overall, how satisfied were you with using the eGovernment portal? Base population: Businesses that used the eGovernment portal (66% of the target population)

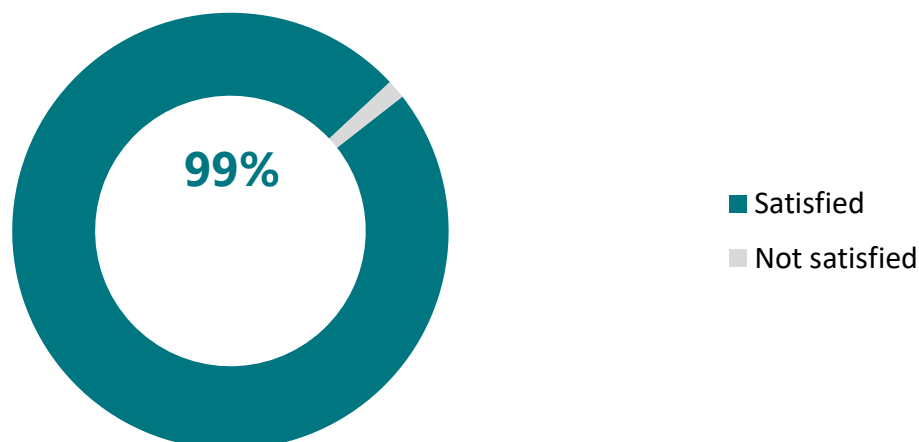
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The level of satisfaction with other portals is as high as it is the case with the eGovernment portal (99% satisfied) (Graph 29).

Graph 29: Satisfaction with the use of other web-portals

In general, how would you rate your satisfaction with the use of other internet portals/websites such as ePrijava, Central Registry of Business Entities, portal for public procurement, ERP - electronic submission of customs declarations; Base population: Businesses that used other internet portals/websites such as ePrijava, Central Registry of Business Entities, portal for public procurement, ERP (49% of target population)

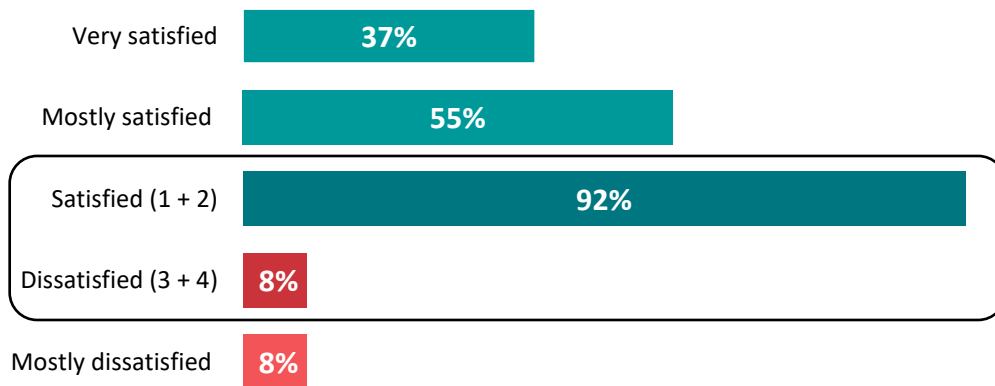


There are slightly more dissatisfied businesses when it comes to communicating online with public officials – just 5 of the 57 businesses that have communicated online with public officials were satisfied (Graph 30). When it comes to reasons for such dissatisfaction, only a few businesses reported a failure to respond to a query/request or receiving a response much later than the prescribed deadline had indicated.

Graph 30: The level of satisfaction with using other web portals

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How satisfied were you with the online communication with public officials? Base population: Businesses that communicated with public officials online/via email (56% of the target population)



Quite different from the preferences of citizens, **personal contact with public administration officials is preferred for most of the above-mentioned activities that the companies have done in the last two years, but only after the practice filling in the online forms on the websites/internet portals of the relevant institutions.** However, face-to-face contact with public administration remains a preference when registering businesses in the Central Register of Business Entities and when applying for a catering facility permit. In addition, at least one in ten companies primarily chooses to use the mobile application as a way of interacting with the public administration when it comes to performing various services related to the business operations of the company.

Table 4: Businesses' preferences for future contact

Should you contact the public institutions or officials regarding the above activities again in the future, which of the following communication methods would you choose first? Base population: Businesses that have implemented the listed activities

	N	Personally	By phone	By post	E-mail	Online form	Contact forms	Application
Registering/deregistering employees	66	31%	7%		5%	41%	4%	11%
Filing monthly tax reports and VAT payments	65	12%	6%	2%	11%	51%	8%	12%
Filing and payment of payroll taxes and compulsory social security contributions	62	14%	2%		8%	56%	7%	11%
Obtaining various certificates, such as certificates of residence, credit rating certificates, liquidity certificates, excerpts from registers, court certificates, etc.	40	15%	4%		11%	51%	1%	18%
Applications for various municipal permits	36	24%	7%	3%	14%	25%	10%	17%
Obtaining or renewing business licenses	24	19%			4%	47%	13%	17%
Entry in the business register (in the case of establishing a new business), business status change or change of business information (such as an address, name, representative, main activity, etc.)	22	61%	13%		11%	9%	3%	
Submitting an application for an authorization to perform catering activities in a catering facility	20	42%	6%	11%	18%	13%	6%	5%

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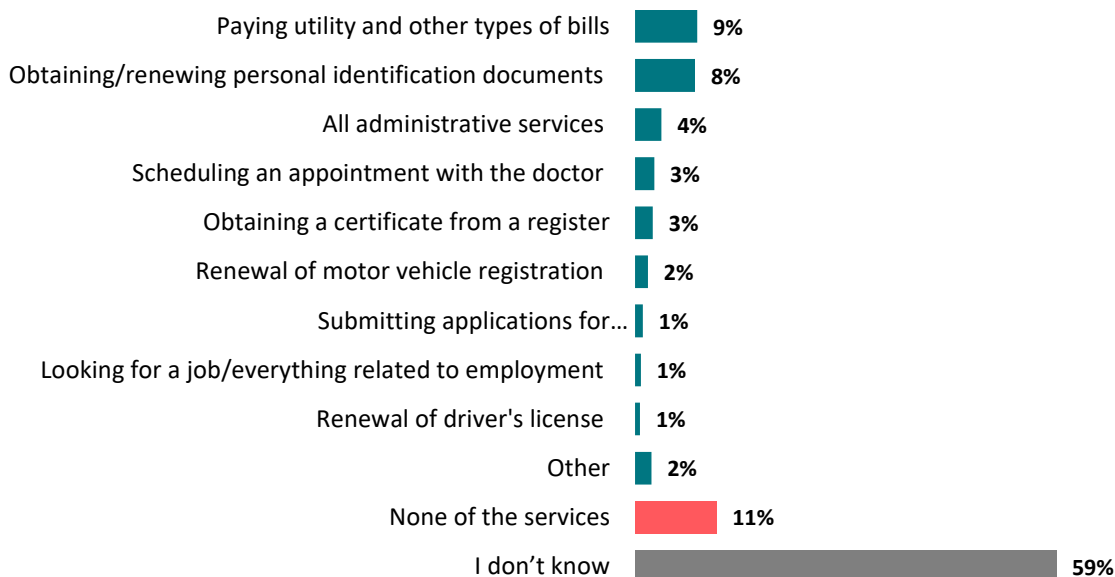
Submitting an application for obtaining work permits for foreigners	17	30%	19%	6%	6%	27%		12%
An application by which a company or entrepreneur register the performance of a trade activity	15	4%	23%		14%	48%	11%	
Submitting request for the deferral or payment of tax liability in installments	14	23%	8%	8%	16%	13%	5%	17%
Submitting a request for determining the category of the catering facility	10	31%	23%		10%	18%	7%	10%
Submitting a building permit application	8	31%	22%		18%	9%	7%	14%

Administrative services that citizens/businesses would prefer to perform online

As many as three-fifths of Montenegrin citizens are unable to spontaneously list administrative services they would like to perform electronically (59%), while one-tenth of them stated that they would not perform any of the services online (11%) (Graph 31). Only 1 in 10 citizens responded that paying utility bills would be an online service of their preference (9%), as well as obtaining and extending the validity of personal documents (8%).

Graph 31: Desired eServices – spontaneous responses

What administrative services would you or a member of your immediate family like to be able to perform online, that is electronically? An open question, Base population: Total target population

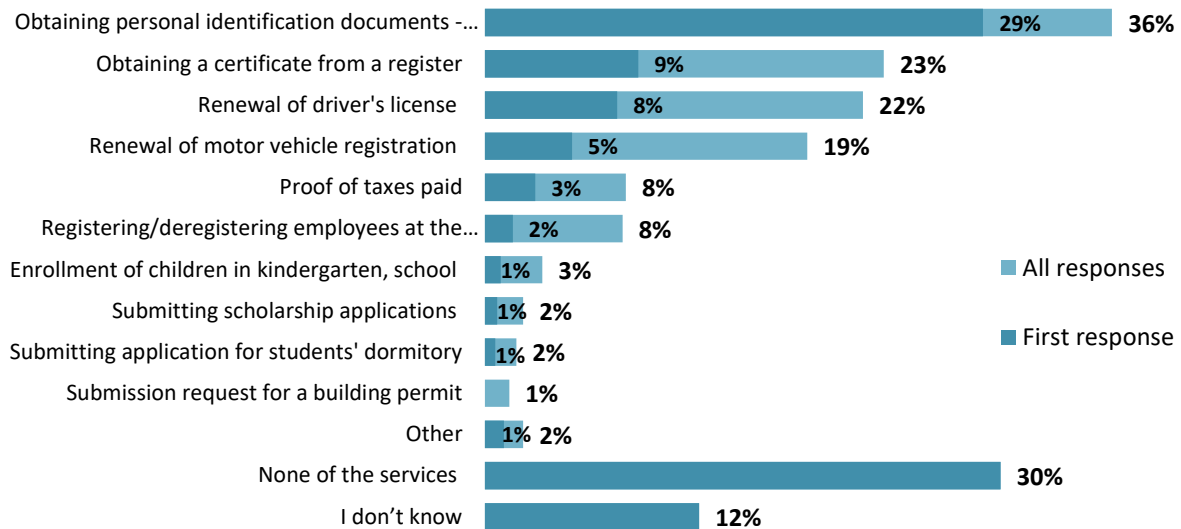


However, it seems that citizens have a better understanding of their preferences when prompted with a list of services that could be provided electronically. Obtaining personal identity documents is an administrative service that the largest share of citizens, about one-third of them, would like to be able to do online (36%), while slightly less than one-quarter mention obtaining various certificates/excerpts from registers (23%) (Graph 32). One in five citizens would like to have the possibility of renewing their driving license electronically (22%), and a similar share mentions the renewal of motor vehicle registration (19%). However, almost one-third of citizens would not perform any of the services offered in this way (30%). In line with previous findings, this view is more prevalent in people over 60 years of age, with lower education, retired persons, those with lower income, as well as those living in the northern and rural parts of Montenegro. Quite expectedly, this attitude is also much more common among citizens who do not have the opportunity to use the Internet at their homes.

Graph 32: Desired eServices – responses offered

If you consider a list of the following administrative services, which of them would you or a member of your immediate family prefer to be able to perform online, that is electronically? Citizens base population: Total target population

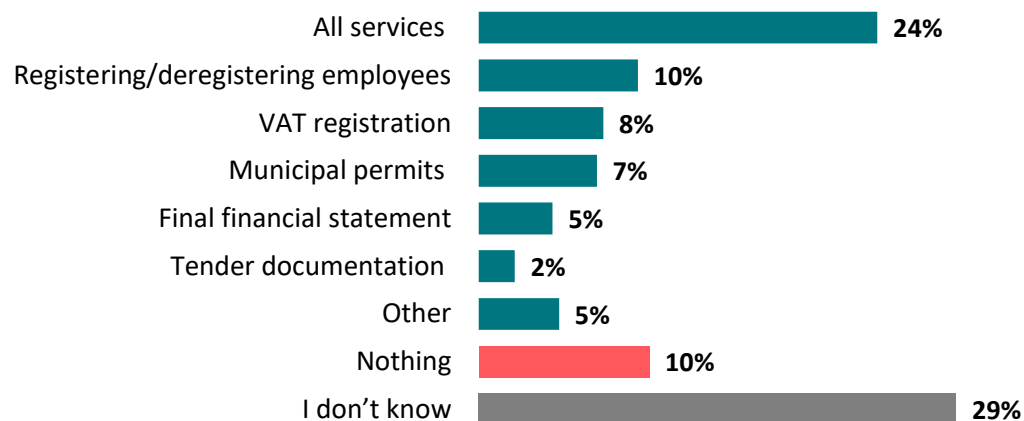
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When it comes to businesses, about one-quarter of them spontaneously state that they would like to be able to perform electronically all services related to their business operations (24%), while one in ten companies prioritize registration/deregistration of employees (Graph 33). Every tenth businessperson does not want to perform services online, while almost 30% of them have not been able to indicate the preferred electronic service on their own (29%).

Graph 33: Spontaneously listed administrative services that businesses would prefer to perform online

What administrative services related to the operation of your business would you like to be able to perform online, that is electronically? An open question, Base population: Total target population



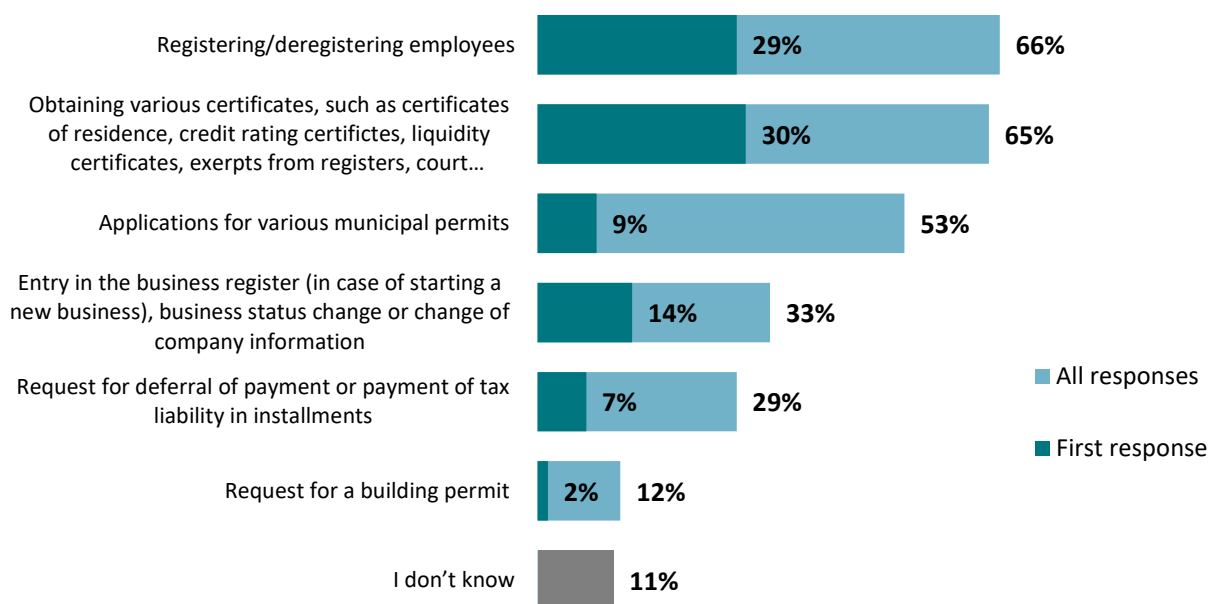
When prompted with the list of services that could potentially be provided online, slightly less than one-third of businesses responded that the most preferred services would include obtaining various

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certificates (30%), that is, registering/deregistering employees (29%) (Graph 34). When looking at all the answers, obtaining certificates and registering/deregistering employees remain priority services (listed by about two-thirds of businesses, 65% and 66%, respectively), followed by the possibility to applications for various municipal permits (53%).

Graph 34: Administrative services that businesses would prefer to perform online

If you consider the following list of administrative services related to business operations, which of them do you think would be the most important for your business to be able to perform online, that is electronically? Multiple answers, Businesses base population: Total target population



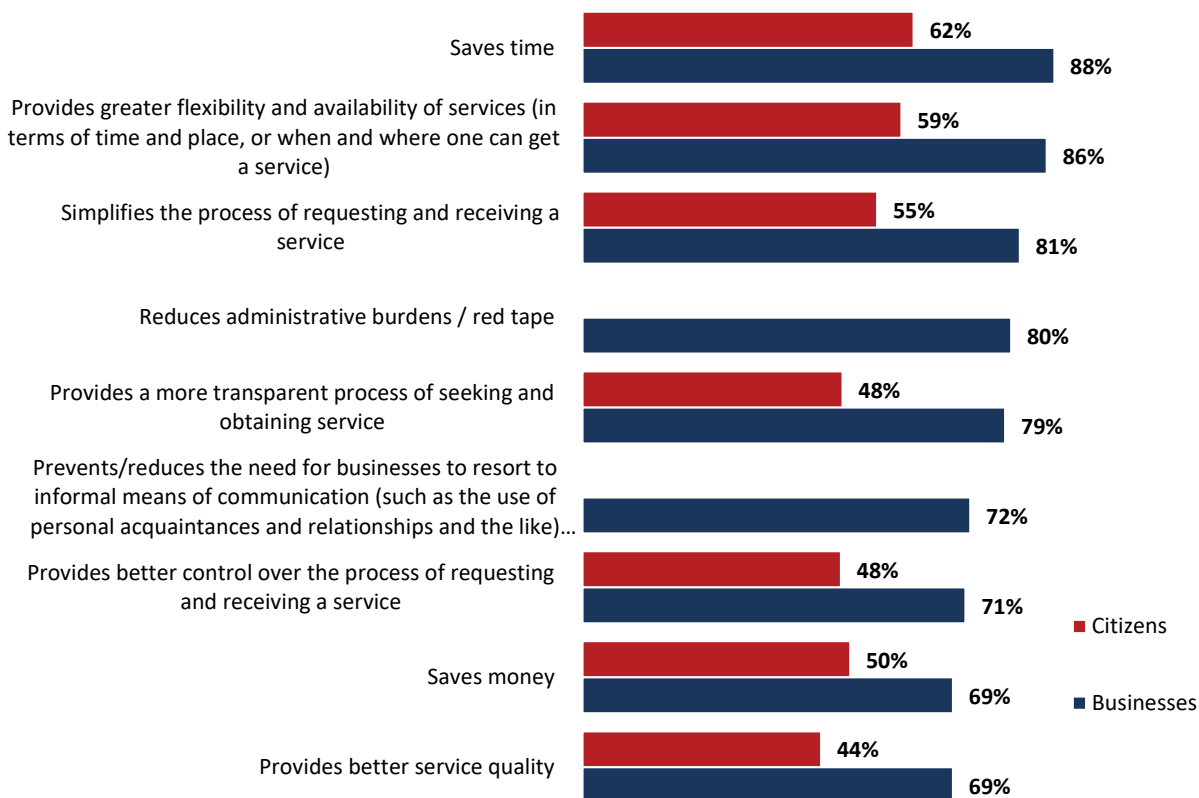
Advantages of online communication compared to other forms of communication with public administration

While about 50-60% of citizens agree that online communication has numerous advantages over other forms of communication with public institutions, many more representatives of businesses agree with this claim – between two-thirds and almost 90% of them (Graph 35). The idea that online communication saves time is most accepted by both citizens and business representatives (62% and 88%, respectively). It is followed by the belief that online communication provides flexibility and availability of services (59% of citizens and 86% of businesses agree with this claim), as well as facilitates the process of requesting and obtaining a service (this has been stated by 55% of citizens and 81% of businesses). **Familiarity with and experience with the use of electronic services means that there will be more positive attitudes towards them.**

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Graph 35: Attitudes about the listed benefits of online communication – the percentage of responses mostly + I completely agree

To what extent do you agree or disagree with the following items? Communication via the Internet (e-mail, information searches on websites, downloading and/or uploading documents, using applications on a mobile phone or tablet) compared to other forms of communication with public institutions/officials (in person, by telephone)...; Base population: Total target population

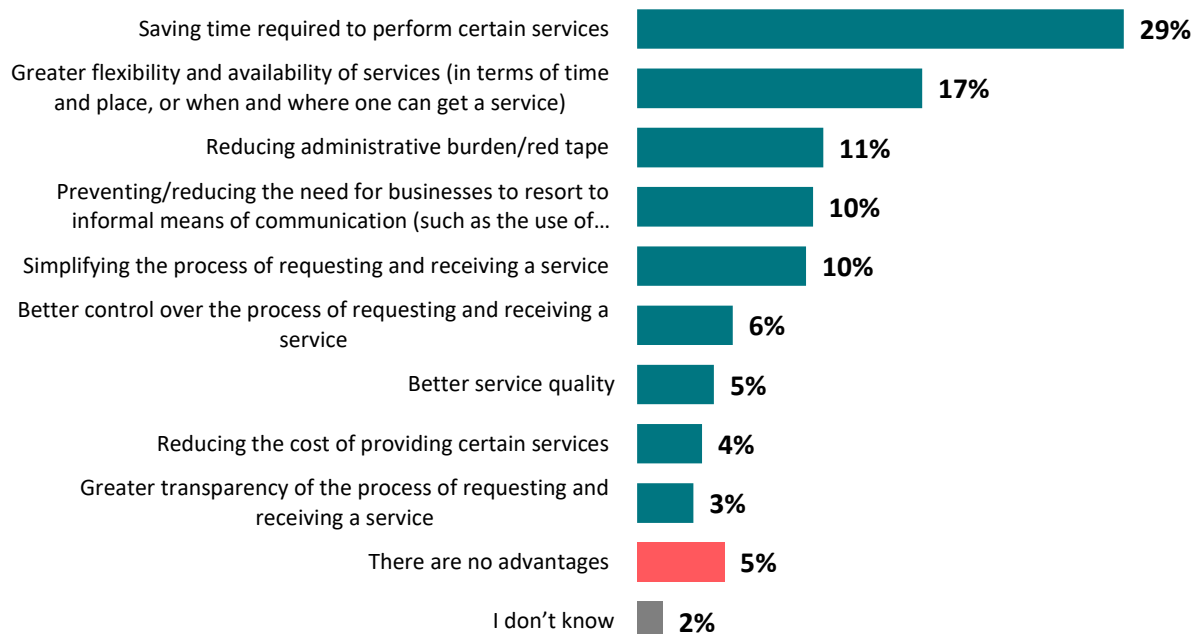


The most significant advantage of using eServices from the perspective of business entities is reflected in the fact that it saves time required to perform certain services (29%), followed by the greater flexibility and availability of services (17%) (Graph 36). Every tenth company, in turn, sees a reduction in administrative burden, preventing the need for businesses to use informal ways of obtaining services, and simplifying the process of requesting and obtaining services (11%, 10%, and 10%, respectively).

Graph 36: Benefits of using eServices from a business perspective

From your current business perspective, what is the biggest benefit of using public administration e-services for the economy/business sector?; Base population: Total target population

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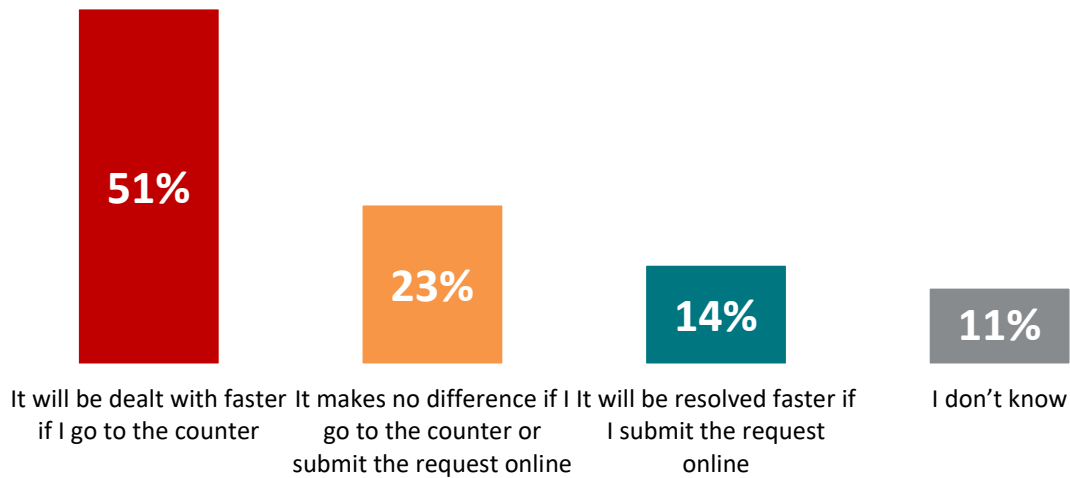
General Opinion on Public Administration E-Services

About one-half of Montenegrin citizens believe that requests sent to the public administration are faster handled at the counter than online (51%), while slightly less than one-quarter believe that there is no difference in the speed of processing requests between the two approaches (23%) (Graph 37). Just over 10% of citizens believe that online applications are handled faster. People who have never heard of electronic services, as well as those who hold a generally negative attitude about them, are more likely to believe that the request is handled more quickly when submitted at the counter.

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Graph 37: Speed of responding to requests depending on your approach

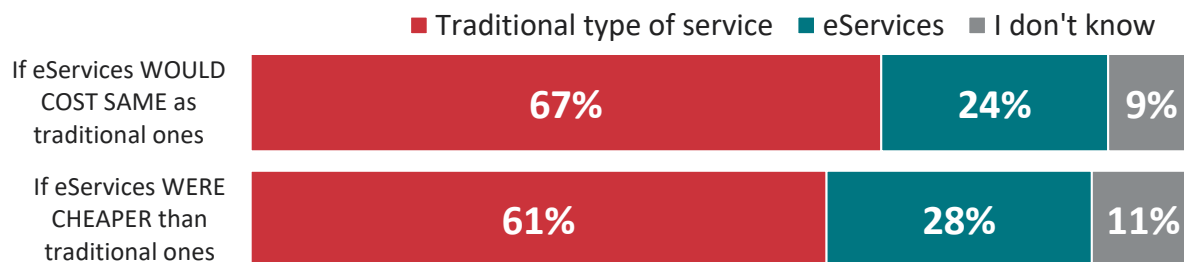
Do you think that your application will be processed in a faster manner if you go to the counter or if you submit it online?; Base population: Total target population



Traditional public administration services remain preferred over e-services among citizens regardless of whether they cost the same or e-services are cheaper – over 60% of citizens still opt for the traditional ones, about one-quarter choose e-services, while every tenth citizen cannot say (Graph 38). Regardless of the cost (whether they would cost the same or be provided at lower cost), e-services are more often preferred by younger persons (aged 18-29 years), those with higher education, employees, and students. Quite logically, this group also includes people who are mostly familiar with the use of electronic services and generally hold a positive attitude about them.

Graph 38: Preferred type of service depending on the price

If public administration e-services were CHEAPER than traditional ones, which services would you or a member of your immediate family prefer to use?; If public administration e-services would cost the same as traditional services, which services would you or a member of your immediate family prefer to use?; Base population: Total target population

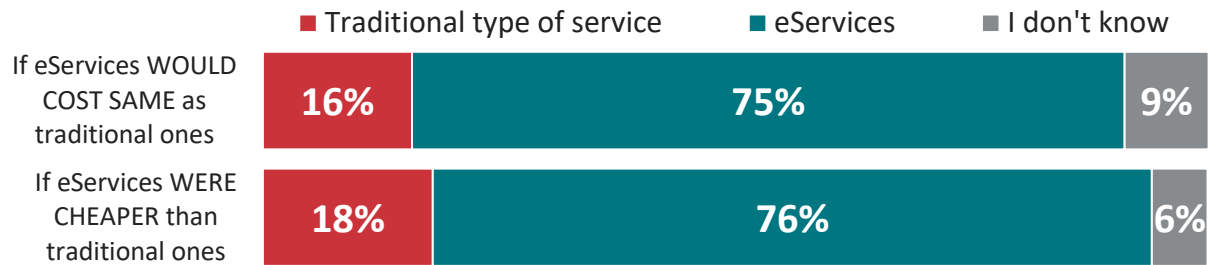


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The responses differ significantly from the citizens' ones, as **three-quarters of businesses opt for eServices, regardless of whether their price is the same as traditional services or lower (Graph 39).**

Graph 39: Preferred service depending on the price

If public administration e-services were CHEAPER than traditional ones, which services would your business prefer to use?; If public administration e-services would cost the same as traditional services, which services would your business prefer to use? Base population: Total target population



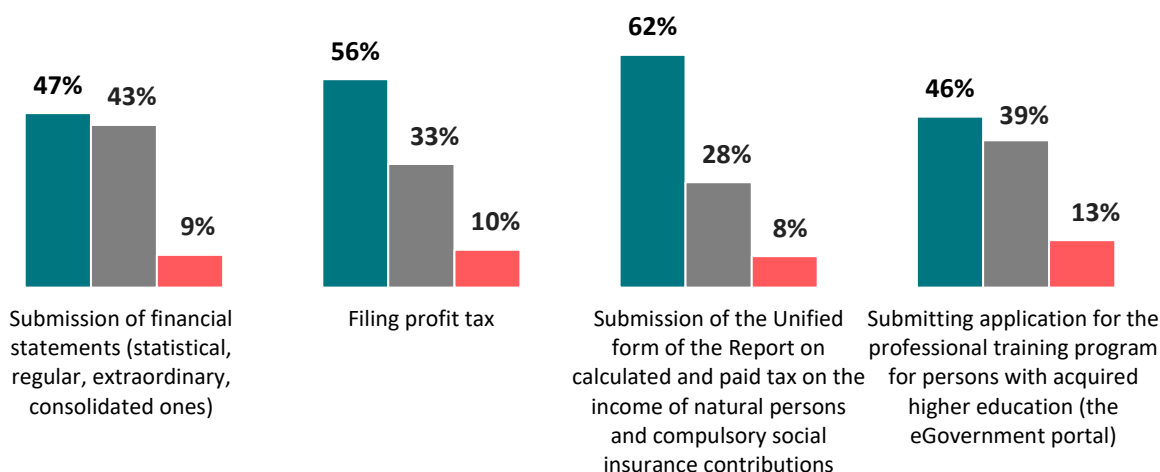
The largest number of businesses are satisfied with the fact that various activities can now only be done electronically (about half or more businesses) (Graph 40). The largest share of them is satisfied with the electronic submission of the Unified form of the Report on calculated and paid tax on the income of natural persons and compulsory social insurance contributions (62%), followed by the possibility of electronic payroll tax report submission (56%). Slightly less than half of businesspersons indicated that this process suits them because of the possibility to submit financial statements and applications for the Government's professional training program (47% and 46%, respectively). **Certainly, the share of companies (between one-quarter and two-fifths of businesspersons) who would prefer that in addition to online application/submission, there is a possibility to perform these activities in other offline ways is not negligible.** This primarily refers to the submission of financial statements (43%) and submitting applications for the Government's professional training program (39%) and then to the income tax returns (33%). In addition, slightly more than one-quarter of companies prefer this option when it comes to submitting the Unified form of the Report on calculated and paid tax on the income of natural persons (28%).

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Graph 40: Preferred way to use e-service for activities performed exclusively electronically⁴

As mentioned above, at this moment, certain activities related to business operations in Montenegro can only be done electronically. If you could choose, would you rather choose to stay that way, or would you rather choose to perform those activities the way you performed them before (at the counter, face-to-face communication, regular mail, etc.), that is before introducing the obligation to perform them electronically? Base population: Total target population

- It suits me that this activity now can be performed electronically only
- It would suit me that in addition to electronic option there were a possibility to perform this activity in other ways (at the counter , communicating in person, via postal mail, etc.)
- I would rather perform this activity in other ways(at the counter , communicating in person, via postal mail, etc.) than electronically



Compared to citizens, businesses are more likely to express a positive attitude toward e-services, and two-fifths of them think that e-services represent a significant improvement in the use of administrative services (39%) compared to one-fifth of citizens who share this opinion (19%) (Graph 41). On the other hand, it seems that **citizens show a more neutral attitude towards e-services** since half of them state that the introduction of e-services represents a step forward, but only for citizens who have the skills and means to use those services (50%). At the same time, every third business (32%) claims the same. About one-fifth of citizens (18%) and about one-quarter of companies (27%) have negative opinions about e-services.

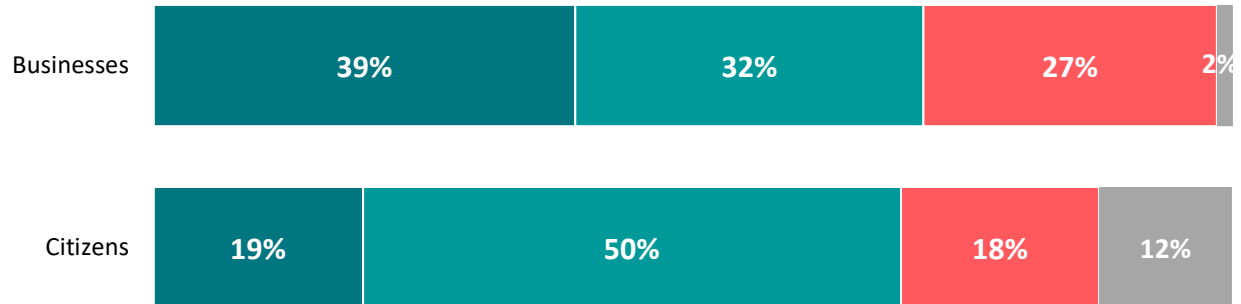
⁴ "Not applicable to my business" answer has been excluded to allow for item comparison.

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Graph 41: General Opinion on Public Administration E-Services

Overall, what is your general opinion on public administration e-services (e-services)? Which of the attitudes below is closest to yours?; Base population: Total target population

- The introduction of e-services represents a major step forward in the use of administrative services
- The introduction of e-services represents a progress , but only for citizens/businesss that have the skills and resources to use such services
- I think that the introduction of e- services brings more damage than benefit

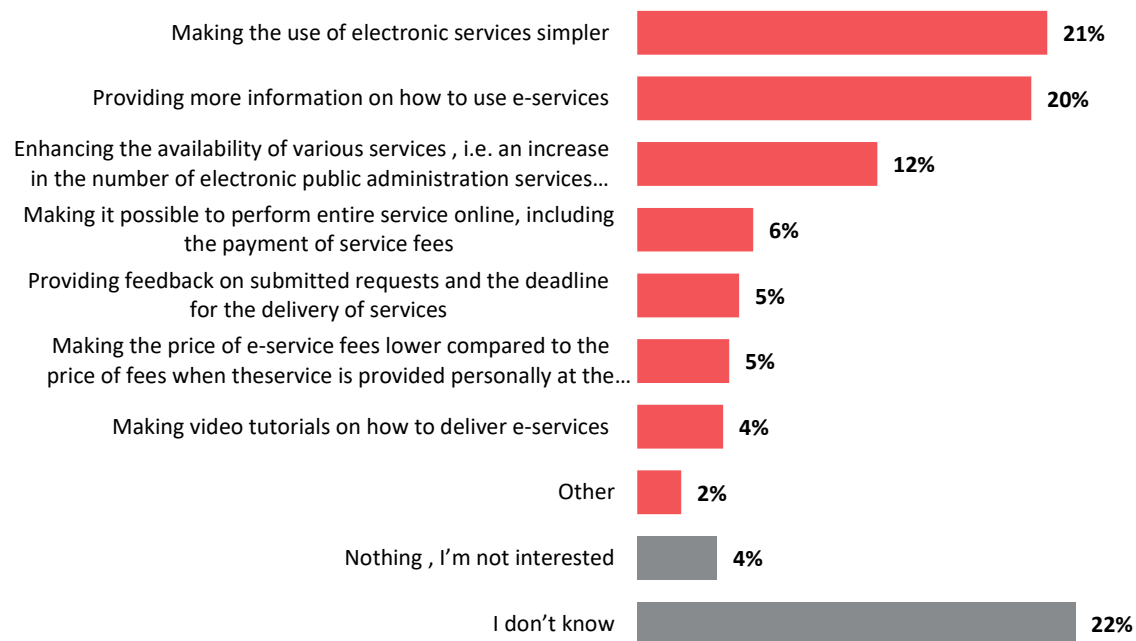


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As many as one-fifth of citizens are unable to specify what should be changed to contribute to greater use of e-services (22%) (Graph 42). The largest share, that is around one-fifth of citizens, believes that simplifying the use of e-services, as well as the availability of more information on how to use them, would lead to their greater use (21%) (20%). In addition, every tenth citizen also believes that increasing the number of e-services designed for citizens would contribute to their greater use.

Graph 42: Changes that citizens expect to be made that would contribute to greater use of e-services

What needs to be changed first to make the use of e-services more frequent?; Citizens base population: Total target population

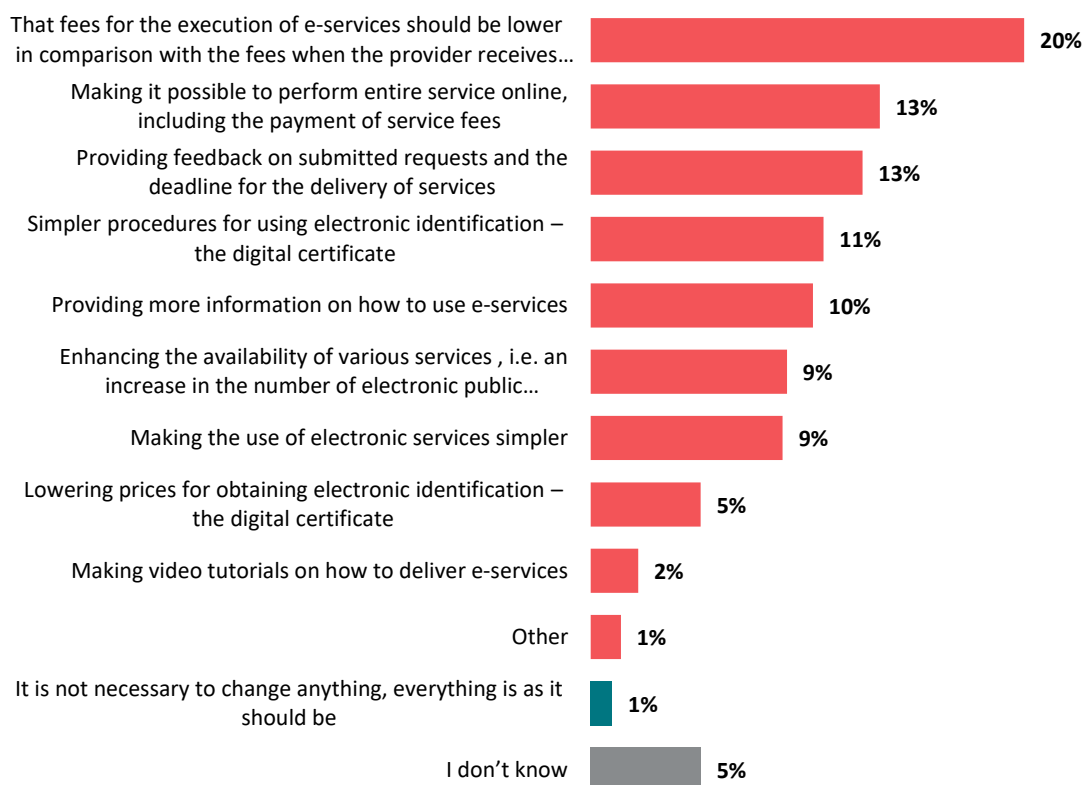


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On the other hand, **lower fees for e-services compared to traditional services stand out as the most crucial incentive for greater use of e-services by businesses (20%) (Graph 43)**. They also report the importance of the opportunity to perform the entire service online (13%), to obtain feedback on the delivery of the service (13%), and the importance of more straightforward procedures for using a digital certificate (11%).

Graph 43: Changes that businesses expect to be made that would contribute to greater use of e-services⁵

What needs to be changed first to make the use of public administration e-services related to business operations more frequent?; Businesses base population: Total target population



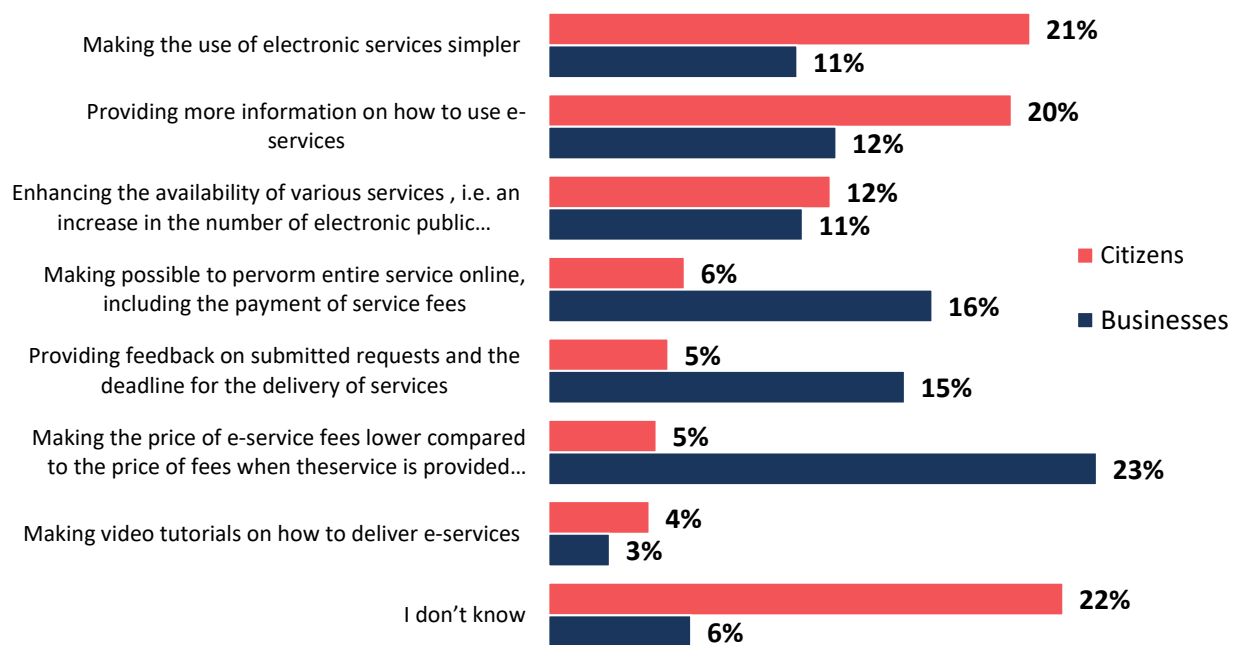
⁵ Two responses that were offered to businesses only have been excluded to allow for comparison between citizens and businesses.

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Differences in attitudes between citizens and businesses are evident when it comes to changes that would contribute to greater use of e-services (Graph 44). **While, on the one hand, citizens insist on greater ease of use of e-services and the availability of more information about them, business representatives put emphasis on the requirement that the fees for performing e-services be lower compared to e-services.**

Graph 44: Changes that citizens and businesses expect to be made that would contribute to greater use of e-services

What needs to be changed first to make the use of e-services more frequent?; Base population: Total target population



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