E-postal services adoption factors
- The case study of Baridimob -

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Abstract

Through this study, we tried to shed light on the development of electronic payment operations in Algeria through Baridimob application of Algeria Post Corporation and to examine the most important factors which postal services can be adopted by using Baridimob application according to the theoretical approach of the technology acceptance model. And by relying on the structural equations modeling method on a sample of 97 customers of the Algeria Post Corporation, it was found that the path coefficients of the study model are all significant and that the perceived risks negatively affect both the Perceived Usefulness and Perceived Ease of Use, which are the two factors that positively affect the user's attitude to adopt Baridimob application by the customers of Algeria Post Corporation.

✓ **Keyword**: Technology Acceptance Model, Algeria Post Corporation, Baridimob, structural equations modeling, communication technology.

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1. INTRODUCTION:

The technological developments witnessed by our contemporary world have contributed to the adoption of these technologies in various fields of life, The need to use electronic payment methods and systems arose as a result of the emergence of what is known as globalization during the second half of the last century, the emergence of features of the new international system and the development of international transactions between governments, institutions and individuals.

The means of electronic payment and settlement have witnessed remarkable development during the past few decades, which are the developments and updates that have been imposed as a result of the reform of the global financial system, especially since electronic banking has played a vital role in achieving the objectives of commercial banks and improving their financial and functional performance, which prompted researchers to Analyze the factors that can contribute to the adoption of electronic financial services through a set of models, the most important of which is the technology acceptance model, which spread widely during the eighties of the last century.

As a result of adopting the principles of digitization within the development strategies in Algeria at the turn of the millennium, which was the result of the development of information systems during the nineties of the last century, the financial sector, like other vital sectors, adopted these technologies in providing services to the public, thus generating an urgent need to restructure the postal and transportation sector. To keep pace with the modernization taking place in various countries of the world, which prompted the Algeria Post Corporation adopted a set of electronic payment services through Baridimob application, which was developed within the framework of digitizing services, developing and modernizing postal financial services, postal services, cash services and various services provided by Algeria Post Corporation to wide segments of Algerian society.

Despite the advantages offered by such applications, the level of demand for them by individuals is still far from what the Algerian administration aspires to, and through this part that we referred to, we will try to answer the research problem, which was as follows:

What are the factors that would contribute to the adoption of electronic services through Baridimob application in Algeria?

To answer the problem of the study, we asked a set of sub-questions as follows:

- What is Baridimob electronic financial services in Algeria?

- What are the most important obstacles facing the digitization of postal financial services in Algeria?

Purpose of the study:

The study aims to identify the factors affecting the adoption of the financial electronic services of the Algeria Post Corporation through the application of Baridimob according to the technology acceptance model, in an attempt to identify the most important key factors that can affect the intention of the potential user to apply this financial technology.

Study methodology:

To answer the problematic of the study, we relied on the descriptive approach in presenting the various theoretical aspects related to the Technology Acceptance Model and analyzing the role of these factors in developing various technology adoption models. In the experimental side we use partial least squares, which is a method that has known great development over the past few decades, and the method has been adopted in many exploratory studies related to applications of the technology acceptance model, such as (Wasiul , Ahasanul, Arije Ulfy, Alamgir , & Zohurul, 2020).

Previous studies

- 	(AYACHI, 2022)*, the contribution of electronic application technology to the system of postal financial transactions - a study of a sample of users of Baridimob application in El Oued Province.*

The study aimed to shed light on electronic postal financial services in Algeria by highlighting the contribution of electronic application technology in organizing the postal financial operations of Algeria Post by relying on Baridimob application. The study sample included 100 customers with a gold card. The study concluded that the Baridimob application despite its shortcomings, contributes to shortening the effort and time in carrying out financial operations, and Baridimob application has found acceptance, especially among intellectuals, because it is simple and suitable for all customers.

- (AGGOUNI & BELKHEIRI, 2021), *the contribution of modern electronic application technology to the prevention of the corona covid19 pandemic, Baridimob application of Algeria Post as a model.*

This study is considered one of the studies that attempted to determine the extent to which electronic applications contribute to preventing the Corona pandemic. The results of the applied study, using the regression analysis method, showed that electronic financial applications, such as Baridimob application, positively affect the dimensions of prevention from the Corona pandemic.

- (Akhter, Mobarak, Sabeha , & Anwarul, 2022), *Determining factors of intention to adopt Internet banking services: A study on commercial bank users in Bangladesh.*

This study attempted to identify the most important factors that could contribute to creating an intention to adopt Internet banking services in a group of banks that are active in the State of Bangladesh, a study that was carried out by researchers as a result of the growth of electronic commerce via the Internet, and a questionnaire was prepared to collect data based on a group of experimental studies. On the applied side, the researchers used a questionnaire to collect data. The study sample included 180 clients. Through the correlation and regression analysis, it was found that the perceived safety risks (PSR), the perceived benefit (PU), the perceived ease of use (PEU), the social impact (SI), and consumer innovation (CI) have a statistically significant and significant effect on the intention to adopt online banking services.

- (Fawzy & Esawai, 2017), *Internet banking adoption in Egypt: Extending technology acceptance model.*

The researchers tried to provide an empirical analysis of the extent of the contribution of perceived risks as an external variable in the technology acceptance model in the adoption of electronic banking services in the State of Egypt, Considering that electronic banking services are constantly increasing as a result of technological development in the field of communications. The researchers relied on a sample be composed of customers of banks and financial institutions that are active in Egypt, so that the results of the experimental study showed that the characteristics of the website, the effectiveness of the website, and the perceived risks had a direct impact on customers' adoption of online banking services.

- **(Kesharwani & Shailendra , 2012),** *The impact of trust and perceived risk on Internet banking adoption in India: An extension of technology acceptance model.*

Through this study, the researchers tried to review the most important factors that could affect the adoption of banking technology through electronic services via

the Internet in an attempt to expand the original technology acceptance model of DAVIS, and adopt the security and privacy factor as an external variable, which is the variable that was included as a result of the threats facing services electronic banking in India. The study, which was conducted on a sample of 1050 students in the best schools in India whose students use electronic banking services, showed that perceived risk has a negative effect on behavioral intention to adopt Internet banking, and trust negatively affects perceived risk.

- (Al-Somali, Gholami, & Clegg, 2008), *Internet banking acceptance in the context of developing countries: an extension of the technology acceptance model*.

This study attempted to shed light on the factors affecting the adoption of electronic banking services via the Internet in the Kingdom of Saudi Arabia through the Technology Acceptance Model, and for the applied study, the Technology Acceptance Model was tested to determine the determinants of the adoption of Internet banking on a random survey sample of 202 Saudi citizens. The results of the empirical study showed that security, Internet connection quality, and awareness of Internet banking services and their benefits have significant effects on the perceived usefulness (PU) and ease of use (PEOU) of accepting Internet banking services. It was also shown that the effects of education and confidence also have a significant impact on the attitude toward the acceptance of online banking services in Saudi Arabia.

2. ONLINE PAYMENT:

The study conducted by (KABIR, SAIDIN, & AHMI, 20-22 october 2015) and (Marwah , Methaq , & Mustafa, 2020, p. 2) indicated that the history of electronic payment back to 1918, with the US Federal Reserve relying on telegraph in Currency transfer, however, the use of Telegram and other electronic payment technologies were not properly developed in the United States of America except in 1972 with the establishment of the Automated Clearing House, which allowed American commercial banks to carry out various way of automatic payment operations.

About the meaning of OP, Several studies indicate that electronic payment systems include everything related to the payment of the value of purchases using a digital payment tool, Include dealers in the electronic market for the settlement of various exchanges, (Marwah , Methaq , & Mustafa, 2020, p. 3) point out that Electronic Payment Systems are defined by the multitudinous modes of payment that is executed electronically, It is multi-functional attributes have been inaccurately described in literature at times. Pertaining to capacities. Electronic payment can

function as electronic banking, electronic cash, banking via internet, online banking and many others. Taking all of these into consideration, there are current researches in providing an extensive definer of electronic payment.

As a result of the developments witnessed in the field of wired and wireless communications, the forms of electronic payment methods and systems have diversified. In addition, attempts to offer innovative electronic services to the public by banks and financial institutions have contributed to attracting more customers to achieve competitiveness in the business world. And about the forms of electronic payment, (Hsiao-Cheng, Kuo-Hua , & Pei-Jen, 2002, p. 332) has been classified electronic payment methods into four main categories, each of which is distinguished from the others by a set of characteristics, namely: online credit card payments, electronic cash, electronic checks, and small payments (these are a transaction that depends on the amount of payment and not the type of transaction), (Bezovski, 2016, p. 127) classified it into: bank cards, electronic money, electronic checks, smart cards, banking phone, automated teller machine electronic clipboard.

3. THE BARIDIMOB APPLICATION OF THE ALGERIA POST CORPORATION

The Algeria Post Corporation is one of the pioneering institutions in adopting electronic payment services, and it has embarked on these operations since 2002 when the announcement and the official launch of the project (le système de paiement interbancaire) took place, so that the role of supervision and coordination between banks was given to SATIM. This brings together various national and private bank representatives to exchange information and coordinate withdrawal and payment operations for automatic dispensers (DAABOUZ & FARHI, 2021, p. 80). The electronic services provided by the Algeria Post Corporation are among the most used services as a result of the number of golden cards issued by Algeria Post, and according to (ALGÉRIE PRESSE SERVICE, 2022), by the end of 2021, they amounted to about 8.84 million cards, or 76% of the total number of bank cards amounting to About 11.91 million bank cards, and the percentage of bank cards used represented about 40% of the number of accounts opened with banks and with Algeria Post.

Among the most important electronic applications that have been approved by the Algeria Post Corporation in the context of encouraging electronic payment operations, we find the Baridimob application, which is an application that is used via a mobile phone Improving the optimal use of time and better management of the

postal current account for postal financial transactions however the customer wants and wherever he is (AGGOUNI & BELKHEIRI, 2021, p. 15). The Baridimob application allows a set of postal operations to be carried out (Algérie Poste, 2023):

- View the current postal account and manage the gold card at any time via phone or computer;

- Transferring funds from account to account and keeping transfer transactions as evidence;

- Geolocation of ATMs, blocking and restarting the Gold Card;

- Review the last ten transactions that were carried out with the gold card;

- Purchasing from various stores in Algeria through the BARIDIPAY feature;

- A group of electronic payment operations related to recharging the mobile phone balance for all customers in Algeria and paying bills for SEAAl and Algeria Telecom have been included.

4. THE TECHNOLOGY ACCEPTANCE MODEL

The beginning of ATM was through the ideas published by Davis during the eighties of the last century to explain the behavior of individuals when using the computer as a modern technology at that time (Regaieg & Bouslama , 2013, p. 197), and the model was developed later in line with the objectives of the studies as well as the technologies to be tested for the factors contributing to their adoption, so that the technology acceptance model would be used in many areas and fields such as electronic banking, e-learning, e-shopping, digital library...etc.

As for the structure of ATM, this model is based on a set of factors that can change according to the objective of the study, and it can be said that these changes contributed a lot to its spread as a result of the freedom that these modifications gave to researchers to engage in new experiments, and it was adopted (DAVIS, BAGOZZI, & WARS, 1989, p. 986) on ATM to predict a consumer's (potential user of technology) intention to adopt new technology by three key determinants: Perceived Usefulness (PU), Perceived Ease Of Use (PEOU), and Attitude toward Technology Use (ATU) (Maqbool , 2018, p. 24), and a group of variables called external variables that can be observed on a particular phenomenon and that vary according to environment, time, and place were added (Persico, Stefania, & Pozzi, 2014), (JUN , JING , SHANYONG, & YU , 2019).

5. STUDY MODEL AND HYPOTHESES

Our research relies on the theoretical construction presented by Davis (1989), which assumes that the acceptance of any information system is determined by the intention that arises among the potential user about this system, and the intention to use is affected by the individual's attitude towards using the information system and that this attitude is affected by the two most important factors in the model Acceptance of technology: perceived benefit and ease of use. According to Davis, the technology acceptance model explains how the characteristics of technology affect the situation and then its use (Venkatesh & Davis, 2000, p. 188).

5.1. Perceived risk:

The theory of perceived risk was proposed by (Raymond Bauer) in the sixties of the last century, to identify customer behavior and examine the factors that would affect their decisions, and these risks express the user's perception of every negative thing that he can face such as network connection instability, transaction barriers, transaction errors, and leakage of personal information in the Internet banking system (Akhter, Mobarak, Sabeha , & Anwarul, 2022, p. 127), That the client faces many and varied, the most important of which are: performance risks, psychological risks, financial risks, privacy risks, time risks, social risks and comprehensive risks (Mutahar, Norzaidi , Ramayah, Osama, & Adnan , 2018, p. 185), (Sayyed Khawar , Hafiz , Asif, Hafiz, & Faiqa , 2018, p. 843).

In many studies, the impact of perceived risks on the adoption of electronic services via a mobile phone has been indicated in the settlement of financial transactions, which are at their highest levels when using a mobile phone due to the wireless communications infrastructure that is more vulnerable to hacking and malicious attacks (Yousafzai, Pallister, & Foxall, 2003) (Dasgupta, Paul, & Sanjay, 2011), and according to what was presented, the following two hypotheses were formulated:

H1: Perceived risk has a negative impact on the Perceived Usefulness of using Baridimob.

H2: Perceived risks have a negative impact on the Perceived Ease of Use of using Baridimob.

5.2. Perceived Usefulness PU:

The variable of PU, is one of the main variables in the technology acceptance model, which expresses the perception associated with the advantages that an individual takes when using a particular technology. PU defines as the degree to which a person believes that using a particular system (or technology) will enhance his job performance, and studies indicate that there is a positive relationship between the perceived benefit and the intention to use (Cheong & Myeong-Cheol , 2005) (DAVIS, BAGOZZI, & WARS, 1989, p. 986) and from this standpoint, we formulated the hypothesis next:

H3: Perceived Usefulness has a positive and strong effect on the attitude to using Baridimob.

5.3. Perceived Ease of Use:

Perceived ease of use (EOU) refers to the degree to which a potential user expects the target system to be effortless (Hanudin, 2007, p. 39). Empirical studies indicate the importance of the relationship between ease of use and intention to use, The ease of use has a positive effect on the intention of use through two reasons: an indirect effect through the perceived benefit, and an indirect effect through the individual's tendency towards use, (DAVIS, BAGOZZI, & WARS, 1989) indicates that there is a direct and indirect effect of A high degree of importance for the expected ease of use on the behavioral intention of the potential user of the system, which are the studies that prompted us to formulate the two hypotheses:

H4: Ease of use has a positive and strong impact on attitude towards using Baridimob.
H5: Ease of use has a positive impact on the perceived Usefulness of using Baridimob.

5.4. Attitude to Use:

The attitude of use is expressed in the degree to which customers accept new technologies (Alla NASSIF, 2019, p. 30), (Kotler, 2009) indicate that the attitude includes a set of feelings, sensations, and emotions that are issued by individuals towards a specific thing, including The feeling that arises in the individual when using new technology, and through that, the position of the potential user of the technology can be considered one of the basic factors based on which the technology is accepted or rejected, especially since the situation that arises in the user is what

determines the intention to adopt or not, and the aforementioned studies indicate that The existence of a strong positive relationship between the attitude and the intention to use, and according to (Purwanto & Mutahar, 2020, p. 3971) the attitude is a determinant of the use of new technologies, and accordingly we will formulate the following hypothesis:

H6: The attitude of usage has a positive impact on the actual use of Baridimob.

5.5 Actual System Use:

The actual use is the last variable that can be explained in the ATM, which is as a result of the situation (or the intention to use), and the behavioral intention expresses the person's desire to perform a certain behavior, and the behavioral intention often agrees with the extent of interest in a particular thing that arises after receiving stimulus from the product that he sees, So that the motivation to try the product (or technology) arises and eventually the desire to buy and own the product arises (Widanengsih, 2021, p. 75), and interest often changes over time as a result of a change in the environment surrounding the person, and the wider the time interval, the greater the possibility of changes in interests. someone (Alla NASSIF, 2019, pp. 30-31).

Study population and sample: A group of Algeria Post customers who own a golden card was targeted (because non-cardholders cannot work on the Postal Mob application), and the study sample was contacted during the period from December 01, 2022, to December 15, 2022, consisting of 120 customers. 97 analyzed questionnaires were retrieved.
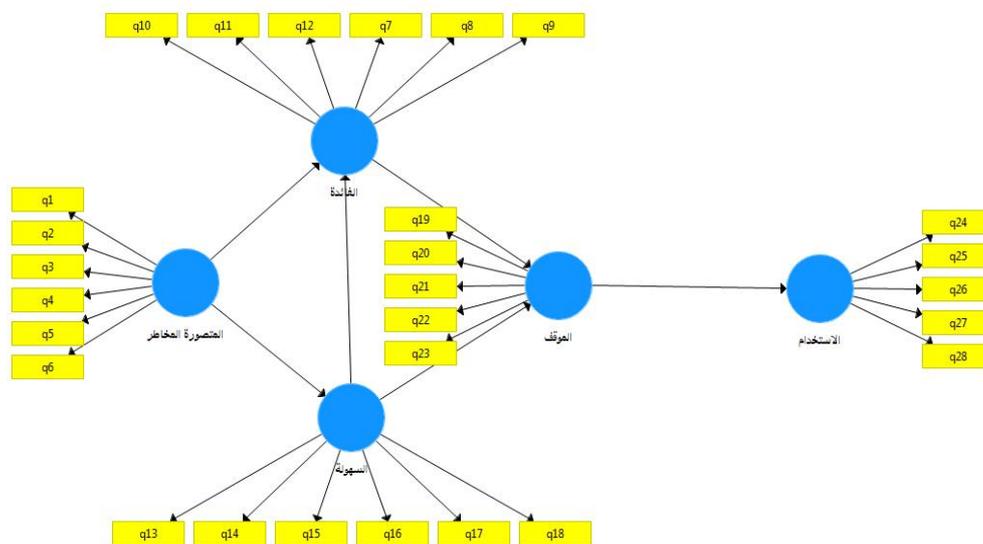
Study method: The questionnaire was used to collect data to build a study model that aims to analyze the factors contributing to the adoption of the postal mob application with the inclusion of the perceived risk variable due to the importance of this variable in the study environment. The questionnaire was developed based on previous studies. And it included two parts: a part through which the demographic variables of the sample were reviewed, and this part consisted of five paragraphs, the second part, through which the variables of the model (TAM) were covered, and a five-point Likert scale was relied upon to determine the degree of each paragraph of the questionnaire.

In our analysis, we relied on the results of the structural equations modeling method using the partial least squares method (PLS-SEM), which is characterized by its contribution to the development of theories in exploratory research (especially in

communities that were not concerned with a similar study) by focusing on explaining the variance in the dependent variables when examining the research model (Hair, Hult , Ringle, & Sarstedt, 3rd ed , 2019)

The study model: The model attempts to test the validity of the hypotheses, and with the help of the Smart - Pls 3 program, the initial model was determined consisting of five latent variables that reflect the theoretical study model derived from the theoretical side:

Figure 1: Primary study model

Source: Prepared by researchers based on theory.

The figure shows the ATM adopted in our study, which consists of the following five axes: perceived risk (6 items), perceived Usefulness (6 items), perceived ease of use (5 items), attitude towards use (5 items), and actual use (5 items).

6. ANALYZING THE RESULTS:

In this aspect, we will discuss the evaluation of the measurement model and the structural model, so that the evaluation of the measurement model is based on convergent reliability indicators as well as differential reliability indicators:

6.1. Convergent reliability: it aims to assess internal consistency through a set of indicators such as the reliability of individual indicators, composite reliability, and the average extracted variance (AVE). Through the following table, we will review the most important results of these indicators:

Redha Dahmani, Rachid Chebbah, Anwar Sekiou, Djamel Bouzekri

E-postal services adoption factors - The case study of Baridimob -.

Table 1: Convergent reliability criteria

factors	items	Outer loading	Alpha Cronbach	Composite reliability	AVE
perceived risk	P1	0.878	0.923	0.940	0.724
	P2	0.842			
	P3	0.957			
	P4	0.935			
	P5	0.781			
	P6	0.681			
Perceived Usefulness	P7	0.903	0.920	0.938	0.719
	P8	0.693			
	P9	0.864			
	P10	0.766			
	P11	0.887			
	P12	0.947			
Ease of use	P13	0.793	0.864	0.904	0.629
	P14	0.935			
	P15	0.826			
	P16	0.885			
	P17	0.856			
	P18	0.288			
Attitude	P19	0.882	0.896	0.924	0.710
	P20	0.887			
	P21	0.726			
	P22	0.893			
	P23	0.822			
Actual use	P24	0.739	0.787	0.842	0.528
	P25	0.873			
	P26	0.872			
	P27	0.536			
	P28	0.533			

Source: Prepared by the researchers based on the Smart-Pls 3 program

Through the Convergent reliability table, we note that the Outer loading are acceptable because the values of these latter exceed 0.70, except paragraph 18, which was deleted, because its outer loading was less than 0.4, and some paragraphs had

loading between 0.4 and 0.7, which were not deleted because the other reliability indicators were at the acceptable level.

concerning the convergence reliability criteria for Cronbach's alpha and composite reliability exceeded the threshold of 0.70 (Chin 1998), which indicates the reliability of the internal consistency of the measurements, and the AVE exceeded the threshold of 0.50, which confirms that each construct of the model is interpreted on average more than half of the variance of its indicators.

6.2. Discriminant reliability: We relied on the **Fornell-Larcker** Criterion as an indicator of discriminant reliability, which is concerned with comparing the square root of AVE values with other correlations of the latent variable, and the square root of the value of AVE for each construct must be greater than its highest correlation with any other construct of significance (BABA, Abubakar Isah ; ABDULLAHI, Abubakar, 2019, p. 43) and the results of this test were as follows:

Table 2: Fornell-larker criterion

	perceived risk	*Perceived Usefulness*	*Ease of use*	*attitude towards use*	*actual use*
perceived risk	0.851				
Perceived Usefulness	-0.714	0.848			
perceived ease of use	-0.716	0.839	0.861		
attitude towards use	0.769	0.841	0.809	0.842	
actual use	0.340	0.276	0.358	0.363	0.726

Source: Prepared by the researchers based on the Smart-Pls 3 program

Discriminant reliability according to the Fornell-Larcker criterion requires that the diagonals of the matrix be greater than the values of the matrix on its lower side, from which we conclude that the square root of the AVE values located in the diameter is greater than the non-diagonal values that represent the correlations between the constructs in the model.

6.3. Evaluation of the structural model: this stage of evaluating the structural model comes after the measurement model is accepted. This aspect includes studying the predictive ability of the model and the statistical significance of the relationships between constructs.

- Effect size f^2: The effect size f^2 is used to determine the importance of external constructs in their impact on the internal construct by using the change in the value of the determination coefficient R^2 when a specific external construct is removed from the model to evaluate whether the removed of it has a significant impact on the external construct in Its impact on the interior construct:

Table 3: Effect size f^2

	attitude towards use	Ease of use	Perceived Usefulness	perceived risk
perceived risk	0.075	1.052		
Perceived Usefulness			0.080	
perceived ease of use	1.154		0.752	
attitude towards use				0.152

Source: Prepared by the researchers based on the Smart-Pls 3 program

Through the size of the effect, we notice that the external construct differ in their impact on the internal construct, with a strong influence recorded for the perceived risk on ease of use, as well as for ease of use on perceived Usefulness, followed by the size of the effect of ease of use on the attitude.

6.4. Predictive Relevance

In addition to evaluating the coefficient of determination as a criterion of predictive fit, Q^2 values should be considered:

Table 4: Predictive fit

	Usefulness	**Ease of use**	**attitude**	**actual use**
Q^2	0.539	0.367	0.580	0.060
R^2	0.772	0.513	0.837	0.132

Source: Prepared by the researchers based on the Smart-Pls 3 program

Q^2 is an indicator of the predictive power out of the sample, and by adopting this indicator, it was found that Q2 (greater than 0) and these results provide strong support for the predictive fit of the model concerning the internal latent variables.

6.5. The ability of the model to predict Gof Goodness of Fit: The quality of the model expresses the extent to which the study model matches the theoretical model, and the model quality coefficient is based on calculating the square root of the average determination coefficients R2 in the model multiplied by the average of the AVE sum, and the GoF value was equal to 0.611, and we note that this value (0.611) is greater than 0.36, and thus it can be said that the model has great quality.

$$GoF=\sqrt{(AVE*R^2)}=\sqrt{((0.662*0.564))}=0.611$$

6.6. Path coefficients and direct effects: The answer to the hypotheses of the study requires estimating the path coefficients and determining their statistical significance using (bootstrapping) technique, The results of this test were as follows:

Table 5: Path coefficients for the structural model

H	direct relationship	Path- coef	T-st	P- Values	nature of relationship
H1	Perceived risk --- Perceived Usefulness	0.188-	3.156	0.000	Significant negative relationship at 5%.
H2	Perceived risk --- perceived ease of use	0.716-	15.780	0.000	Significant negative relationship at 5%.
H3	Perceived Usefulness --- attitude	0.231	2.589	0.000	Significant positive relationship at 5%.
H4	Ease of use --- attitude	0.707	8.286	0.000	Significant positive relationship at 5%.
H5	Ease of use --- Perceived Usefulness	0.734	13.234	0.000	Significant positive relationship at 5%.
H6	attitude --- actual use	0.363	4.597	0.000	Significant positive relationship at 5%.

Source: Prepared by the researchers based on the Smart-Pls 3 program

From the foregoing we note that the value of the R^2 was in the range of 0.13, which means that the situation explains 13% of the change in the dependent variable represented in the actual use, while it was found that the other independent variables explain approximately 83.7% of the change in the attitude.

6.7. The results of the assessment showed the following:

- There is a significant effect of the perceived risks on both the Perceived Usefulness (-0.19) and the ease of use (-0.72), which indicates that the perceptions of risks negatively affect the desired Usefulness and ease of use.

- There is a positive direct effect (0.23) of the perceived Usefulness on the attitude towards using the postal mob application, which confirms that the benefit expected by the potential user will contribute positively to his attitude towards the e-service.

- The presence of a strong directive effect of ease of use on the attitude, and the presence of another strong directive effect of ease of use on the perceived Usefulness, which indicates that increasing the ease of use by one unit will contribute positively to the user's attitude towards the postal mob by 0.71 units and the perceived Usefulness by 0.73 units.

- There is a direct effect (0.36) of the attitude on the actual use of the Postal Mob application by Algeria Post customers, and this relationship shows that the positive attitude of users about the Postal Mob application contributes to increasing the actual use of these electronic postal services.

7. CONCLUSION:

The Algerian government's endeavor during the last two decades to digitize the various ministerial departments within the framework of improving public service has contributed to the adoption of the same strategy by the financial and banking institutions active in Algeria. the services are a development that was presented to the public through the BARIDIMOB application, which collected a set of postal services through which post offices can be dispensed, which cost the Algeria post corporation many additional expenses. we have tried, through this study, to review the most important factors that would contribute to the adoption of this service provided by

Algeria post customers, and we have reached a set of results, the most important of which are:

- There is a strong negative effect of the perceived risks on the ease of use, which indicates that the study sample is very afraid of the risks of the application, which affect the ease, especially since many application users complain about the difficulty of dealing with technical problems that they may encounter for the first time, in addition to that the customers are afraid of Application experience due to their lack of awareness of the ease of application.

- There is a strong effect of ease of use on the attitude, which indicates that the study sample depends on whether or not to use the Baridimob application on the ease that these electronic postal services can provide, and the improvement of the Internet service during the past years contributed to increasing the demand for the Baridimob application Mob given the availability of the necessary information about the operation of the application.

- The presence of a strong impact of ease of use on the perceived Usefulness, and the fact that this ease will enhance the benefits that the user can obtain for this application, and the ease is often related to how to operate the application and knowing the various operations that the customer can perform, which is reflected positively on the perception of benefits that may be achieved by these applications, and the Baridimob application contributed to reducing the effort, time, and costs related to paying the value of purchases, as well as transferring and withdrawing money... etc.

8. STUDY SUGGESTIONS:

Through the open questions presented in the questionnaire, and through dealing with the Algeria Post Corporation, we stopped a set of observations that we can present through the following recommendations:

- Sensitizing the importance of electronic dealing through electronic applications such as the Postal Mob application, and instilling confidence among the customers of the Algeria Post Corporation towards these applications.

- Providing technical assistance to users of the Postal Mob application throughout the week, especially on holidays and special occasions, due to the importance of the application at such times.

- Informing the public of the costs of postal transactions through the Baridimob application, which are the costs that many customers of Algeria Post do not know.

- Improving postal services through the Postal Mob application continuously, and adding some advantages that have become non-secret in many global financial applications, such as knowing the name of the account holder to whom or the beneficiary, which is the feature that many users of the Postal Mob application complained about.

- Addressing the imbalances and fluctuations related to the flow of the Internet in cooperation with mobile phone operators, and improving the Internet service as the first strategy to adopt electronic services.

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