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The financial applications quality dimensions and its impact on the continuing of usage's intention case of: The BaridiMob application

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Abstract---The study aims to investigate the impact of the dimensions of the quality of electronic financial applications on the customer's intention to continue using the application. The study was conducted at the level of "BaridiMob Application" users by distributing an electronic questionnaire based on social media to a sample of (95) individuals. After conducting the analysis using the (Smart PLS.4) program, we found that there is a significant impact at the significance level (0.05) for each of: Ease-of-Use, Security & Confidentiality, Availability of Information, and Reliability, in addition to the Application Design, on the customer's intention to continue using the "BaridiMob Application" during the coming period.

Keywords---quality, electronic applications, Algeria Post, BaridiMob, intention, continuity, use.

I. Introduction

In light of the great technological development in recent years and the resulting radical change in the way people interact with each other in daily life, as well as the ways they interact with various institutions to benefit from the services they provide in all fields, it has become imperative for these active institutions that seek to secure a market share and increase their competitiveness, to adopt these

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applications in their various activities in all stages of service provision, starting from production to after-sales services. It has become necessary for all institutions to always seek to provide their services digitally through websites, various social media sites, and smart applications. This is done by urging customers to download and use them. Ensuring that customers use these applications is one of the most important factors that affect the success of the institution in the long term.

The real challenge is not only to adopt smart applications, but also to ensure that the customer uses them and continues to use them in the long term. This continued use may be affected by a set of factors that the organization can develop and support.

Within the financial sector, institutions have provided many important opportunities *(Avornyo & et, 2019, p. 114)* through financial mobile applications, due to the rapid development and increasing use of smartphones in recent years *(Rabaai & Almaati, 2021, p. 141)*. This spread has led customers to search for many financial activities, including: Checking Balances, Transferring Funds, and Other Financial Services. The number of people using smart devices and financial applications is increasing daily compared to the traditional use of financial services *(Avornyo & et, 2019, p. 114)*.

In Algeria, Algeria Post has sought to benefit from this development and exploit the increasing number of smart device users. The number of internet users in Algeria *(Amrouche, 2023)* since the beginning of 2023 has reached about (32.09 million users), an increase of (05 million users) over 2022. The internet penetration rate has reached (70.9%) of the total population. The institution has launched the "BaridiMob Application", which is a smartphone application that allows users who have an account with it to benefit from a range of financial services.

Algeria Post has followed a clear policy to develop and improve the application in line with the increasing needs of customers, by providing new services every period, while taking into account maintaining a quality that meets customer expectations and ensures its use. The quality of the application must meet customer expectations and be appropriate to the goals that the institution seeks to achieve. From this standpoint, achieving the institution's goal can only be achieved by ensuring that the customer uses the application and continues to use it in the long term. Quality has a set of dimensions that must be taken into account in order to provide an application of appropriate quality.

1. **The Study Issue:**

In the competitive environment in which financial institutions operate, customer retention is one of the most important keys to long-term success. Hence, many previous studies have focused on customer motivations for using the "BaridiMob Application", focusing on the intention to use during the adoption phase, customer satisfaction and loyalty. While few studies have focused on the continued intention to use. The goal of Algeria Post through the "BaridiMob Application" is to provide its services, by making the application part of the daily life of the customer, who is usually greatly affected by the quality factor.

Through the Above, we present the issue of this study as follows:

- **How Much Do the Dimensions of the Quality of Electronic Financial Applications Affect the Customer's Continued Intention to Use the "BaridiMob Application"?**

To Answer This Issue, it was divided into the following set of Sub-Questions:

- How much does the Application Design Dimension affect the customer's continued intention to use the "BaridiMob Application"?
- How much does the Information Availability Dimension affect the customer's continued intention to use the "BaridiMob Application"?
- How much does the Reliability Dimension affect the customer's continued intention to use the "BaridiMob Application"?

- How much does the Security & Confidentiality Dimension affect the customer's continued intention to use the "BaridiMob Application"?
- How much does the Ease-of-Use Dimension affect the customer's continued intention to use the "BaridiMob Application"?

2. The Study Hypotheses:

To Answer the Study Questions, the study relied on the following hypotheses:

- The Application Design Dimension affects the customer's continued intention to use the "BaridiMob Application".
- The Information Availability Dimension affects the customer's continued intention to use the "BaridiMob Application".
- The Reliability Dimension affects the customer's continued intention to use the "BaridiMob Application".
- The Confidentiality & Security Dimension affects the customer's continued intention to use the "BaridiMob Application".
- The Ease-of-Use Dimension affects the customer's continued intention to use the "BaridiMob Application".

3. The Study Objectives:

The study aims, through answering the study questions, to the following:

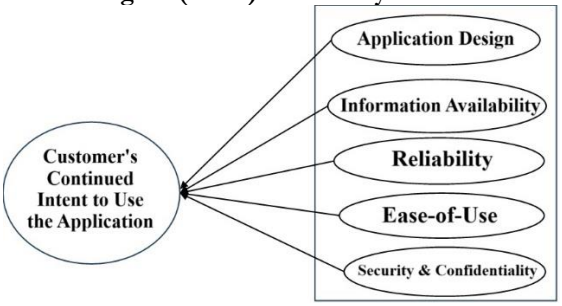
- Identify the concept of electronic application quality.
- Identify the dimensions of electronic application quality.
- Know the impact of each dimension of electronic application quality on the customer's intention to continue using it.
- Enrich scientific knowledge in the field of electronic application quality.
- Provide a clearer vision of the importance of electronic application quality, and the need to pay attention to it in the field of financial services.

4. The Study Importance:

Studying the quality of modern electronic applications and their impact on customers' intention to continue using them in the case of the "BaridiMob Application", which is considered one of the most important financial applications in Algeria, is an important study for several reasons: It helps in identifying the most influential dimensions among the dimensions of the quality of electronic applications, as well as searching for improving them in the future to ensure a greater impact on customers and their intention to use the application and increase its use in the future.

5. The Study Model:

Figure (No. 1): The Study Model



Source: Prepared by researchers based on previous studies

II. The Study Theoretical Framework

1. The Electronic Applications Quality:

The quality of electronic applications is a relative concept, as it varies from one application to another, from one field to another, and even from time to time. The quality of electronic applications has been defined as a type of electronic services, as understanding and perceiving the service from several angles, whether before or after use, through which the efficiency and effectiveness of purchasing processes and benefiting from services increases or decreases *(Iman, 2011, p. 24)*.

It has also been defined as the idea that the user forms about the level of the application and the extent to which it provides the required services effectively and distinctively *(Boulasal, 2021, p. 954)*.

2. The Electronic Applications in Financial Services:

2.1. The Electronic Applications:

The concept of electronic applications is a comprehensive and broad concept. It has been defined *(Aqouni and Belkhiri, 2021, p. 154)* as: "Programs that are downloaded via smartphones and installed in advance. They can be paid applications or free for use by the user in a specific field or to provide a specific service".

It was also presented as a section of modern, rapidly developing technology, and it is used on smart devices. It is also usually inexpensive and provides various services according to its field of work. *(Ayashi, 2022, p. 484)* stated that it is an integration between the Internet, information systems, and artificial intelligence to provide services that help institutions and customers.

2.2. The Electronic Applications in Financial Services:

The use of electronic applications in financial services includes many aspects, perhaps the most important of which is the transfer of money from one party to another via electronic means. Financial services via smartphone applications have also helped customers to: access their financial accounts remotely, and follow them up, in addition to obtaining all financial services including: checking the balance, financial transactions, paying bills, checks, requesting smart cards, and following up on account activity *(Asnakew, 2020, p. 124)*.

Electronic financial applications reduce the costs associated with financial transfers for the customer and the costs of providing services for the bank, which makes their use beneficial for all parties involved in financial operations. The use of these applications leads to enhancing the bank's activity, increasing customer comfort on the one hand, and raising efficiency on the other *(Riquelme, 2010)*.

The financial services sector has witnessed a significant development in the forms and means of electronic payment. Banks have also worked to provide and develop their financial services in an innovative way to attract customers and ensure their loyalty to achieve competitiveness in the business environment. Electronic application services via phone are directly linked to credit cards to provide convenience to the customer.

2.3. "BaridiMob" Application:

It is an application created by Algeria Post in 2018. It can be downloaded through the Play Store and the Apple Store. Then it is installed on the smartphone to benefit from the financial and postal services provided by Algeria Post for the best management of the current postal account at any time and place without the need to go to post offices as was the case previously.

The Algerian government portal for public services defined it as an application process on the smartphone that enables the customer to benefit from the monetary and financial services of Algeria Post. It allows the customer to access his postal account easily and flexibly. It also enhances the ease and effectiveness of financial transactions *(Government Portal for Public Services, 2024)*.

The application provides an integrated set of services, including the following:

- View the current postal account balance.
- Get the account statement and all financial transactions during a specific period.
- Request to obtain or renew the gold card.
- Carry out money transfers from one account to another.
- Request to obtain a checkbook.
- Purchase QR from the application.
- Recharge the mobile phone balance for all networks.
- Recharge the Internet.
- Paying Utility Bills: Water Bills, Electricity Bills, and Gas Bills.
- Zakat Money Service & Alms.

To benefit from the application services, you must follow the following steps:

- Download the application.
- Install the application on your smartphone.
- Follow all the steps that appear during registration.
- Log in using your postal account number and password.
- Choose the required service from among the services provided by the application.
- All services are linked to sending a confirmation number via mobile phone to verify the account.

3. The Dimensions of the Electronic Applications Quality in Financial Services:

The quality of electronic applications is the quality of the electronic service from the customer's point of view and its ability to provide the content he wants and searches for. There are a set of dimensions to the quality of the electronic application in general.

Through the (Net Qual) scale developed by (Bressolles in 2006), quality was evaluated through five dimensions: (Ease-of-Use, Availability of Information, Reliability, Design, and Confidentiality & Security). These can be detailed as follows:

3.1. **Application Design:** It represents the extent to which customers perceive the simplicity of the application and the possibility of using it with ease regardless of their level and capabilities. Some researchers have expressed it as the key to the success of any application regardless of its field and type *(Hsiu-Fen, 2007, p. 365).*

3.2. **Ease-of-Use:** The extent to which a user believes that using a program or application will be effortless or require limited effort *(Asnakew, 2020, p. 128).*

3.3. **Availability of Information:** The lack of direct contact with the service provider in electronic applications necessitates the availability of a large amount of clear, accurate information.

3.4. **Confidentiality & Security:** In financial services, it is an important factor. It expresses the customer's belief that using the application is safe and secure *(Hsiu-Fen, 2007, p. 367).*

3.5. **Reliability:** It is the application's ability to provide the required service with merit and efficiency, while fulfilling the promise that the customer expects from the application.

4. The Continued Intention to Use the Electronic Applications:

Customers' intention to continue using smart financial applications has received great attention especially recently to understand customers' behavior after using the application. It represents the customer's intention to use the application for a longer period and to use it more in all financial transactions.

Many studies have shown that Trust, Security, and Design are among the most important factors that influence a customer's intention to continue using electronic financial applications *(Asnakew, 2020, p. 126)*.

Several studies have found that Ease-of-Use significantly affects the intention to continue using financial applications via smartphones *(Rabaai & Almaati, 2021, p. 152)*.

III. The Study's Field Framework

1. The Community and Sample of the Study:

The study community consists of all users of "BaridiMob Application". A sample of (95) users was selected randomly by publishing the questionnaire electronically via social media.

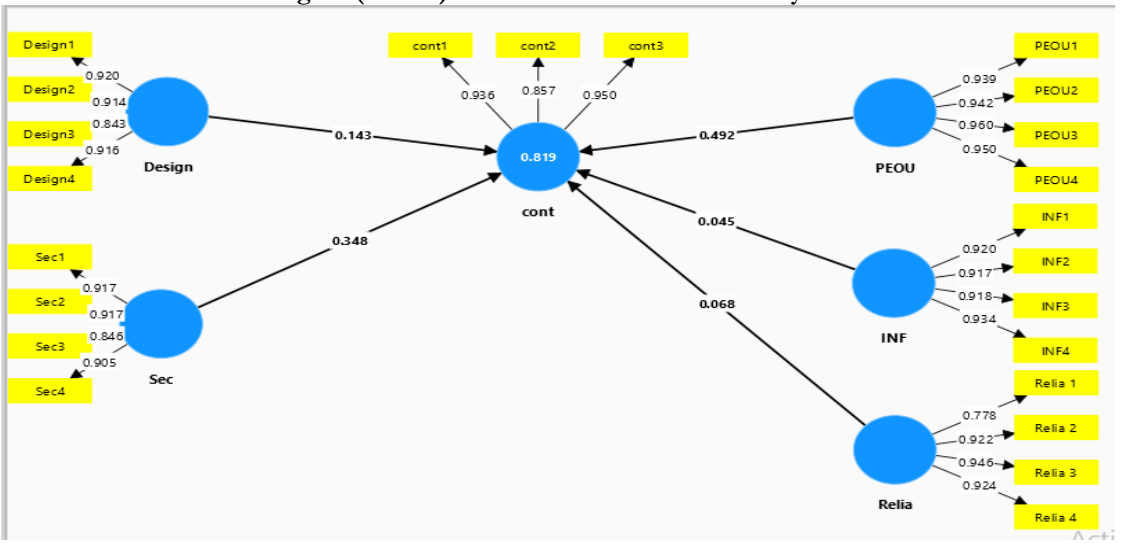
2. The Study Tools:

An electronic questionnaire tool was used to collect data. It consists of two parts, the first part: is for demographic information of the sample, while the second part: consists of six paragraphs to measure the quality of the "BaridiMob Application" and the customers' intention to continue using it in the coming period, relying on the Five-Point Likert Scale to determine the degree of each paragraph.The study adopted the least squares modeling method to analyze the obtained data, which is characterized by its significant contribution to survey and exploratory studies.

3. The Field Study Model:

To test the validity of the hypotheses, we analyzed with the help of the (Smart PLS.4) program to determine the initial model of the study as shown in Figure (02). The latter consists of (06) axes, (05) axes related to the dimensions of the independent variable (Quality of Electronic Applications) consisting of (05) dimensions: Ease-of-Use (PEOU), Availability of Information (INF), Reliability (RELIA), Confidentiality & Security (SEC), and Application Design (DESIGN). As for the sixth axis, it is specific to the dependent variable (Intention to Continue Using the Application) (CONT).

Figure (No. 02): The Initial Model of the Study



Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

4. The Demographic Sample Characteristics:

Using (Microsoft Excel), we extracted the data on the demographic characteristics of the sample members, represented by personal data. This is shown in the following table:

Table (No. 01): Distribution of sample members according to demographic variables

Variable	Categories	Repetition	Percentage %
Gender	Male	26	27
	Female	69	73
Age	Less than 20 years	27	28
	21 to 40 years old	35	37
	More than 40 years	33	35
Educational Level	Secondary and below	38	41
	University	28	29
	Postgraduate Studies	29	30
Job Title	Employee	76	80
	Unemployed	17	18
	Freelance	02	2

Source: Prepared by researchers based on the outputs of (Microsoft Excel)

5. The Study Model Test:

To test the study model, the (Smart PLS.4) program was used, which provides a set of measurements based on structural equation modeling according to least squares. After examining the data, we determined the specifications of the study model and evaluated the standard and structural models.

5.1. Evaluation of the Study's Standard Model:

The evaluation of the standard model is based on the evaluation of the variable with the indicators that represent or measure it. The measurement model is evaluated through the convergent validity test (Stability and Reliability) and the Credibility of Differentiation Test with internal consistency.

5.1.1. Convergent Credibility Assessment:

The extent to which the paragraphs (indicators) represent the variable to which they belong and the extent of their association with it through examining the External Loadings and the average variance. The following table shows the results of evaluating the Convergent Credibility of the study model.

Table (No. 02): Evaluation of the results of the Convergent Credibility Assessment

Variable	Indicator	Convergent Credibility Assessment Criteria	
		External Loadings **Threshold greater than 0.7**	**Average Variance Extracted** **Threshold greater than 0.5**
Perceived Ease-of-Use	PEOU1	0.939	0.898
	PEOU2	0.942	
	PEOU3	0.960	
	PEOU4	0.950	
Availability of Information	INF1	0.920	0.850
	INF2	0.917	
	INF3	0.918	
	INF4	0.934	
Application Design	DES 1	0.920	0.808
	DES 2	0.914	
	DES 3	0.843	

	DES 4	0.916	
Reliability	RELI 1	0.778	0.801
	RELI 2	0.922	
	RELI 3	0.946	
	RELI 4	0.924	
Confidentiality & Security	SEC1	0.917	0.804
	SEC2	0.917	
	SEC3	0.846	
	SEC 4	0.905	
Intent to Continue Use	CONT1	0.936	0.838
	CONT2	0.857	
	CONT3	0.950	

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

The table above shows the values of the External Loadings and the values of (AVE). This is in order to evaluate the Convergent Credibility of the study model and ensure the reliability of the indicators of the latent variables. We note that all the values of the External Loadings of the indicators are greater than (0.7) and have met the reliability conditions. Also, the value of (AVE) for all variables is greater than (0.5). Therefore, we can say that all the latent variables and their indicators enjoy high levels of Convergent Credibility, meaning that the indicators explain the variable to which they belong to a high degree.

5.1.2. Differentiated Credibility Assessment through Cross-Loadings:

Cross-Loadings indicate that statements or indicators that measure one latent variable do not measure another latent variable. This is done by evaluating the values of Cross-Loadings of indicators on their variables compared to the values of their Cross-Loadings on other latent variables. The following table shows the results:

Table (No. 03): The Cross-Loadings of Model Indicators

Indicator/Variable	DES	INF	PEOU	RELIA	SEC	CONT
DES 1	0.920	0.609	0.434	0.585	0.911	0.713
DES 2	0.914	0.277	0.296	0.327	0.910	0.632
DES 3	0.843	0.187	0.134	0.228	0.816	0.465
DES 4	0.916	0.528	0.550	0.483	0.871	0.788
INF1	0.517	0.920	0.661	0.759	0.547	0.763
INF2	0.296	0.917	0.524	0.788	0.326	0.494
INF3	0.341	0.918	0.613	0.725	0.362	0.474
INF4	0.521	0.934	0.643	0.831	0.531	0.659
PEOU1	0.317	0.658	0.939	0.595	0.322	0.662
PEOU2	0.329	0.590	0.942	0.491	0.345	0.690
PEOU3	0.442	0.586	0.960	0.460	0.446	0.754
PEOU4	0.493	0.702	0.950	0.590	0.498	0.799
RELI 1	0.504	0.909	0.562	0.778	0.514	0.625
RELI 2	0.460	0.656	0.387	0.922	0.451	0.494
RELI 3	0.343	0.678	0.487	0.946	0.351	0.537
RELI 4	0.358	0.713	0.546	0.924	0.361	0.513
SEC1	0.905	0.618	0.447	0.568	0.917	0.716
SEC2	0.906	0.299	0.289	0.341	0.917	0.629
SEC3	0.814	0.244	0.169	0.265	0.846	0.503
SEC 4	0.872	0.545	0.550	0.479	0.905	0.794
CONT1	0.603	0.692	0.785	0.595	0.615	0.936

CONT2	0.808	0.465	0.534	0.490	0.814	0.857
CONT3	0.639	0.683	0.786	0.604	0.649	0.950

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

The table above shows the Cross-Loadings Standard and compares them with the External Loadings values for each latent variable. From the table above, we notice that all indicators have External Loadings on their variables with values greater than their Cross-Loadings with the rest of the latent variables. Analysis of the table above indicates that the model has Differentiated Credibility.

5.1.3. Differentiated Credibility Assessment Using the Fornell-Larcker Criterion:

This criterion compares the square root of the (AVE) value with other correlations of the latent variable, meaning that the value of the relationship between the variable with itself is greater than its value with another variable, by displaying the values of the variance at the same level horizontally and vertically.

Table (No. 04): The Fornell-Larcker Criterion

	DES	**INF**	**PEOU**	**RELIA**	**SEC**	**CONT**
DES	**0.899**					
INF	0.474	**0.922**				
PEOU	0.423	0.670	**0.948**			
RELIA	0.473	0.843	0.564	**0.895**		
SEC	0.976	0.499	0.430	0.477	**0.897**	
CONT	0.743	0.673	0.770	0.617	0.754	**0.915**

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

The table above shows the results of the Fornell-Larcker Criterion evaluation. We notice that the square root values of the (AVE) values of each latent variable are located on the diagonal of the matrix, while the values of the off-diagonal elements represent the correlation between the latent variables. We notice that all the square root values of the (AVE) values of each latent variable are greater than the values of its correlation with the other variables. Thus, each variable represents itself through its indicators only, and the latter measure it alone without any other variable.

5.1.4. Internal Consistency Reliability Assessment:

Reliability refers to the level of confidence that can be placed in the proposed tool in providing the same results through repeated measurements. It is evaluated through the traditional criterion, which is the Cronbach's Alpha Coefficient. According to specialists, its value must be greater than (0.7) in order for us to consider the consistency stability value good, with the application of another criterion, which is the Composite Reliability (CR).

Table (No. 05): Internal Consistency Reliability of the Study Variables

	Cronbach's Alpha Coefficient	**Composite Reliability**
Ease-of-Use	0.962	0.968
Availability of Information	0.942	0.977
Application Design	0.922	0.948
Reliability	0.915	0.917
Confidentiality & Security	0.920	0.941
Intention to Continue Using the App	0.902	0.905

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

From the table above, we find that all the reliability assessment coefficients of the latent variables are of good and statistically acceptable value, and their values exceed the threshold (0.7). As for the composite reliability criterion, it also exceeded the threshold (0.7). Accordingly, all variables enjoy a high level of Internal Consistency Reliability (Stability).

In conclusion, the standard model evaluation, and through the use of evaluation criteria following the application of the modeling methodology, the evaluation results have met the acceptable conditions, which supports the reliability and validity of the latent variables and their indicators. Therefore, they can be relied upon in the study as valid for evaluating the structural model.

5.2. Structural Model Evaluation:

After accepting the results of the Convergent and Differentiated Credibility measures of the study model (evaluating the measurement model and ensuring that it is valid), it is necessary to evaluate the validity of the structural model. This evaluation includes a set of criteria that should be used, which include the following:

- Evaluating the Coefficient of Determination (R^2).
- Determining the Effect Magnitude (F^2).
- Prediction Quality Coefficient (Q^2).

5.2.1. Coefficient of Determination (R^2 Square):

One of the main criteria for evaluating the structural model in (PLS-SEM) is the importance and significance of the path coefficients, and the explanatory power of the model based on the (R^2) values. The value of the coefficient of determination indicates the extent to which the independent variables explain the dependent variables. The following table shows the values of the coefficient of determination and their interpretations.

Table (No. 06): Coefficient of Determination

	R-Square	R-Square Adjusted	Result
Intent to Continue Use	0.819	0.809	Strong Effect

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

We note that the coefficient of determination is greater than (0.75). Therefore, the effect of the independent variable on the continued intention to use electronic applications is a strong effect. According to *(Har and translation by Belkhamseh Zakaria, 2021, p. 274)*, all values greater than (0.75) represent a strong effect.

5.2.2. Effect Magnitude Coefficient (F^2):

The magnitude of the effect indicates the effect of an independent latent variable on a dependent latent variable, using the change in the value of the coefficient of determination, according to the researcher (Cohen) for the magnitude of the effect at the following values, where a coefficient of more than (0.35) represents a large effect. While between (0.15) and (0.35) represents a medium effect. Also, a coefficient between (0.02) and (0.15) represents a weak effect *(Har and translation by Belkhamseh Zakaria, 2021, p. 266)*. After calculating the magnitude of the effect, the results were as shown in the following table:

Table (No. 07): Effect Magnitude Coefficient Values

	Intention to Continue Using the App
Ease-of-Use	0.716
Availability of Information	0.003
Application Design	0.005
Reliability	0.007
Confidentiality & Security	0.030

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

5.2.3. Prediction Quality Coefficient (Q^2):

For the (Smart PLS) model to be useful in decision making, the model must provide generalizable results. The prediction value should be greater than (0) which is what was provided in this study.

6. Testing the Study Hypotheses:

Based on the results of the previous tests and the evaluation of the measurement model and the structural model that proved the model's ability to test the previously proposed hypotheses, the following are the various direct effects of the variables on the dependent variable. The hypotheses are tested and their results are displayed based on the pasteurization method with the feature of (5000) sub-samples through the program (Smart-PLS.4). The results are shown in the following table:

Table (No. 08): Paths Analysis

No.	Path	Path Coefficient	T Statistics	P Values	Hypothesis Decision
1	App Design Continuous Intent	0.143	3,984	0,000	Morale
2	Availability of Information Continuous Intent	0.045	6,352	0,000	Morale
3	Ease-of-Use Continuous Intent	0.492	4,851	0,000	Morale
4	Reliability Continuous Intent	0.068	14,630	0,000	Morale
5	Confidentiality & Security Continuous Intent	0.348	4,451	0,000	Morale

Source: Prepared by researchers based on the outputs of the (Smart PLS.4) program

The above table shows a summary of the path coefficient estimates and (T and P) values to evaluate the relationship of the impact of the independent variables on the dependent variable in the structural model under study. For the evaluation of statistical significance, the calculated (T) value is (3.984) and thus it is greater than the critical value (1.96) at the significance level (0.05) and also the probability value (P) reached (0.000) which is less than (0.05). Thus, we conclude that the impact between the independent variables and the dependent variable is statistically significant.

The table above also shows the path coefficients, as there is a positive effect of the application design estimated at (0.143) on the intention to continue using the application. Also, the availability of information has an effect estimated at (0.045) on the intention to continue, which is a weak percentage.

It is also noted that the highest impact is for Ease-of-Use with a strength of (0.492), which is a good impact ratio when compared to the rest of the factors, which confirms what many studies have concluded about the fact that Ease-of-Use and the extent to which the customer is aware of the simplicity of the application and that it does not require great physical or mental effort, directly leads to encouraging him to use the application and continue using it in the future.

Through the Above, the Study Reached the Following:

- The **Application Design** Dimension positively affects the customer's intention to continue using the "BaridiMob Application" at a significance level of (0.05).
- The **Availability of Information** Dimension positively affects the customer's intention to continue using the "BaridiMob Application" at a significance level of (0.05).
- The **Reliability** Dimension positively affects the customer's intention to continue using the "BaridiMob Application" at a significance level of (0.05).
- The **Ease-of-Use** Dimension positively affects the customer's intention to continue using the "BaridiMob Application" at a significance level of (0.05).
- The **Confidentiality & Security** Dimension positively affects the customer's intention to continue using the "BaridiMob Application" at a significance level of (0.05).

7. Conclusion:

Electronic applications are an urgent necessity in the financial services sector, especially recently, in light of the increasing spread of the Internet and the high rates of its use among individuals and in all daily activities. They facilitate the customer's access to the services he is looking for at the right time and in any place without the hassle of going to banks or post offices.

In this regard, Algeria Post launched the "BaridiMob Application", a pioneering and innovative application in the field of financial services in Algeria and the first of its kind, which contributed mainly to reducing the costs of providing services and increasing the degree of satisfaction among customers. Perhaps the most important factors that encourage customers to use it is Quality.

The quality of the "BaridiMob Application" plays an important role in motivating customers to use it and continue using it in the future with the increase in the number of services it provides. This study reached a set of results, the most important of which are:

- ✓ Accepting all the hypotheses adopted by the study, there is an effect of each of: Ease-of-Use, Availability of Information, Confidentiality & Security, as well as Reliability, and Application Design, on the customer's intention to continue using the application in the future.
- ✓ The customer's acceptance and continued use of the application depends largely on the dimensions of the application's quality, especially the Ease-of-Use. The easier and simpler the application is, the greater the chances of the customer using it and relying on it continuously.

Based on the above results, the study suggests the following:

- ✓ Searching for improving the quality of the "BaridiMob Application" to encourage customers to use it more.
- ✓ Focusing on simplifying financial operations through the application.
- ✓ Developing the application further to increase its Ease-of-Use and increase the rate of reliance on it.

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