

Factors influencing the use of interbank card services by clients of Algerian banks

العوامل المؤثرة على استخدام خدمات البطاقات المصرفية بين البنوك من قبل عملاء البنوك الجزائرية

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Abstract:

The aim of this study is to identify the factors influencing the use of interbank payment card services by clients of Algerian banks. Given the growing reliance on digital financial services, understanding these factors is crucial for improving adoption rates. To achieve this, the Technology Acceptance Model (TAM) was applied as a theoretical framework for analyzing user behavior. A quantitative approach was used to test the proposed hypotheses, drawing on a structured survey conducted with 189 customers from eight banks in the far western region of Algeria. To ensure reliability and validity, rigorous statistical tests were performed through structural equation modeling. Using partial least squares structural equation modeling (PLS-SEM) via SmartPLS, the results confirmed the significant impact of three key variables on interbank payment card service adoption: perceived ease of use, perceived usefulness, and behavioral intention.

Keywords: Interbank card Services, TAM, Perceived ease of use, perceived usefulness, behavioral intention

JEL Classification Codes : M15, G21

ملخص:

تهدف هذه الدراسة إلى تحديد العوامل المؤثرة على استخدام خدمات بطاقات الدفع بين البنوك، من قبل عملاء البنوك الجزائرية. نظرًا للاعتماد المتزايد على الخدمات المالية الرقمية، فإن فهم هذه العوامل يمثل أمرًا بالغ الأهمية لتحسين معدلات التبني. لتحقيق ذلك، تم الاعتماد في هذه الدراسة على نموذج قبول التكنولوجيا (TAM) كإطار نظري لتحليل سلوك المستخدمين، تم استخدام منهج كمي لاختبار الفرضيات المقترحة، من خلال استبيان شمل عينة مكونة من 189 عميلًا من ثمانية بنوك، تقع في أقصى غرب الجزائر. لضمان الموثوقية والصلاحية، تم إجراء اختبارات إحصائية دقيقة، بالاعتماد على نمذجة المعادلات الهيكلية بطريقة المربعات الصغرى الجزئية (PLS-SEM) عبر برنامج Smart PLS، أكدت النتائج أن سهولة الاستخدام، والفائدة المدركة، والنوايا السلوكية لها تأثير كبير على تبني خدمات بطاقات الدفع بين البنوك.

كلمات مفتاحية: بطاقة الدفع بين البنوك، نموذج قبول التكنولوجيا، سهولة الاستخدام، الفائدة المدركة، النوايا السلوكية

تصنيفات JEL: M15، G21

INTRODUCTION:

The inclusion of technology into modern banking services, commonly referred to as electronic payment systems, enhances the efficiency of banking operations. This technology enriches various activities to be completed out promptly and accurately, thereby improving productivity (Fatonah et al., 2018). Interbank payment card serves as a crucial pillar of e-commerce, assisting to increased user efficiency and encouraging the intention to use e-commerce in the digital age (Masihuddin et al., 2017).

In addition, interbank card has emerged as a key enabler of e-commerce, serving as a cornerstone for the success of electronic business activities. e-payment by interbank card systems have also contributed to greater efficiency, innovation and fraud reduction, throughout the global payment infrastructure (Kabir et al., 2015). In general terms, e-payments can be categorized into two main types: external payment platforms and Internet Banking Payment Gateways (IBPG). The former is a direct payment method, where users execute digital transactions through an e-business framework integrated with the banking system. Conversely, the latter involves moving funds from the purchaser's account to the seller's account through a third-party or external payment platform (Nguyen & Huynh, 2018).

In developed nations, a substantial part of daily financial transactions depends on digital currency. This includes applications such as toll road access, transportation systems, parking access, online fast-food purchases, transactions, and payments to merchants partnered with electronic money providers (Chaiyasoonthorn & Suksangiam, 2019). It is also worth noting that electronic payment systems form a substantial component of the financial circulation framework within e-commerce (Xena & Rahadi, 2019).

The electronic payment system offers significant benefits to customers, including the convenience and flexibility of digitally paying for products and services without the need for physical travel.

However, despite these advantages, research on electronic payment highlights significant disparities in the adoption rates of e-payment solutions, which differ notably between developed and developing countries (Laforet & Li, 2005). Over the past three decades, several initiatives have been launched in Algeria to advance e-commerce. One notable example is the establishment of SATIM in 1995, whose primary missions include the integration, management, and support of e-commerce operations (SATIM, 2021).

The Algerian government has shown significant interest in strengthening initiatives related to e-banking. This commitment is reflected in statistics reported by the Economic Interest Group (GIE) Monétique. According to data obtained by APS, the number of point-of-sale terminals (POS) reached 38,144 by the end of March 2021, compared to 29,469 the previous year, representing an increase of 29.44% (GIE-Monétique, 2021). Furthermore, according to the International Telecommunication Union (ITU), Algeria improved its ranking in the annual Information and Communication Technology Development Index (IDI) by four positions in 2017 compared to the previous year (Faraoun, 2021).

Despite their significance, the performance of these initiatives has been mixed within Algerian banks, similar to other developing countries. To date, electronic payment remains in its nascent stage, characterized by low levels of usage and adoption.

The figures achieved remain far from the targets set by the government, which, under the 2018 Finance Law, mandated merchants to offer customers a point-of-sale terminal (POS) for payment transactions. This provision was later amended to extend the requirement to all electronic payment instruments, including mobile payments.

Although the number of POS terminals increased with the deployment of 8,675 new devices between March 2020 and March 2021, this remains insufficient compared to the total number of merchants registered with the National Center of Trade Registry (CNRC), which reached 2,145,067 as of the end of February 2021 (GIE-Monétique, 2021).

The services offered can be described as traditional, with very low levels of utilization. The majority of monetary and financial transactions still occur within the informal market (Bellahcene & Mehdi Khedim, 2016).

As a critical component of interbank payment card services remains a relatively recent phenomenon. It is only in recent years that banking systems in developing countries have begun to show interest in this concept (Kurnia et al., 2010).

The lack of electronic payment technologies has been identified as a major constraint to the adoption and diffusion of e-commerce in developing countries. In contrast, the availability of electronic payment technologies in developed countries provides opportunities for transfer and adaptation to the developing world Alswaigh & Aloud (2021).

At this stage, it is important to examine the factors influencing the use and adoption of Interbank card services by customers of Algerian banks. Numerous studies around the world have been conducted to address this question, such as the work of These (Effah, 2016), and Sarkam et al. (2021) that have drawn on various theories and models.

In this context, the question regarding the factors influencing the adoption of e-payment is of critical importance for the Algerian economy. What are the factors likely to influence the use of Interbank card services by customers of Algerian banks?

Several research questions arise from this context: Why does electronic payment remain at a primitive stage of adoption in Algeria? What are the factors explaining this situation? What actions can be taken to mitigate this issue?

In this study, it is appropriate to employ a quantitative approach to shed light on the factors that seem important to the adoption of e-payment systems in Algeria.

The paper presented here is a continuation of previous studies aimed at addressing both scientific and operational concerns related to e-payment. In light of the results from studies conducted in other countries, the research presented here seeks to empirically identify the factors influencing the adoption of electronic payment systems (EPS) by customers of Algerian banks.

To this end, the paper will first present a brief literature review on the use of interbank card services. Secondly, the theoretical model and the hypotheses of the study will be outlined. Subsequently, the methodological choices that guided this work will be discussed, followed by the presentation and discussion of the results.

1. Theoretical framework review:

Various models and theories have been developed over time to study and understand the adoption of information systems by customers and organizations in general and interbank payment card services in particular. The most significant and widely used are:

- **Theory of Reasoned Action (TRA)** was meant to predict individual intentions to engage particular behaviors at a specific time and within diverse contexts (Fishbein & Ajzen, 1975)
- **Theory of Planned Behavior (TPB)**, which serves as an extension of TRA and assumes that individuals have deliberate control over their behavior (Ajzen, 1985; 1991).
- **Technology Acceptance Model (TAM)**, which is an application of TRA and has been used in research to explore the acceptance of new e-technology or new e-services (Davis, 1986),
- **TAM2** (Venkatesh & Davis, 2000)
- **TAM3** (Venkatesh & Bala, 2008)
- **Unified Theory of Acceptance and Use of Technology (UTAUT)** is a technology acceptance model formulated by Venkatesh and others in "User acceptance of information technology: Toward a unified view" in the organizational context (Venkatesh et al., 2003).
- **Diffusion of Innovations Theory (DIT)**, The theory explains the passage of a new idea through stages of adoption by different people who participate in or begin using the new idea (Rogers, 1995)
- **Task-Technology Fit Model (TTF)**, which argues that the functionality of technology and the task it aims to support should match with the individual abilities of users to achieve improved performance and outcomes (Goodhue & Thompson, 1995)

Through all these models and theories, the adoption of information systems, including its various components such as e-payment, e-banking, m-banking, and e-services, has been depicted within a multitude of variables. These variables include: attitude, subjective norm, behavioral intention of the user, perceived behavioral control, expected performance, perceived usefulness, perceived ease of use, estimated effort, facilitating conditions, social influence, user experience, perceived enjoyment, perceived anxiety, experience, willingness, image, technology characteristics, individual characteristics, and more.

A broad range of previous studies has employed these models and theories in themes addressing the use and adoption of electronic payments.

The study by Jordan by Naim (2018), recently conducted in Malaysia, focused on the factors influencing the intention of Malaysian customers to use electronic payment systems. The researchers applied the TAM model, and after collecting data from 761 customers through an online structured questionnaire, the results of a structural equation modeling analysis confirmed that attitude, security, and perceived usefulness have significant effects on e-payment adoption.

In a second study conducted in Sarkam et al. (2021), the aim was to understand the factors likely to influence Jordanian banks in adopting information technology such as e-banking and e-payment. The study employed a quantitative approach, involving 325 bankers through an online distributed questionnaire. The researchers applied the Unified Theory of Acceptance and Use of Technology (UTAUT) to determine the relationship between the variables of security, support, perceived usefulness, and the adoption of electronic payment. Multiple regression analysis showed that the three variables had a positive impact on the adoption of e-payment solutions by banks, which should help Jordanian banks gain a competitive advantage in the competitive market.

In Indonesia, the study by Ntulo (2019), focused on the acceptance of electronic payment by Indonesian millennials. The researchers applied the Technology Acceptance Model (TAM) and conducted a quantitative study through an online questionnaire distributed to 424 users of the Paytren e-payment application. Partial least squares regression analysis showed that all the proposed variables—perceived usefulness, perceived ease of use, and attitude toward use—were significant and positively influenced the adoption of e-payment. This provided new insights into how electronic payment is adopted by the millennial generation in Indonesia.

A study conducted in Tanzania by Kelana et al. (2018), focused on the determinants of consumer intentions to use electronic payment. The study integrated the Unified Theory of Acceptance and Use of Technology (UTAUT) model and developed a framework including five independent variables: expected performance, perceived security, expected effort, social influence, and perceived cost. Through a quantitative study involving 460 customers from various shopping centers in Tanzania, the structural equation modeling used by the researcher concluded a positive and significant effect of three factors: social influence, perceived security, and expected effort on customers' intention to use electronic payment services (EPS).

Another study conducted in Kuala Lumpur in 2020 by Lee et al. (2020) aimed to shed light on the factors influencing the adoption of e-payment, utilizing three theories: Technology-Organization-Environment (TOE), Technology Acceptance Model (TAM), and the Trust Model (MOT). Through a self-administered questionnaire, the study surveyed 385 clients aged 18 and above. Descriptive and factor analyses, along with multiple regression, revealed that all independent variables—security, trust, perceived ease of use, and government intervention—are crucial for the adoption of electronic payment in Malaysia.

2. Hypothesis:

A multitude of studies have focused on electronic banking systems, especially in use of interbank payment card services yet very few have addressed the Algerian context (Bellahcene & Mehdi KHEDIM, 2016). In this regard, and with the aim of shedding light on the factors influencing the use and adoption of electronic payment systems (e-payment) by customers of Algerian banks, it is appropriate for us to apply the Technology Acceptance Model (TAM). This model, developed by Davis (1989), was created to explain the general determinants of computer acceptance, which, in turn, helps to explain user behavior across a wide range of information technologies.

2-1 Technology acceptance model (TAM)

In 1989, Davis used the TAM to explain computer usage behavior (Lai, 2017). This model adopts a causal chain of beliefs, attitudes, intentions, and behaviors (Acheampong et al., 2017).

The basic TAM model included and tested two specific beliefs: perceived usefulness (PU) and perceived ease of use (PEU).

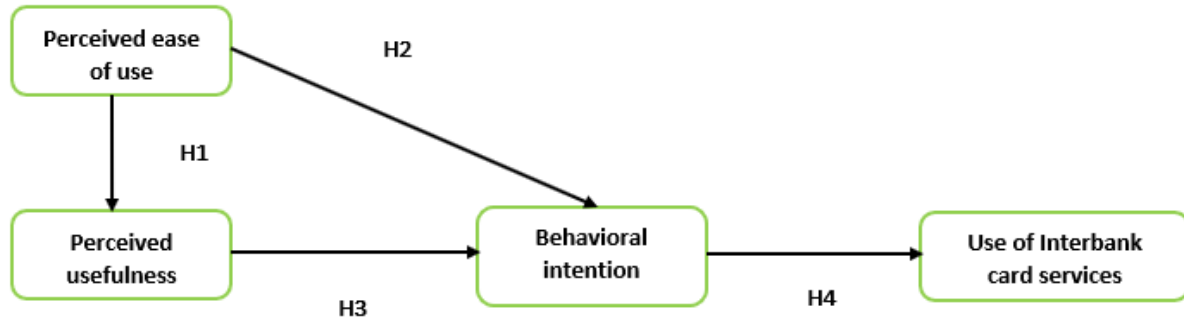
2-2 Perceived Ease of Use (PEU): It refers to the extent to which a potential user expects to use the system with minimal effort (Davis, 1989).

2-3 Perceived Usefulness (PU): It is defined as the user's subjective probability that using a particular system will enhance their performance (Lai, 2017).

2-4 Behavioral Intention (BI): Intention is the subjective probability that an individual will perform a specified behavior (Teo & Zhou, 2014).

2-5 Banking System Usage (USE): Refers to the performance of behavior, that is, the adoption and acceptance of new technologies and their use in daily practices (Aziz et al., 2019).

Figure 1: Theoretical framework



Source: (Davis, 1989).

A positive influence of perceived ease of use on perceived usefulness was suggested in the study by Acheampong et al. (2017), leading us to formulate the following hypothesis:

H1: There is a positive and significant relationship between perceived ease of use and perceived usefulness.

In their final model of technology acceptance and use (TAM), Venkatesh and Davis (1996) demonstrated a positive and significant relationship between, on the one hand, perceived ease of use and behavioral intention, and on the other hand, perceived usefulness and behavioral intention. This led us to formulate the following two hypotheses:

H2: Perceived ease of use has a significant and positive impact on behavioral intention.

H3: Perceived usefulness has a significant and positive relationship with behavioral intention.

Finally, in studies related to information system adoption, behavioral intention plays a crucial and significant role (Raza & Hanif, 2013). Accordingly, we propose the following hypothesis:

H4: Behavioral intention has a significant and positive effect on the use of interbank payment card services.

3. Research Methodology

To test the hypotheses outlined above, a quantitative approach was implemented, involving a sample of seventy-four (189) customers from Algerian banks located in the western region of Algeria.

3-1 Questionnaire Development:

In this context, a questionnaire was developed, incorporating measurement tools whose reliability and convergent validity had been established in prior studies and were revisited for this purpose. These tools were utilized to assess each of the variables integrated into the research model. Table 1 outlines the nature and sources of these instruments.

Table 1: Specification of variables

Variables	Measurement	References
Dependent Variables		
The use of Interbank card services	Binary (0/1)	Wang, C. N., Nguyen, N. T., & Tran, T. T. (2014)
independent Variables		
Perceived ease of use	Multi-item	(Acheampong et al., 2017; Venkatesh & Davis, 1996)
Perceived usefulness	Multi-item	(Acheampong et al., 2017; Venkatesh & Davis, 1996)
Behavioral Intention	Multi-item	(Raza & Hanif, 2013)

Source: Developed by researchers

3-2 Data Analysis Techniques:

Following the development of the questionnaire, the subsequent phase involved a three-step analytical process. First, a descriptive analysis of the sample characteristics was conducted using the SPSS 22 software. Second, the reliability of the measurement tools was assessed through the calculation of Cronbach's Alpha coefficients. Finally, in the third step, a Partial Least Squares Structural Equation Modeling (PLS-SEM) approach was employed using SmartPLS V.3 to test the hypotheses and examine the effects of the independent variables on the dependent variable.

3-3 Sample Characteristics:

A total of 189 customers from six Algerian banks located in the far western region of Algeria, were included in the survey. During the sampling phase, all questionnaires were found to be valid and suitable for analysis, as demonstrated in Table 2. This confirmed the reliability and completeness of the data for further statistical analysis.

The characteristics of the sample surveyed are summarized in Table 2. As illustrated in the table, the respondents from Algerian banks included both genders, with the majority being male. The sample encompassed a wide age range, from 18 years to over 60 years, with the dominant age group being between 40 and 50 years old, representing 51% of the sample. In terms of educational background, respondents ranged from those with no formal education to university graduates. Notably, university-educated individuals constituted the largest proportion of the sample, representing 73% of the sample, reflecting the significant presence of students among the respondents. Finally, regarding the banking affiliations of the surveyed clients, the majority were customers of BNA, each accounting for 39% of the sample,

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followed by CPA in second place. This distribution provides a comprehensive overview of the demographic and banking profile of the participants.

Table 2: Sample Characteristics

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Gender				
Female	77	40,75	40,75	40,75
Male	112	59,25	59,25	100,0
Total	189	100,00	100,0	
Age				
18-28	9	4,76	4,76	4,76
29-39	47	24,86	24,86	29,62
40-50	97	51,34	51,34	80,96
51-60	34	17,99	17,99	98,95
+60	2	1,05	1,05	100,0
Total	189	100,0	100,0	
Education level				
No degree	8	4,23	4,23	4,23
Middle school	23	12,16	12,16	16,39
High school	12	6,34	6,34	95,74
University	138	73,01	73,01	97,3
Other training	8	4,26	4,26	100,00
Total	189	100,0	100,0	
Banks				
BNA	74	6,35	6,35	6.35
BDL	13	6.88	6.88	13.23
BEA	19	25,40	25,40	38.63
CPA	48	10,06	10,06	48.69
CNEP	12	39,15	39,15	87.84
BADR	23	12,16	12,16	100,0
Total	189	100,0	100,0	

Source: Developed by researchers

4. Results: The following section presents the findings of the study, beginning with an assessment of reliability and convergent validity, followed by discriminant validity testing.

4-1 Reliability and Convergent Validity Testing:

To assess reliability and convergent validity, all constructs were evaluated using Cronbach's Alpha, factor loadings, composite reliability (CR), and average variance extracted (AVE). The average variance extracted (AVE) must exceed 0.50 (Kline et al., 2011), while composite reliability (CR) and Cronbach's Alpha values should be above the threshold of 0.700 to demonstrate reliability. Regarding factor loadings, all item loadings in the model must be 0.70 or higher (Hair et al., 2010). As shown in Table 3, both the CR and Cronbach's Alpha values exceed 0.70, indicating that the scales used in the study are reasonably reliable. Additionally, the factor loadings are above the 0.70 threshold, and the AVE values are greater than 0.50. Consequently, convergent validity has been established and confirmed within the model.

Table 3: Reliability test and convergent validity

Variables	Items	Loading	α Cronbach	CR	AVE
Perceived usefulness (PU)	PU1	0.733	0.747	0.852	0.655
	PU2	0.874			
	PU3	0.814			
	TR2	0.845			
	TR3	0.832			
	TR4	0.872			
Perceived ease of use (PEU)	PEU1	0.790	0.923	0.953	0.863
	PEU2	0.806			
	PEU3	0.849			
	PEU4	0.831			
Behavioral intention (BI)	BI1	0.936	0.839	0.892	0.675
	BI2	0.937			
	BI3	0.915			
The use of Interbank card services (USE)	USE1	0.945	0.9304	0.958	0.8768
	USE2	0.963			
	USE3	0.898			

Source: developed by researchers based on Smart-PLS results.

4-2 Discriminant Validity:

Cross-loadings and the Fornell-Larcker criterion (square roots of the AVE) were employed to assess discriminant validity. The cross-loadings of all indicators should be higher for their respective construct than for any other construct. Table 4 demonstrates that the cross-loadings of all variables exceeded the inter-correlation values of the latent variables with other observed values in the study. Thus, it is confirmed that the standard for estimating and analyzing cross-loadings was supported by the acceptable validation of the discriminant validity of the estimation model in the study. The recommended standard of the Fornell and Larcker technique is that the square root of the average variance extracted (AVE) for each construct should be greater than its correlations with all other constructs (Fornell & Larcker, 1981).

Table 5 “Fornell Marcker Criterion” illustrates that the squared correlation values are compared to the correlations of other latent variables. It is ensured that the correlation values are smaller relative to the square root of the average variance extracted (AVE) on the diagonal, thereby confirming the satisfaction of discriminant validity. The results confirm that the observed variables in the model, within each construct, reflect the given latent variable, thereby authenticating the discriminant validity of the model. Consequently, the recommended conceptual model is acceptable, demonstrating adequate reliability, convergent validity, and the required discriminant validity.

Table 4: (Cross Loading)

	BI	PEU	PU	TR	USE
PEU 1	0.362	0.789	0.336	0.351	0.494
PEU 2	0.356	0.805	0.365	0.336	0.267
PEU 4	0.344	0.848	0.394	0.378	0.258
PEU 5	0.343	0.830	0.489	0.366	0.365
PU 2	0.329	0.240	0.732	0.478	0.269
PU 3	0.402	0.390	0.872	0.577	0.367
PU 4	0.523	0.492	0.813	0.525	0.310
BI 1	0.935	0.367	0.434	0.427	0.274
BI 2	0.935	0.382	0.504	0.478	0.323
BI 3	0.914	0.435	0.543	0.462	0.344
USE 1	0.338	0.373	0.339	0.426	0.944
USE 2	0.336	0.380	0.391	0.436	0.962
USE 3	0.275	0.439	0.374	0.435	0.899

developed by researchers based on Smart-PLS results.

Table 5: Fornell-Larcker criterion

	BI	PEU	PU	TR	USE
BI	0.928				
PEU	0.428	0.818			
PU	0.536	0.489	0.808		
USE	0.340	0.421	0.392	0.461	0.936

Source: developed by researchers based on Smart-PLS results.

4-3 R-Square:

The structural relationship can be verified and analyzed by considering the explained variance of the endogenous latent variables using the calculation of R^2 . The results of the structural relationship model are presented in Table 6. R^2 estimates the overall effect size of the model constructed in the study. The R^2 values are 11.7% for usage, 34.9% for behavioral intention, and 24% for perceived usefulness. These results indicate the proportion of variance in each endogenous variable that is explained by the model, providing insights into the strength and explanatory power of the structural relationships within the study.

Tableau 6: R-Square

	R Square	R Square Adjusted
PU	0,240	0,229
BI	0.349	0.321
USE	0,117	0,105

Source: Developed by researchers based on Smart-PLS results.

Table 7 clearly demonstrates that, out of the five hypotheses formulated for our model, two were rejected. Specifically, it was found that perceived ease of use has no significant impact on the behavioral intention of Algerian bank customers regarding their use of e-payment services. Similarly, the fifth hypothesis was also rejected; the P-value results clearly

indicate that trust is not a significant factor and, therefore, does not influence customers' behavioral intention toward the use of e-payment services.

On the other hand, three hypotheses were accepted, with P-values either equal to or approaching zero. The hypotheses regarding the positive effect of behavioral intention on the use of e-payment services, as well as the significant effect of perceived ease of use on perceived usefulness, were precisely at zero and thus accepted. Additionally, the hypothesis suggesting a positive and significant effect of perceived usefulness on behavioral intention slightly exceeded zero, reaching 0.006. However, since it falls within the acceptance range of the P-value threshold, it was not rejected and is therefore accepted. These results highlight the validity of the accepted hypotheses while clearly distinguishing them from those that were not supported by the data.

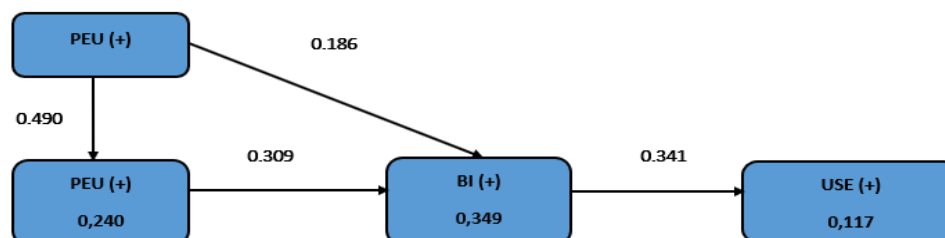
Table 7: Results of the Structural Model and Hypothesis Testing

	β	T Statistics	P Values	H
PEU -> PU	0.490***	5.718	0.000	Accepted
PEU -> BI	0.186	1.431	0.154	Rejected
PU -> BI	0.309**	2.741	0.007	Accepted
BI -> USE	0.341***	3.688	0.000	Accepted

*p < 0.05 **p < 0.01 ***p < 0.001

Source: Developed by researchers based on Smart-PLS results.

Figure 2: Structural Model



Source: By researchers based on Smart-PLS results.

5. Managerial implications:

From a managerial standpoint, these findings offer valuable insights for Algerian banks. Firstly, perceived ease of use and perceived usefulness significantly influence e-Banking adoption. For information systems (IS) managers, the results highlight the importance of assessing the usability of existing e-Banking platforms across the country. Ensuring that these platforms are both intuitive and advantageous for users is essential. This objective can be met by launching demonstration campaigns featuring instructional videos on official bank websites and social media, along with strategic investments in targeted advertising.

Secondly, Algerian customers are more inclined to embrace e-Banking services if they perceive them as secure and reliable. The absence of direct interaction between clients and banks hinders users' ability to evaluate the trustworthiness of e-Banking service providers. Online transactions, which lack instant communication, create a sense of detachment between users and financial institutions. Moreover, fears of cyber threats compromising personal data

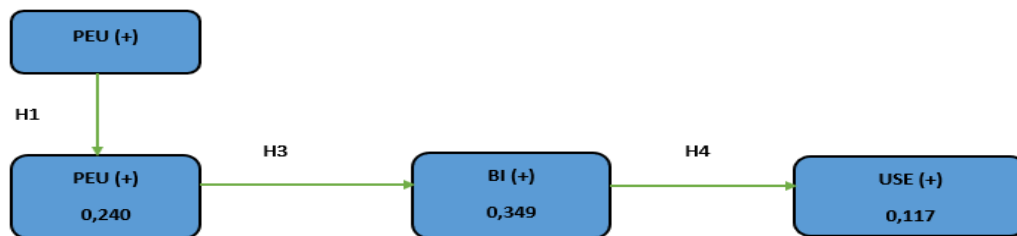
have deepened skepticism toward online banking. As a result, a trust deficit has emerged, making it imperative for bank managers to address this challenge by enhancing the image of e-Banking services (GBADEBO, 2016).

6. Discussion and Conclusion:

At the core of e-commerce lies the ability of customers to pay for goods and services without geographical constraints. The interbank payment system provides customers with the convenience and flexibility to make digital payments online. The aim of our study was to shed light on the factors likely to influence the technology acceptance model in predicting the acceptance and use of Interbank services technology by customers of Algerian banks.

The results of the statistical analysis demonstrate the significant impact of three variables on the use of interbank payment card services. Consequently, we confirm the following hypotheses: H1, H3, and H4. The other one hypothesis, H2, remain unsupported

Figure 3: The summary diagram of the confirmed hypotheses.



Source: By researchers based on SPSS Results

The confirmation of the hypotheses in question has been supported by several prior studies: H1 was validated in the study by (Venkatesh & Davis, 1996), which justifies the need for Algerian banking services to provide easy access to interbank payment card services in order to foster perceived usefulness among customers. This, in turn, encourages their intention to use interbank payment card services. H3 was corroborated in other studies, such as that of (Ahmad et al., 2020), implying in our study that the perceived usefulness by bank customers, when using these services easily, positively influences their behavioral intention to adopt interbank payment card services. Meanwhile, H4, accepted in our model, was affirmed in the study by (Raza & Hanif, 2013). In the past, numerous studies have considered behavioral intention as a determining factor in technology acceptance (Park, 2009). In this regard, behavioral intention constitutes a primary and important factor for Algerian users of Interbank card services in our study. Since the mid-1990s, Algerian authorities have worked to modernize the banking sector and establish a technical and regulatory framework for the digital currency chain, which has encouraged Algerian banks to use of interbank payment card services. Despite these efforts, customer demand remains low, primarily due to the influence of a combination of circumstantial factors (Bellahcen & Latrech, 2020).

At this stage, it is strongly recommended that the Algerian government, represented by its banking sector, make greater efforts to gradually transition toward e-government through the following measures:

- Mandating the use of interbank payment services (POS terminals) in large retail stores, commercial administrations, and raising awareness among merchants in this regard.
- The need for Algerian banks to pay greater attention to their online services and provide user-friendly interbank services support that is easily accessible to customers.
- Strengthening the Algerian banking sector with legislation that grants more rights to public and multinational banks, enabling them to enhance their competitive advantages in the field of interbank payment card services

Like any study, this one has its limitations. In particular, we emphasize the relatively small sample size in relation to the target population. On the other hand, the theoretical model could have considered additional variables widely recognized in the literature, such as perceived trust and perceived costs.

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