

M-banking service quality and customer satisfaction:**a study of BARIDI MOB**

BARIDI MOB جودة الخدمة المصرفية عبر الهاتف المحمول ورضا العملاء: دراسة حالة

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Abstract: This study investigates the correlation between the quality of m-banking services and customer satisfaction, with a focus on the Baridi Mob case. The research model encompasses critical dimensions, including application design, privacy, security, reliability, fulfillment, ease of use, and customer satisfaction. Data analysis involved 435 responses, utilizing the multiple regression analysis technique to assess the hypothesized relationships. The outcomes indicate that application design, security, reliability, and ease of use positively influence customer satisfaction. However, it was observed that factors such as usefulness and privacy did not exhibit statistical significance in their impact on satisfaction. These findings bear relevance for BARIDI MOB service providers, offering insights for effective service management and strategies to enhance overall quality and customer satisfaction.

Keys words: m-banking service, quality, customer satisfaction, Baridi Mob

JEL classification codes: G21; L15; M31; L86

ملخص: تبحث هذه الدراسة في العلاقة بين جودة الخدمات المصرفية عبر الهاتف المحمول ورضا العملاء، مع التركيز على حالة "بريدي موب". يشتمل نموذج البحث على أبعاد مهمة تتمثل في تصميم التطبيق، والخصوصية، والأمان، والموثوقية، والإنجاز، وسهولة الاستخدام، ورضا العملاء. شمل تحليل البيانات 435 استبيان، باستخدام تحليل الانحدار المتعدد لتقييم العلاقات المفترضة. تشير النتائج إلى أن تصميم التطبيق والأمان والموثوقية وسهولة الاستخدام تؤثر بشكل إيجابي على رضا العملاء. ومع ذلك، لوحظ أن عوامل مثل الفائدة والخصوصية لم تُظهر أهمية إحصائية في تأثيرها على الرضا. وتكتسي هذه النتائج أهمية بالنسبة لمقدمي خدمات "باريدي موبايل"، حيث تقدم لهم رؤى لإدارة الخدمات الفعالة واستراتيجيات لتعزيز الجودة ورضا الزبائن.

الكلمات المفتاحية: الخدمة المصرفية عبر الهاتف المحمول، الجودة، رضا الزبون، تطبيق بريدي موب

تصنيف JEL: L86، M31، L15، G21

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1- INTRODUCTION

The swift evolution of technology has given rise to the proliferation of online mobile applications in recent times. This technological progress has engendered a fiercely competitive business landscape, necessitating companies to adapt innovatively to cater to market demands and foster ongoing innovation. Additionally, smartphones have become indispensable commodities in this era of digitalization. The utilization of mobile applications in the financial and banking sector has become increasingly prevalent. In response, banks and financial institutions are actively developing mobile applications to meet user requirements and fortify their strategic development initiatives.

These applications play a pivotal role in facilitating user access to a myriad of financial services, including depositing and transferring money. Consequently, they contribute to the heightened convenience and efficiency of banking processes. BARIDI MOB stands as an illustrative example of a m-banking app in Algeria, functioning to deliver diverse electronic banking and postal financial services provided by Algeria Post.

General problematic:

This study is prompted by the following research question:

How does the quality of the m-banking service impact customer satisfaction in the context of BARIDI MOB?

To address the earlier problematic statement, we establish the following partial problematic.

Partial Problematic:

1. How does application design, as a critical dimension, influence customer satisfaction within the context of Baridi Mob?
2. To what extent does fulfillment impact customer satisfaction in the Baridi Mob framework?
3. In the Baridi Mob scenario, how does privacy, as a critical dimension, contribute to customer satisfaction?
4. What is the influence of security on customer satisfaction within the Baridi Mob context?
5. To what degree does reliability affect customer satisfaction considering the Baridi Mob case?
6. How does ease of use, as a critical dimension, impact customer satisfaction in the Baridi Mob study?

General Hypothesis:

There is no significant relationship between m-banking service quality and customer satisfaction in the BARIDI MOB case.

Partial Hypotheses:

H1. There is no a statistical significance of the impact of application design on satisfaction

H2. There is no a statistical significance of the impact of fulfillment on satisfaction

H3. There is no a statistical significance of the impact of privacy on satisfaction

H4. There is no a statistical significance of the impact of security on satisfaction

H5. There is no a statistical significance of the impact of reliability on satisfaction

H6. There is no a statistical significance of the impact of ease of use on satisfaction

Objectives:

The primary objective of this study is to examine the quality of the m-banking service and its correlation with customer satisfaction within the BARIDI MOB context. The research delves into understanding how the application's quality influences the satisfaction levels of BARIDI MOB users. The findings of this investigation contribute valuable insights into the dynamics of customer satisfaction within the mobile payment industry, with potential benefits for BARIDI MOB and other similar service providers.

Importance of the Study:

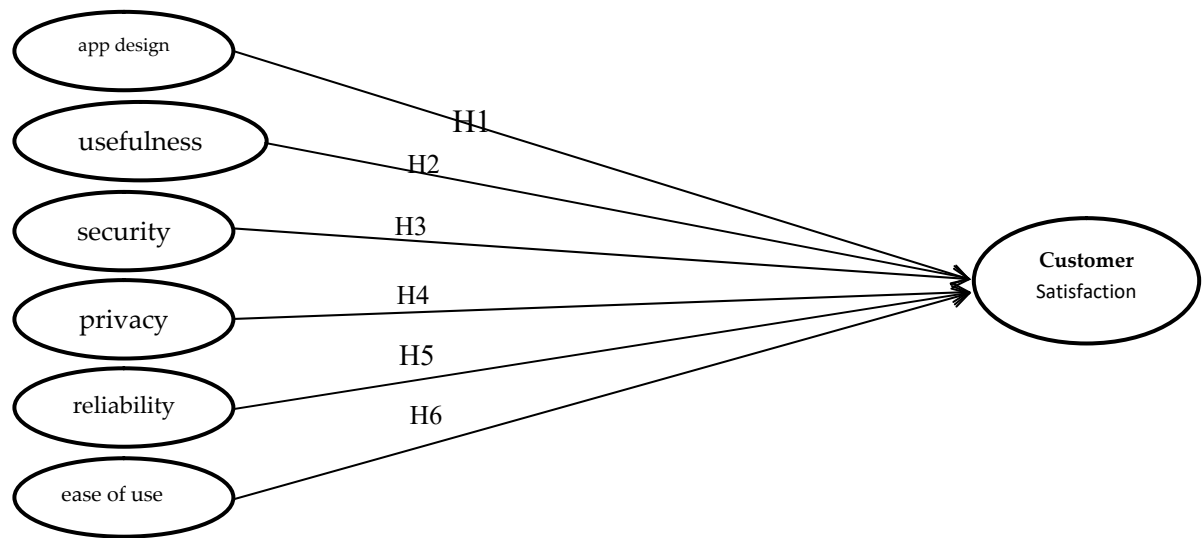
This research contributes crucial insights into the interconnection between the quality of m-banking service s and customer satisfaction within the BARIDI MOB context. The outcomes hold practical significance for BARIDI MOB and similar service providers, offering guidance to enhance their offerings and elevate user experiences in the competitive mobile payment market.

Methodology applied

A total of 435 surveys were electronically obtained from users of BARIDI MOB through Google Forms. The surveys were designed using a five-point Likert scale, ranging from 5 (indicating strong disagreement) to 1 (indicating strong agreement). After the data collection phase, thorough editing and consistency checks were conducted before subjecting the data to analysis through two main methodologies: descriptive and statistical. The descriptive approach included metrics such as standard deviation and reliability to provide a comprehensive overview of the dataset. Conversely, the statistical approach involved the application of the Multiple Linear Regression analysis method.

Figure1. Research Framework

application quality dimensions



Source: Developed by researchers based on theoretical aspects

2- Literature review

2-1- M-Banking Service Quality

The inaugural formal definition of e-service quality was presented by Zeithaml, Parasuraman, and Malhotra in 2000. In accordance with this definition, e-service quality is conceptualized as a website facilitating activities such as shopping, purchasing, and delivering products and services with enhanced efficiency and effectiveness. Notably, the scope of service in this definition is comprehensive, encompassing both pre- and post-electronic service aspects. (NGUYEN, PHAM, TRAN, & PHAM, 2020). Lustsik (2004) delineates E-Banking services as a diverse array of electronic channels facilitating banking transactions through the Internet, telephone, TV, mobile, and computer. The expectations and desires of banking customers are expanding in tandem with technological advancements. In contemporary times, customers seek the ability to conduct banking transactions from any location without the necessity of physically visiting a bank. They aspire to do so at any time, unhindered by traditional banking hours. Furthermore, there is a growing demand for expeditious and cost-effective execution of various financial transactions, including purchases, bill payments, and stock activities. Consequently, the quality of financial services is expected to embody attributes such as independence, elasticity, freedom, and flexibility to align with and fulfill these evolving customer preferences. (Hammoud, Bizri, & El Baba, 2018). The quality of m-banking service can be characterized as the evaluations conducted by users of mobile banking, focusing on various aspects and features inherent in the mobile banking experience. (Toqeer, Farooq, & Abbas, 2021)

Mobile Service Quality (MSQ) represents the standard of cellular services, evaluated by consumers with a focus on appraising the quality and superiority of cellular content delivery within the realm of mobile banking. (Suariedewi & Suprapti, 2020)

(Toqeer, Farooq, & Abbas, IMPACT OF M-BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION WITH ROLE OF TRUST AND CUSTOMER VALUE CO-CREATION INTENTIONS, 2021) have noted that prior research has delved into various dimensions concerning mobile banking. These dimensions encompass elements like website design, usefulness, security, privacy, reliability, and ease of use. Furthermore, alternative studies have directed their attention towards exploring the subjective experience of enjoyment associated with the utilization of mobile banking services.

2-2- Customer satisfaction

Satisfaction is denoted as an evaluative judgment made subsequent to the selection of a specific purpose. It predominantly serves as an element within the paradigm associated with expressing approval or disapproval. (Esmacili, Haghgoo, Davidaviciene, & Meidute-Kavaliauskiene, 2021)

Satisfaction can be defined as an individual's assessment of a product's perceived performance relative to their expectations. When the product's performance falls short of the customer's expectations, it leads to a sense of disappointment. Conversely, if the product's performance aligns with the customer's expectations, satisfaction is achieved. In instances where the performance surpasses the customer's expectations, it results in a feeling of delight. (KOTLER & KELLER, 2012)

3- RESEARCH METHODOLOGY

3-1- BARIDI MOB's definition:

BaridiMob is a mobile application designed to provide postal payment and financial services in collaboration with Algeria Poste. It facilitates time efficiency, enables the management of postal current accounts, and facilitates transactions from any location and at any time. BaridiMob encompasses a diverse array of services, including the examination of postal current accounts, administration of electronic payment cards, account transfers, ATM geolocation, card blocking and unblocking, as well as access to concise summaries of card transactions. (Algérie poste)

3-2- Demographic Characteristics of the Sample

A survey was conducted to investigate demographic details of respondents, encompassing gender, age, educational background, and the initiation date of application usage. The characteristics of the respondents are presented in Table 1. The breakdown based on gender revealed a higher percentage of 336 males (77.2%) and 99 females (22.8%). Age distribution indicated that 39 individuals (9%) were below 25 years, 160 individuals (36.8%) were between 25 and 35, 176 individuals (40.5%) were between 35 and 45, and

60 individuals (13.8%) were above 45 years. Notably, there was a notable representation of individuals in their twenties and forties. In terms of educational attainment, the majority, comprising 363 individuals (83.4%), held a college degree, followed by 60 individuals (13.8%) with a high school diploma, and 12 individuals (2.8%) with an education level below high school. The initiation date of application usage revealed a similar distribution, with 139 respondents (31.8%) using it "Since the 2019-2021 Corona pandemic," 136 respondents (31.1%) using it since 2022, and 162 respondents (37.1%) using it since 2018.

Table1. Characteristics of respondent

Variable	Category	Frequency	Percentage
Gender	male	336	77.2%
	female	99	22.8%
age	below 25	39	9%
	25 - 35	160	36.8%
	35 - 45	176	40.5%
	over 45	60	13.8%
Education level	Below high school	12	2.8%
	high school	60	13.8%
	college	363	83.4%
Since when have you started using the application	since 2018	162	37.1%
	Since the 2019-2021 Corona pandemic	139	31.8%
	since 2022	136	31.1%

Source: SPSS v26 outputs

3-3- Reliability Analysis

The next step in the analysis was to test the Reliability, which was assessed through the utilization of Cronbach's alpha coefficient

Table2. Reliability Analysis

Cronbach's alpha	
APP DESIGN	0,839
usefulness	0,741
SECURITY	0,826
PRIVACY	0,854
RELIABILITY	0,884
EASE OF USE	0,918
Quality	0,949
SATISFACTION	0.946

Source: SPSS V26 outputs

Table 2 presents the outcomes pertaining to the reliability assessment of measurement scales employed in gauging the independent and dependent variables associated with m-payment quality dimensions, and satisfaction. The utilized measurement scales demonstrate commendable levels of reliability.

Descriptive Statistics**Table3.** Descriptive Statistics of Service Quality and Satisfaction Items

Fit index	Mean	S. D.
APPLICATION DESIGN	3,62	0,807
usefulness	3,22	0,818
SECURITY	3,29	0,836
PRIVACY	3,36	0,805
RELIABILITY	3,82	0,779
EASE OF USE	3,98	0,747
Quality	3,55	0,658
SATISFACTION	3,89	0,851

Source: SPSS V26 Outputs

Table 3 indicates that the mean values for app design, usefulness, security, privacy, reliability, ease of use, and Satisfaction all exceed 3.0, with standard deviations below or close to 1.0. This suggests a high level of accuracy in the mean results. Notably, the highest mean value is reported for EASE OF USE at 3.98. Simply put, this means that users in the study have rated the application design, usefulness, security, privacy, reliability, ease of use, and quality positively, as all values surpass 3.0. The standard deviations, being close to 1.0, indicate a relatively uniform range of user opinions on these aspects. The emphasis on ease of use receiving the highest rating of mean .98 suggests that this particular aspect has garnered exceptional satisfaction from users.

Correlation Coefficient Analysis

Karl Pearson's correlation coefficient is employed to determine the relationship mobile payment quality and customer satisfaction yielded the following results:

Table4. Correlation Coefficient Analysis

		1	2	3	4	5	6	7	8
(1) APPLICATION DESIGN	p-values	1							
	Sig.								
(2) usefulness	p-values	,671 [*]	1						
	Sig.	,000							
(3) SECURITY	Pearson Correlation	,594 [*]	,578 ^{**}	1					
	Sig.	,000	,000						
(4) PRIVACY	Pearson Correlation	,505 [*]	,478 ^{**}	,732 [*]	1				
	Sig.	,000	,000	,000					
(5) RELIABILITY	Pearson Correlation	,631 [*]	,604 ^{**}	,778 [*]	,641 [*]	1			
	Sig.	,000	,000	,000	,000				
(6) EASE OF USE	Pearson Correlation	,632 [*]	,510 ^{**}	,609 [*]	,553 [*]	,702 [*]	1		

	Sig.	,000	,000	,000	,000	,000	
(7) M-banking service Quality	Pearson Correlation	,816*	,780**	,871*	,792*	,880*	,804* 1
	Sig.	,000	,000	,000	,000	,000	,000
(8) SATISFACTION	Pearson Correlation	,621*	,565**	,674*	,556*	,768*	,699* ,784* 1

Source: SPSS V26 Outputs

The Pearson correlation coefficient (r) serves as an indicator of the linear association between two variables. This coefficient assumes values within the range of -1 to 1. The sign of the coefficient is particularly significant, signifying the nature of the relationship between the variables. Positive values indicate a strong positive relationship, signifying that an increase in one variable corresponds to an increase in the other. Conversely, negative values denote a robust negative relationship, suggesting that as the value of one variable rises, the value of the other variable decreases. (Khan, Khan, Khan, Yar, & Khan, 2014, p. 79)

In Table 4, all p-values are less than 1, and the coefficient values between m-payment quality dimensions and satisfaction are significant. The examination of diverse aspects within m-banking service s reveals crucial insights into the intricate dynamics of user satisfaction. Application Design emerges as a pivotal element, displaying a robust correlation with overall application quality and customer satisfaction. This underscores the paramount role of thoughtful and user-centric design in enhancing the user experience. Delving into Usefulness, the positive correlation across all variables emphasizes the importance of aligning application functionalities with user needs, demonstrating that the effectiveness and usability of the application are pivotal not only for improving services but also for fostering heightened customer satisfaction.

Security assumes a cornerstone role in this analysis, exhibiting a strong correlation across all variables and highlighting its critical importance in the realm of mobile payment applications. This finding presents a strategic opportunity for marketing efforts to underscore the application's commitment to safeguarding user data, capitalizing on the increasing concern for digital security. Similarly, the positive correlation between Privacy and overall quality and satisfaction provides a chance for marketing strategies to highlight the application's dedication to user privacy, aligning with the preferences of consumers prioritizing robust data protection measures.

Reliability emerges as a pivotal factor, establishing a positive relationship with other variables and emphasizing its crucial role in enhancing service quality and

customer satisfaction. This insight allows businesses to underscore the reliability of their m-banking services in marketing materials, fostering trust among users. The Ease of Use factor proves pivotal, with a strong correlation across all variables, highlighting the critical role of a seamless user experience in enhancing overall application quality and satisfaction.

The profound impact of M-banking service Quality on customer satisfaction suggests that strategic investments in improving application quality can yield positive outcomes. Finally, the positive correlation between Satisfaction and all variables reinforces the need for a comprehensive approach to enhance various aspects of the m-banking service, contributing to an elevated level of customer satisfaction. This nuanced analysis provides a strategic roadmap for businesses aiming to refine their mobile payment applications, prioritizing key attributes to resonate with user preferences and cultivate a holistic approach to satisfaction enhancement.

4- RESULTS AND DISCUSSION

Table5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.811 ^a	.658	.654	.501

a. Predictors: (Constant), EASE OF USE, usefulness, PRIVACY, APPLICATION DESIGN, RELIABILITY, SECURITY

Source: SPSS V26 Outputs

The Model Summary section of the output holds considerable significance in elucidating both the standard error of estimate and the goodness of fit, as denoted by the R-squared value. This summary provides insight into the robustness of the relationship between multiple independent variables and the dependent variable. The table depicted above serves as a visual representation of the variation among dependent and independent variables. The findings indicate that 65.8% (the R value) of the variations in the dependent variable, specifically customer satisfaction, can be attributed to the independent variables, signifying a positive relationship across all independent variables and the dependent variable. The Standard Error of Estimates informs us about the dispersion of actual values from the regression line. In this model, the standard error of estimate equal to 0.50 signifies that actual data only deviates by 50% from the regression line. Furthermore, the coefficient of each variable signifies the expected change in the dependent variable resulting from a change in that particular variable, while keeping all other variables constant.

Table6. ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	206.893	6	34.482	137.466	.000 ^b
	Residual	107.360	428	.251		
	Total	314.253	434			

a. Dependent Variable: SATISFACTION

b. Predictors: (Constant), EASE OF USE, usefulness, PRIVACY, APPLICATION DESIGN, RELIABILITY, SECURITY

Source: SPSS V26 Outputs

The ANOVA method is employed to assess whether the means of different groups are significantly distinct from each other, as reflected by the F-statistic. The outcome presented in Table 6 indicates that the independent factors exhibit a significant p-value of 0.000, which is below the customary significance threshold of 0.05. Moreover, the F value of 137.466 surpasses the critical value of 2.70. This outcome implies that all independent factors collectively exert a significant influence on customer satisfaction.

Table7. Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.099	.141		.705	.481
	APPLICATION DESIGN	.104	.046	.098	2.252	.025
	usefulness	.063	.042	.061	1.505	.133
	SECURITY	.117	.053	.115	2.203	.028
	PRIVACY	-.009	.045	-.008	-.196	.845
	RELIABILITY	.444	.057	.406	7.781	.000
	EASE OF USE	.290	.049	.255	5.968	.000

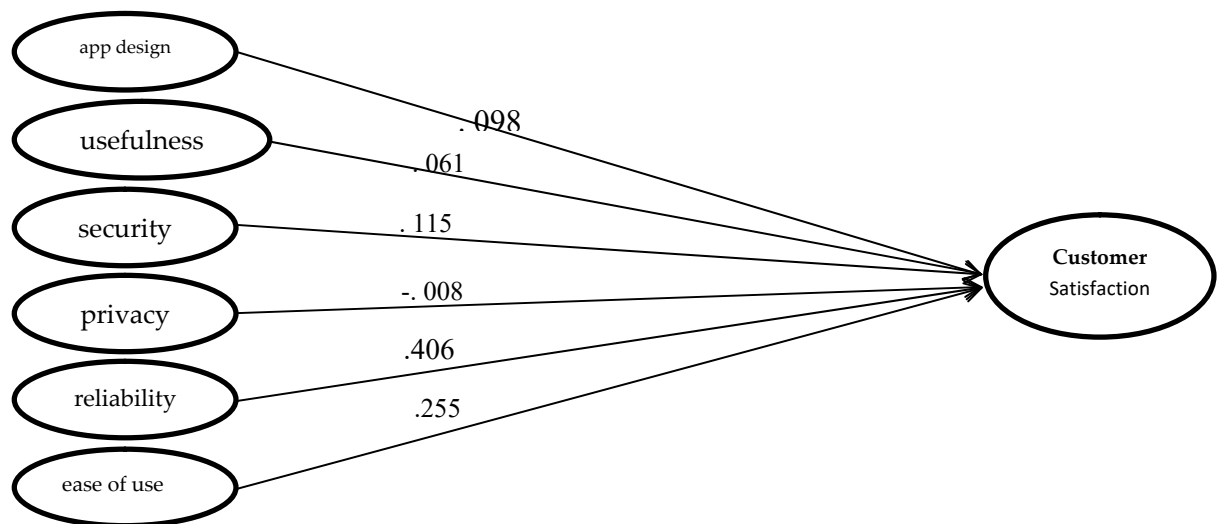
a. Dependent Variable: SATISFACTION

Source: SPSS V26 Outputs

Table 7 presents the outcomes of the multiple regression analysis, revealing that APPLICATION DESIGN, SECURITY, RELIABILITY, and EASE OF USE, serving as independent variables, exert a significant influence on the dependent variable. However, USEFULNESS and PRIVACY have not been identified as significant influencers on customer satisfaction.

Figure.2 Validated Research Model

application quality dimensions



Source: SPSS V26 Outputs

The following analyses are derived from the statistical results presented above:

- **The first hypothesis H1:** There is no a statistical significance of the impact of application design on satisfaction was not supported. The analysis indicated that the variable "APPLICATION DESIGN" significantly influences customer satisfaction, with a significance level of 0.025, which is below the standard threshold of 0.05. Consequently, we can infer that application design has a significant impact on customer satisfaction when utilizing Baridi Mob.
- **The second hypothesis H2:** There is no a statistical significance of the impact of usefulness on satisfaction was supported. The analysis demonstrates that the variable "USEFULNESS" does not exert a significant influence on customer satisfaction, with a significance level of 0,133, which surpasses the standard threshold of 0.05. Therefore, we can deduce that usefulness does not have a significant impact on customer satisfaction when using Baridi Mob.
- **The third hypothesis H3:** There is no a statistical significance of the impact of security on satisfaction: Was not supported which demonstrated that the variable "SECURITY" has a significant influence on customer satisfaction, indicated by a significance level of 0.028, which is below the 0.05 threshold.

Consequently, we can conclude that security has a significant impact on customer satisfaction when using Baridi Mob.

- **The forth hypothesis H4:** There is no a statistical significance of the impact of privacy on satisfaction Was supported.it indicated that the variable "PRIVACY" does not exert an influence on customer satisfaction, as evidenced by the significance level of 0.845, which exceeds the threshold of 0.05. Consequently, we can infer that privacy does not have a significant impact on customer satisfaction when utilizing Baridi Mob.
- **The fifth hypothesis H5:** There is no a statistical significance of the impact of reliability on satisfaction: Was not supported, it indicated that the variable "RELIABILITY" has a significant influence on customer satisfaction, evidenced by a significance level of 0.00, which is below the 0.05 threshold. Therefore, we can conclude that reliability has a significant impact on customer satisfaction when using Baridi Mob.
- **The sixth hypothesis H6:** There is no a statistical significance of the impact of ease of use on satisfaction : Was not supported, it yielded results indicating that the variable "EASE OF USE" significantly influences customer satisfaction, as reflected in the significance level of 0.00, which is below the 0.05 threshold. Thus, we can affirm that ease of use has a significant impact on customer satisfaction when utilizing Baridi Mob.

5. CONCLUSION

In conclusion, the examination of m-payment application quality, with a specific focus on Baridi Mob, has provided valuable insights into the determinants of customer satisfaction. The statistical analyses conducted to test various hypotheses shed light on the nuanced relationship between different aspects of application quality and customer satisfaction.

The results indicate that application design, security, reliability, and ease of use significantly influence customer satisfaction when utilizing Baridi Mob. These findings underscore the importance of a holistic approach to application development, emphasizing not only functionality but also the user experience and the reliability of the platform.

While usefulness and privacy were found not to be statistically significant factors affecting satisfaction, these results provide crucial information for refining the features and communication around privacy settings, as well as aligning the application's functionalities more closely with user expectations.

In practical terms, these conclusions offer actionable insights for the ongoing enhancement of Baridi Mob. Prioritizing improvements in application design, security measures, reliability, and user-friendly interfaces can contribute to a more satisfying user experience. Regular assessments, updates, and user engagement strategies should be implemented to ensure that Baridi Mob continues to meet and exceed user expectations, fostering increased satisfaction and loyalty.

Here are several suggestions for baridi mob and M-banking service providers to elevate their offerings and enhance customer satisfaction::

- Ensure the mobile banking application features an intuitive and user-friendly design.
- Prioritize straightforward navigation and a minimalist layout to enhance the overall user experience.
- Implement robust security features to safeguard user data and transactions effectively.
- Integrate advanced biometric authentication options and regularly update security protocols.
- Optimize the mobile banking app to cater to users with varying needs and abilities.
- Provide support for multiple languages to accommodate a diverse user base.
- Streamline transaction procedures to be swift and reliable.
- Minimize service downtime, particularly during peak usage hours, to ensure seamless availability.
- Allow users to customize and receive real-time alerts tailored to their preferences.
- Keep users informed about any changes or activities related to their accounts promptly.
- Integrate educational materials within the app to guide users on utilizing different features and understanding financial concepts.
- Provide responsive customer support across various communication channels to address user inquiries promptly.
- Encourage users to provide feedback, fostering continuous improvement in app features and functionality.

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