
The Role of Financial Communication in Achieving Optimal Use of Financial Technology:

A case study of Algeria Post

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Summary: This study aims to highlight the role of financial communication in encouraging individuals and institutions to adopt financial technology (FinTech) and its innovative financial solutions. It does so by ensuring instant access to information, facilitating seamless data exchange, enhancing transparency, and improving operational processes.

Using a descriptive and inductive methodological approach, the study explored interview questions addressed to a representative of the largest financial institution employing FinTech in Algeria—Algérie Poste. The responses were analyzed and discussed accordingly.

The study concluded that financial communication plays a fundamental and pivotal role in prompting individuals to adopt FinTech, particularly innovative financial services, and to engage with digital financial platforms used by both institutions and individuals.

Keywords: Digital Financial Services - Digital Transformation - Financial Communication - Financial Technology (FinTech) - Strategic Communication

(JEL) Classification : A12 ; G32 ; G24.

1. Introduction: Financial communication has emerged as a foundational pillar in the successful implementation of financial technology (FinTech). It operates both as a medium for financial communication and as a strategic lever, that drives transparency, trust, and evidence-based decision-making among key financial actors. In the context of rapid digital transformation, financial communication plays a vital role in enhancing operational efficiency, facilitating real-time data exchange, and supporting the integration of innovative financial solutions. As the adoption of FinTech accelerates, particularly in developing economies, the effectiveness of financial communication becomes increasingly essential for ensuring accessibility, user engagement, and institutional credibility

Despite the growing importance of financial communication in the FinTech ecosystem, there is still a lack of empirical understanding of how communication strategies contribute to the effective adoption and use of financial technologies in developing countries, particularly in Algeria.

Therefore, this study seeks to address the following research problem:

1.1. what extent does financial communication contribute to supporting the adoption and effective use of financial technology in Algeria Post?

1.2. Research Aims: This study aims to examine the role of financial communication in promoting the adoption and optimal use of financial technology within Algeria Post. More specifically, the research seeks to:

Analyze the impact of financial communication on the adoption of financial technology services among users of Algeria Post.

This includes evaluating how communication strategies influence user awareness, trust, and engagement with digital financial services.

Identify and assess the effectiveness of communication channels used by Algeria Post to promote financial technology.

The study focuses on comparing digital channels (such as mobile applications and social media) with traditional channels (such as television and print media).

Explore the key challenges affecting financial communication effectiveness in the FinTech environment.

Particular attention is given to issues such as lack of awareness, trust deficits, and communication barriers across different user groups.

Evaluate the contribution of financial communication to financial inclusion and digital transformation.

This includes analyzing how communication facilitates access to financial services, especially in underserved and remote areas.

Provide practical recommendations to enhance financial communication strategies in order to improve FinTech adoption and user experience within Algeria Post.

To address this problem, the study is guided by the following research questions:

- How does financial communication influence the adoption of financial technology in Algeria Post?
- What are the main communication channels used to promote financial technology?
- What challenges limit the effectiveness of financial communication in enhancing FinTech usage?

Based on the research problem, the following hypotheses are proposed:

- H1: Financial communication has a positive impact on the adoption of financial technology.
- H2: Digital communication channels are more effective than traditional channels in promoting FinTech usage.
- H3: Lack of awareness and trust negatively affects the use of financial technology.

2. Theoretical Framework

Definition of Financial Communication

Financial communication refers to the structured exchange of financial data and insights among key stakeholders—such as financial institutions, corporations, clients, and investors—with the objective of supporting informed decision-making and strengthening confidence in the financial system. It includes all methods employed by organizations to convey relevant economic or fiscal information, whether through conventional or digital communication channels (White, Sondhi, & Fried, 2003, p. 65).

Key Components of Financial Communication

Given the great importance of financial communication, which represents a vital element in the operations of financial institutions, it serves to ensure the accurate and transparent transmission of financial information to relevant stakeholders. Its key components include financial reporting, investor communication, digital technologies, and financial disclosure. All of these elements contribute to sound financial decision-making, through which efficiency and compliance within financial markets can be achieved.

1- Financial Reporting

Includes annual and periodic financial reports that reflect an entity's financial position and performance. These are vital tools for communicating financial information to both public and private sector stakeholders (Epstein & Jermakowicz, 2010, p. 23).

2- Investor Communication

This involves official statements, press conferences, and presentations aimed at sharing investment opportunities, risks, and performance data (Epstein & Jermakowicz, 2010, p. 23).

3- Digital Communication

Modern communication depends heavily on digital tools such as financial apps and platforms, enabling fast and efficient dissemination of financial information (Arner, Barberis, & Buckley, 2016, p. 1282).

4- Financial Disclosure

Complying with IFRS or GAAP standards improves user understanding of financial reports and decisions (Epstein & Jermakowicz, 2010, p. 23).

Importance of Financial Communication

Financial communication holds significant importance in financial institutions and companies due to the essential services it provides in building bridges of trust between these entities and related parties such as investors and clients. It plays a crucial role in delivering financial information that can serve as the basis for sound financial decision-making. Moreover, the role of financial communication goes beyond the mere transmission of information; it also enhances the institution's ability to engage in strategic planning and achieve long-term financial sustainability. This, in turn, greatly contributes to the stability of financial markets(White et al., 2003, p. 65) and fosters economic growth. Additionally, financial communication provides essential data for analyzing the financial position of an organization and supports the identification of investment opportunities and potential risks .

1- Ensuring Transparency and Clarity

Financial communication promotes transparency, building trust among investors, clients, and regulatory bodies.

2- Enabling Sound Financial Decisions

Accurate and comprehensive information enables sound decision-making.

3- Engaging with Regulatory Authorities

Effective communication with regulators ensures compliance.

4- Supporting Financial Sustainability

It supports strategic decision-making promoting long-term sustainability.

5- Financial Analysis

It provides necessary data for financial analysis to evaluate company status, opportunities, and risks(White et al., 2003, p. 65).

Channels of Financial Communication

Just like general communication, financial communication operates through various channels. These include :

1- Financial Reports and Statements

Financial reports and statements are a true reflection of an organization's financial reality. More than that, they serve as a fundamental channel for conveying financial information to various stakeholders and relevant regulatory bodies(Epstein & Jermakowicz, 2010, p. 23)..

2- Digital Media

Given the continuous technological advancement, digital platforms have become among the most important—and certainly the most accessible—channels of financial communication, enabling a wide range of users to access financial data and information quickly and efficiently.

3- Meetings and Discussions

It is only natural that meetings and internal discussions serve as effective and clear communication channels for financial information, particularly data required by management to support financial decision-making processes.

4- Announcements and Press Releases

Some institutions, especially those listed on the stock exchange, rely on public announcements and press releases to share financial information with current and potential investors. This helps reinforce investor confidence and attract new investment(Epstein & Jermakowicz, 2010, p. 23)..

Modern Technologies in Financial Communication

Today, financial communication is shaped by modern tools that keep up with rapid advancements and help institutions remain competitive in the market. Key technologies include :

A- Financial Technology (Fintech)

Fintech is characterized by several notable features:

- Fast and effective communication: Achieved through modern applications provided by fintech companies, offering speed and efficiency in financial communication between individuals and institutions.
- Improved access to financial services: Especially vital for underserved populations, facilitated by mobile-based financial systems.
- Enhanced tracking of financial information: Fintech enables the quick and precise tracking of financial data.
- Increased security of transactions: Through encryption technologies and advanced cybersecurity tools that protect users from financial fraud and hacking(Arner et al., 2016, p. 1282; Caruana, 2016, pp. 2–3).

b- **Digital Infrastructure**

Digital infrastructure refers to the underlying components of the digital financial system, including high-speed internet networks, data storage centers, and cybersecurity systems for financial information. This infrastructure contributes to:

- Integration of financial systems: Allowing large financial institutions to connect with their branches to provide seamless and rapid services.
- High processing capacity: Enabling financial institutions to process large volumes of data efficiently and accurately(Rivera, 2025, pp. 1–3)..

Despite these advantages, digital infrastructure faces significant challenges, such as:

- Risk of unexpected technological failures and cyberattacks
- High investment costs required to maintain and upgrade financial technologies.

c- **Blockchain Technology**

Blockchain is an immutable data system used to record financial transactions securely and transparently without the need for intermediaries. It impacts financial communication in the following ways:

- Building trust: Based on permanently recorded and verifiable transactions.
- Cost reduction: By eliminating intermediaries such as banks and transfer offices, thereby lowering transaction costs.
- Faster processing: Especially in cross-border transactions, blockchain offers significant improvements in processing speed(Arner et al., 2016, p. 1282).

Challenges of Financial Communication in the Fintech Environment

Despite the numerous advantages of financial communication within a fintech environment, it faces several critical challenges, including:

1- Financial Complexity

The large volume and variety of financial transactions in the fintech ecosystem, coupled with difficulties in transparent disclosure of all operations, create real obstacles. Effective financial communication must remain clear and user-friendly to help users understand financial matters (Caruana, 2016, pp. 2–3).

2- Security Concerns

Because financial technology is based on intangible systems, it is vulnerable to hacking by tech-savvy criminals. This presents a significant threat to the integrity of financial communication and user trust (Caruana, 2016, pp. 2–3).

3- Regulatory Compliance Issues

Financial communication under fintech is often constrained by the lack of a comprehensive legal and regulatory framework. This gap leaves institutions exposed to unpredictable risks and hinders the development of a secure and stable financial communication environment (Arner et al., 2016, p. 1282).

The Role of Financial Communication in Oversight and the Optimal Use of Financial Technology

Among the core functions of financial communication is ensuring effective financial oversight by equipping regulatory authorities with timely and accurate data necessary to verify the integrity of financial transactions and monitor them through technological tools. It also facilitates legal and regulatory compliance while contributing to comprehensive risk evaluation. Additionally, financial communication supports the integration of digital financial systems by delivering consistent, reliable information that enables institutions to make informed, evidence-based decisions.

1- Improving Access to Financial Information

Financial communication is one of the most effective means of obtaining financial information. It enables regulatory bodies to access accurate and timely data, which supports the development of effective decisions and enhances transparency in financial operations—an essential goal of oversight aimed at earning the trust of stakeholders dealing with the institution (Rivera, 2025, pp. 1–3).

2- Enhancing Customer Experience

Financial communication helps customers gain better access to digital financial services and interact more easily with technological systems. This not only improves user satisfaction but also increases their reliance on financial technology (Caruana, 2016, pp. 2–3).

3- Promoting Financial Innovation

The move toward using financial technology through continuous financial communication supports financial innovation. Ongoing communication between financial entities and developers creates opportunities to design innovative financial products and services that meet the evolving needs of the market(Rivera, 2025, pp. 1–3).

4- Automating Financial Operations

The integration of financial communication with financial technology naturally leads to the automation of financial processes. This reduces human error, improves the efficiency of internal controls, and accelerates the execution of financial operations(Rodriguez, 2025, pp. 10–200).

5- Enhancing Financial Inclusion

Financial communication plays a key role in promoting financial inclusion by enabling previously excluded individuals to access financial services through highly effective digital communication channels (Caruana, 2016, pp. 2–3).

6- Providing Protection and Security

One of the most important roles of financial communication is creating a secure and supportive environment by enabling rapid and high-level digital alert and response systems to ensure protection and risk mitigation.

7- Interacting with Global Economic Systems

1. Financial communication strengthens the ability to engage with global economic systems by facilitating the standardized exchange of financial information between markets and international regulatory bodies(Arner et al., 2016, p. 1282).

Financial Communication Channels for Accessing Financial Information

Financial communication channels are among the most essential tools that contribute to and support individuals and institutions in accessing financial information quickly and accurately. This has become increasingly important with the digital transformation in the field of financial technology, through the adoption of advanced and modern technologies .

1- Digital Transformation and the Use of Technology

Digital transformation serves as a fundamental tool enabling access to financial information, particularly through the employment of technological solutions that enhance the delivery and accessibility of banking services, including:

- **Banking Platforms and Applications**

Digital banking platforms and mobile applications are among the most prominent manifestations of digital transformation. They enable users to (Rivera, 2025, pp. 1–3):

- ✓ View their bank accounts and transactions in real time.
- ✓ Perform most financial operations quickly and accurately in a digital format.

- **Open Banking**

One of the key developments in financial services within the context of financial technology is open banking. It allows customers to share their financial data with third parties of their choice, which enhances (Rivera, 2025, pp. 1–3):

- ✓ Transparency and clarity of financial information.
- ✓ The ability to select appropriate banking offers.
- ✓ The creation of financial service models based on specific behavioral patterns.

2- **Enhancing Financial Transparency**

Financial transparency is one of the essential pillars for judging the integrity of any financial system. It serves as the foundation for building trust among relevant stakeholders, such as investors, consumers, and regulatory authorities. This is a primary role of financial communication channels, which strengthen transparency and trust through various methods and tools.

- **Publication of Reports**

One of the main features of financial reporting is its ability to provide accurate and reliable information (White et al., 2003, p. 65). This includes:

- ✓ Periodic financial reports of companies and institutions.
- ✓ Financial performance reports.
- ✓ Risk management reports.

- **Comprehensive Disclosure**

Comprehensive disclosure refers to providing stakeholders with complete and sufficient information about the financial and operational aspects of an institution (Epstein & Jermakowicz, 2010, p. 23). This includes:

- ✓ Disclosure of the institution's accounting and financial policies.

- ✓ Disclosure of transactions with related parties.
- ✓ Announcement of potential risks and the methods used to manage them.

3- Financial Education and Training

Financial education is considered an essential and critical prerequisite for decision-makers within an organization, as it provides them with sound insight for making well-informed financial decisions based on systematic and analytical methods. This, in turn, ensures long-term financial stability and security for their institutions. In this context, financial training serves as a vital tool for disseminating financial literacy through the following two key components :

- Educational Courses

Specialized training courses are delivered to employees and financial officers within the organization, offering foundational knowledge in managing institutional finances using scientific and strategic approaches. These courses aim to enhance participants' ability to control financial management processes and make informed decisions regarding budgeting, expense management, and financial planning. Additionally, participants are introduced to core principles of investment and financial strategy. The training is provided through both in-person workshops and online modules, with content tailored to the proficiency levels of different participant groups(Rodriguez, 2025, pp. 10–200).

- Digital Content

In light of the rapid advancement in digital technology, digital content has become a fundamental medium for promoting financial literacy. Educational materials are presented in a user-friendly and easily shareable format through digital platforms and social media channels. These include awareness videos, short articles, and infographics, all designed to deliver financial information in a simple yet comprehensive manner. The content also emphasizes practical, day-to-day financial applications, such as handling loans, evaluating available banking offers, and avoiding unnecessary debt(Rodriguez, 2025, pp. 10–200)..

- Easy and Fast Data Availability

In order to make decisive and timely decisions, it is essential to access the necessary financial data at the right time. This ensures that decisions are effective, meaningful, and contribute directly to enhancing the institution's financial performance through:

- Real-Time Analytics

The speed of financial analytics allows for efficient data processing and the generation of meaningful indicators through real-time reporting. This supports proper performance monitoring and enables financial managers to make sound, well-studied decisions at the right moment(Nusbée & Khan, 2024, p. 12).

- **Financial Search Engines**

With technological advancements in the financial sector, financial search engines play a vital role in accessing financial information easily and accurately. These engines allow the use of advanced search tools that facilitate filtering and retrieving financial data efficiently in the event of loss. This capability saves users time and effort(Rivera, 2025, pp. 1–3).

- **Improving Access to Remote Areas**

Financial connectivity aims to extend access to remote areas, enabling individuals to benefit from financial services in safe and user-friendly ways. This is typically achieved through the use of digital financial technologies, particularly mobile financial applications, which are increasingly relied upon in underserved regions. Financial connectivity has become a strategic tool in addressing regional economic marginalization and promoting financial inclusion(Caruana, 2016, pp. 2–3).

- **Infrastructure Expansion**

The provision of financial services—especially mobile-based financial services—requires remote areas to be equipped with robust digital infrastructure that ensures seamless use by individuals and institutions alike. Achieving sustainable development in financial services across these areas necessitates the following conditions(Rivera, 2025, pp. 1–3):

- ✓ Deployment of telecommunication and electricity networks
- ✓ Promotion of digital financial literacy
- ✓ Establishment of a flexible regulatory environment that encourages innovation

Leveraging Artificial Intelligence in Financial Data Analysis

In the digital age, Artificial Intelligence (AI) represents a transformative force in the processing of financial data. AI is no longer confined to automating tasks; it now serves as an intelligent tool for data analysis, particularly in forecasting risks and managing them efficiently through smart decision-support systems .

- **Intelligent Assistants**

Intelligent assistants are AI-powered applications that provide smart financial advice through virtual systems that support decision-making. These tools enable both individuals and organizations to access precise, real-time financial services, offering the following functionalities(Nusbée & Khan, 2024, p. 12):

- ✓ Delivering consultations on complex financial topics in a simple and accessible manner
- ✓ Generating customized financial recommendations, such as budget forecasts and risk mitigation strategies
- ✓ Automating routine processes, including financial reporting, invoice generation, and transaction monitoring

- **Financial Analytics Tools**

These are AI-driven analytical platforms that utilize advanced algorithms to process large volumes of financial data with speed and accuracy. Their key objectives include(Nusbée & Khan, 2024, p. 12):

- ✓ Analyzing historical financial trends and building predictive financial models
- ✓ Providing accurate credit risk assessments for clients and institutions
- ✓ Detecting financial fraud by identifying and flagging anomalous transaction patterns using sophisticated AI systems

In this study, the concept of “optimal use” of financial technology is interpreted through measurable dimensions, including the level of adoption, accessibility of services, efficiency of financial operations, and contribution to financial inclusion. These indicators are reflected through empirical data such as the number of users of digital services, expansion of infrastructure, and increased accessibility of financial services.

III. Literature Review

Previous studies:

Literature Review and Comparative Analysis The following analysis presents a detailed review of prior studies relevant to the role of financial communication in FinTech adoption, comparing them with the current research in terms of research problem, methodology, tools, variables, and scope.

- 1- Chen, Y., & Li, X. (2020). The role of financial communication in promoting FinTech adoption.
 - Research Problem: Investigates how effective financial communication strategies influence FinTech adoption.
 - Methodology: Quantitative analysis using regression models.

- Tools: Survey questionnaires from FinTech users.

-Variables: Independent: Communication strategies; Dependent: User adoption rate.

-Similarity: Both studies focus on communication as a driver for FinTech adoption.

-Difference: The current study employs a qualitative case study in Algeria, while Chen & Li conducted a broader quantitative survey in an Asian context.

2 -Ndunda, E., & Muturi, W. (2021). Financial literacy and digital financial services adoption: The mediating role of communication.

- Research Problem: Examines how financial literacy impacts FinTech use through communication as a mediator.

- Methodology: Mixed methods with emphasis on path analysis.

- Tools: Surveys and structured interviews.

- Variables : Independent : Financial literacy; Mediator : Communication ; Dépendent:

Digital adoption.

- Similarity: Both studies highlight communication as essential for digital financial service uptake.

- Difference: Current study does not explore mediating roles but focuses on institutional communication strategies.

3 -Zhang, M., & Zhou, Y. (2022). The impact of digital financial communication on consumer trust in FinTech.

- Research Problem: Analyzes how digital communication affects consumer trust in FinTech platforms.

- Methodology: Quantitative study with trust indices.

This study adopts a qualitative case study approach based on semi-structured interviews conducted with a key official at Algeria Post. The aim is to explore the role of financial communication in supporting FinTech adoption.

The analysis is supported by secondary data, including institutional statistics such as the number of Edahabia cards, BaridiMob users, and infrastructure development indicators (ATMs, post offices), which serve as proxies to assess the effectiveness of financial communication.

- Tools: Surveys and digital interaction logs.

- Variables: Independent: Communication clarity and interactivity; Dependent: Consumer trust.

- Similarity: Trust is a core outcome in both studies.

- Difference: The current research adds institutional case evidence and digital service usage metrics.

4 -KPMG Global FinTech Research Team (2019). Communicating value: How financial institutions use communication to support FinTech adoption.

- Research Problem: Assesses best practices in FinTech communication across institutions.
- Methodology: Qualitative case studies from leading firms.
- Tools: Document analysis, expert interviews.
- Variables: Institutional communication models and adoption performance.
- Similarity: Case-study focus and strategic communication lens.
- Difference: KPMG examines multinational corporations; our study addresses a public postal institution in Algeria.

5 -Lee, K., & Park, S. (2021). Financial communication and consumer behavior in the digital age.

- Research Problem: Studies how real-time, consumer-oriented communication impacts digital behavior.
- Methodology: Experimental surveys.
- Tools: Controlled messages, behavior tracking.
- Variables: Message timing, content relevance; behavioral engagement.
- Similarity: Emphasis on consumer behavior.
- Difference: Our study does not conduct experiments but evaluates actual service adoption patterns.

6 - Martinez, J., & Rahman, A. (2020). Transparency and communication in FinTech: A path to financial inclusion.

- Research Problem: Investigates communication as a lever for financial inclusion.
- Methodology: Descriptive and policy analysis.
- Tools: Case studies and secondary data.
- Variables: Transparency, communication clarity; Inclusion metrics.
- Similarity: Shared focus on inclusion, especially in underserved regions.
- Difference: The current study adds infrastructure and service expansion data.

7 -Harrison, T., & Patel, R. (2023). The effect of investor communication on the use of FinTech platforms.

- Research Problem: Links investor-targeted communication to FinTech engagement.
- Methodology: Survey-based correlational study.
- Tools: Investor relations content and participation data.
- Variables: Communication quality; Investor platform usage.

- Similarity: Demonstrates communication's role in trust and adoption.
- Difference: This study targets investors, while our research focuses on consumers and public service users.
- Position of the Current Study within the Literature

This study offers a distinct contribution to the existing body of literature by focusing on the Algerian context, which remains underexplored in previous research that has primarily addressed international or private-sector models. It uniquely integrates theoretical and practical dimensions through a qualitative analysis of Algeria Post's experience, supported by real quantitative indicators. Unlike prior studies that examined financial communication from a single angle, the current study proposes a comprehensive framework linking strategic communication, financial inclusion, and FinTech adoption—thereby enhancing its academic relevance in developing country contexts.

Introduction to the Applied Part

The empirical results are analyzed in light of the theoretical framework and research hypotheses, allowing for a better understanding of the relationship between financial communication and FinTech adoption.

Based on the theoretical framework that outlines the role of financial communication in optimizing the use of financial technology, this study incorporates a practical dimension through a semi-structured interview with the Head of the Treasury Department at Algeria Post – Ouargla Unit. The interviewee was purposefully selected based on his extensive professional experience and central involvement in the institution's financial communication initiatives. The interview questions were derived from the previously established theoretical constructs to ensure alignment between theory and practice. This qualitative insight is of particular value, as it offers a firsthand perspective from a key institutional actor, thereby enriching the study's analysis and contributing to a deeper understanding of the operational challenges and strategic applications of financial communication in the context of FinTech integration at Algeria Post.

Analysis of Interview Results

The results of the interview will be presented and analyzed in detail, organized under main thematic axes, with the responses of the interviewee analyzed from our perspective to enrich the applied analysis of the subject as follows:

First Axis: The Concept of Financial Communication within Algeria Post

Q1: How would you define financial communication in your organization?

A1: Algeria Post adopted a new financial strategy aimed at promoting and developing financial services starting from 2018, including a commitment to digital transformation. Accompanying this strategy was a parallel communication

strategy whereby the institution provided all necessary tools, including the use of social media platforms and participation in forums, while also investing in training its human resources in the field of financial services.

From the official's point of view, financial communication means raising awareness about new digital financial services to enable clients to benefit from them and stay informed about any potential changes to those services.

Q2: What are the primary financial services provided by your institution, particularly in relation to financial technology initiatives?

A2: Since 2018, the institution has entered the field of financial services by diversifying its service offerings, maintaining traditional services such as money transfers, while also developing new financial services. Key offerings include:

⑦ The 'Gold Card': As part of efforts to improve digital financial services, the Gold Card evolved from being merely a cash withdrawal tool to providing additional functions, such as electronic payments. ATM machines were reprogrammed to allow for a wider range of services, including electronic top-ups and digital fund transfers between accounts—services that were previously only available at post offices.

The Gold Card has significantly contributed to accelerating and simplifying financial transactions, such as ATM withdrawals, electronic payments, and money transfers—particularly in areas with limited banking liquidity. The card is a central component of Algeria Post's digital transformation strategy. Official statistics report over 10 million cards issued since the service launch, reflecting widespread public acceptance and enhancing financial inclusion, especially for populations previously outside the banking system.

⑦ 'Baridi Mob': This mobile application allows users to make transfers, check balances, and pay bills from their phones, thus saving time and effort. By the end of 2023, the app had reached approximately 4 million users, representing a major shift toward mobile financial services and reflecting evolving digital consumer behavior in Algeria.

Second Axis: Financial Communication and Its Role in the Development of Financial Technology

Q3: How does Algeria Post utilize financial communication to encourage the adoption of financial technology among its customers?

A3: Through encouraging the use of digital financial services via tax exemptions on electronic financial services, offering the Gold Card at a symbolic price, and enabling clients to receive SMS balance notifications automatically.

Q4: Which channels are primarily utilized by your institution to deliver financial messages and promote financial technology adoption?

A4: The majority of the population shows significant engagement with social media platforms, television channels, and newspapers.

Q5: Does your institution implement awareness campaigns related to financial services or technology?

A5: Awareness campaigns are held during public events where large crowds gather. At the local level, for example, the University of Ouargla hosted a study day on this topic.

Third Axis: Challenges of Financial Communication at Algeria Post

Q6: Could you identify the key obstacles your institution faces in promoting and managing financial communication initiatives?

A6: The greatest challenge is the issue of awareness, which varies across demographic groups, in addition to the erosion of trust among some customers due to previous incidents.

1. Development of the number of post offices

Year	2018	2019	2020	2021	2022	2023
Number of post offices available	3804	3860	3875	3890	3894	4220
Number of post offices in service	3813	3862	3864	3984	4054	4170
Number of post offices rehabilitated	88	137	149	143	279	545
Postal density (office/inhabitant)	11032	10933	10965	10410	10004	9751

Source: Postal Indicators Report - Ministry of Post and Telecommunications (mpt.gov.dz)

The table illustrates a steady increase in the number of post offices between 2018 and 2023, along with a significant expansion in rehabilitated branches and a gradual improvement in postal service density.

2. Development of the number of postal counters

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Year	2018	2019	2020	2021	2022	2023
Number of counters in post offices	12132	12273	12511	12616	12813	12920
Density (counter/inhabitant)	3574	3569	3589	3576	3443	3603

Source: Postal Indicators Report - Ministry of Post and Telecommunications (mpt.gov.dz)

The consistent increase in the number of service counters reflects institutional efforts to improve service delivery and minimize customer-waiting times.

3. Development of the number of GAB ATMs

Year	2018	2019	2020	2021	2022	2023
Number of GAB ATMs	1378	1403	1407	1409	1920	1984

Source: Postal Indicators Report - Ministry of Post and Telecommunications (mpt.gov.dz)

The data reveal a notable increase in the number of ATMs in recent years, particularly between 2021 and 2023, reflecting Algeria Post's strategic shift toward digitalization in service delivery.

The development of postal infrastructure in Algeria, as reflected in the increasing number of post offices, service counters, and ATM machines from 2018 to 2023, demonstrates a significant improvement in financial connectivity through Algeria Post. This progress has contributed to:

1. Enhancing financial inclusion by expanding access points for services, particularly in remote and rural areas.
2. Facilitating cash transactions through a broader network of ATM machines (GAB).
3. Providing citizens with improved access to their current accounts via post offices, ATMs, and digital platforms.
4. Advancing financial digitization, as evidenced by Algeria Post's investment in the expansion and modernization of electronic services.

In practice, this structural and technological advancement positions Algeria Post as a central actor in enhancing financial connectivity, integrating citizens into the national financial system, and reaffirming its role as a leading provider of inclusive financial services in Algeria.

Conclusion

This study has demonstrated that financial communication plays a critical role in supporting the adoption of financial technology in Algeria Post by enhancing transparency, improving access to information, and encouraging user engagement with digital financial services.

The findings highlight that the expansion of digital infrastructure, the increasing number of users of services such as BaridiMob, and the widespread use of the Edahabia card are strong indicators of improved accessibility and adoption of financial technology.

Based on these findings, the study proposes the following recommendations:

- Strengthening digital awareness campaigns to improve financial literacy among users.
- Enhancing trust through transparent communication and improved service reliability.
- Expanding digital infrastructure, particularly in remote areas.
- Encouraging innovation in financial services to better meet user needs.
- Developing continuous training programs for employees in financial communication.

These measures can significantly improve the effectiveness of financial communication and support the sustainable development of financial technology in Algeria.

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