

Innovation in financial technology and its role in improving the mental image of the organization among customers

Postal and Transportation Corporation Case Study

الابتكار في التكنولوجيا المالية ودورها في تحسين الصورة الذهنية للمؤسسة لدى العملاء

دراسة حالة مؤسسة البريد والمواصلات

Mouloudi Abdelghani ¹, Allali Fatiha ², Yahyaoui Abdelkader ³

¹ University Ahmed Draia,(Adrar, Algeria). SED LAB
mouloudiabelghani@univ-adrar.edu.dz

² University Ahmed Draia,(Adrar, Algeria). allalifatiha01@gmail.com

³ University Ahmed Draia,(Adrar, Algeria). abd.yahyaoui@univ-adrar.edu.dz

Received:14/03/2021

Accepted:04/07/2021

Published: 09/06/2022

ABSTRACT: The study sought to look for the role of innovation in financial technology in improving the mental image of the institution among customers and to achieve the objectives of the study was adopted e-questionnaire to collect data from the 564 individuals of the sample, using the program (SPSS) for statistical analysis and it was found that there is a statistical impact relationship for innovation in financial technology in improving the mental image of the institution (The Organization of Post and Communications) in the sample at a moral level of 5%

KEYWORDS: Innovation, Financial Technology, Mental Image, Customer, Post and Transportation,

ملخص:

سعت هذه الدراسة إلى البحث عن دور الابتكار في التكنولوجيا المالية في تحسين الصورة الذهنية للمؤسسة لدى الزبائن ومحاوله معالجة إشكالياتها، ولتحقيق أهداف الدراسة تم اعتماد استبانة إلكترونية لغرض جمع البيانات من أفراد العينة التي بلغ عددها 564 مفردة، وقد تم استخدام برنامج (SPSS) للتحليل الإحصائي بغرض تحليل البيانات وقد تم التوصل إلى النتائج التالية: توجد علاقة أثر ذو دلالة إحصائية للابتكار في التكنولوجيا المالية في تحسين الصورة الذهنية للمؤسسة (مؤسسة البريد والمواصلات) لدى المواطن الجزائري المتمثل في مجتمع أدرار عند مستوى معنوية 5 %

كلمات دالة : الابتكار، التكنولوجيا المالية، الصورة الذهنية، الزبون، البريد و المواصلات

1. Introduction

With the value of large businesses, financial uses and increased transactions in the context of global coexistence and a changing environment that touches on the side of technological innovations, challenging traditional business models and changing various aspects of the financial system. Financial technology has become a mechanism for enhancing customer experiences with financial services by increasing transparency, reducing costs, eliminating intermediaries and making financial information accessible. Financial technology has gained traction in the financial industry. Investments in financial technology totaled \$8.3 billion in the second quarter of 2019, according to the Global Financial Technology Adoption Index report. (EY, 2019, p. 10). With the significant changes taking place in the global banking and financial services industry, Algerian banking and financial institutions have realized the significant impact of these changes on business growth strategies in financial strategy units, and thus the performance of financial institutions. Despite the fact that the Algerian state began the journey of digital financial transformation

over the past few years at the turn of the 21st century, it believes that it is time for financial units to build their digital strategies and prepare for digital transformation collectively. Accordingly, the need to provide organizations with the necessary knowledge and tools to assist in this process has been identified in order to develop their digital strategies and shape their digital transformation roadmap. The latter seeks to improve the mental image in the minds of its customers, considering the customer as the important and effective element of any institution, as the decisions taken in the institution are based on the wishes of its customers to achieve their satisfaction and then gain them and retain them to achieve success and continuity.

The main problem: from the above we can raise this problem:

To what extent does innovation in financial technology contribute to improving the mental image of the organization among customers (Post and Transportation Corporation)?

To answer this question, the sub-questions are listed as follows:

↻ What is innovation in financial technology?

↻ What are the uses of financial technology?

↻ What is a customer?

↻ What is a mental image?

The study hypothesis: Due to the subject of the study, the following hypothesis was formulated in accordance with the requirements of the study with the aim of achieving its objectives.

H₁ There is a significant relationship of statistical impact on innovation in financial technology in improving the mental image of the institution among customers (Post and Transport) of the Algerian citizen represented in the Adrar community at a moral level of 5%.

Study objectives: To study innovation in financial technology and the extent to which it contributes to improving the mental image of the institution goals that benefit both the researcher in the first place as well as the citizen as well as the associated parties.

The importance of study: The study of innovation in financial technology and the extent to which it contributes to improving the mental image of the institution is one of the most important topics that provide the opportunity to identify factors that contribute to the

promotion of citizen behavior, and push it to make rational decisions that contribute to the promotion of innovation in financial technology and contribute to the promotion of institutions.

Study limits:

↪ **Sample study:** The study was limited to a sample of electronic dealers in the province of Adrar province in the south-west of the State of Algeria.

↪ **Temporal area:** The study was conducted during the summer period of 25/05/2020 until 20/12/2020.

↪ **Spatial area:** The study was conducted electronically only in the territory of the state of Adrar, located in the south-west of the State of Algeria.

↪ **Objective area:** Focus on learning about the contribution of innovation to financial technology and the extent to which it contributes to improving the mental image of the organization.

Approach: The descriptive analytical approach was based on books, research and previous studies related to the purpose of forming the theoretical framework of the study.

Previous studies:

The role of financial technology in supporting the financial and banking services sector: This study sought to highlight the concept of financial technology and its importance and how banks and fintech companies benefit from the cooperation between them in the interests of both parties, noting the Bahraini experience. (Alaqa & Sahei, 2018, pp. 85-107)

The impact of the dimensions of the strategy of building the mental image of the brand on the image perceived by the Algerian consumer - field study on condor brand: This study aimed to identify the extent to which the dimensions of the strategy of building the mental image of the brand affect the image perceived by the Algerian consumer, and to achieve this goal the researchers collected the necessary information by distributing a questionnaire to a favorable sample of Algerian society reached a size of 1500 single, the study found: The dimensions of the strategy of building the mental image adopted by the company "Condor" have an impact on the image

perceived by the Algerian consumer described as strong expulsion, as the study showed a positive effect with a statistical significance of dimensions The strategy of building the mental image of the brand "Condor".

. (Fatih & Kawtar, 2018, pp. 231-246)

An introduction to innovation in financial technology

The term Fintech, the English term for financial technology, came from two sections: "Fin" for "finance" and "tech" from the word "technology"

The concept of financial technology: Financial technology means relying on modernity, sophistication and creativity in traditional financial methods and financial services, facilitating the management of financial operations in various facilities, managing funds for people and using smart technology in banking, and investment services over the phone, to facilitate the access of these services to customers anytime, anywhere. (AbdelGhani & Fatiha, 2020, p. 14)

Is to work on harnessing technology to do many actions and provide services, and serve many areas such as investment and business, where investments in this area are large and increasing in the whole world due to the intelligence behind those companies that are working to disrupt all that is traditional and work on the new innovation. (Zaaf, 2019, p. 03)

The Basel Committee defined financial technology as a technology or financial innovation that produced a new business model, operation or product that had an impact on markets and financial institutions. (Hiba & Kaddour, 2018, p. 14)

From the above it can be said that financial technology is the use of technology, whether it be programs or mechanisms and means to facilitate, improve and accelerate the use of financial services by customers and customers.

Uses of financial technology in banking:

Financial technology is used in financial institutions, including:

Atm financial services: the most widespread electronic services provided by financial institutions in most of its branches, which aim to reduce work pressure and avoid administrative procedures, meet the

financial needs of customers after working hours, and during holidays, they are placed on the basis of external use and in public squares and places such as airports. (Institute of Banking Studies, 2013, p. 02)

Smartphone Financial Services: These services are available through a mobile phone, where the customer uses a pin number that allows him to access his account to inquire about his assets as well as to deduct from it in the implementation of any of the financial services required. (al-Haddad, 2000, p. 64)

SMS Financial Services: This service allows the customer to receive SMS messages for many financial services and procedures that have been done on his account, in addition to promotional information about the bank so that he receives them regularly on his cell phone anywhere and at any time. (al-Shammari & Fattah, 2008, p. 70)

Financial services using the electronic point of sale service (T.P.V): This service gives institutional customers great flexibility in paying their payments electronically as an alternative to paper money and cheques, especially if the required amounts are large, where a machine is used for automatic payment connected to an electronic network with banks in which the electronic transfer of money from the customer account (buyer) to an account using the customer's electronic card where the latter uses it when paying for the services and goods it receives at retail stores and restaurants Fuel stations and others . (Institute of Banking Studies, 2013, p. 02)

Internet Financial Services: This service is also known as the Internet Bank, it is the completion of financial transactions by accessing the bank's website, where this convenient and secure service allows customers with debit cards to access their accounts from anywhere and around the clock, whether from home or office, and the customer is given a personal identification number to facilitate access and conduct financial transactions, so customers can control their money with security and security procedures in the process of browsing, search and display. (al-Shammari & Fattah, 2008, p. 61)

The hallmarks of financial technology companies

The most important characteristics can be mentioned in the following points (Alaqa & Sahei, 2018, p. 93):

- ↪ Access to all users
- ↪ Flexibility and affordability
- ↪ Speed
- ↪ Phone Usage Mechanism.

General concepts about the customer and the orientation of the organization towards improving the mental image:

What a customer is: The customer is defined as the person who applies to purchase products or to obtain services. In fact, this meaning is somewhat limited, and everyone who is a customer, both outside and within the organization, must be seen as a customer . (Musa, 2014, p. 13) where we can distinguish two types of customers (al-Taie & Daba, 2009, p. 60) :

- ❖ **External customer:** that individual (consumer) is the one around which all activities and efforts are focused in order to achieve his wishes and motivate him to acquire the goods or service produced by the enterprise.
- ❖ **Internal customer:** includes individuals working in all departments, departments and people, who work with each other to get the work done. Or the organization's audience and all the employees that the organization includes in its departments and different management levels.

The concept of institutional image and its characteristics: The institutional image is among the topics of great interest among researchers because of its relationship and association with the institution, which drives the latter towards growth, development or decline in its living environment. There are several definitions of the image of the institution that we include as follows:

These are the ideas that exist in the minds of the customers of the institution that are established and built based on the information and experience they receive and there is no doubt that the image is influenced by the nature of individuals and their personal and quality qualities. (Sheba, 2016, p. 269)


The institutional image is defined as one based on previous mental perception without having negative repercussions on the interaction of individuals, because most of these emotional images are forgotten, altered or revisited over time to rely primarily on imagination. (Musa, 2014, p. 56)


From the above we conclude that the institutional image is that perception and impression that is established in the minds of customers as a result of their dealings with the organization, and may be a good image as a result of the good handling and information received by the customer from the organization.

From previous definitions, the characteristics of institutional image excellence can be devised, including:

- ↪ The mental image of the institution is a subjective mental impression that consists in the minds of the customers and forms their attitudes, attitudes and attitudes towards the organization.
- ↪ The institutional mental image is dynamic and changeable and constantly interacting with different societal variables.
- ↪ The mental image is measurable using scientific research methods, and the nature of the image is possible in customers.

The importance of the institutional mental image: Many organizations have realized how important a good image is, so they have invested a lot of money in trying to establish them in the minds of stakeholders, as each organization has its own mental image, among the benefits of the foundation (Al-Adawi, 2011, p. 273):

 Increase the confidence of different customers in the organization.

 Generate a sense of trust in belonging to the organization in the minds of its members and employees.

Types of institutional image: The strength or weakness of the intellectual image of the institution depends on the degree of external contact between them and the different institutions and the extent to which they are interested or attracted to a particular communication message or influenced by it. All organizations should constantly ensure that they create a good mental image in the minds of their customers, as this facilitates their marketing contact with their

customers. (Al-Beheiry, 2018, p. 25) The institutional mental image carried by the public or customers towards the organization can be categorized into the following types (Al-Adawi, 2011, p. 273):

- ✚ Mirror image: through which the organization sees the image that customers carry towards it and sees itself through it, and can be different from what the officials of the organization think because of the poor knowledge of the direction of customers towards the organization.
- ✚ The current picture: the image that the customer carries towards the organization, which can be based on good experience and knowledge of the organization, or can be based on suspicious or incorrect information towards the organization.
- ✚ The desired image: an image that the organization wishes to have in the minds of its fans or customers, which is often new impressions unknown to customers and the organization seeks to create.
- ✚ Ideal picture: It is the ideal image that the customer can carry towards the enterprise, taking into account the competition between different organizations that seek to influence customers.
- ✚ Multiple picture: When customers are exposed to two different models of the organization that give each of them a different impression, it is natural that this disparity does not continue to be a positive or negative image, or combine the two sides in a unified image that includes positive and negative elements depending on the severity of their impact on customers.

The role of external communication strategies in building a mental image of the organization: The aim of the communication here is to deal with the internal public of the institution in order to achieve stability and develop their sense of belonging to the institution, by raising their competence by organizing training courses on the job, as the foundation strives to bring in good elements of workers after drawing a good image of the institution and raise the morale of the employees by participating in various events and developing a system of incentives and a system of suggestions and the participation of workers as well in the work of the institution, which

gives the latter a good image among its customers. Any organization also needs to create a positive mental image that attracts new customers and maintains its existing customers in order to gain market share and competitive advantages. A customer who develops a strong relationship with the organization will be inclined to use the organization's products over and over again and become more effective over time because it knows the customer's expectations and results in a reduction in costs and a higher quality of product or service. (Ayoub, 2016, p. 114)

II - Applied and field study of the Postal and Transport Corporation of Algeria:

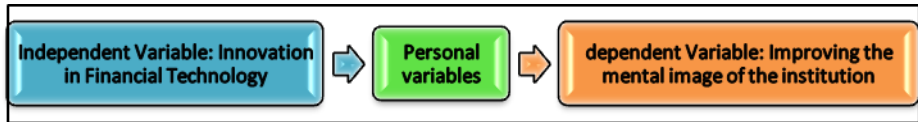
II-1 - Systematic projection and study procedures: Within this point is the virtual model of the study and the methods and methods adopted in the applied study of this study, which includes the research community and the study sample, the study tool used, and the methods of data collection and the necessary procedures for doing so.

II-1-1- Study community "Workers and customers of The Post and Communications Corporation of Algeria for the State of Adrar": Adrar is a border state located in the south-west of Algeria. It is the number 01 state in the classification of the states by Algerian administrative organization. It has borders with Mali, Mauritania, western Sahara and the state has a desert climate, and its population is relatively small compared to its area of 399,714.

II-1-2- Study sample: The sample of the study was the number of views recovered electronically by workers and customers of The Post and Communications Corporation of Algeria during the study period, as it was limited to electronic identification, which numbered 564 views.

II-1-3- Study Model: In the light of the review of previous studies, the following model has been prepared for adoption in the study.

Form Number (01): Study form



Source: By Researchers

II-1-4- Study tool design: Through the nature of the data to be collected, the methodology of the study and the material possibilities available, we found that the appropriate tool to achieve the objectives of the study is electronic questionnaire. It included a three-part questionnaire: the first part relates to the personal variables and functional characteristics of the study sample (gender or gender, age, scientific qualification, dealing status with the Postal and Transportation Corporation). The second part is the scan axes, the first of which involved the independent variable dealing with innovation in financial technology and consisting of (09) phrases. The second eraser addresses the dependent variable of improving the mental image of the institution and consists of (09) phrases where the five-year licaric division was used to determine the degree of approval.

II-1-5- The study questionnaire is also being developed in the form of a study questionnaire:

After settling on the view of the use of e-questionnaire, it was posted via social media and e-mail platforms and interactive responses were collected estimated at (564) resolutions valid for statistical analysis. The social science statistical packages program has been adopted to achieve the desired objectives of the study, which is symbolized by the acronym (SPSS), where the program contains a wide range of statistical tests that fall within the descriptive statistics such as repetitions, averages and standard deviations... Etc., as well as within the inference statistics such as correlation coefficient, regression... And so on. Here is the set of statistical methods used in this study.

↳ **Range:** The difference between the largest reading and the smallest reading in the reading set, and to determine the length of the penta-5 000 cells used in the questionnaire, the range between the largest

and smallest value of the Licart scale score (5-1=4), and then divided by scale grades to get the correct cell length (4/5=0.8), and then added this value to the lowest value in the scale, which is (1) in order to determine the maximum limit for the class (0.8+1=1.8).

↪ **Iterations and percentages:** Iterations and percentages were adopted to determine the personal and functional characteristics of the study sample members, as well as to determine the responses of sample members to the direction of the questionnaire axes.

↪ **Alpha kronbach test:** it was used to determine the stability of the questionnaire paragraphs.

↪ **The Spearman Correlation Coefficient:** Use this coefficient to determine the extent to which the study variables are related.

↪ **linear regression coefficient:** This test was used to predict the use of innovation in financial technology as a mechanism to improve the mental image of the organization.

II-1-6 - Stability of the study tool: It is consistently intended that if this questionnaire were redistributed to another sample of the same community and the same size as the sample, the results would be similar to the results obtained from the first sample. Alpha Kronbach coefficient is one of the most popular measures of questionnaire stability, and it is based on the calculation of the internal correlation between the answers to the questions and is calculated according to the following equation (Blunt, 2007, p. 206):

$$\alpha = \frac{K}{k-1} \left(1 - \frac{\sum_{i=1}^K \sigma_{yi}^2}{\sigma_x^2} \right)$$

where: **K** number of questions. σ_{yi}^2 The standard deviation of the answers to question **i**, σ_x^2 represents the standard deviation of all answers (answers all questions).

By performing the stability steps on the sample in an alpha-kronbach method to measure the stability of the stability, the total stability factor of the stability of the stability was calculated in addition to the stability by each dimension and axis of the stability.

Table 01: Alpha-Kronbach coefficient for stability for the axes and dimensions of the scan

Statement	Number of paragraphs	Alphakronbach
Total stability of the innovation hub in financial technology	09	0.898
The overall stability of the axis of improving the mental image of the institution	09	0.720
Total stability of the stability	18	0.901

Source: Preparation of researchers from Outputs (23*SPSS).

II-2 - Data presentation and analysis: The description of personality variables will be addressed, and the levels of presence of the dimensions of the independent and variable variable in the studied society will be presented, leading to the testing of the study hypotheses.

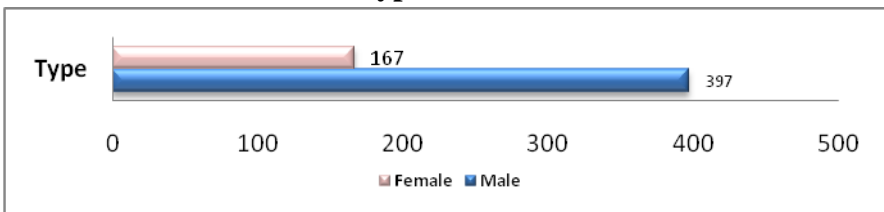
II-2-1 - Distribution of the study sample according to the type variable:

Table (02): Distribution of the study sample according to the type variable

Statement	Category	Number	Percentage
Type	Male	397	70.4%
	Female	167	29.6%
Total		564	100%

Source: Preparation of researchers from Outputs (23*SPSS).

Form No. (02): Distribution of the study sample according to the type variable



Source: Preparation of researchers from Outputs (23*SPSS).

Table 02 shows us that the male distribution in the sample is (397) individuals at 70.4% of the total sample, indicating that more than half of the study members have a male sex, while the number of females (167) was 29.6% of the total sample.

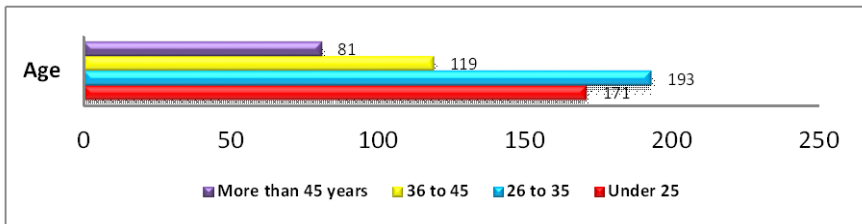
II-2-2- Distribution of the study sample according to the age variable:

Table 03: Distribution of the study sample according to age variable

Statement	Category	Number	Percentage
Age	Under 25	171	% 30.3
	26 to 35	193	% 34.2
	36 to 45	119	% 21.1
	More than 45 years	81	% 14.4
Total		564	100%

Source: Preparation of researchers from Outputs (23*SPSS).

Figure 03: Distribution of the study sample according to age variable



Source: Preparation of researchers from Outputs (23*SPSS).

Through Table 03, the vast majority of individuals are in the 26-35 age group, with 34.2% of individuals, while 171 people under the age of 25 account for 30.2% of the population. % and the age group 36 to 45 years of age the number of (119) individuals of the total sample study by 21.1%, finally to replace the age group older than 45 years where reached (81) individuals, this is due to the use of the young group for the latest technology in their dealings Daily.

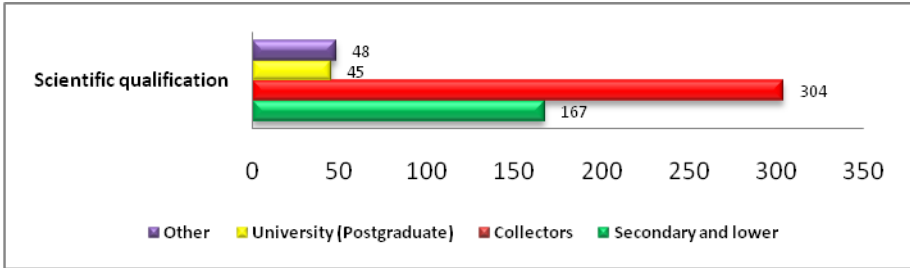
II-2-3 - Distribution of the study sample according to the variable of scientific qualification:

Table 04: Distribution of the study sample according to the variable of scientific qualification

Statement	Category	Number	Percentage
Scientific qualification	Secondary and lower	167	% 29.6
	Collectors	304	% 53.9
	University (Postgraduate)	45	% 8
	Other	48	% 8.5
Total		564	100%

Source: Preparation of researchers from Outputs (23*SPSS).

Figure 04: Distribution of the study sample according to the variable of scientific qualification:



Source: Preparation of researchers from Outputs (23*SPSS).

Table 04 shows that the category of individuals with university qualifications is the dominant group by (304) individuals, which constitutes 53.9% while followed by the category of individuals with secondary qualifications and less by (167) individuals, which is 29.6%. The category of individuals with a postgraduate qualification was 45, representing 8%, while the category of individuals with other qualifications was 48, accounting for 8.5% of the total sample studied.

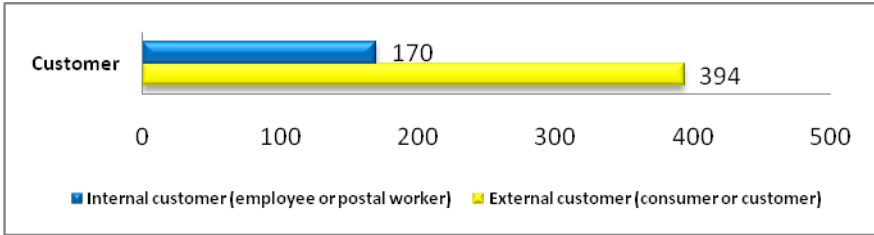
II-2-4 - Distribution of the study sample according to the variable of the reciprocity of the Postal and TransportAtion Corporation:

Table No. (05): Distribution of the study sample according to the variable of the reciprocity of the Postal and TransportAtion Corporation

Statement	Category	Number	Percentage
Customer	External customer	394	% 69.9
	Internal customer	170	% 30.1
Total		564	100%

Source: Preparation of researchers from Outputs (23*SPSS).

: Distribution of the study sample according to the variable of the reciprocity of the Postal and Transportation Corporation



Source: Preparation of researchers from Outputs (23*SPSS).

It is clear from table 05 that (170) of the study members representing 30.1% of the staff and employees of the Postal and Transportation Corporation, while customers and consumers numbered (394) individuals accounting for 69.9% of the total sample study.

II-3 - Test hypotheses and interpret the results:

II-3-1- Test hypotheses: To test the hypotheses, the following statistical analyses were carried out:

↳ test the correlation between the study variables

Table No. (05): The results of Spearman's link to the first axis of innovation in financial technology in its dimensions

Dimensions	The degree of link to the axis	The type of relationship
Value provided to the customer through financial technology	0.565	Medium exorcist relationship
Customer satisfaction with financial technology	0.897	A near-total exorcism.

Source: Preparation of researchers from Outputs (23*SPSS).

Table No. (06): The results of Spearman's link to the second axis improve the mental image of the organization in its dimensions

Dimensions	The degree of link to the axis	The type of relationship
Customer loyalty to The Post and TransportAtion Corporation	0.972	A near-total exorcism.
Creating the image of the organization with the customer	0.941	A near-total exorcism.

Source: Preparation of researchers from Outputs (23*SPSS).

Table No. (07): Results of Spearman's Association with Study Variables

Study variables	Independent Variable: Innovation in Financial Technology
	dependent Variable: Improving the mental image of the anchor (Post and Transport Corporation)
Correlation	0.729
The type of relationship	A strong exorcist relationship, above average, almost complete.
Sig's moral grade.	0.000

Source: Preparation of researchers from Outputs (23*SPSS).

↪ test for a simple linear regression analysis between the study variables:

Table No. (08): Results of linear regression analysis (selection coefficient)

Selection coefficient		Adjusted selection factor	Estimated standard error
R	R-deux		
0.735 ^a	0.540	0.539	0.65585

Source: Preparation of researchers from Outputs (23*SPSS).

Table 09: Results of the linear regression equation analysis of the impact of innovation in financial technology on improving the mental image of the institution (Postal and Transportation Corporation)

Variables	Slope equation		Test (T)	Level of Indication (Sig)
	Transaction (B)	standar d error		
Fixed (other factors)	-0.486	0.125	-3.900	0.000
Innovations in financial technology	1.081	0.042	25.660	0.000

Source: Preparation of researchers from Outputs (23*SPSS).

II-3-2 - Analysis and interpreting of results:

Tables 05-06-07-08 show the following:

↪ The correlation between innovation in financial technology and the improvement of the mental image of the enterprise (Postal and TransportAtion Corporation) was 0.729, which explains the existence of a strong expulsion relationship above average. Where (Sig = 0.000 < 0.05)

↳ The R-deux coefficient was 0.735 and the adjusted selection coefficient (R-deuxajusté) was 0.540, while the estimated standard error was 0.65585 and the value of the selection coefficient was 73% of the change. The value of improving the mental image of the institution "Postal and Transportation Corporation" (subsidiary variable) can explain the linear relationship between innovation in financial technology and improving the mental image of the institution (Postal and Transportation Corporation) and the remaining 27% due to other factors affecting the improvement of the mental image of the institution (Postal and Transportation Corporation).

Table 09 shows:

↳ The equation of the regression model of improving the mental image of the enterprise (Postal and Communications Corporation) to innovation in financial technology is the following formula:

$$\text{Improving the mental image of the organization} = (1.081 * \text{Artificial intelligence in financial technology}) - 0.486$$

On this basis, we reject the zero H_0 hypothesis and accept the alternative hypothesis H_1 that there is a statistically significant impact relationship for innovation in financial technology and the improvement of the mental image of the institution (The Post and Communications Corporation) of the Algerian citizen represented by the Adrar society at a moral level of 5%.

Conclusion

The study focused on the role of innovation in financial technology in improving the mental image of the Postal and Communications Corporation among its customers, where the study was structured with three main points represented in the presentation of several aspects related to innovation in the financial technology of the institution, and the mental image of the institution among customers customers, and the third point included the field study to diagnose the reality of innovation in financial technology in the Postal and Communications Corporation and its role in improving the mental image of it in the

state of Adrar to its customers. The most important points addressed by the theoretical aspect of the study can be found as follows:

- ↪ Innovation in the financial technology of the institution is the preferred axis of mutual coordination with the outside world.
- ↪ Technological development in customer communication technologies has helped to give a strong impetus to organizations to pay more attention to their internal and external communication.
- ↪ The customer's value reflects the benefit he earns and that fulfills his wishes at the lowest cost.

On the field side, the following results were reached:

- ↪ The Postal and Transport Corporation relies heavily on external communication by developing an appropriate communication strategy to achieve its desired objectives.
- ↪ There is a strong and almost complete correlation to innovation in financial technology in improving the mental image of the institution (Post and Communications Corporation) of the Algerian citizen represented in the Adrar community at a moral level of 5%.
- ↪ There is a statistically significant effect of innovation in financial technology in improving the mental image of the institution (Post and Communications Corporation) of the Algerian citizen represented in the Adrar community at a moral level of 5%.

Through all of the above we can draw through this study that the Postal and Transportation Corporation is making great efforts to improve its mental image by satisfying its customers and satisfying their desires and developing a communication strategy with all its components, trying to draw a positive and good image in the minds of its customers, as the customer is the essential and effective element to achieve the objectives of the institution.

References

Books:

- Al-Beheiry, H. (2018). Integrated marketing communications. Jordan: Cairo University School of Commerce.
- Anam Hassan Ayoub .(2016) .Public relations and social service communication (Volume il .. : .(Jordan: Al-Hamid Publishing House.
- Baqir Musa .(2014) .The mental image in public relations)) Volume i.1.1 .((Amman _ Jordan: Osama Publishing House.
- Blunt, J. (2007). Statistical analysis using spss. (T. Khaled Al Ameri, Trans.) Giza, Egypt: Al-Faruq Publishing and Distribution House.
- EY Global FinTech Adoption Index .EY Building a better working world ، p.10
- Fahmy Mohamed Al-Adawi .(2011) .New concepts in public relations (المجلد) Volume il .(Amman, Jordan: Osama Publishing House.
- Management .Kufa: Al-Warraaq for publishing and distribution.
- Institute of Banking Studies .(2013) .Electronic banking. (), page . .(12)Lighting Magazine.
- Mohammed Wasim al-Haddad .(2000) .Electronic banking .Egypt : University House.
- Nazim Mohammed Nouri al-Shammari و ،Abdel Fattah .(2008) . Electronic Banking .Jordan: Dar Wael.
- Shadwan Ali Sheba .(2016) .Public relations between theory and practice .University Knowledge House.
- Youssef Hajim Sultan al-Taie و ،Hashim Fawzi Daba .(2009) . Customer Relations

Journal article:

- Abde Rahim و ،Zahra Uskacem .(2019 ،،08 01) .Financial technology in the Gulf states between the novelty of the phenomenon and the speed of absorption .Economic Dreat ،((38)) p-352 368.
- AbdeRahim Hiba ،Ben Kaddour .(2018) Financial technology trends in light of successful corporate experiences Ijtihad Journal for Legal and Economic Studies p 14.
- Allash Ahmed .(2019 ،12 01) .The role of financial technology in supporting bahrain's financial activity and innovation .Creative Magazine ،(01) p347-330 .
- Boudhan Amal and Akaka Fawzia .(2018 ،05 16) .Read in the concept of the mental image .Photo and Contact Magazine ، p 85-76.

- Fatih, M., & Kawtar, H. D. (2018, 07 12). The impact of the dimensions of the strategy of building the mental image of the brand on the image perceived by the Algerian consumer - a field study on the brand Condor. Standard .
- Malika Ben Alaqa و ،Youssef Sahei .(2018) .The role of financial technology in supporting the financial and banking services sectors . Ijtihad Journal for Legal and Economic Studies، p93.
- Mouloudi AbdelGhani و ،Allali Fatiha .(2020 ,08 13) .Innovation in financial technology as a mechanism for digitization and its contribution to reducing paper use .Economics and Environment ، p 14.

Seminar article:

- Naseera Zaaf .(2019) .The impact of financial technology on improving and innovation of the quality of banking .A national scientific forum on the financial technology industry and its role in promoting financial inclusion in Arab countries) ،p .(03 Medea - Alg.