

The Role of Financial Digital Services in Achieving Competitive Advantage Algeria's Post Bank Case study

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Abstract:

This Study aims to determine the role of financial digital services in achieving competitive advantage, the study has an independent variable (financial digital services) and a dependent variable (competitive advantage). The study has reached the following conclusions:

1. The results of the study revealed the existence of a role for each of the dimensions of financial digital services (Electronic credit cards, internet banking, and mobile texts) in achieving competitive advantage
2. It was found from the results of hypothesis testing that there is no role of the two dimensions of financial digital services (ATM, Mobile banking) in achieving competitive advantage.

key words: Financial Digital Services. Competitive Advantage. Electronic Credit Cards. Internet Banking. ATM.

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Introduction:

The virtual world is developing and speeding up with the real world as information technology advances, the networked era, and the Internet advance at an increasingly rapid rate. All organizations fight today in two worlds: the real one we can see and touch, and the virtual one built on digital data. The digital economy is a contemporary worldwide trend that governments and cultures want to attain by depending more on the power of information, knowledge, and human capital than on raw goods and natural resources. It has replaced the old definition of the economy.

In the present day, banks are crucial to the investing process. It has become crucial for these banks to keep up with these changes to develop their performance and business and maintain their competitiveness in the local and global markets, and agree more to keep pace with these changes to achieve maximum returns and attract the greatest number of new customers. As there have been many economic and banking changes globally (El-Qirem, 2013).

It can be said that progress in technology is one of the most important variables that have contributed to a radical shift in banking patterns in the era of globalization and rapid development. So that banks paid great attention to intensifying the use of the latest information and communication technologies and computers and adapting them to create new banking services and develop methods of providing them in a way that guarantees the flow of banking services from banks to customers accurately, easily and smoothly, and this matter is in line with the contemporary and growing requirements of the various segments of customers on the one hand; On the other hand, the bank achieves an increasing growth in the volume of its operations and profits (Omeish; 2006).

It must be acknowledged that consumers are now more essential to banks than they have ever been. As a result, banks look for the best ways to meet their client's demands and preferences quickly and be more adaptable. As a natural outcome of the quick development of

technology and communications, banks have incorporated technology into their traditional services to achieve a higher level of quality of services provided at low costs in a short amount of time and place to increase a higher level of satisfaction of bank customers. Including succeeding in its mission to endure and participate in the work market.

From here, the researcher looks to determine how Algeria Post's financial digital services help its customers achieve its competitive advantage.

1- Research Question

Due to its significance in addressing the recent liquidity issue that Algeria Post Corporation faces, and through the foregoing, the issue becomes clear, the digitization of financial operations, cash, and payment operations is considered a qualitative leap for Algeria Post towards easy, convenient, fast, and safe payment methods. Which is a subset of the following major query:

What part does digital finance play in Algeria Post establishing its competitive advantage?

2- Study Objectives

- Learn about the digital financial services provided by Algeria Post and their role in achieving competitive advantage.
- Reaching a set of results through which recommendations can be written to benefit from them in the development of the Algerian banking sector.
- Opening the door for other researchers to delve deeper into the field of digital financial services.
- Spreading awareness of technology to all Algeria Post customers.
- Identify the financial digital service that has achieved the highest customer acceptance.

3- Study Significance

The significance of scientific investigations is represented in the consequences and advantages obtained as a result of their implementation, as well as the extent to which they contribute to the

development of field reality. The current study's significance may be separated into the following axes:

The significance of the studied sector: This study focuses on one of the most significant economic sectors, the banking industry. This research also addressed a new and quickly increasing area, that of digital services supplied by Algeria Post.

Field significance is reflected by the findings that this study may offer to the central postal sector, as well as the prospect of depending on them in establishing strategies for connecting digital financial services to gain a competitive edge. Perhaps this emphasizes the anticipated enhanced value of this study.

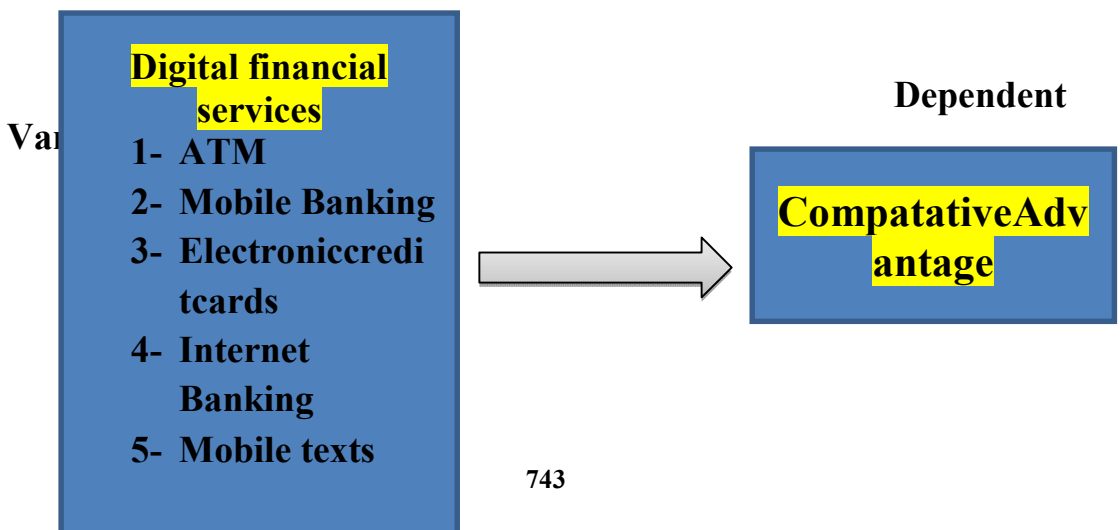
The current study's theoretical significance stems from its treatment of the subject of digital financial services and competitive advantage. As a result, a theoretical framework on the subject of the research will be constructed as a foundation for future investigations.

It is also demonstrated by the study's subject, which is digital financial services and competitive advantage, as these subjects are of considerable interest to scholars and individuals who are interested

4- Study Model

Figure (01) Research Model

Independent Variable



Prepared by the researchers

5- Study Hypotheses

To answer the study questions, the following hypotheses were developed.

The first main hypothesis:

1. There is a statistically significant role of financial digital services and its combined dimensions in achieving compatative advantage in Algeria's post
 - There is a statistically significant role of ATM in achieving competitive advantage
 - There is a statistically significant role of mobile banking in achieving competitive advantage
 - There is a statistically significant role of electronic credit card in achieving competitive advantage
 - There is a statistically significant role of internet banking in achieving competitive advantage
 - There is a statistically significant role mobile texts in achieving competitive advantage

6- procedural definitions:

The following are the research variables' procedural definitions:

Algeria Post's digital financial services, which were studied as independent variables, include (ATM, mobile banking, and electronic credit cards, internet banking, and Mobile texts).

- Independent Variables Include:

- **Digital Financial Services:** For this study, the researcher agrees with (Al-Haddad, et al., 2012) in their definition of digital financial services as conducting banking operations electronically; that is, the use of technology, communications, and new machines, whether related to the traditional or new banking business, and this means that the customer will not have to move to the bank if he can do the work he wants from his bank

from anywhere an internet connection is available. As a procedural definition, this definition was adopted.

- **ATM:** For this study, the researcher agrees with (Al-Hakim, 2012) on the definition of an Automated Teller Machine (ATM) as a computerized communication device that allows clients of financial institutions to access the financial services provided by those institutions without having to deal directly with people from those institutions. The consumer is identified in current devices by simply inserting the plastic card with a magnetic strip or smart chip that carries the card number and some other information. For example, expiry date and PIN; These devices are placed at various locations, are linked to the bank's computer network, and are utilized to receive a variety of services.
- For this study, the researcher agrees with (Al-Haddad, et al,2012) in their definition of **mobile banking services** as those banking services that are available through the mobile phone through the customer's use of a secret number that allows him to enter his account to implement any of the banking services.
- **Electronic credit cards:** For the sake of this study, the researcher agrees with (Hassan, 2011) in defining electronic credit cards as a card issued by the bank to the beneficiary that may be used for purchases and payments.
- **Banking via the Internet:** For the purposes of this study, the researcher agrees with (Singh, 2012) in the definition of Internet banking service, which states that the bank allows customers to conduct banking transactions at any time and place without having to physically visit the bank's headquarters; this is accomplished through a secure website that is activated by the approved bank.
- **Text messaging service:** For this study, the researcher agrees with (Adous: 2010) in defining SMS service as a service that allows the customer to receive short messages for many banking services and account movements, as well as promotional information about the bank, on his phone mobile anywhere, at any time.

- Dependent Variables:

- **Competitive advantage:** For the sake of this study, the researcher agrees with (Barney, 2001) in defining competitive advantage as the organization's manner of functioning, talents, means, and resources employed to surpass its competitors.

SECTION I :Theoretical Part

The topic includes an introduction that deals with the points that are presented within it according to the division into Requirement

First Requirement: Digital financial services:

It refers to the end consumer's ability to utilize official financial goods and services (transfers, payments, savings, credit, insurance, etc....) via digital channels (via mobile phone and the Internet).

It is also defined as a group of financial services that are accessed and provided through digital channels, such as payments, credit, savings, remittances, and insurance, and the digital channels used in these financial transactions include, among other things, the Internet, mobile phones, ATMs, and point-of-sale terminals (AU, 2019).

Digital financial services are described as those that include informative and online services, as well as offering services over the Internet's methods and networks. Digital financial services encompass all information technology-based services, rather than just information technology services or online services. Digital networks are used (Husseini, 2020).

According to the information presented above, digital financial services are those in which financial transactions are conducted and financial products and services are obtained through digital channels such as the Internet and mobile phones...

1- Digital Financial Services Types

There are two primary categories of digital financial services:

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- ❖ Mobile phone services: The mobile phone is regarded one of the most recent technologies utilized in offering financial and banking services remotely, as it adds a new dimension and flexibility to dealing by transcending the barriers of place and time. This marginal technology is addressed by: (Mayhoub,; 2005).
 - Direct access to a contact center or voice server
 - The use of SMS messages to receive information, as well as the ability to connect the latter to the Internet to access various services, by supplying the consumer with a password and instructions for acquiring the service. Among the services available to users through mobile phone are the following:
 - inquiries about personal accounts;
 - money transfer;
 - Knowing currency rates;
 - details of their account balances and tillage;
 - interest rates for all types of deposits;
 - Obtaining the latest operations conducted by the client;
 - Request for a detailed account statement;
 - check book request;
 - credit card related services;
 - request payment of utility bills;
 - Request Thiers' password and user code at any time.
- ❖ Online services: The Internet is regarded as one of the most crucial channels for rapid and simple access to financial services. These financial services may be accessed anytime and wherever you choose and are known for being rapid. When referring to financial services provided through the Internet, what is meant is the system that enables customers to do so through websites that include:
 - checks of account balances;
 - Pay bills electronically;
 - pay credit card bills;

- buying and selling forms;
- loan transactions; (Saadoun, et al., 2018)
- personal bill payment services;
- financialintermediation services;
- Electronic money transferservices;
- Manage retirement funds and other benefits for employees. (Deghnouch, 2017)

2- Digital Financial Services Benefits

Due to the pros and benefits, digital financial activities are extensively distributed and continually developing nowadays (Arab Women's Projects Fund, 2020).

- Saving time and effort;
- minimal expenses;
- simplicity of operation;
- simple fund transfer;
- access your account and do financial operations at any time and from any location;
- Better and quicker business transactions and fund transfers between accounts.

3- The difference between electronic financial services and digital financial services:

The distinction between electronic and digital financial services is that the latter relies on digital technologies to be provided to and used by consumers (Digital financial services, 2020). And the mobile phone, because it enables banking service remotely, at high speed, at a lower cost, and without a physical meeting between the customer and the bank or financial institution (Murziq et al., 2008).

According to the preceding, electronic financial and banking services are focused on deposits, money transfers, bill payments, and remote bank account management, whereas digital financial services include the digital transformation of all programs and activities conducted by financial institutions and their clients.

Digitization has overlapped with many areas of services related to the lives of individuals and societies that would facilitate their lives, as it appears here clearly in the relationship it has with financial services that have recently appeared, and are dynamically developing with time, as they have many benefits due to their characteristics and nature.

4- The concept of competitive advantage:

In light of the intense competition that organizations are exposed to, and to remain in the market and continue in the field of their clients, they must provide the product or service that is distinguished or the lowest price compared to what competitors offer, and that this should be on a permanent and continuous basis.

Providing the best or lowest priced service or product over time is called the permanent competitive advantage.

Owning a competitive advantage is a major challenge for organizations, due to the ability of competitors to easily imitate a service or product. (Mustafa 2003).

Accordingly; This requires organizations to be aware of the rules of competition in the market that make them able to simulate competitors or outperform them. The organization's possession of a competitive advantage reflects its ability to face environmental changes in the market. Thus, its ability to confront competitors and the possibility of continuity and survival of the organization.0 (Al-Bakri 2008)

The concept of competitive advantage occupies an important place in the field of strategic management and business economics. The idea of competitive advantage began to emerge with the emergence of the writings of strategic management professor Michael Porter in the eighties of this century related to competition strategies and competitive advantage

4. RESULTS AND DISCUSSION

After presenting the theoretical side of this subject, we will move on to the field study, through which we will try to explain the impact of financial digital services on the comparative advantage in Algeria banking sector from the point of view of a sample of Algeria's post customers, and highlighting the real field reality through their opinions on this subject.

Second Requirement: Field Study

- Study Population:

The target research community includes: all customers and employees working in the Algeria's post. 81.25% which is a very good percentage for scientific research, as the process of distributing and collecting the questionnaire took a period of 50 days.

- **Data collection tools** :To obtain the necessary data for the treatment of this study, a questionnaire and an interview were used.

Study tool: The scale of the study will be prepared based on measures reached by previous studies. The researchers designed and developed a questionnaire to measure the impact of financial digital services on comparative advantage of Algeria's post. To test the hypotheses of the study, we performed (multiple regression analysis) and other statistical methods, using the (SPSS) program.

Study instrument reliability: To measure the stability of the study tool (the questionnaire), the researchers used Cronbach's alpha coefficient to ensure the stability of the study tool, and the results were as shown in Table No. 1.

Table No. (1)

The value of the stability coefficient of the internal consistency of the study variables

Variables	Financial services	digital	Competitive	Questionnaire
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		Advantage	ire
Stability Coefficient (Cronbach Alpha	0.74	0.81	0.82

It is noted from Table No. (1) that the stability coefficients for all study variables are acceptable, and they are greater than 0.60, as the reliability coefficient for all the paragraphs of the questionnaire was (0.82), which is a reliable stability percentage in the application.

Second Requirement: Field study results

1. First: Results related to the respondents' perceptions of the dimensions of Financial digital services

- The results of the analysis of ATM

Table No. (02)

The responses of the study members to the (ATM) axis phrases arranged according to the averages of approval

Number	Question	Arithm etic mean	standar d deviatio n	Relat ive impo rtanc e	Admi ssion level
01	ATM provides your daily financial needs	4.14	0.60	2	high
02	ATM is easy to use daily	3.09	0.86	4	high
03	ATMs saves both effort and time for you	4.03	0.70	3	high
04	ATMs made you stop using traditional withdraws	4.22	0.66	1	Very high
	ATM	3.87	0.70	2	high

Table No. (02) presents the results of the analysis of the first dimension of Financial digital services, which is the dimension of **ATM** which was the number of questions measured by (4) questions represented by questions from (1-4), where the arithmetic average for this dimension was (3.87).) Which means that it achieved the

level of approval of the sample members with a very high degree, as paragraph No. (04) came in the first place with an arithmetic mean (4.22) and a standard deviation (0.66), followed by a second place with a high degree of approval, paragraph No. (01) with an arithmetic mean (4.14) and a standard deviation (0.60), while paragraph No. (03) came in the third place with an arithmetic mean (4.03) and a standard deviation (0.70), while paragraph No. (02) came in the last rank with a high degree of agreement with an arithmetic mean (3.09) and a standard deviation. (0.86)

Table No. (03)

The responses of the study members to the (Mobile Banking) axis phrases arranged according to the averages of approval

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
05	Using your phone made banking services more flexible	4.37	0.62	1	Very high
06	The bank service of free apps encouraged relying on it	4.28	0.74	3	Very high
07	The security policy encouraged you to rely on mobile banking	4.32	0.67	2	Very high
08	Globalization of this service made it inevitable to exist in Algeria	4.16	0.74	4	high
	Mobile Banking	4.28	0.69	1	Very high

Table No. (03) presents the results of the analysis of the second dimension of Financial digital services dimensions, which is the dimension of Mobile Banking which was measured by (04) questions represented by questions from (5-8), where the arithmetic

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average for this dimension was (4.28). And with a degree of approval (very high), which is the highest average among the average dimensions of financial digital services, and this is a sign of the great awareness of the study sample members, as paragraph No. (05) came in the first place with an arithmetic mean (4.37) and a standard deviation (0.62), followed by Paragraph No. (07) came in the second place with a degree of agreement (very high) with a mean (4.28) and a standard deviation (0.67), while paragraph No. (06) came in the third place with a mean (4.28) and a standard deviation (0.74), while it came in The last rank and with a high degree of approval, paragraph No. (08), with an arithmetic mean (4.16) and a standard deviation (0.74).

Table No. (04)

The responses of the study members to the (Electronic Credit Cards) axis phrases arranged according to the averages of approval

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
09	The nature of life circle and the need for fast shopping increased the value if credit cards	3.19	1.05	3	Medium
10	The simplicity of using these cards spreaded its use	3.25	1.01	2	Medium
11	The roofing of withdraws increased the trust in this service	3.09	1.02	6	Medium
12	The bank safety policy helped in ordering these cards	3.18	1.07	4	Medium
13	The cards give you free access to online shopping	3.27	1.01	1	Medium
14	Credit cards gives you more options than traditional banking	3.13	1.14	5	Medium

	Electronic Credit Cards	3.18	0.72	4	Medium
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Table No. (04) shows the results of the analysis of the third dimension of Financial digital services dimensions, which is represented in the dimension of Electronic Credit Cards where it was measured through (06) questions represented in paragraphs (9-14), so that the arithmetic average of this dimension reached (3.18) with a (medium) degree of approval, and thus it ranks last in terms of the perceptions of the study sample members of the impact of financial digital services, where the value of the arithmetic averages for all paragraphs ranged between (3.26-3.08).

Table No. (05)

The responses of the study members to the (Internet Banking) axis phrases arranged according to the averages of approval

N u m b e r	Question	Arit hmet ic mea n	standa rd deviati on	Relati ve impor tance	Admissio n level
1 5	Online services increased the use of internet banking	3.64	0.72	1	high
1 6	You rely on internet banking in order to catch on to recent developments	3.45	0.94	3	high
1 7	Internet banking made the sector more flexible	3.51	0.92	2	high
1 8	Internet banking allows you to self-manage your bank account	3.42	0.86	4	high
	Internet Banking	3.50	0.87	3	high

Table No. (05) shows the results of the analysis of the penultimate dimension of Financial digital services, which is the dimension of internet banking which the number of questions it

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measured was (4) questions represented by questions from (15-18), and the degree of approval was high Paragraph No. (15) came in the first place with an arithmetic mean (3.64) and a standard deviation (0.72), followed by paragraph No. (17) with an arithmetic mean (3.51) and a standard deviation (0.92), while paragraph No. (16) ranked third with an arithmetic mean (3.45) and a standard deviation (0.94), while paragraph No. (18) came in the last rank with a high degree of agreement with an arithmetic mean (3.42) and a standard deviation (0.86).

Table No. (06)

The responses of the study members to the (Mobile Texts) axis phrases arranged according to the averages of approval

Number	Question	Arithmetic mean	standard deviation	Relative importance	Admission level
19	Sending texts after transactions or deposit makes you feel safe	3.61	0.70	1	high
20	Texts makes you feel that you are communicating with the bank	3.38	0.96	3	high
21	Mobile texts increases the services quality of the bank	3.50	0.88	2	high
22	Sending promotions and publications through texts let the customer knowledgeable about the kinds of services are offered	3.60	0.89	4	high
	Mobile texts	3.52	0.86	3	high

Table No. (05) shows the results of the analysis of the penultimate dimension of Financial degital services, which is the dimension Mobile texts which the number of questions it measured was (4) questions represented by questions from (19-22), and the degree of approval was high Paragraph No. (19) came in the first place with an arithmetic mean (3.61) and a standard deviation (0.70), followed by paragraph No. (22) with an arithmetic mean (3.60) and a standard deviation (0.89), while paragraph No. (21) ranked third with an arithmetic mean (3.50) and a standard deviation (0.88), while paragraph No. (20) came in the last rank with a high degree of agreement with an arithmetic mean (3.38) and a standard deviation (0.96).

- Second: Results related to the respondents' perceptions of the Compatative advantage dimension:

Table No. (07)

The responses of the study members to the phrases of Compatative advantage

Number	Question	Arit hme tic mea n	standa rd deviati on	Relati ve impor tance	Admission level
01	Financial degital services increases the quality which lowers the cost	4.03	0.69	1	high
02	Financial services decreases the use of hard copies	3.87	062	3	high
03	The bank offers fast services	3.77	0.54	4	high
04	There is an improvement in the banking sector	2.72	0.68	7	medium
05	The bank has the ability to satisfy you during your use of digital services	2.91	0.83	6	high

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06	Digital services improved the bank reputation	3.94	0.74	2	high
07	You deal with Algeria post due to its reputation	2.68	0.61	8	medium
08	Algeria's post services makes it compete against other banks	3.64	0.68	5	high
	Comparative advantage	3.46	0.68		

The responses of the study members to the questions contained in Table No. (06) indicated that the aspects Comparative advantage of the study sample are high, as paragraph No. (19) came in the first place with an arithmetic mean (4.03) and a standard deviation (0.69), while it came in the last place And with an average degree of agreement, paragraph No. (25), with an arithmetic mean (2.68) and a standard deviation (0.61).

Analyzing the results of the study hypotheses test:

Table No. (08)

Multiple regression analysis results to test the role of Financial digital services in its various dimensions in achieving competitive advantage.

Contrast source	B	standard error	Beta	The calculated t value	tabular t value	. significance level
ATM	0.203	0.162	0.151	1.248	1.989	*0.219
Mobile Banking	0.056	0.081	0.088	0.695	1.989	*0.490

Electronic credit cards	0.332	0.126	0.338	2.630	1.989	*0.012
Internet Banking	0.219	0.142	0.212	2.679	1.989	*0.000
Mobile Texts	0.312	0.124	0.218	2.669	1.989	*0.000
Financial Digital services	0.324	0.130	0.342	2.689	1.989	*0.000

* Statistically significant at the level ($\alpha \leq 0.05$)

- **Results of the main hypothesis test:** There is a statistically significant role of financial digital services and its combined dimensions in achieving comparative advantage
- The statistical results in Table No. (08) indicate that there is a role for the independent variable (Financial digital services) in the dependent variable (comparative advantage), based on that the calculated T value amounted to (2.689), which is greater than its tabular value at the level of significance ($\alpha \leq 0.05$). The significance level (0.000Sig =) is less than the approved significance level (0.05), which requires accepting the null hypothesis which states that There is a statistically significant role of financial digital services and its combined dimensions in achieving competitive advantage
- **The results of the first sub-hypothesis test:** There is a statistically significant role of ATM in achieving competitive advantage

It was found from the statistical results contained in Table No. (8)

that there is no statistically significant role of ATM in achieving competitive advantage, based on the calculated T value, which amounted to (1.248), which is less than its tabular value, at the level of significance ($\alpha \leq 0.05$). The level of significance (0.219Sig =) is less than the approved significance level (0.05), which requires rejecting the null hypothesis which states that There is a statistically significant role of ATM in achieving competitive advantage and acceptance of the alternative hypothesis

- **The results of the second sub-hypothesis test:** There is a statistically significant role of mobile banking in achieving competitive advantage

It is clear from the statistical results presented in Table No. (08) that there is no statistically significant significant role of mobile banking in in achieving competitive advantage, based on the calculated T value, which amounted to (0.695), which is less than its tabular value, at the level of significance ($\alpha \leq 0.05$). The level of significance (0.490Sig =) is greater than the approved significance level (0.05), which requires rejecting the null hypothesis which states that there is a statistically significant role of mobile banking in achieving competitive advantage and acceptance of the alternative hypothesis

- **The results of the third sub-hypothesis test:** There is a statistically significant role of electronic credit card in achieving competitive advantage

The statistical results in Table (8) indicate that there is a role of the independent variable (financial digital services) in the dependent variable (competitive advantage), based on that the calculated T value amounted to (2.630), which is greater than its tabular value at the level of significance ($\alpha \leq 0.05$). The level of significance (0.012Sig =) is less than the approved significance level (0.05), which requires acceptance of the null hypothesis, which states that There is a statistically significant role of electronic credit card in achieving competitive advantage

- **The results of the fourth sub-hypothesis test:** There is a statistically significant role of internet banking in achieving competitive advantage

It is clear from the statistical results contained in Table No. (8) that There is a statistically significant role of internet banking in achieving competitive advantage, based on the calculated T value, which amounted to (2.679), which is greater than its tabular value, at the level of significance ($\alpha \leq 0.05$). The level of significance (0.000Sig =) is less than the approved significance level (0.05), which requires acceptance of the null hypothesis which states that There is a statistically significant role of internet banking in achieving competitive advantage

The results of the fifth sub-hypothesis test: There is a statistically significant role mobile texts in achieving competitive advantage

It is clear from the statistical results presented in Table No. (8) that there is a statistically significant role mobile texts in achieving competitive advantage, based on the calculated T value, which amounted to (2.689), which is greater than its tabular value, at the level of significance (α). ≤ 0.05), and the level of significance (0.000Sig =) is less than the approved significance level (0.05), which requires acceptance of the null hypothesis which states that there is a statistically significant role mobile texts in achieving competitive advantage.

3. CONCLUSION

The purpose of this research was to determine the role of financial digital services in achieving competitive advantage in Algeria's post. Through testing the hypotheses, the study found the following:

1. The results of the study revealed the existence of a role for each of the dimensions of financial digital services (Electronic credit cards, internet banking, and mobile texts) in achieving competitive advantage

2. It was found from the results of hypothesis testing that there is no role of the two dimensions of financial digital services (ATM, Mobile banking) in achieving competitive advantage.

- Recommendation:

In light of the findings of the current study, the following recommendations were made:

- The fact that the study showed that digital financial services have an impact on achieving competitive advantage

For banks, the researchers recommend that Algeria Post pay attention to digital services and try to diversify electronic channels in order to reach all categories of customers and meet their needs and desires.

- The researcher suggests to the study sample bank departments to develop a program to spread technological awareness among current and prospective customers, in order to introduce them to the various services provided by Algeria Post and its benefits, in addition to educating them about the security policies that are used by banks.

To achieve the highest level of security and confidentiality for the client.

- The researcher recommends that bank administrations focus on banking via mobile phone, since the results of the study confirmed that this service increases in importance with the increase in the spread of mobile phones.

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