Factors Influencing The adoption Of Baridimob Application In Algeria : An Anlaysis Using The Technologie Acceptance Model

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Abstract :

This study aims to examine factors influencing the adoption of Baridimob Application in Algeria. A conceptual model was constructed based on the Technology Acceptance Model.

The study utilized a survey approach, gathering 210 valid questionnaires from individuals who possess EDAHABIA electronic payment cards and have experience with the Baridimob Application. The collected data will undergo quantitative analysis using a statistical testing tool grounded in CB-SEM (Covariance-Based Structural Equation Modeling).

The results of the study shown that :

- Perceived usefullness have a significant positif effect on the attitude toward using Baridimob Application.

- Attitude toward using and perceived usefullness have no significant positif effect on the behavioral intention to use Baridimob Application

- Perceived ease of use has no significant positif effect on the attitude toward using Baridimob Application.

- Perceived ease of use has no significant positif effect on perceived usefullness using Baridimob Application.

Keywords : TAM, Perceived Ease Of Use, Perceived Usefulness, Attitude To Use, Behavioral Intention To Use, Baridimob Application.

Jel Classification Codes : C42- O33

1. INTRODUCTION

The widespread impact of technology in today's societies has led to a significant change in how users behave and what they expect, especially in the realm of mobile applications.

In the context of Algeria, the Baridimob application stands out as an interesting blend of conventional postal services and modern digital communication solutions.

As the country progresses along the journey of digital transformation, it becomes crucial for scholars to understand the intricate factors influencing the adoption of Baridimob.

This research undertakes a thorough analysis, utilizing the respected Technological Acceptance Model (TAM) as the theoretical foundation. TAM, grounded in cognitive psychology and information systems research, offers a strong framework for examining user attitudes and behaviors concerning the adoption of technology.

In the context of Algeria's changing technological environment, this research endeavors to uncover the complexities surrounding the adoption of Baridimob. It seeks to provide a thorough comprehension of the factors impacting user acceptance, such as perceived usefulness and perceived ease of use. The investigation delves into the cognitive and perceptual aspects that form the basis of user decisions, recognizing the cultural nuances that differentiate technology adoption in this particular socio-economic setting.

This research contributes not only to academic discourse but also offers pragmatic insights for mobile application developers, policymakers, and stakeholders invested in the seamless integration of Baridimob within the Algerian digital ecosystem.

Through a detailed examination of user acceptance within the TAM framework, this study aims to clarify crucial determinants. These insights can guide strategic interventions, promoting a more resilient and user-centric mobile application landscape in Algeria.

2. LITERATURE REVIEW

This study investigated factors influencing the adoption of Baridimob application in Algeria based on the theory of TAM.

This section consists of two subsections elucidating the Baridimob application in Algeria and the research of TAM.

2.1. Baridimob Application

As part of the modernization of its postal and postal financial services, and with the aim of enhancing quality for the benefit of citizens, Algeria Post has also embarked on a process of modernizing its activities. This modernization has been characterized by the launch of online services.

Baridimob is a mobile application developed on April 11, 2018 by Algeria Post (Algérie Poste), which makes postal payment and financial services from Algeria Poste available to customers of Algérie Poste, holders of EDAHABIA electronic payment cards.

Everything happens from mobile device after free download and installation of the application from the Google Play and App Store.

Indeed, this new mobile service aims to facilitate all EDAHABIA card financial transactions while saving time (use 7 days a week and 24 hours a day), manage and monitor your CCP as well as your operations wherever and whenever you want.

Baridimob typically provides users with various services related to postal and financial activities. These services may include (poste.dz, 2023):

 • Consultation of the CCP account;

 • Periodic programming of transfers (Permanent Transfer);

 • Management of the EDAHABIA card;

 • Transfer from account to account: it is possible for users of this platform to transfer up to 200,000 DA from one account to another account,

 • Consultation of transactions carried out by cards;

 • Request for reissue of the card PIN code;

 • Online payment : like :

  - Mobile Recharge : Baridimob provides the convenience of mobile recharge, allowing users to top up their mobile phone credits through the application;

- Baridpay : is a new mobile payment method that is simple to use and highly secure. It is based on two-dimensional barcode technology known as QR Code;
- Algérie Telecom : for internet subscriptions and landline telephone bills is also facilitated through Baridimob;
- Paying Bills : Settle bills for companies like ADE (Algérienne Des Eaux) And SEAAL (Société des Eaux et de l'Assainissement d'Alger).

Operations on CCP accounts are carried out through various means, including counter transactions, ATMs, TPE terminals, online, and Baridimob/WEB. The number of credit/debit operations on CCP accounts and Baridimob/WEB operations are continuously growing as chown in the following table.

Table 1. Evolution of the number of operations at counter, Baridimob/WEB operations and Total number of CCP operations (debit/credit)

Indicators	2018	2019	2020	2021(1st semester)	2022
Number of operations at counter	542 971 283	575 388 715	589 536 752	310 653 066	151 648 137
Number of Baridimob/WEB operations	19850	150992	846873	4617060	26 221 904
Total number of CCP operations (debit/credit)	578752563	626816861	647935582	365881829	302 345 791

Source : (Direction des Statistiques, des Etudes et de la Prospective, 2022) and (Direction des Statistiques, des Etudes et de la Prospective, 2021)

The majority of operations are conducted at the counter; nevertheless, transactions at Baridimob/WEB operations have seen significant growth with a growth rate of 30% between 2020 and 2022., this is due the COVID-19 pandemic, where the Algerian population has increasingly adopted electronic payment methods.

More than 13 million electronic payment transactions were carried out via the "Baridi Mob" application during the first 5 months of 2023.

A figure expected to reach 32 million by the end of 2023, up 65% compared to last year. An increase in transaction amounts via this application during 2023, of around 370% compared to 2022 (aps.dz, 2023).

Despite the increasing percentage of Baridimob/WEB operations over the past few years, its share remains small compared to the total number of of CCP operations (debit/credit).

For exemple, in 2022, CCP operations (debit/credit) through electronic means (ATMs, online, TPE, and Baridimob/WEB) account for more than 49% of the total debit/deposit operations, and Baridimob/WEB represents only over 9% of it thus it represents a small percentage. As shown in the following figure.

Fig1 . Distribution of CCP operations by means used in 2022
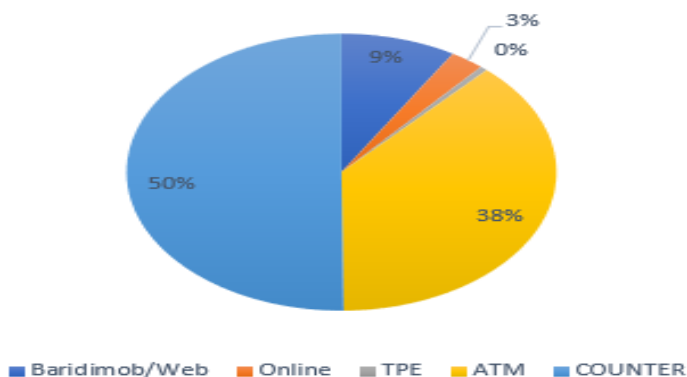
Source : (Direction des Statistiques, des Etudes et de la Prospective, 2022)

2.2. Technologie Acceptance Model (TAM)

There are several theories used to analyze several factors related to the use or adoption of information technology. Namely, Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), Innovation Diffusion Theory (IDT) and the Unified Theory of Acceptance and Use of Technology (UTAUT).

TAM is widely used to explain intention to use and the actual system usage of (IT). For that, In this study, we will applied it to measure factors influencing the adoption Of Baridimob Application In Algeria.

TAM evolved from the TRA with the goal "to provide an explanation of the determinates of computer acceptance that is general, capable of explaining user behavior across a broad range of end-user computing technologies and user populations, while at the same time being both parsimonious and theoretically justified" (Davis, Bagozzi , & Wars, 1989).

It utilizes the constructs "**Perceived usefulness**" and "**Perceived ease of use**", which are individual beliefs that are affected by **External variables**. Both of these constructs, in turn, affect "**Attitude toward using**" and "**Behavioral intentional use**" (Davis, 1989).

However, because the TAM is founded on individual beliefs, it has a limitation in that social influence is ignored.

Due to this limitation, TAM have many extentions like TAM2, TAM3, and it is used to developed new theories like UTAUT.

Followinf figure shows Technologie Acceptance Model.

Fig 2. Technologie Acceptance Model
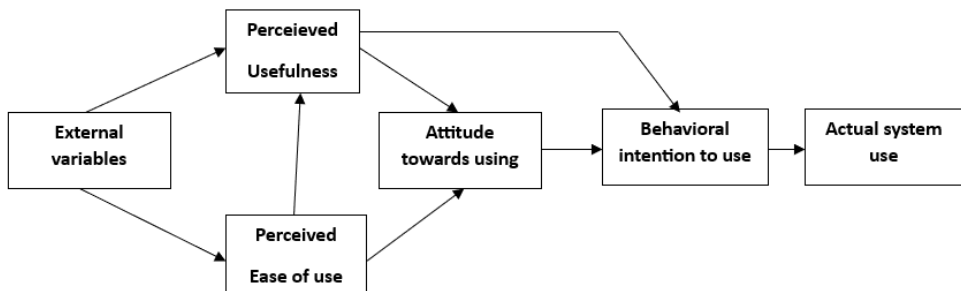
Source: (Davis, Bagozzi , & Wars, 1989)

2.2.1. Perceived usefulness (PU)

Perceived usefulness is defined here as "the degree to which a person believes that using a particular system would enhance his or her job performance." (Davis, 1989).

2.2.2. Perceived ease of use (PEOU)

Perceived ease of use refers to "the degree to which a person believes that using a particularsy stem would be free of effort." (Davis, 1989).

2.2.3. Inattitude toward using (ATT)

Inattitude toward using is "an individual's positive or negative feeling about performing the target behavior" (Aluisio , Maurizio , & Sidali, 2017) .

2.2.4. Behavioral intention (INT)

Behavioral intention is "the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior". (Aluisio , Maurizio , & Sidali, 2017)

2.2.5. External variables

External variables is the requirements of user's view for making system (Hong & Yu, 2018).

2.2.6. Actual system use

Actual system use is real behavior in adopting a system, it is defined as a form of external psychomotor response that is measured by someone with real use (Andy, Dewi, & As'adi, 2020).

According to (Davis F. , 1989), PU and PEOU, directly influence the user's attitude toward using the new information technology, which in turn leads to the user's behavioral intention to use. PEOU influences perceived usefulness (PU). PU also has a direct impact on behavioral intention (BI). Behavioral intention to use leads to actual system use.

3. CONCEPTUAL MODEL AND RESEARCH HYPOTHESES

In our study, we adopted Technology Acceptance Model in order to identify factors leading to the acceptance or rejection of Baridimob Application In Algeria.We consider PU and PEOU as fundamental determinants of users' attitude and stated intention to adopt Baridimob Application In Algeria, and we do not include "external variables" and "actual system used" in our model.

Thus, the conceptual model developed is summarized by figure 3.

Fig 3. Conceptual model
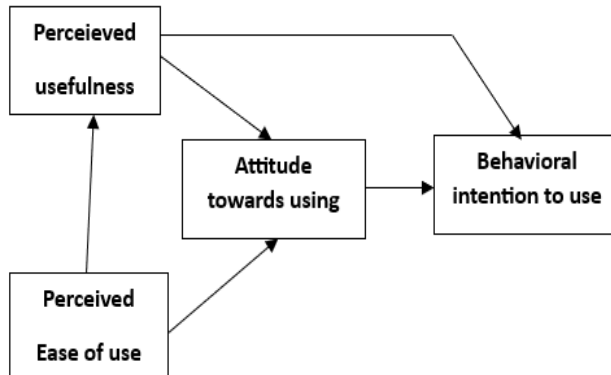
Several previous empirical studies have shown the effect (positive or negative) between the differents variables in our model.

Perceived usefulness :

The results of (Putra, Halianto, Calista, & Damayanti, 2023) show that Perceived usefulness has a positive effect on the Attitude towards using Digital Banking Services Offered by Digital Banks in Indonesia.

In addition, (Setiawan & Widanta, The effect of trust on travel agent online use: Application of the technology acceptance model, 2021) found that Perceived usefulness positively influences attitude toward using the Traveloka.com website, which in turn influences the intention to reuse the website.

Therefore, we posit the following hypothesis:

H1 : Perceived usefulness will positively influence **Attitude towards using** Baridimob Application in Algeria.

The research of (Qi, Cui, Li, & Han, 2021) noted that Perceived usefulness is the strongest positive factor effecting behavior intention to use e-consultation. Similarly, (Fang, 2016) concluded the same finding that Perceived usefulness and social influencing are significantly positive related with behavior intention of college teachers to use MOOC teaching.

On the contrary, (Lim, Osman, Salahuddin, Romle, & Abdullah, 2016) found that Perceived usefulness insignificantly influences online shopping behavior, while purchase intention significantly influences it.

H2 : Perceived usefulness will positively influence **behavioral intention to use** Baridimob Application in Algeria.

Perceived ease of use :

The results of (Setiawan & Widanta, The effect of trust on travel agent online use: Application of the technology acceptance model, 2021) research show that Perceived ease of use positively affects attitude toward using the Traveloka website, which in turn influences the intention to reuse the Traveloka.com website.

In the same way, the research of (Kustono, Nanggala, & Mas'ud, 2020) found tthat Perceived ease of use positively affects perceived usefulness, which in turn positively affects attitude toward using e-wallet applications.

While (Jiang & Deng, 2011) show that Perceived ease of use (PEOU) negatively correlates with individual's attitude towards using Mobile Instant Messaging (MIM), where (Lawson-Body, Willoughby, Lawson-Body, & Tamandja, 2020) found that Perceived ease of use negatively impacts attitude toward e-books in accounting students.

Therefore, we posit the following hypothesis:

H3 : Perceived ease of use will positively influence **Attitude towards using** Baridimob Application in Algeria.

The reseach of (Ismail, 2016) found that Perceived ease of use positively influence perceived usefulness to use smartphones, where (Putra, Halianto, Calista, & Damayanti, 2023) show that Perceived ease of use has a positive effect on both **P**erceived usefulness and the Attitude towards using Digital Banking Services Offered by Digital Banks in Indonesia.

In addition, the research of (Lee, 2011) show that Perceived ease of use affects perceived usefulness, which in turn affects the creation of a positive attitude, leading to continuance use of knowledge management systems.

Inversely, the reseach of (Pratiwi, Rahmiati, & Abror, 2022) show that Ease of use has a negative and insignificant effect on perceived usefulness, while e-service quality has a positive and significant effect on perceived usefulness and intention to reuse.

H4 : Perceived ease of use will positively influence **A Perceived usefulness** Baridimob Application in Algeria.

Attitude towards using :

According to (Sari & Rofaida, 2011) Attitude has the greatest influence on the intention to use credit cards, with subjective norm and behavior control also playing a significant role (Sari & Rofaida, 2011).

The reseach of (Chen & Chen, 2011) claim that the Attitude toward usage of in-vehicle GPS products positively affects behavior intention, with personal innovativeness moderating this relationship.

On the contrary, the reseach of (Suryawirawan, 2019) found that the Attitude has a negative effect on students' intention to practice online business, while subjective norm and perceived behavioral control positively influence this intention.

Therefore the hypothesis is expressed as follows:

H5 : Attitude towards using Baridimob Application in Algeria will positively influence **behavioral intention to use** it.

4. METHOD

In this study, a quantitative survey approach was employed for data collection to investigate Factors Influencing The adoption Of Baridimob Application In Algeria.

The questionnaire was divided into two sections. Section one consisted of questions on the demographic characteristics of the respondents. The second part of the questionnaire is based on constructs validated in the study of (Davis, Bagozzi , & Wars, 1989) , and adapted to the context of this study. The survey items include perceived usefulness, perceived ease of use, attitude, and behavioral intention to use Baridimob application in Algeria.

All questionnaire items were measured using a 5-point Likert scale ranging from "strongly disagree " to "strongly agree".

The survey instrument consists of 4 items for perceived ease of use, 4 items for perceived usefulness, 4 items for attitude toward using, and 4 items for behavioral intention to use. Measurement scales and items are listed in Appendix.

The target respondents in our study were users holders of EDAHABIA electronic payment cards in the wilaya of Constantine.

We randomly contacted users at postal centers in Constantine during Octobre, Decembre 2023, and inquired whether they have experience in using Baridimob Application. In total, 210 valid samples were collected.

Since the respondents in the current study are native Arabic speakers, the questionnaire was translated into Arabic for their convenience and understanding.

The table below displays the demographic data collected from the survey respondents.

Table 2. Profile of the Respondents.

Measure	Item	Frequency	Percentage (%)
Gender	Male	107	51
	Female	103	49
Age	<30	58	27.6
	30->39	86	41
	40->49	49	23.3
	>49	17	8.1
Level	Fondamental level and below	24	11.4
	Secondery level	107	51
	University level	79	37.6

Source : SPSS Output

To validate the suggested conceptual model and test the research hypotheses, the Structural Equation Modeling (SEM).

SEM is a combination of two powerful statistical approaches: exploratory factor analysis and structural path analysis, which enables simultaneous assessment of the measurement model and the structural model (Hair Jr, Matthews, Matthews, & Sarstedt, 2017).

Two SEM methods are available for researchers to choose from: Covariance-Based SEM (CB-SEM) and variance-based Partial Least Squares (PLS-SEM) (Hair Jr, Matthews, Matthews, & Sarstedt, 2017). Among these two methods, we chose the first one because it is suitable for our study.

In this study, the utilization of a two-stage approach, incorporating both the Measurement Model and Structural Model was implemented using SPSS and AMOS 26.

In the initial stage, an assessment of the measurement model was conducted, evaluating the reliability and validity of the measurement variables, along with assessing the overall fitness of the model.

Following this, the second stage concentrated on estimating the structural model, scrutinizing the relationships among the latent constructs outlined in the conceptual model.

5. RESULTS AND DISCUSSION

5.1. Measurement Model

In the assessment of validity and reliability of the conceptual model, Standardized loadings, Cronbach Alpha coefficient, Composite Reliability, Average Variance Extracted (AVE) and discriminant validity had been used.

Table 3. Mean, Standardized loadings, AVE, CR and Alpha values

Factor	Item	Mean	Standardized loading	AVE	CR	Alpha
Perceived usefulness (PU)	PU1 PU2 PU3 PU4	2.99	0.767 0.737 0.762 0.674	0.54	0.71	0.824
Perceived ease of use (PEOU)	PEOU1 PEOU2 PEOU3 PEOU4	3.06	0.778 0.797 0.744 0.756	0.59	0.77	0.852
Inattitude toward using (ATT)	ATT1 ATT2 ATT3 ATT4	3.04	0.783 0.746 0.744 0.747	0.57	0.75	0.842
Behavioral intention (INT)	INT1 INT2 INT3 INT4	2.98	0.803 0.756 0.829 0.773	0.62	0.80	0.869

Source: SPSS and Amos Output

Table 4. The square root of AVE and factor correlation coefficients

	PU	PEOU	ATT	INT
PU	**0.73**			
PEOU	-0.037	**0.76**		
ATT	-0.196	0.035	**0.75**	
INT	-0.049	0.068	-0.029	**0.79**

Source: Amos Output

5.2.1 Validity

Validity includes convergent validity and discriminant validity.

A. Convergent validity

• **Standardized Loadings** are being used in the assessment of validity of combination, they are generally over 0.50, and the ideal factor load is over 0.70 (Hair, Black, Babin, Anderson, & Tatham, 2006)

As shown in Table 3, all factors loadings have exceeded 0.7 and statistically significant. It may be said that the variables represent the structures in the research.

• **Composite reliability** was used with a 0.7 threshold value . As shown in Table 3, composite reliability values of all constructs were more than 0.7, which indicates a good internal consistency (Hair, Risher , Sarstedt, & Ringle, 2019).

• **Average variance extracted (AVE)** was used with a value for each construct that should exceed 0.5. As shown in Table 3, AVE values for all the constructs have exceeded 0.5 (Hair, Risher , Sarstedt, & Ringle, 2019).

B. discriminant validity

• **The square root of average variance extracted (AVE)** being higher than the correlation among all structures and each phrase is being deemed as an indicator that structures have discriminant validity (Fornell & Larcker, 1981).

As seen in Table 4, as the diagonal values relevant to each structure are higher than the values in their own columns.

5.2.2. Reliability

• **Alpha coefficient** had been used in assessing the reliabilities of the variables. It is being expected for the Cronbach Alpha coefficient to be over 0.70 (Hair, Black, Babin, Anderson, & Tatham, 2006).

As shown in Table 3, all Cronbach Alpha coefficients of the structures of the research are over 0.70.

5.2.3. Goodness-of-fit

Generally, the fit criteria of a structural equation model indicate to what extent the specified model fits the empirical data. It is necessary to take multiple criteria into consideration and to evaluate model fit on the basis of

various measures simultaneously (Schermelleh-Enge & Moosbrugger, 2003). In the following table, the recommended and some actual values of fit indices.

Table 5. The recommended and actual values of fit indices

Fit indices	CHI2/DF	GFI	AGFI	CFI	NFI	RMSEA
Recommended value	<3	>0.9	>0.8	>0.9	>0.9	<0.08
Actual value	0.96	0.948	0.927	1.000	0.925	0.00

Source: Amos Output

As shown in Table 5, in overall, the model fit of the SEM indicated satisfactory goodness-of-fit.

5.2. Structural Model

The structural model was assessed to test study hypotheses. In the following table, The results for the structural model.

Table 6. Path coefficients and their significance

Hypo-thesis	Path	Coefficient	T values	P	Supported or not
H1	PU -> ATT	-0.223	-2.328	0.02	Yes
H2	PU -> INT	-0.073	-0.682	0.495	No
H3	PEOU -> ATT	0.026	0.334	0.738	No
H4	PEOU -> PU	-0.032	-0.454	0.650	No
H5	ATT -> INT	-0.045	-0.483	0.629	No

Source: Amos Output

As shown in Table 6, all hypotheses, are rejected, exept H1 is supported.

Results showed that there is a significant positif effect of Perceived usefulness on attitude towards using Baridimob Application in Algeria.

We therefore accept the hypothesis H1. This is consistent with (Putra, Halianto, Calista, & Damayanti, 2023) and (Setiawan & Widanta, 2021) studies.

Results showed that there is no significant positif effect of Perceived usefulness on behavioral intention to use Baridimob Application in Algeria.

We therefore rejected the hypothesis H2. This is aligns with (Lim, Osman, Salahuddin, Romle, & Abdullah, 2016) Study, and contradicted by (Qi, Cui, Li, & Han, 2021) and (Fang, 2016) studies.

Results showed that there is no significant positif effect of Perceived ease of use on attitude towards using Baridimob Application in Algeria.

We therefore rejected the hypothesis H3. This is in accordance with (Jiang & Deng, 2011) and (Lawson-Body, Willoughby, Lawson-Body, & Tamandja, 2020) studies, and conflicts with (Setiawan & Widanta, 2021) and (Kustono, Nanggala, & Mas'ud, 2020) studies.

Results showed that there is a significant positif effect of Perceived ease of use on A Perceived usefulness Baridimob Application in Algeria.

We therefore rejected the hypothesis H4. This is aligns with (Pratiwi, Rahmiati, & Abror, 2022) study, and contradicted by (Ismail, 2016) study.

Results showed that there is no significant positif effect of Attitude towards using on behavioral intention to use Baridimob Application in Algeria.

We therefore accept the hypothesis H5. This corresponds to (Suryawirawan, 2019) study, and conflits with (Sari & Rofaida, 2011) study.

The following figure shows the results of the study.

Fig4. Structural results of the proposed model
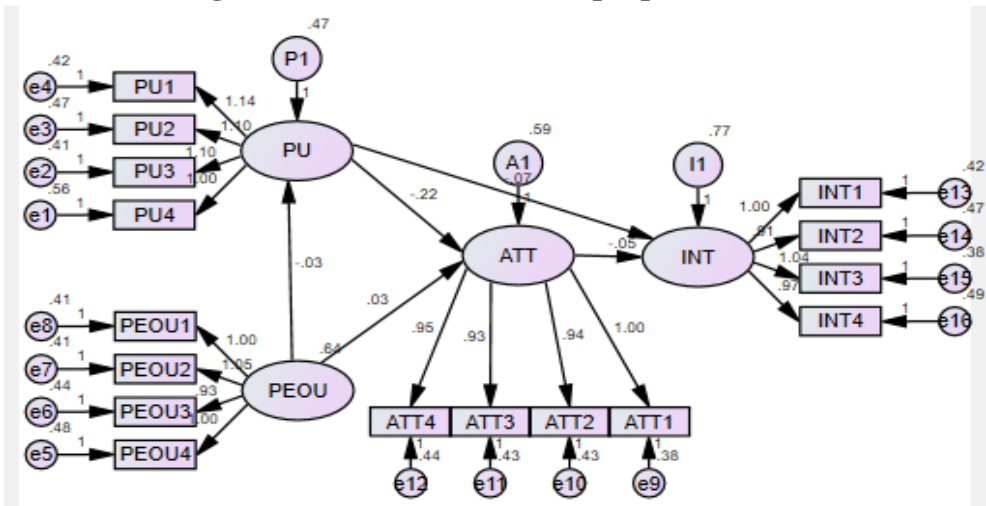
Source: Amos Output

This study examines Factors Influencing The adoption Of Baridimob Application In Algeria, where users found this application relatively eesy to use because of its calarity and simplicity with the availability of the internet, which contributes to taking advantage of its usefulness and reinforces the attitude to use it. Baridimob Application brings many advantages like

carrying out transactions and opperations at any time or place that is leading to reduce time instead of going to postal centers. In addtion, the cost of using Baridimob Application for differents transactions and opperations is much lower than using other means as counters. As well as to some of its valuables services as renewel of edahabia card, and changings its delivery office, ans deactivating it if it is stolen or lost. Despite of all these advantages of Baridimob Application users have no average to behavioral intention to use it,this is due to many reasons including the luck of trust, awareness and ignorance in its use, .

In addtion, thera are some limitations that users of Baridimob Application in Algeria face which policymakers, developers, stakeholders must pay attention to. Among these limitations we mention the inability to use some services in the application due to not activating them like BaridyPay, Zakat al mal, transactions without cards, Purchase using QR.

More ever, the luck of security, sometimes it appears to users that the server is not secure. More on the above, the inability to pay some common bills through the application, such electricity and gas.

6. CONCLUSION

In conclusion, the analysis utilizing the Technology Acceptance Model (TAM) to investigate the factors influencing the adoption of the Baridimob application in Algeria reveals several critical insights. The study assure the main role of perceived usefulness as pivotal determinant shaping users' attitude to adopte Baridimob application, the rest of variables like perceived ease of use and attitude to using did not allow for an explanation of the behavioral intention to use Baridimob application in Algeria.

The limitation of current study is the data only based on questionnaires which was not evenly distributed across all regions in Algeria.

This research contributes valuable insights for both academia and industry, offering a foundation for future studies and actionable recommendations to foster the widespread acceptance and utilization of Baridimob application within the Algerian mobile application landscape.

Thus, future research can be developed by using other theories such as UTAUT,and including other variables that may influence the adoption of the Baridimob application in Algeria such as trust, costs, risks, social and cultural influance.

The study underscores the need for tailored strategies by Baridimob application policymakers, developers and stakeholders to enhance user-friendliness, emphasizing the importance of seamless integration into users' daily routines. policymakers can activate disabled services in the application, offering more attractive services to users through the application and reducing technical problems.

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8. Appendix: Measurement scales and items

Perceived usefulness (PU)

PU1 : I find Baridimob Application useful in my daily life

PU2 : Using Baridimob Application increases my chances of achieving tasks that are important to me

PU3 : Using Baridimob Application helps me accomplish tasks more quickly

PU4 : Using Baridimob Application increases my productivity

Perceived ease-of-use

PEOU1 : I find Baridimob Application easy to use

PEOU2 : Learning how to use Baridimob Application is easy for me

PEOU3 : My interaction with Baridimob Application is clear and understandable

PEOU4 : It is easy for me to become skilful at using Baridimob Application

Attitude of use

ATT1 : Using Baridimob Application is good.

ATT2 : My using Baridimob Application is favorable

ATT3 : I think it is valuable to me to use Baridimob Application

ATT4 : I think it is a trend to use Baridimob Application

Behavioral intention

INT1 : I intend to use Baridimob Application in the future

INT2 : I will always try to use Baridimob Application in my daily life

INT3 : I plan to use Baridimob Application in future

INT4 : I predict I would use Baridimob Application in the future