

The Impact of Using Online Financial Services on Improving Service Quality: An Exploratory Study of a Sample of Customers of Algeria Post in Ouargla.

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Abstract:

This study examines the impact of using online financial services on service quality. A descriptive and analytical approach was employed, based on a random sample of 201 customers from Algeria Post in Ouargla Province. Data were analyzed using SPSS (Version 26) and SmartPLS4. The results revealed a statistically significant positive relationship between the dimensions of reliability, responsiveness, assurance, empathy, and tangibles and overall service quality. They also confirmed a positive and significant effect of online financial services on the quality of services provided by Algeria Post.

Keywords: Financial services, online financial services, quality of services.

1. Introduction:

The digitization of financial institutions is a contemporary topic that has garnered significant attention in economic and management literature, given its pivotal role in reshaping the nature of financial activities and service delivery models. Technological advancements and the shift toward a digital economy have led to the emergence of innovative financial models that rely on technology to manage operations and deliver services—including online banking, electronic payments, digital wallets, and other modern financial solutions.

In this context, financial institutions are increasingly striving to enhance service quality by adopting digitization and related technologies. These efforts reflect the institutions' ability to leverage technical capabilities to improve operational efficiency, enhance the customer

experience, and foster higher levels of satisfaction and trust. Consequently, examining the impact of digital financial services on service quality serves as a fundamental approach to understanding how digitization and digital transformation contribute to improved financial and institutional performance, as well as the achievement of competitive excellence in an environment characterized by rapid change and mounting challenges.

1.1. Research Problem: In light of the above, the following research problem is posed:

To what extent does the use of online financial services affect the quality of services provided by *Algérie Poste* (Algeria Post), from the perspective of its customers in the Ouargla province?

1.2. Study Hypotheses: To address the research problem posed in this study, the relationship between online financial services and the quality of services provided by Algérie Poste will be examined. This leads to the formulation of the following main hypothesis:

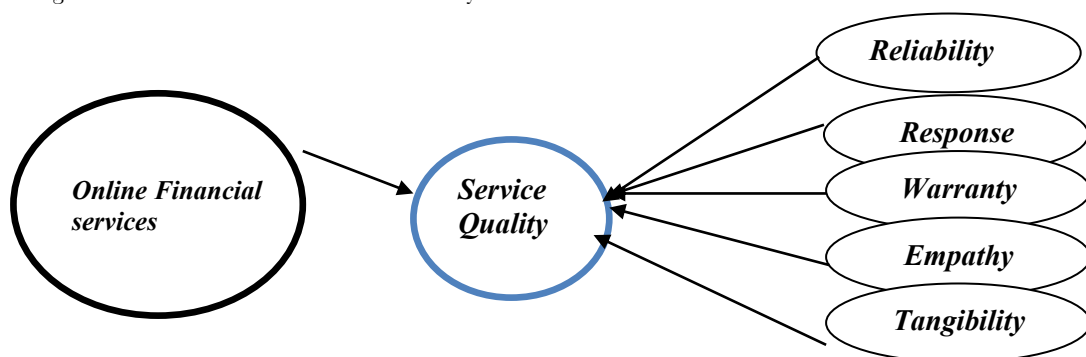
There is a positive, statistically significant effect of online financial services on the quality of services provided by Algérie Poste, from the perspective of its customers in Ouargla Province.

Based on the main hypothesis above, the following sub-hypotheses can be formulated:

- H1: There is a positive, statistically significant relationship between the reliability dimension and the quality of services provided by Algérie Poste in Ouargla Province;
- H2: There is a positive, statistically significant relationship between the responsiveness dimension and the quality of services provided by Algérie Poste in Ouargla Province;
- H3: There is a positive, statistically significant relationship between the assurance dimension and the quality of services provided by Algérie Poste in Ouargla Province;
- H4: There is a positive, statistically significant relationship between the empathy dimension and the quality of services provided by Algérie Poste in Ouargla Province;
- H5: There is a positive, statistically significant relationship between the tangibility dimension and the quality of services provided by Algérie Poste in Ouargla Province;
- H6: There is a positive, statistically significant effect of online financial services on the quality of services provided by Algérie Poste in Ouargla Province.

1.3. Study Model: Based on the study's theoretical framework, objectives, and hypotheses—and with the aim of addressing the research problem and validating the proposed hypotheses—the following model was adopted:

Figure 01: Theoretical Model of the Study



Source: Prepared by the researchers based on studies by Arhin Solomon (2019) and Lulzim S. et al. (2022).

1.4. Study Objectives: The study primarily aimed to construct a conceptual and empirical framework to examine the current state of online financial service usage—as a digital technology—at Algérie Poste, and to identify and explain the relationship between this type of service and service quality.

1.5. Study Significance: Digitalization and its associated technologies currently garner significant attention due to their role in driving change and improving various processes and activities. In this context, the study is significant for determining how the use of online financial services at the Algérie Poste branch in Ouargla Province impacts service quality.

1.6. Methodology and Tools Used: To address the study's research problem, the researchers employed a descriptive-analytical approach. A questionnaire was distributed to collect data for analyzing the impact between the study variables. Additionally, SPSS (v. 26) and SmartPLS 4 software were used to statistically process the collected data.

1.7. Previous Studies:

In their study, Shabani et al. (2022) sought to measure the impact of digitalization on service quality and customer loyalty in Kosovo's banking sector, utilizing a quantitative approach with a sample of 400 customers. The results indicated that digitalization positively influences service quality improvement and loyalty enhancement; while no significant differences were found based on gender, notable differences in loyalty were observed regarding age group and educational level. In another context, a study by Hossain et al. (2022) evaluated the impact of online banking service quality on international tourist satisfaction in Bangladesh. Using a quantitative approach and an online survey of 176 tourists, the results showed that efficiency, system availability, privacy, and fulfillment positively influenced tourist satisfaction, whereas responsiveness, compensation, and communication did not have a significant impact.

Meanwhile, a study by Ben Zaid Salim et al. (2025) aimed to examine the impact of electronic payment methods—specifically the "Gold Card"—on the quality of digital financial services at the University of Médéa. Based on a survey of 31 students, the findings revealed a significant impact of electronic payment methods on digital financial service quality, whereas the website itself had no impact on service quality.

In the same vein, de Jager et al. (2023) assessed online banking service quality in South Africa, Indonesia, and Vietnam using a sample of 460 participants. Employing quality dimensions such as efficiency, privacy, assurance, and website aesthetics, the results indicated significant differences among the three countries; customers in South Africa rated service quality higher than those in Indonesia and Vietnam, reflecting disparities in digital development levels and variations in economic and cultural contexts. A review of prior research reveals that the studies by Shabani et al. (2022), de Jager et al. (2023), and Bin Zaid Salim et al. (2025) share the same objective as the current study: investigating the impact of online services on service quality improvement.

In contrast, the study by Hossain et al. (2022) differs from the current study by approaching the subject from a different angle and context; it focused on determining the impact of efficiency, responsiveness, system availability, privacy, fulfillment, compensation, and communication—as dimensions of online banking service quality—on the satisfaction of international tourists.

2. Theoretical Framework of the Study

2.1. Financial Services:

Financial services encompass the range of activities provided by financial institutions to meet the financing, investment, and risk management needs of individuals and organizations. They are characterized by intangibility, difficulty in pre-evaluation, and relative similarity across institutions, alongside their diversity and the necessity of balancing growth and risk to ensure trust and sustainability.

2.1.1. Concept and Characteristics of Financial Services:

First: The Concept:

A financial service represents the various activities and processes offered by financial institutions—whether tangible or intangible—aimed at satisfying the financial and credit-related needs and desires of customers, both present and future. Conversely, it serves as a source of profit for the institution within a reciprocal relationship between the two parties (Al-Ajarmeh, 2005, p. 32). This definition highlights the comprehensive nature of financial services—encompassing both tangible and intangible elements—and illustrates their dual purpose: satisfying customer needs while generating profits for the institution, thereby reflecting the essence of the reciprocal relationship between the two parties.

They are also characterized by widespread acceptance, as they facilitate various fund collection and payment transactions and hold a significant position within the service sectors of financial institutions, such as banks (Bou-Saleh Sofiane, 2023, p. 329).

This definition emphasizes the importance and significance of financial services in facilitating the financial transactions conducted by individuals through institutions that provide such services.

Based on the foregoing, financial services can be defined as activities and products offered by financial institutions to meet customers' financial and credit needs, characterized by a reciprocal relationship that yields benefits for both parties.

Second: Characteristics of Financial Services:

Financial services possess unique attributes that must be considered when formulating marketing policies for financial institutions.

The dual nature of the bank's relationship with both depositors and borrowers lends these services a distinctive character that sets them apart from services offered in other sectors. Accordingly, the characteristics of financial services are summarized as follows (Naji, 2003, pp. 17–21):

- Financial services are characterized by intangibility; they cannot be physically perceived or touched, as they are produced and consumed simultaneously, making them difficult to evaluate or transport. Financial institutions rely primarily on capital, deposits, and investments to fund their activities and generate returns. Furthermore, financial services are diverse and

multifaceted, designed to meet the varying needs of individuals and institutions—whether related to financing, investment, insurance, or savings.

- Another characteristic is their widespread availability through branches and digital platforms, enabling customers to easily access services anytime and anywhere. Additionally, these services are indivisible and cannot be physically transported prior to use, as they often involve an immediate, interactive process between the institution and the client.

- Financial institutions also face challenges in evaluating the quality of their services due to their intangible nature; customers tend to judge them based on experience and trust rather than tangible attributes. Furthermore, distinguishing between financial services is difficult because offerings—such as current accounts, loans, guarantees, and documentary credits—are largely similar across different institutions. Consequently, competition relies heavily on service quality and customer relationships.

In this context, financial services require a delicate balance between growth and risk. Institutions must expand their activities cautiously while maintaining safe risk levels, given that their operations hinge on mutual trust with customers; this makes risk management a fundamental component of their success and long-term viability.

2.1.2. Online Financial Services:

These consist of financial or banking activities conducted directly between the bank and the customer via the Internet. Customers can access various banking services and products remotely using a computer or other electronic device—without the need for direct human intervention by bank staff—thereby ensuring speed and flexibility in transaction processing (Husseini, 2020, p. 104).

Online banking services manifest through electronic payment channels that enable bank customers to conduct financial transactions via the bank's website over the Internet, using a computer or similar electronic device. The Internet serves as an effective digital intermediary between the bank and the customer; it enables users to access various banking products and services via personal computers without the need to be physically present at bank branches, thereby enhancing the self-service experience while saving time and effort.

Based on the foregoing, online financial services can be defined as a set of banking operations provided by financial institutions through electronic channels. These services allow customers to conduct various financial transactions remotely—using the Internet and diverse electronic devices—thereby ensuring speed and flexibility while overcoming time and location constraints.

Online banking services—a form of electronic banking—focus on delivering banking products and services through web browsers and bank portals (Ezzi, 2014, p. 34). In this context, online financial services offer numerous advantages that enhance banking operational efficiency and improve the customer experience. They facilitate the execution of various financial transactions without the need to visit traditional branches or use ATMs, thereby ensuring rapid responses to urgent transactions and saving time and effort for both individuals and businesses. Furthermore, digitalization aims to improve the quality of banking services by enabling customers to instantly access their accounts, perform transfers, make electronic payments, and issue cards via the internet or mobile applications. One of the most significant

benefits of this transformation is the reduction of operational costs; by minimizing reliance on human resources and paper documentation while improving operational efficiency, banks can boost their profitability and competitiveness. Additionally, digitalization enhances security through the implementation of advanced technologies designed to prevent fraud and cyber-attacks, while allowing for the real-time monitoring of financial transactions. Digital systems also enable banks to minimize potential errors and achieve higher levels of accuracy and reliability, thereby solidifying customer trust and strengthening the bank's position in an increasingly competitive environment (Attallah Al-Saadi, 2024, p. 39).

2.1. Service Quality:

First: Concept:

According to Endeshaw (2021), service quality is defined as a dynamic, interactive state achieved when products, personnel, processes, and the surrounding environment successfully meet or exceed customer expectations (Zhokhargul & Esenyel, 2024, p. 3794).

This definition presents service quality as the outcome of integrating several elements; it also emphasizes that the essence of service quality lies in an organization's ability to meet or surpass customer expectations to ensure satisfaction.

According to Wijaya (2011), service quality measures the extent to which the level of service provided meets customer expectations while delivering the highest possible service level to achieve customer satisfaction. Similarly, Tjiptono and Chandra (2012) viewed service quality as a measure of the alignment between the service level provided and customer expectations (Susilowati & Yasri, 2019, p. 679).

This definition links service quality to the alignment of performance levels with customer expectations, recognizing that achieving maximum satisfaction is the primary goal of any service organization. Furthermore, the importance of service quality—under this definition—lies in its role as a tool for measuring the alignment between the service provided and customer expectations, thereby serving as a benchmark for assessing customer satisfaction. Based on the foregoing, service quality is defined as an interactive measure reflecting the extent to which the level of service provided meets or exceeds customer expectations. This is achieved through the integration of key elements—products, personnel, processes, and the surrounding environment—thereby ensuring customer satisfaction and strengthening their trust in the organization.

Second: Dimensions of Service Quality:

As a multidimensional concept, service quality has garnered significant attention in management and marketing literature, being viewed as a reflection of customer perceptions and satisfaction regarding the service provided. Accordingly, Parasuraman, Zeithaml, and Berry (1988) proposed a model comprising five key dimensions of service quality; this model has become one of the most widely used in applied studies (Jablaq, 2021, p. 8):

- **Reliability:** Refers to the organization's ability to deliver the promised service accurately, consistently, and on time, reflecting a commitment to performance and continuity.
- **Assurance:** Encompasses the competence, knowledge, and skills of employees in instilling confidence and a sense of security in customers—particularly in sectors relying heavily on trust, such as healthcare and education.

- **Tangibles:** Include the general appearance of facilities, cleanliness, décor aesthetics, employee appearance, and all elements that allow the customer to evaluate the service through sensory observation.
- **Empathy:** This refers to providing personalized care and understanding customer needs to strengthen the relationship with the organization. It entails treating customers with personal attention and tailoring services to their individual requirements. Although technological advancements have reduced human interaction, service quality is still measured by performance accuracy and credibility; as technology evolves, it is essential to use it to enhance—rather than replace—personal communication (Al-Balawari & Bashywa, 2011, pp. 554–555).

- **Responsiveness:** This refers to the speed with which employees respond to customer requirements, address complaints, and deliver optimal service.

These various theoretical frameworks embody the multifaceted nature of service quality and reflect the diverse cultural and organizational backgrounds that shape customer experiences. Despite differences among the models, they converge in emphasizing the importance of balancing technical performance, the interactive process, and the mental impression formed, thereby ensuring high-quality service that achieves customer satisfaction.

3. Applied Framework of the Study:

3.1 Methodology and tools used in the study. First: Study Population and Sample:

The study population consisted of customers of the Algeria Post institution in Ouargla Province. A total of 250 questionnaires were distributed to a random sample of customers. Following the retrieval of 217 questionnaires, 16 were excluded for failing to meet response criteria, leaving 201 valid questionnaires for analysis—a response rate of 92.62%.

Second: Study Instrument:

A questionnaire was used as the primary tool for data collection. It was designed based on sources relevant to the study's objective: determining the impact of using online services on service quality. Table 01 outlines the sources of the questionnaire items used in this study.

Table 01: Sources of questionnaire items.

Variables	Sources	N
Online financial services	(Arhin Solomon , 2019)	09
Service quality	(Lulzim S, et al, 2022)	15

Source: Prepared by the researchers.

Third: Measuring the response trends of the surveyed group:

To determine the impact of online financial services on improving the quality of services provided by Algérie Poste, and to measure respondents' attitudes and their level of acceptance regarding the online financial services offered by the institution, arithmetic means were used to illustrate the level of agreement with the items of each variable. Standard deviation values were employed to measure the dispersion of customer opinions around the arithmetic mean. Furthermore, the statements were evaluated using a five-point Likert scale to precisely determine the degree of respondent agreement based on the ranges defined for each rating level, as follows:

[1.00–1.80] Very low; [1.81–2.60] Low; [2.61–3.40] Moderate; [3.41–4.20] High; [4.21–5] Very high.

Fourth: Assessing the validity and reliability of the questionnaire:

Table 02 below shows a Cronbach's alpha coefficient of 0.930, indicating the reliability of the questionnaire as a research instrument. Regarding validity, the square root of the Cronbach's alpha coefficient was 0.964; thus, it can be concluded that all questions in the questionnaire demonstrate internal consistency.

Table 02: Questionnaire validity and reliability test.

N	Validity coefficient	Cronbach's alpha
24	0,963	0,929

Source: Prepared by the researchers based on SPSS V26 software outputs.

Table 2 above shows a Cronbach's alpha coefficient of 0.929, indicating the reliability of the study instrument. Regarding the instrument's validity, all questionnaire items demonstrate internal consistency, as evidenced by the square root of the Cronbach's alpha coefficient, which reached 0.963.

.2.3 Descriptive analysis of the questionnaire sections:

First: Descriptive analysis of the sample members' personal data:

Table 3 below shows that female respondents outnumbered males in this study, accounting for 66.2% of the total. Among the target group—customers of Algérie Poste—the 30–40 age group had the highest participation rate at 35.3%. Regarding educational attainment, the majority of respondents held a university-level education, representing the highest proportion at 69.7%.

Table 3: Descriptive analysis of the study sample.

Personal Data	%	R	Gender
Gender	% 33,8	68	Male
	% 66,2	133	Female
	100%	201	Total
Age group	% 25,4	51	Under 30 years
	% 35,3	71	30 to 40 years
	% 34,8	70	41 to 50 years
	% 4,5	9	Over 50 years
	100%	201	Total
Academic Level	% 10,9	22	Secondary
	% 69,7	140	University
	% 19,4	39	Other
	100%	201	Total

Source: Prepared by the researchers using SPSS V.26 software.

Secondly: Descriptive analysis of the study variables:

From Table 04 below, we observe that the overall arithmetic mean for all variables falls within the moderate range, indicating that the respondents' answers tend towards neutrality.

Table 04: Arithmetic mean and standard deviation of the study variables.

Study Variables	Rating	Standard deviation	Arithmetic mean
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Total score for mobile financial services variables	Average	0,974	3,376
Total score for the reliability variable	Average	0,977	3,132
Total score for the responsiveness variable	Average	0,909	3,247
Total score for the assurance variable	Average	0,993	2,966
Total score for the empathy variable	Average	1,008	2,915
Total score for the tangibility variable	Average	0,925	3,250

Source: Prepared by the researchers using SPSS V.26 software.

3.3 Measurement Model Evaluation

First: Convergent Validity:

Convergent validity measures the degree of convergence and homogeneity among the measurement indicators (items) of a latent variable—that is, the extent to which they agree in reflecting the same concept. This validity is verified using criteria established by Sarstedt et al. (2017) to assess the strength of the correlation between these indicators and their accuracy in representing the latent variable. The criteria for evaluating convergent validity include: Outer Loadings, Cronbach's Alpha (α), Composite Reliability (CR), Average Variance Extracted (AVE), and Jöreskog's Rho (ρ_a)

Table 05: Reliability and Validity Measurement Results:

Variables	Average Variance Extracted (AVE)	Rho De Joreskog(ρ_a)	Composite Reliability (CR)	Cronbach's alpha (α) coefficient
Responsiveness	0,575	0,766	0,843	0,754
Empathy	0,790	0,737	0,883	0,735
Assurance	0,758	0,848	0,904	0,840
Reliability	0,563	0,756	0,837	0,744
Tangibility	0,820	0,801	0,901	0,782
Service Quality	0,516	0,925	0,932	0,921
Online Financial Services	0,540	0,868	10,89	0,859

Source: Prepared by the researchers based on SMART-PLS 4 software outputs.

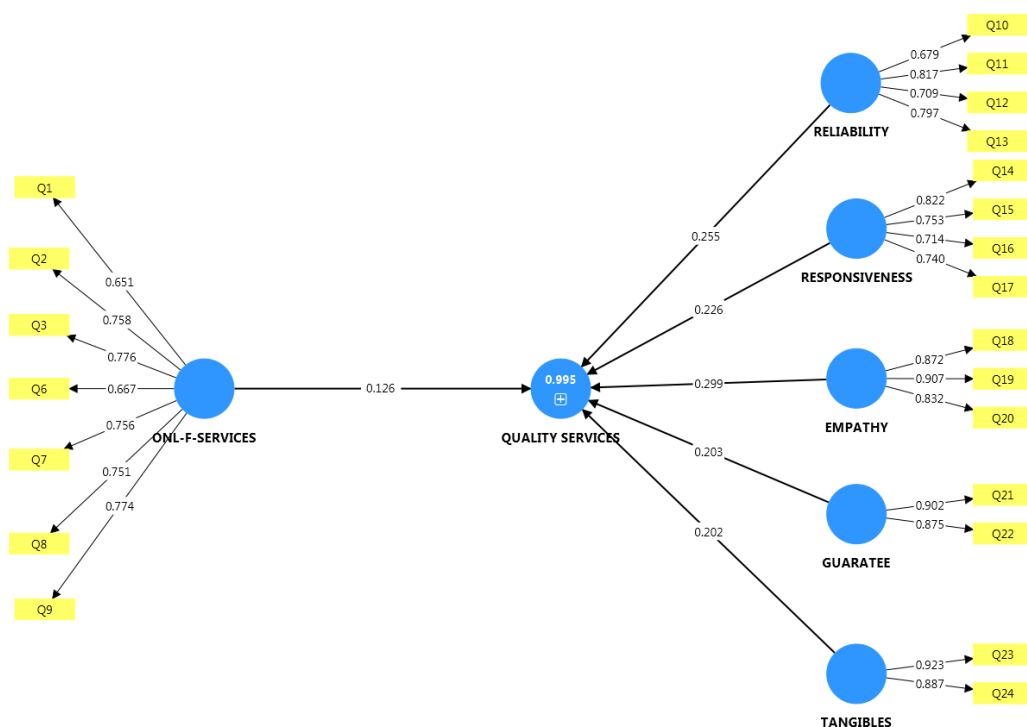
The results presented in Table 05 above demonstrate that convergent validity in the measurement model has been achieved; indicators show that each measurement item explains a greater proportion of the variance in the latent variable than the measurement error, reflecting convergence and homogeneity among the items measuring the same concept. Furthermore, the coefficient results indicate that Cronbach's alpha values exceeded 0.70—ranging from 0.735 to

0.921—thereby meeting statistical acceptability criteria and demonstrating good internal consistency among the scale items; this aligns with the findings of Hulland (1999) and Henseler et al. (2009). Additionally, Composite Reliability (CR) values, ranging between 0.837 and 0.932, exceeded the 0.70 threshold, reflecting strong inter-correlation among the latent variable indicators and confirming the reliability of the measurement model employed (Afthanorhan, 2014). In this context, Rho_A coefficient values exceeded 0.70, ranging between 0.737 and 0.925; this indicates high reliability for the latent variables. It is worth noting that, according to Fornell and Larcker (1981), Dragan and Topolšek (2014), and Sarstedt et al. (2017), this coefficient is more accurate than Cronbach's alpha because it accounts for errors during the estimation process.

Regarding the Average Variance Extracted (AVE), values exceeded 0.50, ranging from 0.516 to 0.820. This implies that each latent variable explains more than half of the variance in its indicators, thereby confirming convergent validity within the model (Fornell & Larcker, 1981).

Outer loading values are presented in Figure 2. Following the removal of an indicator that registered a value below 0.40—consistent with the threshold requiring removal to enhance composite reliability (Hair et al., 2021, p. 118)—three items were found to have values below the 0.70 threshold, ranging from 0.651 to 0.679. The remaining items achieved loading coefficients exceeding the 0.70 reference value.

Figure 02: External Loads (Loading Factor)



Source: SMART-PLS 4 software output.

Second: Discriminant Validity:

Discriminant validity was assessed using the Fornell-Larcker criterion (1981), which involves comparing the square root of the Average Variance Extracted ($\sqrt{\text{AVE}}$) for each latent variable with the correlation coefficients between it and the other latent variables. The results presented in Table 06 below show that all diagonal values of the $\sqrt{\text{AVE}}$ were greater than the inter-construct correlation values. This indicates that each latent variable is distinct from the others and possesses sufficient discriminant validity (Henseler et al., 2014); thus, it can be concluded that the model demonstrates a good degree of discrimination among the latent variables.

Table 06: Fornell-Larcker criterion

	Reliability	tangibility	Warranty	Empathy	Response	Service Quality	Online financial services
Online Financial Services							0,735
Service Quality						0,718	0,591
Responsive ness					0,759	0,862	0,609
Empathy				0,889	0,624	0,840	0,386
Assurance			0,871	0,742	0,736	0,900	0,517
Tangibility		0,905	0,591	0,626	0,594	0,778	0,459
Reliability	0,753	0,584	0,692	0,616	0,721	0,853	0,598

Source: Prepared by the researchers based on SMART-PLS 4 software outputs.

3.4 Structural Model Evaluation:

Table 07 below presents the coefficient of determination (R-square), which is used to assess the model's fit. Numerous studies—such as Hair et al. (2011) and Henseler et al. (2014)—support the use of this coefficient to measure model fit based on the proportion of variance in the dependent latent variables explained by the model. The R-square value for the dependent variable "Service Quality" was calculated as 0.367 ($R^2 = 0.367$); this indicates that 36.7% of the variance in the quality of services provided by Algérie Poste is explained by online financial services.

Table 07: Model Evaluation (R^2 , f^2 , Q^2)

Dependent Latent Variable	GoF	Q^2	F Square	R2 adjusted	R Square
Service Quality	0,506	0,497	0,580	0,364	0,367

Source: Prepared by the researchers based on SMART-PLS 4 software outputs.

The results in Table 7 indicate the f-square value for the dependent latent variable. Based on the criteria established by Cohen (1988), the dependent variable—service quality—yielded a value of 0.580, signifying that online financial services, as an independent latent variable, exert a substantial effect.

The results in Table 7 show that the Q^2 coefficient achieved an estimated value of 0.497. This indicates that the independent latent variable—online financial services—has the capacity to predict the dependent latent variable in the model, namely service quality. Furthermore, Table 7 reveals that the Goodness of Fit (GoF) value, which reflects the model's quality, was 0.432. Since this value exceeds 0.36, it falls within statistically acceptable limits, thereby demonstrating the quality of the model proposed in the current study.

3.5. Path Coefficients and Hypothesis Testing:

After assessing the model's fit and confirming its quality, the hypotheses can be tested using path coefficients.

Table 8: Path Coefficients (STDEV, T-Values, P-Values)

Relationship	Decision	p values	t values	STDEV	Sample mean (M)	Original sample (O)
Reliability -> Service Quality	Accept the hypothesis	0,000	18,818	0,014	0,255	0,255
Responsiveness -> Service Quality	Accept the hypothesis	0,000	15,444	0,015	0,226	0,226
Empathy -> Service Quality	Accept the hypothesis	0,000	15,529	0,013	0,203	0,203
Assurance -> Service Quality	Accept the hypothesis	0,000	17,171	0,017	0,300	0,299
Tangibility -> Service Quality	Accept the hypothesis	0,000	17,389	0,012	0,201	0,202
Online Financial Services -> Service Quality	Accept the hypothesis	0,000	3,621	0,007	0,125	0,126

Source: Prepared by the researchers based on SMART PLS 4 software outputs.

Table 08 indicates a relationship between reliability (as a dimension) and service quality; the coefficient for this relationship is 0.255 with a p-value of 0.000 (less than 0.05), and the t-statistic is 18.818 (greater than 1.96). Consequently, the first hypothesis is accepted, confirming a statistically significant positive relationship between reliability and the quality of services provided by the Algeria Post establishment in Ouargla Province.

Similarly, the correlation coefficient between responsiveness (as a dimension) and service quality is 0.226, with a t-statistic of 15.444 (greater than 1.96) and a p-value of 0.000 (less

than 0.05). This validates the second hypothesis, confirming a statistically significant positive relationship between responsiveness and the quality of services provided by the Algeria Post establishment in Ouargla Province. Regarding the third hypothesis concerning the relationship between "assurance" as a dimension and the quality of services provided by Algérie Poste in Ouargla Province, Table 8 above shows a p-value of 0.000 (less than 0.05) and a t-statistic of 17.171. The relationship coefficient was 0.299, and the t-statistic exceeded the critical value of 1.96; thus, a statistically significant positive relationship is confirmed between assurance and the quality of services provided by Algérie Poste in Ouargla Province.

The results in Table 8 also indicate that the correlation coefficient between "empathy" and service quality was 0.203, with a p-value of 0.000 (less than 0.05). Additionally, the t-statistic for this relationship was 15.529—statistically significant as it exceeds 1.96. Consequently, the fourth hypothesis is accepted, confirming a statistically significant positive relationship between empathy and the quality of services provided by Algérie Poste in Ouargla Province.

Finally, the t-statistic for the relationship between "tangibility" and service quality was 17.389 (greater than 1.96), with a p-value of 0.000 (less than 0.05), while the relationship coefficient was 0.202. This validates the fifth hypothesis, confirming a statistically significant positive relationship between tangibility and the quality of services provided by Algérie Poste in Ouargla Province. Based on the foregoing, it can be stated that reliability, responsiveness, assurance, empathy, and tangibility are the dimensions constituting the dependent latent variable: service quality.

Regarding the sixth hypothesis, the results shown in Table 8 indicate that the T-statistic for the impact relationship between online financial services and service quality was 3.621 (exceeding the 1.96 threshold), with a p-value of 0.000 (below 0.05). Additionally, the impact coefficient for this relationship was 0.126. Consequently, the sixth hypothesis is accepted; there is a positive, statistically significant impact of online financial services on the quality of services provided by the Algeria Post institution in Ouargla Province.

In light of the results confirming the sub-hypotheses, the study's main hypothesis is accepted. Thus, there is a positive, statistically significant impact of online financial services on the quality of services provided by Algeria Post, from the perspective of its customers in Ouargla Province.

3.6. Discussion of Results and Comparison with Previous Studies:

The study found a positive, statistically significant impact of online financial services on the quality of services provided by Algérie Poste in the Ouargla province. It also identified a relationship between service quality and its dimensions: reliability, responsiveness, assurance, empathy, and tangibility. Consequently, these dimensions reflect the quality of services provided by the Algérie Poste unit in Ouargla. These findings highlight the importance Algérie Poste places on online financial services—as a form of digital service—to ensure that its offerings reach customers quickly and from any location.

Based on the results, online financial services—acting as an independent variable—demonstrate the capacity to explain and measure service quality. Thus, the use of online financial services contributes to improving the quality of services provided by Algérie Poste.

This reinforces the importance of the shift toward digital services to elevate service performance and ensure customer satisfaction. Although this study differs from some previous research regarding objectives and the specific dimensions examined, its findings align with those of Shabani et al. (2022), de Jager et al. (2023), and Ben Zid Salim et al. (2025).

Other studies, however, yielded different results, as they approached the subject from different angles and scopes, as previously noted.

Conclusion

This study sought to address the research problem concerning the impact of online financial services on the quality of services provided by the Algérie Poste (Algeria Post) unit in Ouargla Province. The study adopted online financial services as the independent variable and service quality—comprising the dimensions of reliability, responsiveness, assurance, empathy, and tangibility—as the dependent variable. The findings revealed a statistically significant impact of online financial services on all five dimensions of service quality. This demonstrates that the use of online services at the institution under study is a pivotal factor in enhancing the quality of services provided to beneficiaries; as a form of digital service, they have contributed to boosting reliability, response speed, and transaction security, while also fostering empathy and creating a tangible, integrated service environment. These results underscore the importance of digital channels as a strategic choice for improving efficiency and increasing customer satisfaction. Based on these findings, the following recommendations are proposed:

- Strengthen the digital infrastructure of Algérie Poste and enhance system security to ensure service quality and continuity;
- Train human resources in the use of electronic platforms and improve customer communication skills;
- Enhance the customer experience by simplifying user interfaces and accelerating responses to customer needs;
- Promote digital marketing and integration between traditional and electronic channels, while encouraging further research into modern technologies to improve services.

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