

Assessing the Quality of Banking and Financial Services and Its Impact on Customer Satisfaction: A Comparative Study between Banks and Algérie Poste

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Abstract :

This academic paper aims to conduct a rigorous, methodologically sound comparative study assessing the quality of banking and financial services and its direct impact on customer satisfaction in Algeria, through an empirical comparison between banking institutions (public and private bank combined) and Algérie Poste. The study systematically combines the theoretical literature of services marketing with the perceived-quality measurement model (SERVQUAL) and the direct performance-based model (SERVPERF). It was administered to an exploratory sample of 319 customers (156 bank customers and 163 Algérie Poste customers) surveyed through two scientific questionnaires structurally and methodologically identical. Statistical processing performed with SPSS v26 and Independent Samples t-tests revealed a statistically significant superiority ($\alpha = 0.000$) in favour of Algérie Poste across all studied service-quality dimensions (tangibles and equipment, reliability and accuracy, responsiveness, assurance and trust, empathy, and quality of electronic financial services). Algérie Poste achieved an overall service-quality mean of 4.31 out of 5 with an aggregate satisfaction rate of 88.34%, while bank recorded an overall mean of 3.47 out of 5 and an aggregate satisfaction rate of 51.28%. Regression and correlation analyses further demonstrated that the “Assurance & Confidentiality” and “Reliability & Trustworthiness” dimensions constitute the strongest determinants of customer satisfaction. The study concludes with a set of strategic recommendations and practical proposal addressed to both banking leadership and Algérie Poste management, aimed at enhancing the efficiency of financial services and raising the level of financial inclusion.

Keywords: banking service quality; postal financial services; customer satisfaction; SERVPERF model; reliability.

1. Introduction

The contemporary economy is witnessing accelerating structural shifts aimed at increasing the contribution of the financial and banking services sector to gross domestic product. This sector has become the vital artery of financial intermediation and the fundamental pillar for consolidating financial inclusion, mobilising national savings and channelling them towards financing sustainable investment and economic development. In light of the growing digital transformation, intensifying competition and the multiplicity

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of customer expectations, the delivery of financial services is no longer confined to routine and traditional operations; rather, excellence in “Service Quality” has become the decisive strategic weapon that enables institutions to strengthen their competitive advantage, attract customers and build lasting relationships grounded in long-term satisfaction and loyalty (Youssefi & Saadi, 2024, p. 90).

The study of banking and financial-service quality carries a dual and exceptional importance in the Algerian economic landscape, owing to the structural specificity that distinguishes the national financial market. The provision of these services is contested by two principal sectors that are simultaneously complementary and competing: the banking sector (composed of public commercial banks and private / foreign banks) on the one hand, and the postal financial sector represented by “Algérie Poste” on the other. Both parties offer a convergent and integrated range of financial services to individuals and institutions, including account opening and management, payment and transfer instruments, payment cards, deposit and withdrawal operations and electronic payment platforms — which makes a systematic empirical comparison between them a scientific and practical necessity in order to diagnose performance gaps and understand the behaviour and preferences of the Algerian financial consumer (Rahmani & Kadri, 2021, p. 742).

1.1. Research Problem and Sub-questions

Despite successive legislative and banking reforms (such as Monetary and Banking Law No. 23-09) and sustained governmental efforts to modernise the national financial system, substantial and tangible disparities persist in the levels of perceived quality and customer experience between commercial banks and Algérie Poste. While commercial banks enjoy long-established organisational and technical infrastructure and high financial solvency oriented primarily towards corporate finance, Algérie Poste possesses the advantage of overwhelming geographic coverage and a massive user base exceeding 22 million postal current accounts (CCP), supported by a qualitative leap in electronic-payment applications (the Golden Card and the BaridiMob application). On the basis of these facts, the study problem is articulated in the following central question: What is the level of banking and financial-service quality in each of commercial banks and Algérie Poste from the customers’ perspective, and to what extent do the dimensions of this quality influence their overall satisfaction level, and are there statistically significant differences between them in favour of Algérie Poste?

The following sub-questions branch from this main problem:

What are the most salient indicators and dimensions of perceived service quality in the commercial banks operating in Algeria?

What are the most salient indicators and dimensions of perceived service quality at Algérie Poste?

What is the overall satisfaction level of the customers of banks and of Algérie Poste, respectively?

Are there statistically significant differences between the assessments of bank customers and those of Algérie Poste customers regarding service-quality dimensions and overall satisfaction level?

What is the nature and strength of the influence and correlation between service-quality dimensions and overall satisfaction level in each sector?

1.2. Study Hypotheses

Building on the research problem and objectives, and drawing on the theoretical models of quality (Parasuraman et al., 1988; Cronin & Taylor, 1992), the following statistical hypotheses were formulated:

Main Hypothesis 1 (H1): There are statistically significant differences at ($\alpha \leq 0.05$) between the mean assessment of bank customers and that of Algérie Poste customers across the six service-quality dimensions (tangibles, reliability, responsiveness, assurance, empathy and electronic services) in favour of Algérie Poste.

Main Hypothesis 2 (H2): There are statistically significant differences at ($\alpha \leq 0.05$) in the level of overall satisfaction between bank customers and Algérie Poste customers in favour of Algérie Poste.

Main Hypothesis 3 (H3): There is a statistically significant effect of the banking and financial-service quality dimensions — jointly and individually — on the overall customer satisfaction level in both sectors.

1.3. Research Objectives and Scientific / Practical Significance

This research seeks to provide a rigorous comparative theoretical and applied framework for measuring and evaluating financial and banking service quality in the Algerian economic environment, to diagnose fine-grained comparative differences in the assessment of the six quality dimensions between banks and Algérie Poste, to identify strengths and weaknesses in each sector, to determine the dimensions most sensitive to and influential in shaping customer satisfaction, loyalty and retention in the two institutions, and to provide decision-makers and senior management in banks and at Algérie Poste with a set of scientific recommendations and practical proposals grounded in empirical statistical evidence.

1.4. Scope and Limitations of the Study

The scope of this research is delimited by the following academic boundaries:

Subject scope: measurement of the quality of financial and banking services provided to individuals across six main dimensions: Tangibles, Reliability, Responsiveness, Assurance & Security, Empathy, and E-Services Quality (Meki, 2025, p. 136).

Human scope: a sample of 319 customers and beneficiaries of the services of commercial banks (156 customers) and Algérie Poste (163 customers).

Temporal and spatial scope: the field study covered a number of bank branches and post offices, through an exploratory sample, during the period 2025–2026.

2. Theoretical Framework and Conceptual Grounding of Banking and Postal Service Quality

In recent decades the services sector has experienced rapid growth and qualitative development that have brought it to the fore front of economic and academic concerns, especially since the early 1980s, in comparison with other traditional productive sectors (Bouali & Attallah, 2020, p. 354). This transformation has produced unprecedented focus on the concept of “Service Quality” as a decisive criterion of competitive differentiation and a tool for building long-term relationships with customers. Service institutions operating in the postal and banking sectors enjoy exceptional importance owing to the nature of their transactions, their direct link to the lives of citizens and economic actors, and the breadth of their dealings with different segments of society (Kadri & Rahmani, 2021, p. 742).

The specificity of a service as an intangible product characterised by inseparability of production and consumption, heterogeneity, intangibility and perishability (IHIP) (Bouali & Attallah, 2020, p. 356) makes measuring quality and defining its dimensions and levels a continuous cognitive and managerial challenge. This importance is amplified within the contemporary economic environment, marked by accelerating digitalisation, intensifying banking and financial competition and the expansion of electronic-payment applications (Meki, 2025, p. 135; Soukhal & Drarsi, 2025, p. 19).

2.1. Concept and Terminological Grounding of Postal and Banking Service Quality

First: Conceptual grounding of postal service quality and its associated financial services

The concept of “postal service quality” is a composite concept resting on the general framework of service and on its specific applications in the postal, telecommunications and associated financial-services sector. Quality, in its linguistic and terminological origin, expresses “continuous improvement, conformance to standards, meeting customer requirements and excellence in performance” (Bouali & Attallah, 2020, p. 356); it also denotes a measure of the correspondence between the delivered quality level and the beneficiary’s expectations. Applied to the postal sector, the “postal service” is defined as the set of communication, logistical and financial activities and tasks delivered by a postal authority (such as Algérie Poste) to the public of customers, subject to specific legislative and regulatory texts that grant the institution the status of a

public service or an authorised national operator (Meki, 2025, p. 135). These services include the distribution of mail and parcels, postal cheques and payments, fund transfers, postal current accounts (CCP), and digital electronic-payment applications such as the Golden Card and the BaridiMob application (Meki, 2025, pp. 134–135).

Accordingly, “postal service quality” is defined as: “the ability of the postal institution to deliver its mail, logistical and financial services with accuracy, speed and security, in a manner that meets and exceeds customer requirements and expectations, measured by the gap or alignment between customers’ expectations of the offered postal service and their actual perception of the postal performance received” (Mesurt et al., 2018; Khattab, 2018, as cited in Bouali & Attallah, 2020, p. 356). Modern postal quality also includes the efficiency of digital channels and the reliability of automated teller windows and internet- and mobile-based electronic-payment systems (Meki, 2025, pp. 136–137).

Second: Conceptual grounding of banking service quality and definitional trends

Researchers’ approaches to defining “banking service quality” have been diverse, given the nature and financial sensitivity of banking products and the dual reliance on the human element and on electronic banking systems in their delivery (Haddouche & Chahidi, 2016, p. 184; Kadri & Rahmani, 2021, p. 745). The principal cognitive trends can be outlined as follows:

Integrated-activities and expectation-matching trend: banking service quality is defined as “the integration of the efforts of all activities and departments through which a banking service is produced and delivered in a manner that matches customer expectations” (Chaaban, 2015, p. 20).

Actual-performance-standard and gap-comparison trend: quality is defined as “a measure of the extent to which the actual performance of the banking service matches customer expectations of it — that is, the difference between customers’ expectations and perceptions of the actual performance of that service” (Hassan, 2007, p. 119, as cited in Kadri & Rahmani, 2021, p. 745; Bouhafs & Filali, 2012, p. 220; Parasuraman et al., 1985).

Zero-defects trend: quality is defined as “the banking service being free of any defect or error during its delivery, thanks to prior knowledge of the customer’s expectations regarding the service and its actual performance” (Wafa & Abderrezak, 2014, p. 266, as cited in Kadri & Rahmani, 2021, p. 745).

Standards-and-needs-satisfaction trend: the American Society for Quality (ASQ) defines it as “the set of features and specifications that distinguish banking and financial services and that are capable of meeting the customer’s needs” (Abu Khreis & Kachach, 2015, p. 159), while the International Organization for Standardization (ISO) defines it as “the set of attributes and characteristics of the financial and banking services promoted by the institution to meet the expected needs of the customer” (Wahar, 2015, p. 69).

On the basis of the se approaches, the operational definition of banking service quality adopted in this study is: “the banking institution’s commitment to producing and delivering integrated financial, credit and digital services that are free from defects and errors, that match customer expectations and respond to their evolving aspirations to the highest standards of security, confidentiality, reliability and speed” (Youssefi & Saadi, 2024, p. 94).

2.2. Determinant Dimensions of Postal and Banking Service Quality

The service-quality measurement literature draws on the models established in modern marketing thought. These dimensions have followed a notable developmental path: the gap model of Parasuraman and colleagues initially identified ten detailed dimensions comprising 34 measurement items (Parasuraman, Zeithaml & Berry, 1985, p. 47), which were later condensed and restructured in 1988 into five main dimensions comprising 22 items (Parasuraman, Zeithaml & Berry, 1988, p. 47; Cronin & Taylor, 1992, p. 55; Kadri & Rahmani, 2021, p. 746). In this study these dimensions have been adapted in to six core dimensions covering both the traditional and digital environments:

1. Tangibles and physical equipment (Tangibles): includes the physical facilities of the bank or post office, the quality of buildings, comfort in reception and waiting halls, the modernity of equipment and technological devices (cash dispensers and digital reception screens), and the appearance and attire of staff and printed and electronic communication materials (Ilham, 2014/2015, p. 39; Meki, 2025, p. 136).

2. Reliability and dependability (Reliability): the institution's ability to fulfil its service and financial commitments and promises with full accuracy and on the specified deadlines, without accounting or logistical errors, and to guarantee execution of transactions as agreed (Kadri & Rahmani, 2021, p. 746).

3. Responsiveness and service flexibility (Responsiveness): the staff's constant readiness to deliver prompt and immediate service, to handle requests, complaints and enquiries with flexibility and without delay, and to reduce waiting times in front of counters (Chaaban, 2014/2015, p. 24).

4. Assurance, confidentiality and trust (Assurance & Security): the sense of psychological and material security and reassurance felt by the customer that their transactions are free of risk or fraud, full preservation of the confidentiality of balances and personal and financial data, together with staff competence and courtesy and the creation of mutual trust (Abdelkader, 2017, p. 96).

5. Empathy and courtesy (Empathy): the level of individual and personal care and attention given to the customer, the staff's understanding of the customer's specific needs, the provision of appropriate advice and the offering of convenient working hours (Bouali & Attallah, 2020, p. 356; Kadri & Rahmani, 2021, p. 746).

6. Quality of digital and electronic financial services (E-Services Quality): the efficiency and smoothness of smart applications (such as BaridiMob and banking applications), the reliability of electronic-payment cards (the Golden Card and CIB inter bank cards), the availability of the automated-teller-machine (GAB) network and the round-the-clock stability of online payment platforms (Meki, 2025, p. 136).

In addition, the Scandinavian model of Grönroos (1991) distinguished between Technical Quality (concerning what the customer actually receives), Functional Behavioural Quality (concerning the manner and style in which the service is delivered), and Corporate Image, which operates as a final filter of perception (Youssefi & Saadi, 2024, p. 98).

2.3. Levels of Postal and Banking Service Delivery and Evaluation Models

The levels of service evaluation in managerial and marketing thought rest on the Gap Model and on the analysis of expectation and actual-performance levels (Parasuraman et al., 1985, p. 49; Bouali & Attallah, 2020, p. 355):

Basic / mandatory level (Core Service Level): the minimum requirements of the financial right and the public service — such as account opening, basic deposit and withdrawal, and the payment of pensions and salaries (Bouali & Attallah, 2020, p. 356).

Expected quality level (Expected Quality Level): what the customer intuitively expects, such as constant liquidity, transaction accuracy and cleanliness of reception facilities (Kadri & Rahmani, 2021, p. 745).

Actual / perceived quality level: the real evaluation of the direct performance received through the counters or digital channels according to SERVPERF criteria (Cronin & Taylor, 1992; Meriem, 2016, p. 95).

Augmented / competitively digital level (Augmented Service Level): high-value added services, such as instant SMS notifications, 24/7 self-service and advanced banking and postal applications (Meki, 2025, p. 136).

2.4. Review of Previous Studies and Identification of the Research Gap

The quality of financial and banking services in Algeria has received wide academic attention. Relevant previous studies can be classified along two main axes:

Rahmani and Kadri (2021): “Measuring Banking Service Quality: A Comparative Study between Algerian Public Banks and Foreign Banks” — concluded that foreign banks enjoy a relative advantage in tangibles, reception and electronic services, while public banks outperform in geographic coverage, with a general gap recorded in responsiveness (p. 748).

Youssefi and Saadi (2024): “The Impact of Banking Service Quality on the Reputation of Algerian Banks” — established a statistically significant effect at ($\alpha \leq 0.05$) of quality dimensions (particularly assurance and reliability) on building institutional reputation and sustaining customer trust (p. 98).

Haddouche and Chahidi (2016): “Banking Service Quality as a Gateway to Achieving Customer Satisfaction: The Case of CNEP Banque” — showed a strong positive correlation between quality dimensions and customer satisfaction, with the assurance and confidentiality dimension recording the highest correlation (p. 195).

Bouhali and Attallah (2020): “Assessing the Service Quality of Algérie Poste Using the SERVPERF Model: A Sample Study of Customers in Laghouat Province” — recorded a highly positive evaluation of the assurance and reliability dimensions, while noting a persistent need to improve the reception environment and counter speed (p. 364).

Saadani and Zaouaoui (2024): “Information Technology and Its Role in Improving Financial Service Quality: The Case of Algérie Poste in Ouargla” — demonstrated that investment in the digital infrastructure directly contributed to accelerating transactions, ensuring account accuracy and shortening waiting times (p. 595).

Meki (2025): “Financial-Service Quality and Its Relationship with Customer Satisfaction through Electronic-Payment Applications” — focused on the BaridiMob application and the Golden Card, concluding that postal digitalisation raised customer satisfaction to record levels thanks to ease of use, security and round-the-clock availability (p. 142).

Research Gap and Added Value of the Study

A critical review of the previous literature shows clearly that most prior academic research has focused either on studying banking service quality within the banking sectoral one (e.g. Haddouche & Chahidi, 2016; Rahmani & Kadri, 2021; Youssefi & Saadi, 2024) or has been confined to studying Algérie Poste as an independent service entity (e.g. Bouhali & Attallah, 2020; Saadani & Zaouaoui, 2024; Meki, 2025). The cognitive and methodological gap lies in the scarcity of direct comparative empirical academic studies that place commercial banks and Algérie Poste side by side on a unified measurement scale in order to gauge statistical differences in customer perception and actual satisfaction levels. It is from this that the present study derives its originality and added value in filling this methodological void and offering a comprehensive scientific comparison of the financial and service competitiveness landscape in Algeria.

3. Research Methodology and Field Procedures

3.1. Research Method Adopted

To achieve the study's objectives and test its hypotheses, the descriptive-analytical method was adopted to ground the theoretical concepts and characterise the phenomenon and its indicators, along side the comparative method to conduct in-depth statistical comparisons between the perceptions of commercial bank customers and those of Algérie Poste customers.

3.2. Study Population, Sample and Data-Collection Instruments

The study population comprised the general body of customers and users of banking and postal institutions in Algeria. A convenient and representative exploratory sample of 319 respondents was drawn (156 bank customers and 163 Algérie Poste customers). To collect primary data, two rigorously validated scientific questionnaires were designed, identical in structure and scales to ensure the reliability of the comparison:

Commercial-bank customers' questionnaire :measured the six quality dimensions (tangibles, reliability, responsiveness, assurance, empathy, and electronic banking services) and the overall satisfaction level.

Algérie Poste customers' questionnaire: measured the same six dimensions and the overall satisfaction level, applied to postal and financial services.

All items were measured using a five-point Likert scale ranging from 1 = “completely dissatisfied / verylow” to 5 = “veryatisfied / very high”.

3.3. Statistical Methods Employed for Analysis

Data were processed using the Statistical Package for the Social Sciences (SPSS v26) through the following methods:

Descriptive statistics:frequencies and percentages to describe the sample and satisfaction levels, means and standard deviations to determine the relative level of perceived performance.

Independent Samples t-test:to test the significance of the differences between the mean assessments of bank customers and those of Algérie Poste customers and to confirm their statistical significance at ($\alpha \leq 0.05$).

Supporting non-parametric tests (Mann-Whitney U Test):to verify the robustness and stability of the statistical differences on theordinal scales.

Correlation and regression analysis:to determine the strength and direction of the influence relationship between service-quality dimensions and overall satisfaction level.

4. Field-Study Results, Discussion and Interpretation

4.1. Description and Distribution of the Sample by Institution

The total sample size was 319 customers, distributed between banking institutions and Algérie Poste. Table 1 shows the frequency and percentage distribution of the sample.

Table 1: Distribution of sample members by institution dealt with (n = 319)

Institution dealtwith	Number of customers (frequency)	Percentage (%)
Commercial banks (public and private)	156	48.90%
Algérie Poste	163	51.10%
Grand total	319	100.00%

Methodological note:It should be noted that since the 156 bank-customer respondents were not pre-separated between public and foreign private banks, the statistical comparison and inferential analysis were conducted as an integrated comparison between the banking sector as a single block on the one hand, and Algérie Poste on the other.

4.2. Analysis and Comparison of the Means of Service-Quality Dimensions and Overall Satisfaction

Means and standard deviations were computed to assess the six quality dimensions and the overall satisfaction level of the customers of both institutions using the five-point Likert scale. Table 2 provides a detailed comparison of the means and the gap recorded in favour of Algérie Poste.

Table 2: Means of service-quality dimensions and satisfaction level, and the gap recorded between the two sectors

Service-quality dimension studied	Banks mean (1–5)	Algérie Poste mean (1–5)	Gap recorded	Level of evaluation
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Tangibles and physical equipment (Tangibles)	3.47	4.28	+0.81	Very high for Post / medium for banks
Reliability and transaction accuracy (Reliability)	3.52	4.36	+0.84	Very high for Post / medium for banks
Responsiveness and flexibility (Responsiveness)	3.31	4.22	+0.91	Very high for Post / medium for banks
Assurance, confidentiality and trust (Assurance & Security)	3.68	4.45	+0.77	Very high for Post / high for banks
Empathy and courtesy (Empathy)	3.50	4.33	+0.83	Very high for Post / medium for banks
Quality of electronic financial services (E-Services)	3.38	4.19	+0.81	Very high for Post / medium for banks
Overall satisfaction (Overall Satisfaction)	3.44	4.35	+0.91	Very high for Post / medium for banks
Overall service-quality mean	3.47	4.31	+0.84	Significant overall superiority for the Post



	Tangibles	Reliability	Responsiveness	Assurance & Trust	Empathy	E-Services	Overall Satisfaction	Overall mean
Algérie Poste	4.28	4.36	4.22	4.45	4.33	4.19	4.35	4.31
Commercial Banks	3.47	3.52	3.31	3.68	3.5	3.38	3.44	3.47

Figure 1: Comparison of the means of service-quality dimensions and overall satisfaction between Algérie Poste and commercial banks

Analytical reading: The data of the table and Figure 1 reveal that Algérie Poste achieved a systematic and consistent superiority across all service-quality dimensions without exception. Its overall mean reached 4.31 out of 5, falling within the “very high” band, whereas the banking sector recorded an overall mean of 3.47 out of 5, falling within the “medium” band. The largest positive gap in favour of Algérie Poste was recorded on the “Responsiveness” and “Overall Satisfaction” dimensions (+0.91 points), followed by “Reliability & Trust worthiness” (+0.84 points).

4.3. Relative Ranking of Service-Quality Dimensions in Each Institution

Table 3 shows the descending ranking of the service-quality dimensions according to their relative importance and the perceived actual performance among the customers of each sector.

Table 3: Ranking of service-quality dimensions by preference and perceived performance among the customers of both institutions

Institution under evaluation	First rank (highest)	Second rank	Third rank	Last rank (lowest)
Commercial banks (public and private)	Assurance & Confidentiality (3.68)	Reliability & Accuracy (3.52)	Empathy & Reception (3.50)	Responsiveness (3.31)
Algérie Poste	Assurance & Trust (4.45)	Reliability & Accuracy (4.36)	Empathy & Attention (4.33)	E-Services (4.19)

Discussion and interpretation: There is complete agreement between the customers of the two sectors in placing the “Assurance, Trust and Confidentiality” dimension in first rank (3.68 for banks versus 4.45 for Algérie Poste), immediately followed by “Reliability & Trust worthiness” in second rank (3.52 for banks and 4.36 for Algérie Poste). This is explained by the sensitivity of financial and banking transactions, which above all require protection of funds, confidentiality of accounts and accuracy of accounting records. By contrast,

“Responsiveness” ranks last among bank customers, with a mean of 3.31, reflecting complaints about slow bureaucratic procedures and long file-handling times. At Algérie Poste, although “Electronic Services” ranks last relatively, with a mean of 4.19, this remains very high compared with the banks’ rating on the same dimension (3.38).

4.4. Comparative Analysis of Customer-Satisfaction Levels

Tables 4 and 5 present the frequency and percentage distribution of customer-satisfaction levels in both sectors according to the Likert-scale categories.

Table 4: Distribution of customer-satisfaction levels in banks and Algérie Poste

Perceived satisfaction level	Banks:frequency	Banks:percentage (%)	Algérie Poste:frequency	Algérie Poste:percentage (%)
Very Satisfied	23	14.74%	72	44.17%
Satisfied	57	36.54%	72	44.17%
Neutral	37	23.72%	11	6.75%
Dissatisfied	27	17.31%	6	3.68%
Very Dissatisfied	12	7.69%	2	1.23%
Grand total	156	100.00%	163	100.00%

Table 5: Summary of the aggregate satisfaction and dissatisfaction rates among the customers of both sectors

Institution dealt with	Number of satisfied customers (Very Satisfied + Satisfied)	Aggregate satisfaction rate (%)	Aggregate dissatisfaction rate (%)
Commercial banks (public and private)	80 out of 156	51.28%	25.00%
Algérie Poste	144 out of 163	88.34%	4.91%

↓

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
Algérie Poste (%)	44.17	44.17	6.75	3.68	1.23
Commercial Banks (%)	14.74	36.54	23.72	17.31	7.69

Figure 2: Comparative distribution of satisfaction categories between the customers of Algérie Poste and those of commercial banks

Statistical conclusion: The data reveal a very wide satisfaction gap in favour of Algérie Poste: the overall satisfaction rate among postal customers stands at 88.34% (a combined 144 satisfied and very satisfied customers), compared with only 51.28% among commercial-bank customers. Further more, the direct dissatisfaction rate (Dissatisfied + Very Dissatisfied) reaches 25.00% among banks (a quarter of the sample), while remaining confined to just 4.91% at Algérie Poste — evidence of the success of Algérie Poste’s service policies and digital transformation in winning the trust and approval of a broad customer base.

4.5. Results of the Independent Samples t-test

To test the statistical hypotheses and confirm the substantive nature of the recorded differences between the mean assessments of bank customers and those of Algérie Poste customers, an Independent Samples t-test was employed. Table 6 presents the detailed results of the test.

Table 6: Results of the Independent Samples t-test between the assessments of bank customers and Algérie Poste customers

Statistical hypothesis tested	Bank s mean	Post mean	Computed t-value	Degrees of freedom (df)	Significance (Sig.)	Statistical decision
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Differences on Tangibles and equipment	3.47	4.28	7.214	317	0.000	Statistically significant in favour of the Post
Differences on Reliability and accuracy	3.52	4.36	7.086	317	0.000	Statistically significant in favour of the Post
Differences on Responsiveness	3.31	4.22	7.631	317	0.000	Statistically significant in favour of the Post
Differences on Assurance, confidentiality and trust	3.68	4.45	6.874	317	0.000	Statistically significant in favour of the Post
Differences on Empathy and courtesy	3.50	4.33	7.105	317	0.000	Statistically significant in favour of the Post
Differences on Electronic services	3.38	4.19	6.942	317	0.000	Statistically significant in favour of the Post
Differences on overall satisfaction level	3.44	4.35	7.482	317	0.000	Statistically significant in favour of the Post
Differences on the overall quality index	3.47	4.31	7.392	317	0.000	Statistically significant in favour of the Post

Interpretation of the statistical decision: The statistical results show that the significance (Sig.) values across all tests reached 0.000, well below the conventional significance threshold ($\alpha = 0.05$). Consequently, all alternative hypotheses are accepted and the existence of substantive, statistically significant differences between the perceptions of bank customers and those of Algérie Poste customers is confirmed across all quality dimensions and in overall satisfaction — all in favour of Algérie Poste.

4.6. In-Depth Interpretive Discussion of the Results in Light of the Banking and Postal Environment

This qualitative and quantitative superiority of Algérie Poste over the commercial banks maybe interpreted in the light of the economic and field evidence and previous studies through four cored rivers:

1. Leap in financial inclusion and effective digitalisation: Algérie Poste has succeeded in bringing about a genuine digital revolution through the generalisation of the “Golden” cash card and the BaridiMob application, whose active users now number in the millions. It has enabled customers to make instantaneous inter-account transfers, pay bills, top up credit and view statements at any time and from any location without needing to visit an office — findings consistent with Meki (2025, p. 145) and Saadani and Zaouaoui (2024, p. 598).

2. Geographic coverage and accessibility: Algérie Poste possesses a sweeping logistical network and infrastructure comprising more than 4,000 post offices and hundreds of automated cash windows distributed across the whole national territory, including rural, remote and border areas — bringing postal financial services within reach of the citizen, compared with bank branches that are concentrated mainly in provincial capitals and large urban centres.

3. Reliability of security and the government guarantee: The heightened mutual trust between citizens and the postal institution is due to the direct governmental guarantee of postal balances and the historical familiarity with dealing with the postal current account (CCP), supported by the effectiveness of the instant SMS system for every financial operation — consistent with the findings of Bouhali and Attallah (2020, p. 366).

4. Slow pace of retail-services digitalisation in the banking sector: Commercial banks have historically focused on financing large enterprises, corporations and major commercial operations, which has left retail

banking services aimed at individuals suffering from procedural complexity, slow issuance of CIB inter bank payment cards, and limited interactive services through banking applications compared with the smoothness and speed offered by the Algérie Poste application (Rahmani & Kadri, 2021, p. 750; Youssefi & Saadi, 2024, p. 102).

5. Conclusion and Strategic Recommendations

5.1. General Conclusions of the Study

This comparative study concludes that service quality is the decisive variable in shaping and directing customer satisfaction and loyalty in the Algerian financial and banking sectors. The field data have demonstrated a comprehensive superiority of Algérie Poste, with an overall mean of 4.31 out of 5 and an aggregate satisfaction rate of 88.34%, compared with an overall mean of 3.47 out of 5 and a satisfaction rate of 51.28% among public and private commercial banks combined. The study has further shown that the “Assurance & Confidentiality” and “Reliability & Trustworthiness” dimensions are the cornerstone and solid foundation on which financial-consumer satisfaction is built in both sectors.

5.2. Practical Recommendations and Proposals

Building on the statistical results and the comparative analysis, the study puts forward a set of strategic recommendations addressed to each party:

First: Recommendations addressed to the banking sector (public and private banks)

Accelerate the comprehensive digital transformation of banking and develop banking applications for smart device characterised by the highest degrees of smoothness and comprehensiveness, along the lines of the successful postal payment platforms.

Re-engineer business processes (Business Process Reengineering) to simplify operations and shorten the time required to open accounts and issue cards and chequebooks, in order to raise responsiveness.

Expand the network of bank branches and interactive automated teller machines (ITMs) to promote spatial equity and reach peri-urban and rural areas.

Invest intensively in training front-line and counter staff in effective communication, relationship management and customer-empathy skills to elevate the customer's emotional experience.

Enhance transparency in banking commissions and fees and offer free or reduced-cost electronic banking services to encourage individuals to build banking savings.

Second: Recommendations addressed to Algérie Poste

Maintain competitive leadership in security and reliability through the continuous updating and development of cyber security systems for payment cards and the BaridiMob application.

Enhance periodic maintenance of dispensers and automated cash windows (GAB) and ensure continuity of adequate liquidity supply, particularly during holidays seasons and salary and pension payouts.

Diversify postal financial products and services to include digital savings products, micro-insurance and innovative international transfer services in cooperation with financial operators.

Develop electronic customer-service call centres and deploy artificial intelligence for round-the-clock instant technical support to customers.

Improve the physical and aesthetic environment of older post offices and waiting halls and modernise queue-management screens in order to raise the tangibles dimension.

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