



FinTech Innovations in Improving Algeria Post Services: The BaridiMob Application as a Case Study

Les innovations FinTech dans l'amélioration des services d'Algérie Poste : l'application BaridiMob comme étude de cas

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Abstract:

This study examines how FinTech innovations are improving Algeria Post's financial services, with particular focus on the BaridiMob application. It identifies the main FinTech applications used in financial services, examines the technologies adopted by Algeria Post, and analyzes the key services provided through BaridiMob. The study adopts the descriptive and analytical approaches to examine the development of digital financial services and their contribution to improving service delivery. The findings show that FinTech has contributed to the digitalization of Algeria Post's financial operations, facilitated electronic transfers and payments, enabled remote account and card management, and expanded access to financial services through mobile technology. The BaridiMob application illustrates the role of FinTech in making financial services more accessible, flexible, and efficient, while reducing reliance on physical transactions and supporting Algeria Post's digital transformation.

Keywords: FinTech; Financial Innovation; Digital Financial Services; Algeria Post; BaridiMob; Electronic Payments.

JEL Classification: G20; G21; O33.

Résumé:

Cette étude examine comment les innovations FinTech contribuent à l'amélioration des services financiers d'Algérie Poste, en mettant particulièrement l'accent sur l'application

BaridiMob. Elle identifie les principales applications de la FinTech utilisées dans les services financiers, examine les technologies adoptées par Algérie Poste et analyse les principaux services fournis à travers BaridiMob. L'étude adopte les approches descriptive et analytique afin d'examiner le développement des services financiers numériques et leur contribution à l'amélioration de la prestation des services. Les résultats montrent que la FinTech a contribué à la numérisation des opérations financières d'Algérie Poste, facilité les transferts et les paiements électroniques, permis la gestion à distance des comptes et des cartes et élargi l'accès aux services financiers grâce aux technologies mobiles. L'application BaridiMob illustre le rôle de la FinTech dans l'amélioration de l'accessibilité, de la flexibilité et de l'efficacité des services financiers, tout en réduisant le recours aux transactions physiques et en soutenant la transformation numérique d'Algérie Poste.

Mots-clés : FinTech ; Innovation financière ; Services financiers numériques ; Algérie Poste ; BaridiMob ; Paiements électroniques.

Classification JEL : G20 ; G21 ; O33.

Introduction :

Like other sectors, the financial sector has undergone rapid transformation in the delivery of financial services as a result of developments in information technology. This transformation has introduced a wide range of innovative solutions designed to facilitate financial service delivery and expand access for the broadest possible segment of the population. This development is referred to as financial technology (FinTech) innovation, which represents one of the emerging trends in the financial industry. It involves integrating digital technologies into financial transactions in order to provide faster and more inclusive financial services.

The use of financial technology is not limited to automating processes within financial institutions; it is also associated with the development of modern business models and services, including electronic payment services, mobile payment services, artificial intelligence, data analytics, and other technological applications. These services are characterized by their ability to provide financial services remotely, thereby eliminating the need for customers to be physically present in order to access financial services.

In Algeria, as in many other countries, financial institutions have witnessed significant developments in their services through the adoption of payment cards, electronic payment services, and smartphone applications. Algeria Post (Algérie Poste) has developed its financial services, most notably through the BaridiMob application, which provides postal account holders with a range of services through their smartphones. The application is not limited to account inquiries and money transfers; it has also incorporated electronic payment functionalities, enabling users to pay various bills directly through the application.

Statement of the Research Problem:

To what extent have FinTech innovations contributed to the development and improvement of Algeria Post's financial services, and to what extent has the Baridi Mob application contributed to this development?

Based on the main research problem, the following sub-questions can be formulated:

1. What is meant by financial technology, and what are the main applications used in financial services?
2. What financial technologies are used to develop and improve the services provided by Algeria Post?
3. What are the main services provided by the BaridiMob application?

Research Hypotheses:

The study is based on the following three hypotheses:

1. Financial technology (FinTech) comprises a set of digital technologies used to develop financial services, including electronic payment technologies, money transfers via smartphones, digital wallets, and other related applications.
2. Algeria Post relies on several financial technologies, particularly smartphone-based financial services, electronic payment services, and electronic cards, which contribute to the development and acceleration of financial services.
3. The BaridiMob application provides a range of financial services, including balance inquiries, money transfers, electronic payments, bill payments, and other services, thereby facilitating the completion of various financial transactions remotely.

Significance of the Study:

This study is motivated by the digital transformation taking place in Algeria's financial sector and the role of financial technology in developing and improving the financial services provided by Algeria Post. This study highlights the role of the financial technologies employed in the BaridiMob application, one of the most widely used financial applications in Algeria.

Objectives of the Study:

The study aims to:

1. Clarify the concepts related to financial technology.
2. Highlight the main financial technology innovations used to develop financial services.
3. Identify the financial technology applications and tools used by Algeria Post.
4. Highlight the main financial services provided through the BaridiMob application.

Research Methodology:

The study adopts a **descriptive approach** to present and analyze key concepts related to financial technology and the technologies that expand the scope and accessibility of financial services.

The study also adopts an **analytical approach** to examine and analyze Algeria Post's experience in using financial technology in the provision of financial services, with particular emphasis on the services offered through the BaridiMob application.

1. Conceptual Framework of FinTech

The rapid development of information and communication technologies has brought about significant transformations in the financial sector through the emergence of various solutions and innovations that have contributed to improving the delivery of financial services, enhancing their efficiency, and increasing their accessibility. In this context, Financial Technology (FinTech) has emerged as one of the most prominent manifestations of digital transformation in the financial sector, owing to the wide range of modern technologies and applications it offers across different areas of financial services. Accordingly, to establish the conceptual framework of the study, this section addresses the concept of FinTech, its emergence and development, as well as its main applications and areas of use in financial services.

1.1. Definition of FinTech

Financial technology (FinTech) refers to the use of innovative technological solutions to enhance, automate, and facilitate the delivery and utilization of financial services. It encompasses specialized software, digital platforms, and algorithms that enable companies, businesses, and individuals to manage their financial activities, operations, and transactions more efficiently. With the widespread adoption of smartphones and other digital devices, FinTech applications have become increasingly accessible and integrated into everyday financial activities. The term "FinTech" is derived from the combination of the words "financial" and "technology." (Tahanout, 2021, p. 710)

FinTech refers to applying technology to provide new and enhanced financial services. Its emergence is partly driven by the observation that, although advances in information technology have significantly reduced the cost and improved the functionality of a wide range of goods and services, the unit cost of financial intermediation appears to have remained relatively unchanged for more than a century. This situation has created significant opportunities for technological innovation to improve the efficiency, accessibility, and cost-effectiveness of financial services. (Thakor, 2020)

Thus, FinTech refers to the integration of technological innovations and communication methods to develop and modernize financial services, with the aim of making them accessible to the largest possible number of customers, thereby enhancing financial inclusion.

1.2. The development of financial technology (FinTech)

The development of FinTech began in the early twentieth century with the introduction of electronic fund transfers and the automation of banking operations. It progressed through the emergence of credit cards, artificial intelligence, machine learning, automated teller machines

(ATMs), electronic stock exchanges, and international financial communication networks such as SWIFT;

During the 1980s and 1990s, FinTech expanded through online financial trading, electronic banking, mobile payments, and digital payment platforms such as PayPal. At the same time, technologies such as artificial intelligence, machine learning, and big data increasingly became integrated into financial services;

Since the beginning of the twenty-first century, FinTech has entered a new phase with the emergence of blockchain technology and cryptocurrencies, particularly Bitcoin in 2009. This was followed by the development of decentralized applications, smart contracts, cryptocurrency platforms, and mobile payment services such as Google Pay and Apple Pay. By the mid-2010s, FinTech had also become an important academic and investment field, with growing attention to its role in sustainable and green finance;

Overall, the evolution of FinTech reflects a gradual shift from the automation of traditional financial operations toward a broad digital ecosystem that is transforming payments, banking, investment, asset management, and other financial services. (Abad-Segura & others, 2020)

1.3. The Role of FinTech in the Transformation of Financial Services

As an innovation in technology-based financial services, FinTech is profoundly transforming financial products, payment methods, business models, market participants, and the structure of financial markets, and even money itself. The COVID-19 pandemic accelerated FinTech adoption, which can foster financial development by promoting fundamental strategic objectives such as stability, integrity, inclusion, efficiency, innovation, and competition within the financial sector, while providing a solid foundation for the growth and prosperity of the digital economy. (Feyen, Natarajan, & Saal, 2022, p. 02)

1.4. The Importance of FinTech

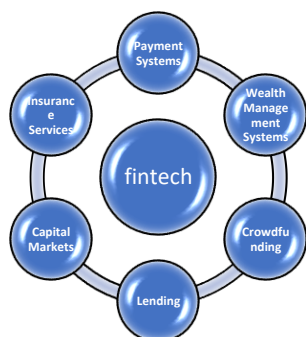
- Increasing demand for banking products, particularly retail banking and financing products.
- Expanding the customer base of financial institutions adopting fintech and increasing their market share in both domestic and global financial markets.
- Expanding access to banking services to achieve financial inclusion.
- Facilitating and simplifying services for customers, reaching new segments of the population who are unbanked, and encouraging them to engage with the banking system.
- Enhancing employee productivity and increasing operational efficiency through the dissemination of digital knowledge and awareness.
- Providing customers and users of these technologies with high-quality services in accordance with international standards.

1.5. Areas of FinTech

The main areas that have been improved and enhanced through FinTech can be summarized as follows: (tebaibia, 2023, p. 538)

- **Payment Systems:** These are among the simplest applications compared with other financial products and services. Companies capable of developing systems based on modern technologies can attract the largest possible number of customers quickly and at lower costs. The innovative systems introduced by financial institutions are intended to facilitate customers' lives, whether individuals or institutions, through technological innovations such as mobile applications, credit cards, Near Field Communication (NFC) technology, and others.
- **Wealth Management Systems:** One of the most prominent examples of wealth management systems is robo-advisors, which provide financial advice based on algorithms. These systems provide customers with tools and recommendations to manage their accounts, in addition to suggesting an appropriate asset allocation for investment based on customers' investment characteristics and preferences.
- **Crowdfunding:** FinTech enables funds to be raised in the form of donations or investments through digital platforms designed to collect funds for financing investment projects. Crowdfunding can be classified into three main types: equity-based crowdfunding, donation-based crowdfunding, and reward-based crowdfunding.
- **Lending:** Significant developments have taken place in the processes and mechanisms through which individuals and institutions obtain loans. The emergence of specialized digital lending platforms has facilitated communication between lenders and customers directly, without the involvement of financial intermediaries in the process.
- **Capital Markets:** The scope of FinTech has expanded to include capital markets, covering areas such as investments, trading, foreign exchange, and others. These platforms enable traders to communicate with one another, place buy and sell orders for commodities and securities, and monitor risks in real time.
- **Insurance Services:** FinTech contributes to facilitating and strengthening the relationship between insurance companies and policyholders by enabling the analysis and exchange of information. It also allows insurers to offer customers a diverse range of products and to assess risks based on real-time and accurate data.

Figure 1: Areas of FinTech



Note: Authors' elaboration based on the foregoing.

1.6. Evolution of Total Global Funding Activity in the Fintech Sector

The fintech sector witnessed high levels of investment activity during the 2023–2026 period, based on data from the KPMG report on total global funding activity in the fintech sector, as illustrated in the following figure:

Figure 2: Total global funding activity (VC, PE and M&A) in fintech 2023-2026



Note: (KPMG, Pulse of Fintech H1'26, 2026)

The data on total global funding activity in the fintech sector indicate that the industry experienced high levels of investment activity during the 2023–2026 period. Total funding amounted to 140.6 billion dollars in 2023, before declining to 110.6 billion dollars in 2024, representing a decrease of approximately 21.3%. In 2025, total funding increased again to 122.8 billion dollars, representing growth of approximately 11.0% compared with the previous year. This indicates the beginning of a recovery in investment activity in the fintech sector following the decline recorded in 2024.

During the first half of 2026, global fintech funding reached \$103.1 billion across 2,100 deals. This amount represents approximately 84.0% of the total funding recorded for the whole of 2025, which is a substantial level considering that the 2026 figure covers only six months. Furthermore, the funding recorded in the first half of 2026 was equivalent to approximately 73.3% of the total funding recorded in 2023, reflecting the strong investment activity in the sector during this period.

In contrast, the data reveal a clear decline in the number of deals. The number of deals decreased from 5,965 in 2023 to 5,823 in 2024, and then to 5,328 in 2025, while only 2,100 deals were recorded during the first half of 2026.

2. *Digital Transformation of Algeria Post's Financial Services*

The digital transformation of financial services has become an essential component of modernizing the financial sector. In this context, Algérie Poste has adopted various digital solutions to improve the accessibility, efficiency, and speed of its financial services. This section presents the main aspects of this digital transformation.

2.1. *Definition of Algeria Post*

Algeria Post is a national public establishment of an industrial and commercial nature, endowed with legal personality and financial autonomy. It was established pursuant to Executive Decree No. 02-43 of 14 January 2002, relating to the establishment of "ALGERIE POSTE." The establishment is governed by the laws and regulations in force and is placed under the supervision of the minister responsible for postal services. Its headquarters are located in Algiers. (Official Gazette of the People's Democratic Republic of Algeria N° 04, 2002)

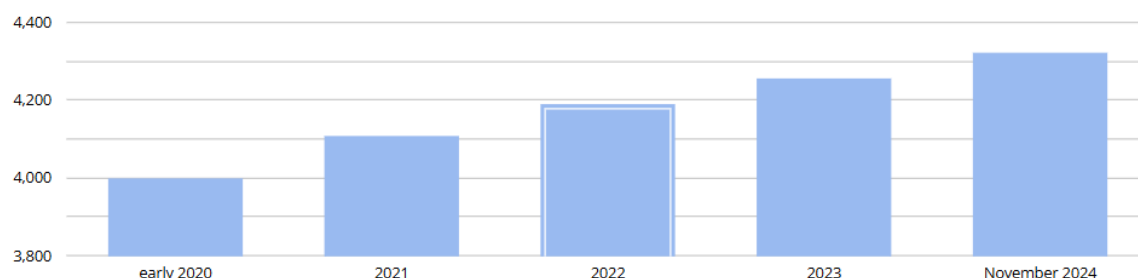
Algeria Post: A national public institution of an industrial and commercial character, endowed with legal personality and financial autonomy, governed by the laws and regulations in force, particularly Law No. 18-04 of May 10, 2018, establishing the general rules relating to the post and electronic communications as well as Executive Decree No. 02-43 of January 14, 2002, creating "Algerie Poste". The activities subject to the exclusivity regime are granted to the operator "Algerie Poste" by the provisions of Law No. 18-04 mentioned above. (Ministry of Post and Telecommunications, Algeria Post, 2026)

2.2. *Evolution of Algeria Post's Postal Network*

Indeed, the postal network has expanded significantly, with the total number of post offices increasing from 3,999 at the beginning of 2020 to 4,324 by the end of November 2024. This expansion has been complemented by the deployment of mobile post offices across all provinces of the country, with the aim of bringing postal and financial services closer to citizens, particularly those living in remote and underserved areas. Accordingly, the number of mobile post offices increased from 39 in 2020 to 89 by November 2024;

Furthermore, the number of Automated Teller Machines (ATMs) has increased significantly, rising by approximately 42%, from 1,407 machines in 2020 to 1,996 machines. In addition, plans have been announced to further expand the ATM network through the deployment of 1,000 additional machines, thereby enhancing access to postal and financial services across the country. (Ministry of Post and Telecommunications, 2026)

Figure 3: Number of post offices



Note: (Ministry of Post and Telecommunications, 2026)

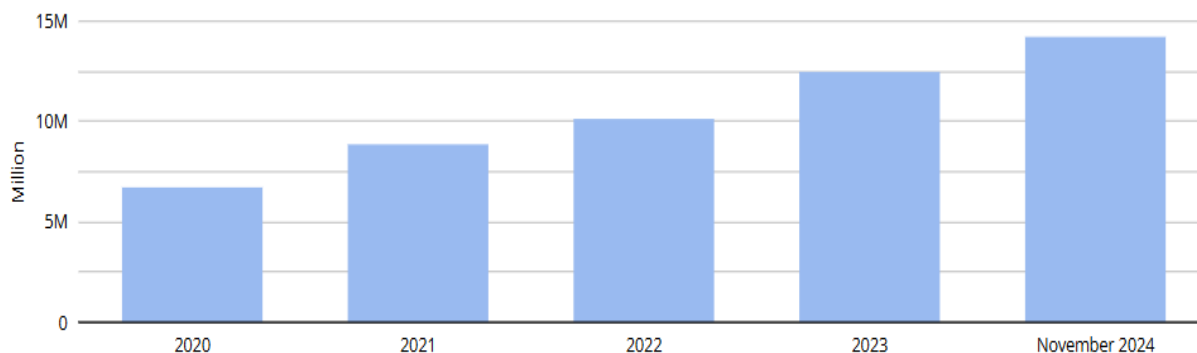
2.3. Definition of Digital Postal Services

Digital postal services are defined as a set of services provided by the postal institution through its electronic platforms and digital applications, enabling customers to carry out postal and financial transactions remotely without the need to visit traditional postal offices. These services include various operations, such as electronic payment, money transfers, account monitoring, and bill payment, through secure digital interfaces that are easy to use. This contributes to improving service quality and facilitating access for users wherever they are. (kouadria, 2026, p. 91)

2.4. Development of Electronic Payment Services in Algeria

Algérie Poste has expanded electronic payment services in Algeria by providing secure, interoperable payment solutions connected to the banking network. The launch of the Mobile Switch has further enhanced these services by enabling instant payments and money transfers through QR codes. Partnerships across sectors and the rapid expansion of Edahabia cards have supported this digital transformation, with the number increasing from 6 million in 2020 to 14.1 million by November 2024. (Ministry of Post and Telecommunications, 2026)

Figure 4: Evolution of the number of « Edahabia » cards in use



Note: (Ministry of Post and Telecommunications, 2026)

3. *BaridiMob application*

The BaridiMob application is one of the digital solutions developed by Algérie Poste to provide remote postal financial services by enabling users to perform a range of financial transactions through their mobile phones. The application allows Algérie Poste customers to check the balance of their Current Postal Account (CCP), review recent transactions carried out using the Edahabia card, and transfer funds from one CCP account to another. It also enables users to block and unblock their cards and locate Algérie Poste Automated Teller Machines (ATMs). Furthermore, the application forms part of Algérie Poste's efforts to digitize its financial services and develop electronic payment methods, thereby enhancing the speed of transactions and facilitating access to financial services.

3.1. *BaridiMob Electronic Application*

BaridiMob is a free mobile application available on Google Play and the App Store, developed by Algérie Poste in April 2018. It makes postal and financial services provided by Algérie Poste available to its customers holding the EDAHABIA electronic payment card. This new service aims to facilitate all financial transactions, as well as the management and monitoring of postal accounts, 24 hours a day, 7 days a week (24/7);

Adopting technological developments in finance and telecommunications aims to enhance citizens' satisfaction with services by providing a wide range of banking services and improving time efficiency and ease of use. These services include checking current postal account balances, electronic payment services, financial transactions, money transfers, mobile phone credit top-ups, and bill payments (imamali, terbeche, & aici, 2025, p. 645)

3.2. *Services Provided by the BaridiMob Application*

The BaridiMob application provides a range of digital financial services that enable Algeria Post customers to conduct banking and payment-related transactions remotely. These services support the digitalization of postal financial services by reducing the need for in-person visits to post offices and enabling access to financial services through mobile technology. The main services provided by the application include: (ALGERIE POSTE , 2025)

- **CCP Account Balance Inquiry:** The application enables users to electronically check the balance of their Postal Current Account (CCP) without having to visit a post office or use an Automated Teller Machine (ATM).
- **Access to Financial Transaction History:** BaridiMob allows users to view their ten most recent transactions carried out using the EDAHABIA card, thereby facilitating the monitoring and management of their financial activities.
- **CCP-to-CCP Money Transfers:** The application enables users to electronically transfer funds from one CCP account to another, subject to the limits and conditions established by Algeria Post. The maximum amount that can be transferred is DZD 200,000.00 per transaction.

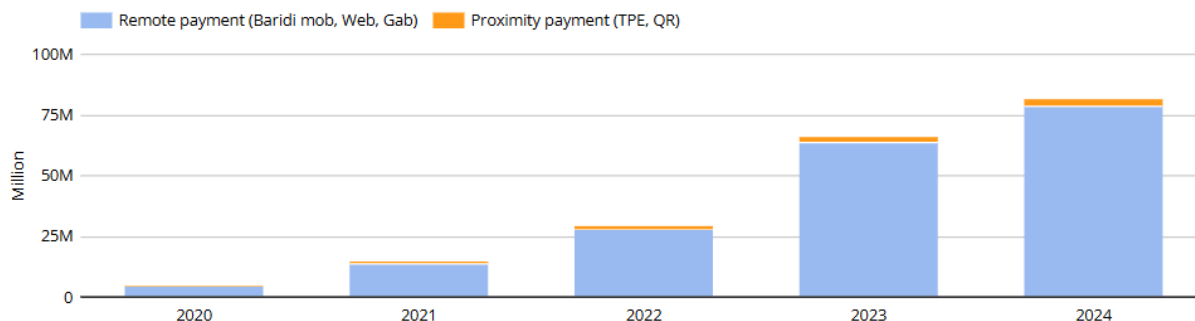


- **EDAHABIA Card Management:** BaridiMob provides several card-management functionalities, including checking the card status, monitoring transactions carried out using the card, and viewing applicable usage limits. It also allows users to block and unblock their EDAHABIA card, where this functionality is supported.
- **ATM Location Services:** The application incorporates a geolocation feature that enables users to identify the locations of Algeria Post Automated Teller Machines (ATMs/GABs), thereby facilitating access to cash withdrawal services.
- **Saving Transfer Templates:** Users can save certain transfer operations as templates, allowing them to reuse beneficiary information in subsequent transactions without having to enter the same details repeatedly. This functionality contributes to improving the efficiency and convenience of digital financial transactions.
- **Bill Payment and Telecommunication Top-Up Services:** BaridiMob has progressively expanded its electronic payment functionalities. Since 11 May 2022, users have been able to top up mobile phone credit for Mobilis, Ooredoo, and Djezzy, pay fixed-line telephone bills, and recharge Algeria Telecom Internet subscriptions, including ADSL, Fibre, and 4G LTE, directly through the application's payment interface.
- **QR Code-Based Electronic Payments:** Through the Barid Pay service, users can make electronic payments to participating merchants using Quick Response (QR) codes. The customer scans the merchant's QR code through the BaridiMob application, and the corresponding amount is electronically transferred from the customer's account to the merchant's account.
- **Payment of Various Bills and Housing-Related Dues:** The range of payment services available through BaridiMob has progressively been extended to include the payment of bills issued by SEAAL, ADE, and SONEGAS, in addition to the payment of certain AADL housing-related dues through the application, within the framework of agreements concluded with Algeria Post.

3.3. The Role of the BaridiMob Application in the Growth of Electronic Payment Transactions

To enhance the efficiency, speed, and reliability of its financial services, Algérie Poste has developed the BaridiMob and ECCP applications for postal current account holders. These platforms provide a range of digital services, including mobile phone top-ups, bill payments, account balance checking, and money transfers. The adoption of these digital solutions has contributed to a substantial increase in electronic payment transactions using Edahabia cards, rising from 5 million transactions in 2020 to more than 73 million by November 2024. (Ministry of Post and Telecommunications, 2026)

Figure 5: Evolution of the number of e-payment transactions



Note: (Ministry of Post and Telecommunications, 2026)

After extracting the number of transactions for each year from the figure, the data can be presented in the form of a table to provide greater clarity .

Table 1: Evolution of the number of e-payment transactions

Anne	2020	2021	2022	2023	2024
Proximity payment (TPE, QR)	367.213	1.318.587	1.625.316	2.378.073	3.571.066
Remote payment (Baridi mob, Web, Gab)	4.333.443	13.316.824	27.918.755	63.627.303	78.531.151

Note: Authors' elaboration based on the foregoing.

The table presents the evolution of electronic payment transactions conducted through Algeria Post during the period from 2020 to 2024. It highlights the development of two main categories of electronic payment: proximity payment and remote payment. Proximity payment includes transactions carried out through Electronic Payment Terminals (EPTs) and QR-code payments, while remote payment encompasses transactions conducted through the BaridiMob application, online payment, and Automated Teller Machines (ATMs).

The data indicate a significant increase in proximity payment transactions over the period under consideration. The growth in the number of EDAHABIA cards in circulation, combined with the expansion of the range of services available on the Algeria Post commercial platform, contributed to the increase in electronic payment transactions. The number of proximity payment transactions rose from 367,213 transactions in 2020 to 3,571,066 transactions in 2024, representing an approximately tenfold increase.

A more substantial growth can be observed in remote payment transactions. Transactions through the BaridiMob application, online payments, and ATMs increased considerably during the study period. Remote payment transactions increased from 4,333,443 in 2020 to 78,531,151 in 2024, an approximately eighteenfold increase. This evolution reflects the growing use of Algeria Post's digital financial services and the increasing adoption of electronic channels for conducting financial transactions.

A comparison between the two categories shows that remote payment transactions were approximately 20 times higher than proximity payment transactions in 2024. This substantial difference highlights the increasing use of remote electronic payment channels, particularly those enabled by digital applications and online services, which provide users with convenient and rapid access to financial services without the need to visit a traditional post office.

3.4. The Contribution of FinTech to the Development of BaridiMob Services

The integration of FinTech technologies into BaridiMob services has transformed the nature of the relationship between customers and Algeria Post. Users are now able to perform a range of financial transactions independently and remotely, without relying continuously on staff at post offices. This transformation has helped reduce some of the temporal and geographical constraints associated with traditional financial service delivery, while improving accessibility, convenience, and flexibility.

Accordingly, the contribution of FinTech to the development of BaridiMob extends beyond merely adding new digital functionalities to the application. Rather, it involves reshaping the way financial services are delivered through the integration of mobile technology, digitalization, electronic payment, card management, digital authentication, and geolocation. The integration of these technologies has contributed to providing more flexible and efficient financial services and enabling users to perform a range of transactions remotely, reflecting Algeria Post's transition toward a more digitally oriented model of financial service delivery.

Table 2: The Role of FinTech in Developing BaridiMob Services

FinTech Innovation	Application in the BaridiMob Ecosystem	Service Developed	Impact on the Service
Mobile Technology	BaridiMob application on smartphones	Remote access to financial services	Facilitating access to services and reducing the need for physical visits
Digital Financial Services	Digitalization of postal and financial services	CCP balance inquiry and transaction management	Providing services more quickly and flexibly
Electronic Funds Transfer	CCP-to-CCP transfers	Electronic money transfers	Facilitating and accelerating transfers between accounts
QR Code Technology	BaridPay through BaridiMob	Electronic proximity payment	Enabling contactless payments using smartphones

Mobile Payment	Use of smartphones to make payments and transfers	Electronic payment	Reducing reliance on cash and facilitating transactions
Digital Card Management	EDAHABIA card management through the application	Card monitoring, blocking, and unblocking	Increasing customers' control over their payment cards
OTP Authentication	Verification code sent via SMS	Registration and selected digital transactions	Supporting authentication and enhancing transaction security
Geolocation	Locating GABs/ATMs	Access to automated teller machines	Facilitating access to service points
Digital Transaction History	Display of recent card transactions	Transaction monitoring	Improving financial tracking and control
Saved Transaction Templates	Saving transfer transactions as templates	Facilitating recurring transfers	Reducing the time and effort required for repeated transactions

Note: Prepared by the researchers based on (Ministry of Post and Telecommunications, 2026); (imamali, terbeche, & aici, 2025)

The table shows that the integration of FinTech innovations into BaridiMob has gone beyond simply digitalizing traditional services; it has contributed to transforming the way financial services are delivered and making them increasingly dependent on digital channels. Mobile technology has enabled users to access financial services remotely, while electronic funds transfers and mobile payments have facilitated and accelerated financial transactions. The use of QR Code technology through the BaridPay service has also provided users with an electronic proximity payment method, while EDAHABIA card management and digital authentication (OTP) have given users greater control over their cards and enhanced transaction security.

Furthermore, geolocation technology has facilitated access to automated teller machines (ATMs), while the digitalization of transaction records has enabled users to monitor their financial transactions more easily. Therefore, the integration of these innovations has made BaridiMob services more flexible, faster, and more accessible, while reducing the need for customers to physically visit post offices. This reflects the contribution of FinTech to the digital transformation of Algeria Post's financial services

4. Conclusion

FinTech has become one of the most significant transformations taking place in the financial sector, given the range of digital technologies and solutions it provides to improve the methods of delivering financial services and enhance their speed, flexibility, and accessibility. In Algeria, this transformation has been reflected in the growing adoption of digital financial services, particularly through the development of electronic payment infrastructure and the expansion of the use of electronic cards and mobile-based financial services. In this context, BaridiMob represents one of the most prominent manifestations of the digital transformation of Algeria Post's financial services, as it provides users with a range of services that enable them to perform various financial transactions remotely.

This study aimed to examine the role of FinTech innovations in improving the financial services provided by Algeria Post, with particular emphasis on the BaridiMob application as a case study of the use of digital technologies in the delivery of postal financial services. Based on the theoretical and applied analysis, the study shows that FinTech is not limited to the use of electronic alternatives to traditional services; rather, it represents a transformation in the mechanisms through which financial services are delivered through the use of mobile technology, electronic transfers, electronic payment, QR Code technology, digital card management, digital authentication, and geolocation.

4.1. Findings

The study reached several findings, the most important of which are as follows:

- FinTech represents one of the major drivers of digital transformation in the financial sector, as its applications have contributed to developing methods of payment, fund transfers, account management, and remote delivery of financial services.
- Algeria Post has demonstrated a clear orientation toward the digitalization of its financial services by expanding the use of electronic cards, developing electronic payment methods, and strengthening financial services delivered through mobile devices.
- The BaridiMob application represents a practical example of the use of FinTech in postal financial services, as it enables users to access a range of financial services without having to visit post offices.
- Mobile technology has contributed to making financial services more flexible by enabling users to check their CCP account balances, make transfers, manage their EDAHABIA cards, and monitor certain financial transactions remotely.
- The use of electronic fund transfers and mobile payments has facilitated and accelerated the execution of financial transactions, thereby reducing reliance on traditional procedures.
- The integration of QR Code technology through the BaridPay service has provided an electronic proximity payment method, thereby contributing to the diversification of digital payment methods offered by Algeria Post.

- The development of electronic payment transactions in Algeria indicates an increasing reliance on digital channels, which is consistent with the broader trend toward expanding the use of electronic payment methods and digital financial services.

Accordingly, the contribution of FinTech to the development of BaridiMob extends beyond merely adding electronic functionalities to the application. Rather, it contributes to reshaping the way financial services are delivered by moving from a model that relies heavily on physical visits to post offices toward a model that enables users to perform a range of transactions independently and remotely.

4.2. Testing the Research Hypotheses

In light of the findings obtained, the research hypotheses can be assessed as follows:

First hypothesis: The first hypothesis states that FinTech is represented by a set of applications, including electronic payment, mobile-based financial transfers, and digital financial services.

The theoretical analysis demonstrates that these applications constitute key components of the FinTech ecosystem, while a number of them are also incorporated into Algeria Post's financial services. Therefore, the findings support this hypothesis.

Second hypothesis: The second hypothesis states that Algeria Post relies on a number of FinTech technologies, particularly mobile services, electronic payment, and electronic cards.

The study demonstrates that Algeria Post has developed a range of digital services, with the BaridiMob application representing one of the main channels through which financial services are delivered via mobile devices, alongside the use of electronic cards and electronic payment methods. Therefore, the findings support this hypothesis.

Third hypothesis: The third hypothesis states that the BaridiMob application provides a range of digital financial services, including balance inquiries, financial transfers, electronic payment, card management, and the remote execution of various transactions.

The study shows that the application provides a range of these services, confirming that BaridiMob represents a digital channel for delivering Algeria Post's financial services. Consequently, the findings support this hypothesis.

4.3. Recommendations

Based on the findings of the study, the following recommendations can be proposed:

- Continue developing the BaridiMob application and expanding the range of digital financial services it provides.
- Strengthen integration among the various digital payment platforms and financial services offered by Algeria Post.
- Develop cybersecurity mechanisms and strengthen the protection of users' personal and financial data.
- Enhance users' digital awareness and training to encourage the safe use of digital financial services.



- Improve the user experience of digital applications and platforms to ensure easier access to and use of financial services.

5. References

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