

The e-banking in Algeria: Satisfaction measure

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Abstract

Purpose of the article The development of the web from web 1.0 (webcast) to web 3.0 (interactive) has enabled the development of new services on the net, among them the e-banking. According to MEUNIER V, e-banking, internet banking, web banking or online banking, all these terms refer to the use of the Internet by a financial institution. To offer its clients a range of banking services at least broad, ranging from the simple commercial showcase to the management of remote financial transactions. A new service that brings a lot of benefit to consumers that aims to import the bank on the internet, in order to increase their number of customers (customers' prospect) and satisfy customers' existence. But the question to ask is what the Algerian consumer is satisfied with this service?

Methodology/methods We have positioned our study on the horizontal level of satisfaction, or we have studied satisfaction with service elements, reflect the evaluation of consumer syntheses. On the e-banking service in Algeria. Our study was conducted by a questionnaire with 400 clients of the largest bank in Algeria BADR bank.

Scientific aim The objective of our survey is to measure the satisfaction of Algerian customers on the e-banking service, a subjective and objective measure to evaluate the expectations of consumers and their satisfaction, and the perceived value.

Findings After analyzing the results of our first questionnaire, it was concluded that: (1) There is a high rate of users who use e-banking in an informational context, but for the bank they are customers prospect for transactional rank. (2) There was a general dissatisfaction with the e-banking service. (3) Even the majority of customers do not find any speed in the handling of complaints or suggestions. (4) The bank risks losing 60% of these users because they are not interested in reusing this service.

Conclusions After measuring the satisfaction, consumers of the e-banking service registered a total dissatisfaction of users or the bank will lose 60% of these users due to the design, content, speed and cost. But after a thorough investigation with the bank's technicians, we found that the bank encountered a lot of difficulties in terms of content and speed. Among these difficulties we can consider (1) the problem of the flow of the carrier lines, (2) electronic tax evasion.

Keywords: e-banking, satisfaction, BADR BANK, Internet, TIC

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