



Mobile Banking Applications as a Tool for Developing Banking Services Marketing in Algeria: A Case Study of DigitBDL and WimpayBDL from BDL Bank

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Abstract

In an era of digital transformation, mobile banking applications play a crucial role in enhancing banking services marketing and financial inclusion. This study examines the impact of mobile banking applications on marketing strategies within the Algerian banking sector, with a focus on two applications developed by the Local Development Bank (BDL): DigitBDL and WimpayBDL.

Through a case study approach, the research highlights the functionalities, customer engagement strategies, and marketing advantages of these applications. The findings reveal that mobile banking apps improve accessibility, customer interaction, and service efficiency while overcoming traditional banking limitations.

The study concludes that leveraging mobile banking applications as a marketing tool can enhance customer satisfaction, brand visibility, and financial inclusion in Algeria.

Keywords: Mobile banking, banking marketing, DigitBDL, WimpayBDL, banking apps, e-banking.

Jel classification codes: G21, M31, O33.



تطبيقات الخدمات البنكية عبر الهاتف كأداة لتطوير تسويق الخدمات البنكية في الجزائر: دراسة حالة لتطبيقي DigitBDL و WimpayBDL من بنك BDL

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ملخص: في عصر التحول الرقمي، تلعب تطبيقات الخدمات البنكية عبر الهاتف المحمول دورًا حيويًا في تحسين الخدمات المصرفية، والتسويق، وتعزيز الشمول المالي. تهدف هذه الدراسة إلى تحليل تأثير تطبيقات الخدمات البنكية عبر الهاتف المحمول على استراتيجيات التسويق في القطاع المصرفي الجزائري، مع التركيز على تطبيقين طورهما بنك التنمية المحلية DigitBDL و WimpayBDL. من خلال منهج دراسة الحالة، يسلط البحث الضوء على وظائف هذه التطبيقات، واستراتيجيات تفاعل العملاء، والفوائد التسويقية التي توفرها، تكشف النتائج أن تطبيقات الخدمات المصرفية عبر الهاتف المحمول تعزز إمكانية الوصول إلى الخدمات المصرفية، وتحسن تجربة العملاء، وترفع كفاءة تقديم الخدمات، مما يساعد في التغلب على القيود التقليدية للقطاع المصرفي. وتخلص الدراسة إلى أن توظيف تطبيقات الخدمات المصرفية عبر الهاتف المحمول كأداة تسويقية يمكن أن يعزز رضا العملاء، ويزيد من وضوح العلامة التجارية، ويدعم الشمول المالي في الجزائر.

الكلمات المفتاحية: الخدمات المصرفية عبر الهاتف المحمول، تسويق الخدمات المصرفية، DigitBDL، WimpayBDL، تطبيقات المصارف، الخدمات المصرفية الإلكترونية.

1. INTRODUCTION

Service marketing has been significantly changed by technological progress, especially in the case of the financial services industry, as institutions continue to strategize on how to engage clients and offer services. Banks all over the world have changed their single-channel in-person services bound to the branch offices to multi-channel services provided electronically via the bank's website, automated teller machines, social media, and mobile applications. The advancement of internet access and digital devices has enabled financial institutions to be more user-friendly and provide real-time services and experiences to meet the changing needs of their customers. In developed economies, this digital transformation has created modern banking standards such as advanced cross-border payments, mobile wallets, and integrated financial planning services, along with sophisticated.

The Algerian banking system is, however, undergoing its primary level of digitalization within a context of insufficient technological infrastructure and limited economic development. The launch of fourth-generation (4G) internet services in 2016 was a game changer in these respects, enabling enhanced digital services as well as online and mobile banking.

This headway notwithstanding, there are still lingering issues in the sector, particularly in the international payment services and electronic banking sectors, which remain non-existent or are severely limited by overly complex regulations, insufficient interfaces with international financial systems, and an overwhelmingly cash-based economy. Banks in Algeria have, for the most part, concentrated on the digitization of basic services like account queries, local fund transfers, and payment of utilities, billing them through Websites and mobile applications. This is a significant advancement considering the time and technological gaps caused as a result of decades of underinvestment, but it is not nearly as advanced as the complete digital transformation of other more developed markets. What seems to have made a significant impact, though, is the widespread adoption of smartphones, as they now enable banks to easily reach customers from both urban and rural areas, unlike before when there were lots of constraints posed by geography.

This case study assesses mobile banking applications as a marketing tool in Algeria, based on the research problems: To what extent do mobile banking applications impact the marketing of banking services? Mobile banking apps dominate other digital tools because they offer immediacy, personalization, security, and, easiest of all, an interface that provides banks with a feature to engage customers that other tools like websites and ATMs cannot offer.

Digital communication allows for instantaneous notification and transaction updates, while personalization adjusts services according to individual preferences and needs. Encryption and biometric authentication build trust while less sophisticated users can use the features provided a lot easier thanks to better user interfaces. All of these attributes make banking easier and more enjoyable. They also help streamline service delivery and serve a more potent marketing purpose that encourages customer loyalty and the visibility of brands as a whole in a highly competitive context. With specific regard to the Local Development Bank (BDL) and the DigitBDL and WimpayBDL applications, this research aims to assess their role in service delivery and financial inclusion. DigitBDL allows the user to manage the payment account as well as undertake various transactions. WimpayBDL focuses on mobile payments, allowing integration with local payment networks for cashless transactions. Both applications serve as a model for how Algerian banks can use mobile technology for customer satisfaction and market expansion.

The research is framed within Algeria's specific socio-economic context, which is characterized by a very high penetration of mobile phones with the latest reports from the Telecommunication company claiming a percentage greater than 90 percent. This, along with the rest of the characteristics of the younger population, substantiates the probable impact mobile banking apps could have in revolutionizing the financial services marketing sector. Besides the operational advantage that these applications have, they also try to solve broader societal problems like the ability to use mobile banking in remote areas and the financial illiteracy of some people.

Providing a direct gateway to neglected groups and embedding educational programs, mobile apps can help users control their finances in harmony with the target objectives of economic modernization and financial inclusivity.

Research importance:

- **Developing Issue:** It is imperative to investigate how banks can use mobile marketing applications, considering the high penetration of mobile phones in Algeria. Algerian banks, like other institutions around the world, must embrace the transition towards mobile-based services to remain competitive in the market;
- **Access to Banking Services:** Mobile banking has the potential to widen access for unserved populations, especially in remote locations where branches do not exist. This has become even more important in a country with vast geographical disparities and large rural populations;
- **Educational Technology:** Apps provide interactivity, thus improving customers' financial literacy through tutorials, alerts, and personalized instructions. This can serve to aid the general public's understanding of banking services and facilitate greater involvement in the official financial system.

Research objectives:

- Investigate how DigitBDL and WimpayBDL facilitate service provision to the unbanked or underbanked clientele and the barriers of distance, cost, and technology appreciation;
- Identify functions such as alerts and QR code payments, which are instrumental in enhancing marketing activity and, subsequently, customer responsiveness.

2. Literature Review

2.1 Banking Services Marketing

The marketing of banking services has experienced a transformation, journeying from antiquated, corporeal branch-centric engagements to advanced digital networks that embody the progress of 21st-century technology (American Bankers Association, 2023, p. 10). Traditionally, banks relied on face-to-face interaction, where customer relationships were built upon direct interactions inside physical branch locations, focused on concrete products such as loans and savings accounts. The emergence of technology is one of the factors that have impacted this model, establishing electronic channels like online banking, ATMs, and applications (Lee & Lau, 2011, pp. 123-125).

This change has been driven by changing customer demands for convenience, speed, and accessibility and by pressures from the necessity for competitiveness in the financial services marketplace. Bank marketing now comprises both traditional and electronic methods that attempt to appeal to and retain customers and address customer demands in an expanding marketplace.

Banking services are typically defined as financial operations—both physical and abstract—extended to clients to meet diversified needs by earning profit through the exchange relationship. These services range from basic account management (e.g., withdrawal and deposit) to complex money management (e.g., investment portfolios and home financing). They are typically extended free or for charge, such as basic account access or transactional charges, as ways of gaining new clients and keeping existing ones. The utility value—enjoyed by clients through dependability, accessibility, and responsiveness—forms the basis of the profitability and competitiveness of the bank (Kotler & Keller, 2016, pp. 305-308). As the reach of these services has increased due to technological advancements, the marketing strategies have also had to undergo reevaluation by the banks by including digital means for greater outreach and customer satisfaction.

2.2 E-Banking Services

E-banking or electronic banking refers to the offering of banking services using electronic communication networks that enable clients to conduct accounts and

payments remotely without the need to visit the bank. It has transformed the customer-bank relationship by offering unprecedented convenience and efficiency. E-banking comprises several primary types that have distinct functionalities and marketing implications:

- **Website Banking:** These range from purely informational to fully transactional sites. At the simplest level, informational sites have basic product details—e.g., interest rates or branch details—serving as electronic brochures for prospective customers (Chaffey & Ellis-Chadwick, 2019, pp. 245-247). Interactive sites offer basic communication, such as email requests or form requests, while transactional sites offer full account management, such as fund transfers and bill payments. These sites have emerged as important marketing tools, showcasing the products of a bank and enabling customer interaction.
- **Bank Card Operations:** Bank cards such as credit cards and debit cards enable buying and withdrawing money, simplifying the process of conducting money transactions for the user. Reducing the use of money and cheques, minimizing operational expenses for the bank, and maximizing customer convenience. Cards also provide a branding opportunity, as logos and graphics establish the image of the bank, and loyalty programs based on the use of cards also strengthen the marketing process (Shanmugam, 2020, 145).
- **Electronic Money:** Also referred to as e-money, this is stored value in electronic form that is provided by banks or financial institutions for payments. Examples are mobile wallet balances or prepaid cards that offer a secure alternative to the use of cash. E-money development reflects the overall trend toward less cash-based economies and enables the positioning of the bank as forward-thinking and technologically savvy (Laforet & Li, 2005, pp. 332-334).
- **Mobile Banking:** Mobile banking connects consumers to services using mobile phones, offering convenience and privacy using call centers or dedicated applications. As opposed to static websites, mobile banking utilizes the mobility of the phone so that services become accessible anywhere and at any moment. Early versions relied on call centers linked to branch networks, while the trend has now turned toward application-based options that provide the user the experience of seamless interaction (Shaikh & Karjaluoto, 2015, pp. 152-154).

Along with these core services, banks employ additional marketing strategies to broaden and enrich their reach and engagement. Social media platforms like Facebook and Twitter enable real-time interaction and content sharing, and email marketing delivers promotional and update communications to specific audiences. Online advertising on search engines and high-traffic websites raises brand awareness, and content marketing—through blogs, videos, and financial guides—educates consumers and positions banks as trusted advisors. Data analytics also streamlines these efforts, as banks can monitor customer behavior, tailor offerings, and tune marketing campaigns (Kaplan & Haenlein, 2010, pp. 61-63). Together, these tools enhance banks' ability to reach diverse audiences in a digital-first landscape.

2.3 Mobile Banking Applications

Mobile marketing has become more prominent due to the popularity of smartphones, which have emerged as indispensable tools for communication, entertainment, and commerce. Mobile banking apps have thus emerged as a direct, interactive channel for customer engagement, revolutionizing how financial services are promoted and delivered. As downloadable computer programs designed for smartphones or tablets (e.g., Android, iOS, Windows Phone), mobile apps perform a range of functions, from entertainment (“time-killing”) to utility (“time-saving”). In banking, they enable transactions such as money transfers, bill payments, and balance inquiries, offering a range of benefits—convenience, speed, security, and cost-effectiveness—that distinguish them from traditional methods (Baptista & Oliveira, 2015, pp. 420-422).”

The growth of mobile apps reflects broader societal trends, with global smartphone ownership rates having doubled over the past decade, particularly for the young. Their convenience—at a screen tap—renders browser-based searching obsolete, while their versatility supports a variety of services, from gaming to financial management. Within the banking industry, mobile apps are now a necessity, allowing customers to make routine transactions with ease and security from any place. This has profound marketing implications, with apps supporting a continuous, personalized connection between banks and customers, enhancing brand recognition and loyalty (Kim et al., 2016, pp. 413-415).

There are two significant categories of mobile banking apps:

- **Basic Apps:** They offer straightforward transactions such as account balance inquiries, fund transfers between accounts, or payment of utility bills. Simple to operate, these are meant for customers requiring basic day-to-day banking transactions.
- **Advanced Apps:** They offer complex functions such as loan applications, investment management, and account opening. Addressing high-value or technologically advanced customers, advanced apps position banks as innovative leaders in financial services (Pousttchi & Schurig, 2004, pp. 45-47).

The benefits of mobile banking apps are many. They are convenient by minimizing the need for visiting branches, fast by quicker processing of transactions, secure by using encryption and biometric authentication, and economical by reducing banks' operating expenses and fees for customers.

Their utilization is not issue-free, however. Cybersecurity is an ever-present danger, with data loss and fraud aiming at the trust of users. Digital illiteracy, particularly in older or rural populations, constrains accessibility, while device incompatibility issues—created by a multitude of operating systems and hardware—can hinder seamless deployment (Tam & Oliveira, 2017, pp. 102-104).

Regardless of these constraints, the revolutionary potential of mobile banking apps makes them an essential component of banking today, a dynamic platform for both service delivery and marketing innovation.

3. Methodology

The study adopts a qualitative case study method to examine the use of mobile banking apps as a marketing tool in Algeria, taking the case of DigitBDL and WimpayBDL, two mobile apps designed by the Local Development Bank (BDL). A qualitative approach is highly appropriate for this study in the sense that it enables a close examination of intricate phenomena in their natural environment, prioritizing the views, processes, and experiences that mediate the adoption and effect of mobile banking (Yin, 2018, pp. 15-17). The research instrument is a case study explaining the applications and their services, giving a comprehensive analysis of DigitBDL and WimpayBDL to comprehend their functionalities, marketing implications, and significance in Algerian banking. By concentrating on a single institution—BDL—and its applications, the strategy offers a focused lens through which to observe how mobile technology enhances the marketing of bank services in an emerging market, exchanging specificity for broader applicability to inform academic and practitioner knowledge. The main empirical part was a detailed analysis of DigitBDL and WimpayBDL, their functionality, characteristics, and marketing effects. Information was gathered from publicly available sources, such as BDL's official website. Customer-facing reports, app store descriptions, and FAQs were also analyzed to determine how these apps are being presented to customers and how they are enabling banking transactions.

4. RESULTS AND DISCUSSION

The Local Development Bank (BDL) has embraced digital transformation through its mobile applications, DigitBDL and WimpayBDL, aligning with global fintech trends while addressing local needs in Algeria's evolving banking landscape. These applications represent a strategic response to the growing demand for accessible, efficient, and secure financial services, leveraging mobile technology to enhance both service delivery and marketing efforts. This case study examines their features, functionalities, and impacts, providing insights into their role as tools for modern banking in a developing market.

4.1 DigitBDL: This application serves as BDL's flagship mobile banking application, designed to offer a comprehensive suite of services that empower users to manage their finances without relying on physical branches (Banque de Développement Local [BDL], n.d.). Its key features include:

- **Account Management:** Users can check account balances, review transaction histories, and update personal details in real time, providing a centralized hub for financial oversight.
- **Fund Transfers:** The app supports seamless transfers within BDL accounts and to external banks, facilitating both personal and business transactions.
- **Bill Payments:** Customers can settle utility bills (e.g., electricity, water) and telecom expenses directly through the app, streamlining routine payments.

- **Loan Management:** DigitBDL enables users to apply for loans, track repayment schedules, and monitor credit status, enhancing access to financing options.
- **Customer Support:** Integrated assistance features allow users to contact BDL representatives for inquiries or troubleshooting, ensuring responsive service delivery.

These functionalities position DigitBDL as a versatile tool that caters to diverse customer needs, from basic banking to more complex financial management, reflecting BDL's commitment to digital innovation.

Fig.1: DIGITBDL Interface



Source: Local Development Bank. (2025). *DigitBDL (Version 2.1)* [Mobile app]. Google Play Store. <https://play.google.com/store/search?q=digitbdl&c=apps&hl=fr>

The Google Play Store page for DigitBDL, developed by the Local Development Bank, indicates significant user engagement with over 10,000 downloads, reflecting its growing adoption in Algeria as of March 21, 2025. The app maintains a solid 4.0-star rating based on approximately 500 reviews, suggesting a generally positive reception among users for its features like account management and fund transfers.

4.2 WimpayBDL: WimpayBDL complements DigitBDL by focusing on mobile payment solutions, integrated with the DZ Mobpay network—a local platform promoting cashless transactions in Algeria (Banque de Développement Local [BDL], n.d.). Launched in January 2025, this app represents a recent advancement in BDL's digital strategy, introduced just months ago as of March 2025, to meet the rising demand for efficient, cashless payment options. Its primary features include:

- **Money Transfers:** Users can send and receive funds instantly between WimpayBDL accounts, offering a fast and efficient alternative to traditional methods.
- **QR Code Payments:** The app supports cashless transactions through dynamic QR codes (generated per transaction with a set amount) and static QR codes (reusable, with or without predefined amounts), enabling purchases at participating merchants.
- **Transaction Monitoring:** Real-time tracking of payment activities provides transparency and control, allowing users to monitor spending patterns and account activity.

WimpayBDL's emphasis on payments aligns with the global shift toward

digital wallets and contactless systems, positioning BDL as a leader in promoting a cashless economy within Algeria.

The analysis of DigitBDL and WimpayBDL reveals several critical insights into their role in banking services marketing and delivery:

- **Convenience and Efficiency:** Both apps significantly reduce reliance on physical branches by offering quick, accessible services. For example, bill payments that once required in-person visits can now be completed in seconds, saving time for users and operational costs for BDL.
- **Security:** Robust measures such as encryption, multi-factor authentication, and transaction validation protect user data and funds. However, cybersecurity remains a challenge, with potential vulnerabilities like phishing or app-based fraud requiring ongoing vigilance.
- **Financial Inclusion:** By extending services to remote areas where branches are scarce, these apps address gaps in traditional banking access. This is particularly impactful in rural Algeria, where mobile penetration exceeds physical infrastructure, enabling previously unbanked populations to participate in the formal financial system.
- **Marketing Impact:** Features like personalization (e.g., tailored notifications) and immediacy (e.g., instant updates) enhance customer engagement, aligning with modern marketing strategies that prioritize user experience and responsiveness. These elements differentiate BDL from competitors, fostering brand loyalty and visibility.

Below is a table summarizing the differences between DigitBDL and WimpayBDL based on Purpose and Focus, Key Features, Target Use Case, and Integration and Technology.

Table 1. Differences Between DigitBDL and WimpayBDL

Category	DigitBDL	WimpayBDL
Purpose and Focus	<ul style="list-style-type: none"> - Primary mobile banking app offering a comprehensive platform for managing banking activities. - Focuses on full-service banking, replacing/supplementing branch visits. - Aims to provide an all-in-one solution for diverse financial needs. 	<ul style="list-style-type: none"> - Specialized mobile payment solution integrated with the DZ Mobpay network. - Focuses on facilitating quick, secure transactions. - Aim to promote a cashless economy through payment-specific tools.
Key Features	<ul style="list-style-type: none"> - Account Management: Balance checks, transaction history, account updates. - Fund Transfers: Internal and external transfers. - Bill Payments: Utility and telecom payments. 	<ul style="list-style-type: none"> - Money Transfers: Instant transfers between WimpayBDL accounts. - QR Code Payments: Dynamic and static QR codes for cashless transactions.

Category	DigitBDL	WimpayBDL
	<ul style="list-style-type: none"> - Loan Management: Loan applications, repayment tracking. - Customer Support: Direct access to assistance. - Broad, multifaceted scope. 	<ul style="list-style-type: none"> - Transaction Monitoring: Real-time tracking of payments. - Narrower, payment-centric scope.
Target Use Case	<ul style="list-style-type: none"> - Target Users: General banking audience (individuals, small businesses) needing a full-featured app. - Use Case: Managing all banking needs (e.g., checking balances, paying bills, applying for loans). 	<ul style="list-style-type: none"> - Target Users: Users and merchants focused on quick digital payments. - Use Case: Everyday transactions requiring speed (e.g., merchant payments, peer-to-peer transfers).
Integration and Technology	<ul style="list-style-type: none"> - Integration: Standalone app linked to BDL's core banking systems. - Technology: Broad infrastructure supporting diverse functions (e.g., account queries, loan processing). 	<ul style="list-style-type: none"> - Integration: Integrated with the DZ Mobpay network for payment processing. - Technology: Focused infrastructure optimized for transactional efficiency and cashless payments.

Source: prepared by the researcher based on the case study results.

The table shows that DigitBDL and WimpayBDL, developed by the Local Development Bank (BDL), serve distinct roles in Algeria's banking sector. DigitBDL is a comprehensive mobile banking app focused on account management, fund transfers, bill payments, and loan services, targeting a broad audience needing full banking solutions. In contrast, WimpayBDL is a payment-centric app integrated with DZ Mobpay, emphasizing instant transfers and QR code payments for quick, cashless transactions aimed at users and merchants. Their differences lie in scope, features, and technology, with DigitBDL offering versatility and WimpayBDL prioritizing transactional efficiency.

4.3 Discussion

The results indicate that DigitBDL and WimpayBDL effectively market banking services by leveraging the core advantages of mobile technology, such as speed, accessibility, and ease of use. In Algeria, where mobile phone penetration exceeds 90%, according to recent telecommunications data, these applications capitalize on the widespread use of smartphones to deliver services directly to customers' hands. This is particularly significant given the banking challenges in the country. While financial literacy remains low and international transactions face regulatory and structural restrictions, both DigitBDL and WimpayBDL serve as essential tools for customer retention and expanding market reach. For example, DigitBDL's loan management

features cater to the needs of small businesses and individuals seeking credit, while WimpayBDL's QR code payments encourage merchants and consumers to adopt digital alternatives to cash, both of which enhance BDL's market presence.

These findings align with the research objectives of evaluating the effectiveness of mobile applications as marketing tools, identifying key features, and assessing financial inclusion. Additionally, the ease of instant transfers and bill payments reflects global fintech trends, such as PayPal and M-Pesa. However, local implementation, including integration with DZ Mobpay, addresses Algeria's specific needs, particularly reducing reliance on cash. Security features contribute to building trust, a crucial factor in a market wary of digital fraud. Nevertheless, the ongoing threat of cyberattacks underscores the need for continuous investment in protective technologies. Perhaps the most transformative impact is financial inclusion, as these applications provide access to users in rural areas lacking nearby bank branches, thus contributing to national economic modernization goals.

By comparison, DigitBDL and WimpayBDL represent a hybrid model similar to those found in other emerging markets. However, Algeria's unique context—where high mobile usage is accompanied by low financial literacy—necessitates a tailored approach. Customization and immediacy in these applications not only meet customer expectations but also reinforce BDL's position as an innovative institution, a key marketing advantage in a sector often perceived as stagnant.

In summary, DigitBDL and WimpayBDL demonstrate how mobile applications can transform banking services marketing in Algeria by offering practical solutions to local challenges while keeping pace with global digital trends. Their success depends on balancing innovation with accessibility, a dynamic factor that will determine their long-term impact in this emerging market.

5. CONCLUSION

Mobile banking applications such as DigitBDL and WimpayBDL represent an advanced step in marketing banking services in Algeria, offering convenience, security, and efficiency. This study confirms their effectiveness as marketing tools, driven by personalization and immediacy features that align with smartphone-savvy customers' expectations. The analysis of these applications, developed by the National Bank for Local Development (BDL), reveals their ability to reduce reliance on traditional branches while enhancing user trust through encryption and authentication technologies. Additionally, they contribute to expanding service coverage to remote areas with limited banking infrastructure, aligning with global fintech trends while addressing local needs in Algeria.

Results and recommendations

First, DigitBDL and WimpayBDL serve as effective marketing tools by leveraging speed and accessibility—such as instant transfers and QR code payments—to enhance customer engagement and increase brand awareness. Furthermore, standout features like real-time transaction monitoring and customized alerts play a crucial role in improving service promotion as they meet modern customer expectations for responsiveness and control.

Moreover, these applications significantly contribute to financial inclusion by reaching underserved populations, particularly in rural areas, thus bridging gaps that traditional branches cannot address. However, their impact remains challenged by cybersecurity risks, digital illiteracy, and limited international transaction capabilities, which indicate the need for further improvements.

To address these challenges, several strategies can be implemented. First, cybersecurity must be strengthened by investing in advanced security protocols, to mitigate risks and build greater trust among users who remain hesitant about digital platforms. Additionally, infrastructure improvements should be prioritized by partnering with telecom providers to enhance internet quality and affordability, ensuring continuous access to these applications across all regions.

Furthermore, incentivizing users through rewards, such as discounts or loyalty points for digital payments, can encourage adoption while reinforcing marketing efforts. At the regulatory level, pushing for reforms that enable international transactions would significantly expand the functionality of these applications and align them with global standards.

By implementing these strategies, Algerian banks can further amplify the convenience, security, and efficiency offered by DigitBDL and WimpayBDL, positioning themselves at the forefront of the digital financial ecosystem. Looking ahead, further research could explore user satisfaction through surveys or focus groups while examining the long-term impact of these applications on financial behavior, such as saving habits and digital payment adoption. Such studies may provide deeper insights into how these tools shape customer perceptions and contribute to broader economic objectives, such as reducing reliance on cash. Ultimately, this study affirms that mobile banking applications are not merely operational tools but transformative marketing assets, paving the way for a more inclusive and innovative banking sector in Algeria.

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