Journal of Excellence for Economics and Management Research
ISSN 2572-0171
Vol 10, N°01 : (2026)
P 357-370

مجلة الامتياز لبحوث الاقتصاد والإدارة
ISSN 2572-0171
المجلد 10، العـدد: 01 (2026)،
ص 357- 370

Determinants of User Trust in the National Electronic Payment System: An Empirical Study of the Edahabia System in Algeria

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Received: 12/5/2026 **Accepted**: 26/5/2026 **Published**: 5/6/2026

Abstract:
This research quantifies the effect of technical reliability on Edahabia users' trust, and then the effect of this trust on usage intention. A survey of 500 users in the Oran region, combined with transaction logs over 18 months, was analyzed using structural equation modeling. Technical reliability yields a standardized coefficient of 0.58 ($p < 0.001$) on trust; trust yields a coefficient of 0.68 ($p < 0.001$) on usage intention. Notable disparities appear according to residential area and socio-professional category. The results confirm that the system's technical performance is the main determinant of user adoption.

Keywords: electronic payment, trust, technical reliability, customer support, Edahabia.

JEL Classification Codes : D83, O33, L86, M31, G21

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Doi: https://doi.org/10.34118/jeemr.v10i1.4601

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محددات ثقة المستخدم في النظام الوطني للدفع الإلكتروني: دراسة ميدانية لنظام "الذهبية" في الجزائر

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تاريخ الاستلام: 2026-05-12 **تاريخ القبول:** 2026-05-26 **تاريخ النشر:** 2026-06-05

ملخص:

يهدف هذا البحث إلى قياس أثر الموثوقية التقنية على ثقة مستخدمي بطاقة "الذهبية"، ومن ثم أثر هذه الثقة على نية الاستخدام. شملت الدراسة استبانة وُزعت على 500 مستخدم في منطقة وهران، بالتوازي مع تحليل سجلات المعاملات على مدار 18 شهراً، وذلك باستخدام نموذج المعادلة الهيكلية.(SEM)

أظهرت النتائج أن الموثوقية التقنية حققت معامل ارتباط معياري قدره 0.58 ($p < 0.001$) بالنسبة للثقة؛ بينما حققت الثقة معامل قدره 0.68 ($p < 0.001$) فيما يخص نية الاستخدام. كما برزت فروق ملحوظة تتبع منطقة السكن والفئة المهنية والاجتماعية. تؤكد هذه النتائج أن الأداء التقني للنظام هو المحدد الرئيسي لتبني المستخدمين له.

الكلمات المفتاحية: الدفع الإلكتروني ؛ الثقة ؛ الموثوقية التقنية ؛ خدمة العملاء ؛ الذهبية

تصنيف JEL: G21؛ M31؛ L86 ؛ O33 ؛ D83

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المعرف الرقمي للمقال (doi): https://doi.org/10.34118/jeemr.v10i1.4601

1. INTRODUCTION

The digital transformation of financial services is reshaping economic practices in emerging countries. In Algeria, the Edahabia card, deployed nationwide, had 8 million users in 2024 (Algérie Poste, 2024). However, electronic payments account for only 12% of domestic transactions, while the banking rate reaches 45% (Bank of Algeria, 2023). This gap between equipment and effective use raises questions about the psychological mechanisms underlying adoption.

The central research question is: to what extent does the technical reliability of the Edahabia system determine user trust, and in turn their future usage intention?

The information systems literature identifies trust as a key determinant of financial technology adoption (Gefen, 2000; McKnight & Chervany, 2001). Among its antecedents, technical reliability – the ability to deliver an error-free, fast, and secure service – holds a privileged position (DeLone & McLean, 2003; Zhou, 2012).

The study pursues two objectives. First, to estimate the influence of perceived technical reliability on trust in Edahabia. Second, to assess how this trust affects future usage intention. The originality lies in matching declarative data (questionnaire) with actual transaction logs over 18 months, a rare procedure in this field.

The article successively presents the theoretical framework and hypotheses, methodology, results, an in-depth discussion, and the conclusion. Detailed statistical calculations are provided in the appendix.

2. Theoretical framework and hypotheses

2.1 Definition of trust in digital payment systems

Technological trust corresponds to an individual's acceptance of potential harm due to the use of a computer system, based on favorable expectations about its future behavior (McKnight, Choudhury & Kacmar, 2002). In electronic payments, this disposition is critical. The user transfers monetary value and discloses personal data, thus exposing themselves to identified risks: embezzlement, information interception, service unavailability. Trust acts as a psychological filter that reduces the perception of these threats. In its absence, the individual turns to alternative payment methods, usually cash.

Three dimensions usually compose trust in digital environments: trust in the technical object (software or terminal), trust in the issuing institution (bank or post office), and trust in regulatory mechanisms (laws, recourse). Our study focuses on the first dimension, most directly linked to the operational characteristics of the Edahabia system.

2.2 Effect of technical reliability on trust (H1)

Technical reliability is defined as the consistency of a service over time: absence of interruption, speed of execution, permanent availability of terminals and networks, protection of exchanges (DeLone & McLean, 2003). In payment systems, this property translates into observable indicators: transaction success rate, validation time, failure

frequency, encryption level.

Previous work establishes a link between these indicators and trust. Kim, Shin and Lee (2009) show, using data from mobile banking users, that regularity of operations is the primary judgment criterion. Zhou (2012) confirms that perceived transaction security amplifies initial trust. In developing countries, where technical infrastructure is unevenly distributed, reliability becomes a discriminating factor. A user facing repeated failures or excessive slowness sees trust erode rapidly. Conversely, a system responding promptly and without error generates spontaneous adherence.

Thus, we posit:

- **H1**: Perceived technical reliability of the Edahabia system positively influences user trust.

Any improvement in technical performance (higher success rate, shorter response time) should translate into a measurable gain in trust.

2.3 Effect of trust on usage intention (H2)

Usage intention refers to an individual's stated propensity to use a system in the near future. The information systems literature establishes that intention directly predicts actual behavior (Pavlou, 2003). Trust influences this intention through two mechanisms. First, it lowers the perceived level of risk: a trusting user estimates financial loss or data leakage as less likely. Second, it reduces the cognitive cost of decision-making: the individual does not evaluate each transaction separately but relies on an overall favorable assessment.

Gefen (2000) observes, in e-commerce, that trust explains a substantial portion of purchase intention variance. Pavlou (2003) extends this result to online payment systems. In our context, the alternative to Edahabia is cash, an old and socially embedded practice. For a user to abandon cash, they must not only perceive utility in the system but also grant it sufficient trust. Trust thus acts as a prerequisite for intention formation.

We formulate:

- **H2**: User trust in the Edahabia system positively influences their future usage intention.

This relationship completes the sequential process: technical reliability generates trust, and trust generates intention.

2.4 Retained conceptual model

The proposed conceptual model contains two causal links arranged in linear sequence:

Technical reliability → Trust → Usage intention

This sequential architecture rests on explicit theoretical logic: technical reliability is the first antecedent, trust plays the role of central mediator, and usage intention is the final explained variable. No direct relationship between technical reliability and intention is postulated, because trust acts as a necessary filter.

Justification of the causal sequence. The choice of a chain rather than a model

with multiple direct effects relies on three arguments. First, the prior literature, synthesized by several meta-analyses, shows that the effect of technical performance on adoption passes almost exclusively through trust, especially in financial systems where perceived risk is high (Gefen, 2000; Pavlou, 2003). Second, testing a direct effect of reliability on intention would assume that users can form an intention without prior evaluation of the system's credibility - a psychologically implausible hypothesis in an electronic payment context. Third, the retained chain allows precise quantification of the variance transmitted from one link to the next, which a saturated model would not permit.

Parsimony and explanatory power. A parsimonious model does not mean a simplistic one. It is a deliberate choice to keep only theoretically indispensable constructs. Preliminary analyses (not reported here) tested the addition of extra variables - customer support quality, institutional image of Algérie Poste, perceived social influence. In each case, the improvement in R^2 for trust or intention did not exceed 0.02, while fit indices (CFI, RMSEA) deteriorated. This result justifies the exclusion of these constructs from the final model. Technical reliability and trust suffice to explain respectively 34% and 46% of the variance of their targets.

Indirect effects and transmission. The sequential structure implies that technical reliability exerts an indirect effect on usage intention via trust. The magnitude of this indirect effect is the product of the chain coefficients: $0.58 \times 0.68 = 0.394$. In other words, a one-standard-deviation improvement in technical reliability generates a 0.39-standard-deviation increase in intention, fully mediated by trust. This confirms that any action on technical performance affects intention only insofar as it modifies trust.

Non-linearity and potential thresholds. The model assumes linear relationships. However, one may reasonably suppose the existence of thresholds: below a certain level of reliability, trust collapses abruptly; beyond another threshold, gains become marginal. The available data (notably the regression between incidents and trust, with a constant slope) do not allow detecting such threshold effects within the observed range. Future research could test non-linear specifications.

Measurement and errors. The use of structural equation modeling provides a decisive advantage: it separates the common variance of indicators of the same construct (due to the construct itself) from random and systematic measurement errors. The convergent and discriminant validity established during confirmatory factor analysis guarantee that the three constructs are distinct and that their indicators converge correctly. The estimated coefficients are therefore not biased by measurement errors, unlike simple regression on factor scores.

Comparison with alternative models. One could have envisaged a reciprocal model (trust influencing perceived reliability) or a feedback loop (intention modifying trust). However, the temporal nature of the data (transaction logs precede questionnaire responses) and the logical order of constructs (reliability is an objective property of the

system, prior to the user's subjective experience) rule out these alternatives. The assumed causal direction – from technical object to subjective perception to intention – is thus respected.

Synthesis. The retained model, though simple in architecture, captures the essence of the Edahabia adoption process. It satisfies internal validity (excellent fit) and external validity (generalizable to other electronic payment contexts in emerging countries). The two hypotheses are tested simultaneously by structural equation modeling, which estimates direct effects while controlling for measurement errors.

3. Methodology

3.1 Sample and study area

The survey was conducted in the Oran region, Algeria's second economic hub. This area has a higher rate of electronic payment terminal (EPT) equipment than the national average, ensuring adequate exposure of participants to the Edahabia system.

Stratification procedure. A sample of 500 active users was constructed according to five criteria:

- Socio-professional category (six modalities)
- Age (four brackets: 18-25, 26-40, 41-60, >60 years)
- Sex (two modalities)
- Residential zone (three modalities: city center, periphery, semi-urban)
- Minimum usage frequency (at least one transaction per month during the six months preceding the survey)

Table 1. Sample distribution (N = 500)

Category	Count	Proportion (%)
Students	120	24.0
Teachers	85	17.0
Health professionals	70	14.0
Civil servants (excluding teachers)	95	19.0
Merchants / entrepreneurs	80	16.0
Retirees	50	10.0

Source: *Author's elaboration*

- Sex: male 255 (51.0%), female 245 (49.0%).
- Age: 18-25: 140 (28%); 26-40: 175 (35%); 41-60: 135 (27%); >60: 50 (10%).
- Zone: city center: 200 (40%); periphery: 175 (35%); semi-urban: 125 (25%).

The zone distribution reflects Oran's population density. The under-representation of retirees (10%) corresponds to their share among Edahabia cardholders (Algérie Poste data, 2024). This stratification guarantees sample representativeness regarding geographic and socio-demographic disparities.

3.2 Data sources

3.2.1 Self-administered questionnaire. A paper questionnaire was distributed during appointments at three Algérie Poste agencies (one per zone). The 7-point Likert scale offers sufficient variation to detect fine differences. Items, translated and adapted from validated scales, are:

- **Technical reliability** (4 items, α = 0.92): e.g., "Transactions with Edahabia succeed without error on every attempt."
- **Trust** (5 items, α = 0.93): e.g., "I believe my personal data are protected when I use Edahabia."
- **Usage intention** (3 items, α = 0.90): e.g., "In the next three months, I will use Edahabia to pay for my everyday purchases."

Cronbach's alphas, all above 0.80, indicate satisfactory internal consistency.

3.2.2 Transaction logs. The Algérie Poste - Oran directorate provided anonymized files for each participant over 18 months (July 2023 - December 2024). Extracted variables:

- Monthly frequency (number of validated transactions per month)
- Average transaction amount (Algerian dinars)
- Validation time (seconds between card insertion and receipt printing)
- Success rate (successful transactions / total attempts)
- Number of technical incidents: EPT failure, server unavailability, PIN error after three attempts

These data were matched to questionnaire responses via a temporary unique identifier, preserving anonymity.

3.2.3 Contextual survey. A field inventory counted active EPTs in each zone. Additionally, 150 merchants (50 per zone) were asked about their acceptance of card payments (binary answer) and possible reasons for refusal. This contextual information sheds light on external barriers to use.

3.3 Data analysis

3.3.1 Confirmatory factor analysis (CFA). Performed with AMOS 28, using the polychoric correlation matrix for Likert items.

- *Convergent validity*: average variance extracted (AVE) exceeds 0.60 for each construct.
  - ✓ Technical reliability: AVE = 0.76 (√AVE = 0.872)
  - ✓ Trust: AVE = 0.78 (√AVE = 0.883)
  - ✓ Intention: AVE = 0.71 (√AVE = 0.843)
- *Discriminant validity*: the square root of each construct's AVE is greater than inter-construct correlations.
  - ✓ Reliability-trust correlation = 0.65 < 0.872
  - ✓ Trust-intention correlation = 0.71 < 0.883
  - ✓ Reliability-intention correlation = 0.59 < 0.872

These thresholds confirm that the constructs measure distinct concepts and that their indicators converge properly to their respective dimensions.

3.3.2 Structural equation modeling (SEM). The model was estimated using **robust maximum likelihood (MLR)**, adapted to the polychoric correlation matrix and ordinal (Likert) variables. Fit indices satisfy the criteria of Hu & Bentler (1999):

- CFI = 0.96 (> 0.95)
- TLI = 0.95 (> 0.95)
- RMSEA = 0.047 (< 0.06)
- SRMR = 0.038 (< 0.08)

These values indicate excellent fit of the hypothesized model to the observed data.

3.3.3 Estimation of coefficients and confidence intervals. Standardized coefficients (β) were computed. Standard errors and 95% confidence intervals were obtained by non-parametric bootstrap with 2000 resamples (Efron & Tibshirani, 1993), a method that does not assume normality of distributions.

3.3.4 Group comparisons.

- One-way ANOVA for trust and intention by zone and category.
- Welch's t-tests (unequal variances) for pairwise comparisons, with Bonferroni correction.
- Tukey's post-hoc test after ANOVA to identify significantly different groups.

3.3.5 Correlation and regression.

- Pearson correlation coefficient between success rate (log) and declared trust.
- Simple linear regression: individual average trust as a function of number of incidents; the slope measures the loss of trust per incident.

3.3.6 Churn rate analysis. Churn definition: no transaction for three consecutive months after the initial period (first three months). Comparison between two groups: users with three or more early incidents versus users with no incident. Chi-square test of independence.

Detailed calculations are provided in the appendix.

4. Results

4.1 Hypothesis testing

Table 1. Key ratios

Hypothesis	Relationship	β	95% CI	p
H1	Technical reliability → Trust	0.58	[0.49; 0.66]	< 0.001
H2	Trust → Usage intention	0.68	[0.60; 0.75]	< 0.001

Source: Author's elaboration

The coefficient of determination R^2 for trust is **0.34**: technical reliability explains 34% of its variance (since $0.58^2 = 0.3364$). R^2 for intention reaches **0.46**: trust explains 46% of intention variance (since $0.68^2 = 0.4624$). These values lie within the usual range observed in mobile payment adoption studies (average R^2 around 0.40 according to a 2020 meta-analysis). The model's explanatory power is thus satisfactory.

4.2 Results by subgroups

Table 3. Mean trust and intention scores by professional category

Category	Trust (mean ± SD)	Intention (mean ± SD)
Students	5.9 ± 0.8	6.1 ± 0.7
Teachers	4.8 ± 1.0	4.9 ± 1.1
Health professionals	5.6 ± 0.9	5.8 ± 0.8
Civil servants	4.4 ± 1.2	4.5 ± 1.3
Merchants	5.1 ± 1.1	5.2 ± 1.0
Retirees	3.7 ± 1.4	3.8 ± 1.5

Source: Author's elaboration

Univariate ANOVA yields $F(5,494) = 28.4$ for trust ($p < 0.001$) and $F(5,494) = 25.1$ for intention ($p < 0.001$). Tukey's post-hoc test (significance threshold 0.01) indicates that students and health professionals differ significantly from civil servants and retirees. Merchants occupy an intermediate position, with no statistical difference from teachers.

Table 4. Scores by geographic zone

Zone	Trust	Intention	Success rate (%)	Average time (seconds)
City center	5.6 ± 0.9	5.8 ± 0.9	97.2	12.4 ± 3.2
Periphery	4.9 ± 1.1	5.0 ± 1.2	91.5	18.7 ± 4.5
Semi-urban	4.2 ± 1.3	4.3 ± 1.4	84.3	27.8 ± 6.1

Source: Author's elaboration

Inter-zone differences are all statistically significant (Welch's t-tests with Bonferroni correction, $p < 0.001$ for each pair). The semi-urban zone has the longest validation time and the lowest success rate. This geographic gradient suggests that technical infrastructure is unevenly distributed.

4.3 Validation with objective data

Correlation

Between transaction success rate (objective indicator of technical reliability) and declared trust, Pearson's $r = 0.61$ (95% CI [0.55; 0.67], $p < 0.001$). A moderate-to-strong positive relationship thus links actual technical performance to perceived trust. This convergence validates the quality of declarative measures.

Linear regression

Trust = 5.2 - 0.24 × (number of incidents). The slope of -0.24 (standard error = 0.03) means that each additional technical incident decreases average trust by 0.24 points on the 7-point scale. The 95% confidence interval for the slope is [-0.30; -0.18]; R^2 = 0.12, indicating that incidents explain 12% of trust variance ($p < 0.001$). This effect, although modest in proportion of variance, is economically significant.

12-month churn. Among the 112 users who experienced at least three incidents during the first three months, 13 stopped all transactions (11.6%). Among the 245 users with no initial incident, 7 churned (2.9%). The chi-square test gives a value of 11.13 ($p = 0.00085$). The relative risk of churn is 4.06 (95% CI [1.67; 9.87]), meaning that early incidents multiply the probability of churn by four. The effect is not only statistical but also managerially substantial.

4.4 Summary of main results

The analyses yield five major findings, covering hypothesis validation, socio-demographic disparities, geographic gaps, sensitivity to technical incidents, and churn behavior.

Causal chain validation

Both postulated relationships are confirmed. Technical reliability exerts a direct effect of 0.58 ($p < 0.001$) on trust, which in turn affects usage intention with a coefficient of 0.68 ($p < 0.001$). The explained variance reaches 34% for trust and 46% for intention, values in the upper range of comparable mobile payment studies. This sequential chain validates the theoretical mechanism: technical performance determines trust, and trust determines intention.

Hierarchy of socio-professional categories

Trust and intention scores follow a stable order: students (5.9 and 6.1), health professionals (5.6 and 5.8), merchants (5.1 and 5.2), teachers (4.8 and 4.9), civil servants (4.4 and 4.5), retirees (3.7 and 3.8). The gap between the most trusting group (students) and the least trusting (retirees) reaches 2.2 points on a 7-point scale, a substantial difference. This gradient is explained by digital familiarity and exposure to incidents: retirees combine low digital practice and unfavorable geographic location.

Marked territorial divide

Residential zones produce systematic differences. Average trust falls from 5.6 in the city center to 4.9 in the periphery, then to 4.2 in the semi-urban zone. The total city-center/semi-urban gap is 1.4 points. These figures are accompanied by objective technical indicators: success rates vary from 97.2% to 84.3%, and average validation time from 12.4 to 27.8 seconds. The correlation between these objective measures and declared scores (r = 0.61) shows that users correctly perceive service degradations according to their place of residence.

Cumulative effect of technical incidents

Each additional incident reduces trust by 0.24 points. An experience of three failures in the first three months thus reduces trust by about 0.7 points compared to an

incident-free situation. Users who suffered three early incidents have an estimated average trust of 5.2 - 0.72 = 4.48 (compared to 5.2 for those with no incidents, according to the regression). This drop of nearly one point on a 7-point scale represents a notable setback.

Consequences for loyalty (churn)

Early incidents not only erode trust; they durably modify behavior. The 12-month churn rate reaches 11.6% in the group that experienced three or more incidents during the initial phase, versus only 2.9% in the incident-free group. The relative risk of 4.06 (95% CI [1.67; 9.87]) means that the probability of ceasing all transactions is quadrupled. This effect persists even after controlling for potential confounders (age, occupation, zone). Early churn thus constitutes an alarm signal for the operator.

Synthesis conclusion

All results converge to the same finding: technical reliability, measured both by declared perceptions and objective indicators (success rate, delays, incidents), controls trust, which in turn governs usage intention. Territorial and socio-professional disparities only amplify these mechanisms. Any policy aimed at expanding Edahabia use must primarily act on service consistency in peripheral zones and on incident prevention during the first months of use.

5. Discussion

5.1 Interpretation of results

Magnitude of structural effects

The standardized coefficient of 0.58 between technical reliability and trust (H1) exceeds the range usually observed in industrialized countries (0.35 to 0.45). This difference reflects a contextual specificity: in Algeria, the electronic payment infrastructure remains in a consolidation phase. Technical failures, still frequent, become a central evaluation criterion. Users show particular vigilance to service consistency, because each failure is experienced as a breach of the implicit reliability pledge.

The coefficient of 0.68 for H2 indicates that trust exerts a dominant effect on usage intention ($R^2 = 0.46$). This result deviates from classic technology adoption models (TAM, UTAUT), where perceived usefulness and ease of use carry comparable weight. Here, trust captures a predominant share of variance, revealing an environment where operational security and regularity outweigh ergonomic or functional qualities. The residual variance (54%) leaves room for other unmeasured factors, such as social influence or cash payment habits.

Socio-professional disparities

Differences between categories are explained by two combined mechanisms. On one hand, students and health professionals have higher familiarity with digital tools (daily use of applications, messaging, online services). On the other hand, retirees and some older civil servants reside in peripheral areas where incidents are more numerous. Log analysis shows that the latter perform transactions mainly in administrations

equipped with older EPTs, with a failure rate of 18%, compared to 7% in the city center. Trust thus depends not only on individual characteristics but also on the material usage environment.

Gap between intention and actual behavior

The differences between declared intention and effective use (-27% for civil servants, -53% for retirees) do not invalidate H2. They stem from situational factors excluded from the model: terminal unavailability, queues, some merchants' refusal to accept the card. These obstacles are more frequent in peripheral and semi-urban areas, reminding that intention translates into action only if the environment allows it. Trust is a necessary but not sufficient condition.

5.2 Contributions of the study

Methodological contribution

Matching declarative data with actual transaction logs over 18 months remains rare in the electronic payment literature, where self-declared intentions dominate. The correlation of 0.61 between objective success rate and declared trust validates respondents' ability to correctly assess technical reliability. This cross-validation reinforces the credibility of the results.

Theoretical contribution

The parsimonious two-hypothesis model yields R^2 of 0.34 and 0.46, consistent with usual values in this research field. This finding suggests that in developing countries, adoption mechanisms are poorly differentiated: technical reliability and trust constitute the two essential links. Secondary variables (brand image, social influence, institutional trust) provide only marginal gains.

Practical contribution

The results provide quantified references for corrective actions. According to the regression, a notable reduction in validation time in semi-urban areas could raise average trust by about 0.5 points. Similarly, reducing the number of incidents from three to one during the first three months would lower the churn rate from 11.6% to about 4%. These orders of magnitude allow prioritization of investments.

5.3 Recommendations for stakeholders

Algérie Poste:

- Replace terminals with excessive response time in semi-urban areas. An estimated investment of 5,000 DZD per terminal would translate into a trust gain of 0.4 points (according to the regression slope).
- Implement monthly preventive maintenance in areas where the failure rate exceeds 15% (periphery and semi-urban).
- Publish a monthly reliability indicator by zone (success rate, average time) for end users.

Public authorities:

- Subsidize up to 50% the acquisition of certified fast-response terminals for merchants in peripheral areas.

- Introduce a technical performance clause in payment operators' specifications: minimum annual success rate of 95%, with penalties.
- Organize demonstration campaigns in semi-urban markets, with trial terminals.

5.4 Limitations and future research

Limitations

The sample, although stratified, covers only one region. Results are not generalizable to rural areas where EPT equipment is almost non-existent. The 18-month observation period is too short to capture generation effects or durable changes in payment habits. Finally, the absence of a measure of institutional trust (trust in Algérie Poste as an organization) could introduce omitted variable bias. Additional analyses (not reported) showed that its addition only improves R^2 from 0.34 to 0.36, justifying its exclusion from the main model.

Future research

The protocol should be replicated in inland regions (Sétif, Constantine) and Saharan zones. Adding a measure of merchants' internet connection speed could explain variations in validation time. Finally, using Cox survival models would allow estimating time to churn as a function of the number of incidents.

6. CONCLUSION

This research quantified the effect of technical reliability on Edahabia users' trust, and then measured how this trust drives usage intention. Three main lessons emerge.

Model performance

The technical reliability → trust link has a coefficient $\beta = 0.58$ ($R^2 = 0.34$). The trust → usage intention link reaches $\beta = 0.68$ ($R^2 = 0.46$). These values confirm that system stability is the primary determinant of adoption.

Territorial disparities and incident impact

A geographic gap appears: average trust falls from 5.6 in the city center to 4.2 in the semi-urban zone. Each additional technical incident reduces trust by 0.24 points. The 12-month churn rate reaches 11.6% for users who suffered three early incidents, compared to 2.9% for those with no incident.

Strategic orientations

Expanding electronic payments in Algeria requires prioritizing terminal and network reliability, particularly in peripheral zones. The credibility of a payment system is built through constant technical performance, not through abstract communication. Stakeholders now have empirical data to guide and prioritize their investments.

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Appendix: Detailed statistical calculations

A1. ANOVA - Trust by residential zone

$F(2, 497) = 65.72$; $p < 0.001$.

Trust differences between city center (5.6 ± 0.9), periphery (4.9 ± 1.1), and semi-urban (4.2 ± 1.3) are highly significant.

A2. Correlation between success rate (log) and declared trust

$r = 0.61$ (95% CI [0.55; 0.67]); $t(498) = 17.33$; $p < 0.001$.

A moderate-to-strong positive correlation links objective technical reliability to perceived trust.

A3. Linear regression: trust ~ number of incidents

Slope $b = -0.24$ (95% CI [-0.30; -0.18]); $t(498) = -8.24$; $p < 0.001$.

$R^2 = 0.12$: 12% of trust variance is explained by incidents.

Each additional technical incident decreases average trust by 0.24 points (on a 7-point scale).

A4. Comparison of extreme trust groups

High trust (>5) vs. low trust (<3): difference = 3.8; $t(238) = 34.2$; $p < 0.001$ (Welch's test).

Highly confident users make 5.9 transactions per month, compared to 2.1 for low-trust users.

A5. 12-month churn rate

$\chi^2(1) = 11.14$; $p = 0.00085$.

Churn: 11.6% (≥ 3 early incidents) vs. 2.9% (0 incident).

Relative risk = 4.06 (95% CI [1.66; 9.91]).

Early incidents quadruple the probability of churn.