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Editorial

The publication of this special issue (Volume 13 Issue: 02) comes due to its scientific articles in English and French that deal with issues related to legislative reforms for the investment sector in light of the new Algeria as a means of economic growth, in addition to that other topics in electronic marketing of banking services for the purpose of increasing the competitiveness of banks, investing in education, and financing for small and medium enterprises through the form of leasing. Through this special issue, the issue seeks to enter and index global databases, with the aim of having a wide readability at the national and international levels.

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Aperçu

La revue vise à contribuer au développement et à la diffusion des connaissances par la publication des articles scientifiques originales et avis scientifiques dans les domaines de l'économie, gestion et commerce.

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Sommaire

N	Sujet	Noms	Université	P
01	Corruption and Economic Growth in Arab Countries-An Econometric Study using Dynamic Panel Models and (GMM) Technique during the period (2003-2017)	OUAIL Miloud HAIDOUCHI Achour BEHIANI Ridha	University of Bouira	01-12
02	The question of entrepreneurship in Algeria between the will of the State and realities on the ground	NEZAI FATIMA ZOHRA HACHEMI TAYEB	University of Saida	13-24
03	E-marketing for banking services in Algeria and Their Relationship with Customer Satisfaction - An Applied Study on a Sample of Banks –	BENDJIMA Omar BENLAKHDAR Mohamed Larbi	University of Bechar	25-38
04	Investment in education and economic growth : ARDL Model	LAOUFI HAKIMA HADIDI ADEM BAHNAS ELABBES	University of Mascara University of DJELFA University of DJELFA	39-50
05	The role of reliability and tangibility in increasing the competitiveness of commercial banks in Algeria - Case study at commercial banks in Algeria	Houssameddine Abdelhafid Hacene Boubaya	University of M'sila	51-60
06	The leasing as a financing tool for small and medium-sized enterprises (SMEs) in Algeria A case study of the Agricultural and Rural Development Bank	Dr ZAIDA Houssem	University of Algiers 3	61-75
07	Management Of The Retirement System In Algeria As A Tool Of Good Governance	Lilia TANTAST Mohamed HADDAD	University of Algiers 3	76-94
08	ENTREPRENEURIAT ET INNOVATION EN ALGÉRIE: UNE ANALYSE À PARTIR DU CAS DE LA WILAYA DE BOUIRA	MANCER Ilyes RAZIBAOUENE Ali	Université de Bouira	95-109
09	Analyse de la conduite de la politique monétaire en Algérie en période d'excès de liquidité	MOUFFOK Nacer-Eddine	Université de Bejaia	110-124
10	Les réformes législatives du Secteur de l'investissement en Algérie comme un Moyen de Développement Économique	Haoued MOUISSA Djamel MAMI Hadjer	Université des Formation Continue Université de Alger -1-	125-137
11	Indice gravitaire de mobilité et flux inter-communes à Alger : étude typologique	MIMOUNE Narimene BENAMIROUCHE Rachid	Ecole Nationale Supérieure de statistiques et d'Economie Appliquée	138-149

12	LA GESTION STRATEGIQUE DES RESSOURCES HUMAINES, UNE PRATIQUE DE BONNE GOUVERNANCE POUR LES ENTREPRISES ALGERIENNES.	Samir KEHRI Amina LEGHIMA	Université de Tizi – ouzou	150-160
13	Brand content : Le type de contenu comme moteur d'un bouche à oreille électronique « implicite », cas de la plateforme Facebook	Hachemi-Kemouche Nadia Laradi-Alliouche Bahia	HEC Alger	161-174
14	An analytical approach to the cooperation and partnership mechanisms of local communities The experience of the Kingdom of Morocco versus the Algerian between discrimination and differentiation	Zohir Ammari Abdenmour Hebal	University of M'sila	175-189
15	The contribution of financial pre-control in adjusting municipal expenditures - an analytical and critical study –	Saidi Noureddine Khouni Rabeh	University of Biskra	190-207
16	Etude analytique des indicateurs de la qualité des institutions comme déterminants de l'attractivité des IDE (En référence à la situation de l'Algérie comparativement avec certains pays arabes)	M'hamed SEGHER Ouahiba AIT HABOUCHE	Université Oran2	208-224
17	Le système national de recherche scientifique en Algérie est – il au service du développement et d'innovation technologique ?	OUCHALAL épouse OULD MOUSSA Houria1 FERFERA Mohamed Yassine	Université de Tizi – ouzou CREAD	225-246
18	Influence de l'écopackaging sur les réponses comportementales des consommateurs : étude comparative des consommateurs algériens, québécois et français	BENKHELFALLAH Samira	ESC-Kolea	247-266
19	Human capital and social capital as sources of sustainable competitive advantage Case of SAIDAL group (Unity of DAR BEIDA).	Ahmed Benyahia Rabia Mahmoudi Ahmed	University of Khemis Miliana University of Tessemsilet	267-277
20	The Reality of Applying Knowledge Management in Algerian Economic Institutions: Case Study of a Group of Institutions in the City of Setif	SARAH Annane BOUHEROUD Fatiha	University of Setif 1	278-293

21	Les plateformes du Crowdfunding, alternatives numériques pour les PME en temps du COVID-19. Cas: Plateforme Algérienne NINVESTI	SANSRI Sara CHEURFA Hakima	Université de Alger 03	294-308
22	Blockchain Technology Applications in the Islamic Financial Industry -The Smart Sukuk of Blossom Finance's Platform in Indonesia Model-	Dr. Babas Mounira	University of Setif 1	309-325
23	Inflation Modeling in Algeria: Analytical and econometric Study	Mohammed DAOUDI	University Center of Maghnia	326-338
24	Analyse factorielle du rôle des petites et moyennes entreprises dans la réalisation de la dimension sociale du développement durable en Algérie durant la période 2000-2015.	Soumia LOUKRIZ Ramadane KEZZAR	Université de M'sila	339-352
25	Acquired and perspectives of the agricultural development policy in Algeria.	BOURI Chaouki	Université d'Oran 2	353-362
26	The Role of Internal Control System in Enhancing Corporate Governance	Amara Amine Zoubiri Azeddine	University of BBA	363-375
27	The effect of fluctuations of variables (oil price, degree of economic openness, terms of trade) on the real exchange rate in Algeria for the period (1980-2018)	Moussaoui soumaia benzaoui abdrzak	University of Biskra	376-390
28	L'impact de la qualité perçue du service sur la satisfaction des clients : Cas de la banque NATIXIS	Cheded Wassila Redjem Kamilia Beddek Chafika	Université d'Oran 2	391-406
29	Analysis of employment policy under economic recovery programs Case study of Algeria	Djamat Wassila Razzag Lobza Mohamed Salah	University of Algiers 3	407-416
30	Le rôle de la télé-compensation dans le développement et la modernisation des moyens de paiement dans les banques commerciales algériennes.	GHOUZI Mohamed Larbi	Université Mohamed boudiaf, m'sila	417-436
31	Problème de refinancement des banques islamiques par les banques centrales dans un environnement bancaire traditionnel –cas d'Al BARAKA BANQUE ALGERIE	BOUDJELAL Anfel NOUI Nabila	Université Mohamed El Bachir El Ibrahimi – Bordj Bou Arreridj Université Mohamed boudiaf, m'sila	437-447

The role of reliability and tangibility in increasing the competitiveness of commercial banks in Algeria

- Case study at commercial banks in Algeria

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Abstract:

The aim of this study is to emphasize the important role of the reliability and tangibility dimension, which are considered to be one of the most important dimensions of the quality of the banking service in terms of impact and increase of competitiveness in Algerian commercial banks, by caring for the customer who is the most important and dynamic element in commercial banks, We tested reliability and tangibility by doing two hypothesis tests based on a questionnaire that was answered by 128 customers in several banks located in Algeria. Finally, we found that reliability, tangibility has a positive impact on the competitiveness of Algerian commercial banks.

Keywords: Reliability ; Tangibility ; Customers ; Competitiveness.

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1. INTRODUCTION

The global economy is growing at an accelerated pace in all sectors. And this is all kinds of organizations to keep pace with the products have become increasingly sophisticated, and this is evident through modern technology.

Therefore, it should be stressed that financial institutions in general and banking in particular must adopt all methods that have been developed, such as the deep dimensions of high-quality banking services, which will help them to meet future challenges.

Banking service quality is one of the gateways with various dimensions and multiple entries, in order to chart the main trends of banking institutions.

Customer is the most important component in all economies of the world in general. It is the focus of financial banking operations, and it is the main source of capital through the provision of incentives and facilities to attract capital. Therefore, the customer must be genuinely interested and nurtured by banks. Otherwise, opportunities to stay in markets dominated by competition of all kinds will be lost.

We ask the following question:

What is the effect of reliability and assurance on the competitiveness of banks?

Hypotheses Study

Hypothesis 1: H01: There is no positive impact of reliability on the competitiveness of banks.

Hypothesis 2: H02: There is no positive impact of tangibility on the competitiveness of banks.

Objectives of the study

- Studying the relationship between bank reliability and competitiveness;
- Studying the relationship between tangibility and the competitiveness of banks;
- Clarify the concept of two dimension and competitiveness of commercial banks;
- highlighting the importance of dimensional reliability and tangibility;
- Emphasizing the relationship between (reliability, tangibility) and the competitiveness of commercial banks.

Previous study

- In this study (Ma., 2012, pp. 1601-1608), entitled “**Assessing Serviceability and Reliability to Affect Customer Satisfaction of Internet Banking**”, The author reviewed many variables, the most important of which is that reliability consists of (privacy, safety and assurance).
- In this study,” **Measuring consumer satisfaction in internet banking: a core framework**” (Ziqi Liao & Cheung., 2008, p. 47), The researcher has developed a hypothesis that reliability is an essential part of the quality of service by studying online banking services.
- In this study under the title: “**Mobile banking service quality and customer satisfaction (application of servqual model)** (Amiri Aghdaie & Faghani, 2012, pp. 351-361), the researcher hypothesized that reliability has a lot to do with satisfying Iranian customers with Mobile Bank services.
- In this study, entitled: “**An Evaluation of SMEs Satisfaction Toward Jordanian Islamic Banks Service Quality**” (Sana, 2015, pp. 86-94), the following hypothesis was developed: There is no perceptible that satisfies the Jordan Islamic Bank (SMEs) customers.
- Izah Mohd Tahir's study, “**Service quality gap and customers 'satisfactions of commercial banks in Malaysia**” (Izah Mohd Tahir & NM., 2007, pp. 327-336), a questionnaire was used, in which the researcher asked questions explaining modern equipment and the elegant appearance of the staff that paints a good image of the bank.

1.THEORETICAL FRAMEWORK

Reliability:

For the researchers community, reliability is directly determined by the customer's perception of the degree of service (Sansò Brunilde, André Girard, & Florent., 2005, pp. 45-48).

Reliability is the ability of a service provider to provide the service in an accurate and reliable manner (Korda; & Snoj., 2010, p. 187).

And Reliability in service performance directly affects customer loyalty (Bloemer, 1998, pp. 276-286)

Reliability means that all transactions submitted to clients are successfully completed by service providers (Abualsauod & Othman, 2019, pp. 1-7).

It is therefore the ability to properly perform the promised service (Ma., 2012, pp. 1601-1608; Omar Muhamad Saufiyudin, Ariffin Hashim Fadzil, & Ahmad., 2016, pp. 384-392).

It is a measure of the bank's ability to perform the service as promised and without error (Parasuraman, Zeithaml, & Berry, 1988, p. 12; Torres Fragozo & Luna Espinoza, 2017, p. 1301).

The term reliability in relation to the provision of the service indicates that the service must be provided as expected and correct in the promised time (Iberahim, Mohd Taufik, Mohd Adzmir, & Saharuddin, 2016, pp. 13-20).

They also notes (Wolfenbarger & Gilly, 2003, pp. 193-198) ,that the strongest thing that can predict customer satisfaction is reliability.

Tangibility:

It is all the material in the bank of facilities and equipment that help employees to carry out their work (Manshor Amat Taap, Siong Choy Chong, Kumar Mukesh, & Kee., 2011, pp. 822-840).

tangibility is the material aspect of the service, i.e. it represents all the tools and equipment used in the process of obtaining customer satisfaction (Hennayake, 2017, pp. 156-161; Korda; & Snoj., 2010, p. 187).

The services are intangible and the proof is that the customer does not use his five senses, which makes the intangible aspects difficult to describe and accurately clarify the service provided.

According to (Booms & Bitner, 1982, pp. 35-40; Bose Sunny & Nitin., 2013, pp. 59-66), the elements of the marketing mix consisting of (product, price, promotion, advertising, place, individuals, material evidence, process) work together to enhance the good image of the service.

Competitiveness:

The concept of competitiveness is a broad concept that is determined by the sector in which it is applied, so researchers have made attempts to define the concept of competitiveness according to the conditions of their studies. Accordingly(Mamiko & Naoyuki, 2006, p. 2), the concept of competitiveness is divided into three parts:

Definition of competitiveness by financial institutions;

Clarifying the relationship between competition and competitiveness;

Focusing on competitiveness in terms of quantity or quality.

There are several theories that attempt to define the concept of competitiveness, such as the oligopoly theory, but a SCP paradigm, He studied market performance and market structure and determined the structural measures of competition through formal approaches and informal approaches(Kheng, Mahamad, & Ramayah, 2010, p. 57).

There is no clear definition of banking competition due to the fact that many measures have been taken to reach excellence. However, many indicators have emerged to measure banking competition, such as the Herfindahl-Hirschman index (which measures the concentration in the banking market) and the Lerner Index (Which measures the market power of banks and and the statistic (Measures banking competition)(Lapteacru, 2014, pp. 41-50).

As for measuring it and giving it the mathematical form, we find that there are three methods for measuring competitiveness (Claessens, 2009, pp. 5-7) :

Market structure and associated indicators;
 Organizational indicators that measure competitiveness;
 Rules for determining the degree of competition.

2. RESULTS AND DISCUSSION

We targeted the study community (bank customers in Algeria). Then, the study sample was determined by a random stratified sample from the study community, 155 questionnaires were distributed to bank customers under study (four banks), 144 were retrieved and 128 accepted, accounting for 80.62% of the total surveys.

We found that males represented 80 individuals, 62.5%, and females, 37.5%. The age group of 30 years - 40 years of bank customers being studied was the overwhelming proportion, which was estimated at 54%.

Also, we have noticed that the percentage of workers in economic institutions and companies that own bank accounts in these banks is the largest category, as it was estimated at 51.5%.

Table 1. Characteristics of the respondents (Gender)

Categories	Frequency	Percentage
male	80	62,5 %
female	48	37,5 %
total	128	100 %

Source: Prepared by the researchers based on the SPSS.

Table 2. Characteristics of the respondents (Age)

Categories	Frequency	Percentage
- 18 to 30	31	24 %
- 30 to 60	69	54 %
- 60 and above	38	30 %
total	128	100 %

Source: Prepared by the researchers based on the SPSS.

Table 3. Characteristics of the respondents (Professional position)

Categories	Frequency	Percentage
Representatives of companies and institutions	20	15,6 %
Worker	66	51,5 %

free business	30	23,4 %
Unemployed	2	1,5 %
Student	10	8 %
total	128	100 %

Source: Prepared by the researchers based on the SPSS.

Study tool: For scientific research tools, it was based on the questionnaire. Where the questionnaire was designed on the basis of the relevant literature.

Statistical methods: These methods were used to obtain general indicators about the characteristics of the study population and describe study variables, including frequency distribution, percentages, average, and standard deviation, as shown in our study.

A. Alpha Cronbach Lab: Alpha Cronbach was used to find the validity and consistency of paragraphs and topics of the questionnaire among them in order to determine the validity of this study. We found Alpha Kronbach 87.6% which means we can use this data to answer a study of our problem.

B. Correlation coefficient: We used the correlation coefficient to find out the extent to which the questionnaire paragraphs relate to each other, and to find real and influencing variables in our study.

2.1. The Independent variable is reliability and tangibility

Table 4. Results of correlation Paragraphs Reliability and tangibility

paragraphs	reliability	tangibility
P1	1 128	,542** ,000 128
P2	,542** ,000 128	1 128
P3	,456** ,000 128	,498** ,000 128

Source: Prepared by the researchers based on the SPSS.

Correlation values, as seen above in the table 4, were all statistically significant α (0,01), and thus the independent variable, the banking service quality, was confirmed and validated.

2.2. The Dependent variable is competitiveness

Table 5. Results of correlation paragraphs competitiveness

paragraphs	P1	P2	P3
P1	1	,366** ,000 128	,482** ,000 128
P2	,522** ,000 128	1	,721** ,000 128
P3	,251** ,000 128	,279** ,000 128	1 128

Source: Prepared by the researchers based on the SPSS.

Correlation values, as seen in Table 5, were all statistically significant at α (0.01), and thus the dependent variable, the competitiveness, was confirmed and validated.

2.3. Hypotheses test results:

2.3.1. The first hypothesis: “There is no positive impact of reliability on the competitiveness of banks.”.

Table 6. Results of the mean and standard deviation

Paragraphs	Mean	Standard deviation
Reliability		
P1	4,0352	,93449
P2	2,5431	,96322
P3	3,6448	,94327
Tangibility		
P1	3,4432	1,12001
P2	3,5982	1,01321
P3	3,7874	1,01833
competitiveness		
P1	3,5630	1,0811
P2	3,5462	,97113
P3	3,5210	,85440

Source: Prepared by the researchers based on the SPSS.

The first paragraph with an average of 4,03, the second paragraph with an average of 2.54, and the third paragraph with an average of 3,64, we note that the means are limited between 2.54 and 4.03 and with a standard deviation was between 0.96 and 0.93. The first paragraph was ranked first because of its importance for the respondents concerned with:” Service providers perform the promised service”.

Table 7. Results of the correlation between reliability and competitiveness

	P1	P2	P3	Competitiveness
P1	1 ,000 128	,544** ,000 128	,329** ,000 128	,226** ,010 128
P2	,544** ,000 128	1 ,000 128	,465** ,000 128	,341** ,000 128
P3	,329** ,000 128	,465** ,000 128	1 ,000 128	,288** ,003 128
competitiveness	,226** ,010 128	,341** ,000 128	,288** ,003 128	1 128

Source: Prepared by the researchers based on the SPSS.

Likewise, the above correlation values in Table 4, which were all statistically significant at $\alpha(0.05)$. Thus, we reject the first zero hypothesis, and this indicates a positive impact between reliability and competitiveness.

2.3.2. The second hypothesis: "There is no positive impact of tangibility on the competitiveness of banks".

In Table 7, we show the average of the study sample on the questionnaire paragraphs in the second axis that relate to the second hypothesis as follows:

The first with an average of 3,44, the second with an average of 3,59, and the third with an average of 3,78. We note that the means are limited between 3,44 and 3,78 and a standard deviation was between 1,01 and 1,12, and that the third paragraph ranked first because of its importance for the respondents concerned, "the internal structure of the bank is comfortable and attractive". Table 3 also shows that the means of the second axis of the questionnaire for the second hypothesis were higher and greater than average 3.

Table 8. Results of the correlation between tangibility and competitiveness

	P1	P2	P3	Competitiveness
P1	1 ,000 128	,426** ,000 128	,486** ,000 128	,314* ,020 128
P2	,426** ,000 128	1 ,000 128	,388** ,000 128	,611** ,000 128
P3	,486** ,000 128	,388** ,000 128	1 ,000 128	,617** ,000 128
competitiveness	,314* ,020 128	,611** ,000 128	,617** ,000 128	1 128

Source: Prepared by the researchers based on the SPSS.

Correlation values in Table 8, all of which were statistically significant at the alpha level α (0,05) we reject the first zero hypothesis, and this indicates a positive impact between tangibility and competitiveness, which indicates that banks should The physical equipment in the bank is attractive.

3. CONCLUSION

The main objective of the study was the banks in question are distinguished in their ability to implement the dimensions of banking quality, which are reliability and tangibility, which confirmed the great role these dimensions play in achieving advantage and competitiveness.

It was also clear that when the bank performs the service it promised to do in a timely and appropriate manner, it is the best that customers prefer and increases their reliability towards the bank's management and thus the increase in competitiveness.

It also turned out that the time waiting for the customer is necessary in response to the increase in the quality of banking services, which was already reflected on the customers. The responses that employees have raised to customers have had a real and significant impact on competitiveness. The customer also wants to guarantee all personal information and things he does not want to share with others. This is reflected positively in competitiveness.

Clients have paid great attention to how employees interact with them by listening to all questions on their minds and interests. This allowed their satisfaction and reliability to be captured, which is sought by banking institutions, which confirms that the reliability dimension has had a positive role in competitiveness.

We also suggest that banks emphasize the importance of human composition in terms of understanding all customer interests and providing a sufficient number of employees. Priority must also be given to competencies and skills to deal with the program to ensure confidentiality of customer information with the bank, and commercial bank departments must be equipped with modern technological means to ensure the provision of services quickly.

We provide our research perspectives as much as possible, with customer interest as it represents the main profits and the most important link for banks. We also believe in the need to conduct in-depth customer studies and compare clients of each bank to explain the fundamental difference for each bank in building its competitiveness.

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