



The Impact Of Digital Finance On Improving Financial Inclusion And Achieving Sustainable Development In The Tourism Sector In Algeria

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Abstract:

Digital money is crucial in promoting various objectives, with achieving financial inclusion being a top priority for economies globally and international organizations. It functions as a vital instrument for overcoming obstacles that impede accessing and using financial services. Furthermore, digital banking enables individuals from all demographic categories to access digital financial services, thus promoting financial inclusion efficiently. This study uses a descriptive-analytical methodology to investigate the influence of digital finance on financial inclusion and its role in promoting the sustainable growth of Algeria's tourism sector.

This study's findings emphasize the crucial role that digital finance plays in improving financial inclusion. However, attaining this objective requires the application of efficient systems, policies, and strategies. Moreover, the study highlights the significance of incorporating development sustainability factors and their interaction with the tourism industry, using the Algerian state as a model for analysis.

Keywords: Digital Finance, Tourism Sector , Financial Inclusion, Sustainable Development, Digital Finance Efficiency and Strategy.

JEL classification: A19, B20, A13.

1. Introduction

Digital finance plays a major role in the field of technology because of its depiction of the impact of new technologies on the financial services industry.

It includes a variety of products and applications to provide banking and financial services. Furthermore, the idea of technical innovation in the field of finance is not new. Additionally, its objective is to foster a favorable environment for the delivery of digital financial services in Algeria. Furthermore, digital finance plays a major role in improving financial inclusion, as this, in turn, is a subject considered one of the focuses of global economic development programs.

Numerous studies and researches have also reinforced a strong conviction and positive relationship between the level of financial inclusion and digital finance.

Digital technologies and platforms can help developing countries overcome traditional challenges of managing tourism destinations and strengthen their ability to compete, and they can provide new opportunities for women and entrepreneurs in rural areas to improve their ability to access markets and achieve financial and digital inclusion. Finance has several objectives, including financial inclusion, infrastructural barriers, achieving sustainable development, reducing poverty rates, supporting sustainable development, achieving monetary

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and financial stability, in addition to adopting effective strategies for the tourism sector, taking into account the case study of Algeria.

In light of the above, it can pose the research problem in the following question:

What is the impact of digital finance on financial inclusion? Moreover, what is its role in achieving sustainable development of the tourism sector in Algeria?

To answer this problem, the following research questions shall be guided:

- How can digital finance influence finance inclusion?
- Does digital finance contribute to finance inclusion?
- What role does digital finance play in achieving sustainable development?
- Does digital finance have a significant impact on the tourism sector in Algeria?

The objectives of the study:

This study aims to clarify the relationship between digital finance and financial inclusion, given the digital finance in an entry point for financial inclusion, while investigating the relationship between them and identifying strategies to advance digital finance in achieving sustainability in the tourism sector for development in Algeria.

It also seek to identify the reality and challenges of promoting financial inclusion and achieving tourism through sustainable strategies.

2. Fundamentals of digital finance and financial inclusion

2.1 Digital finance as an introduction to financial inclusion

2.1.1 The concept of digital finance

Digital finance refers to the provision of traditional financial services through digital technologies, including computers, tablets and smartphones. Digital finance provides access to financial services in rural areas where certain infrastructures such as bank branches are absent. Customers can therefore use services on the Internet instead of going directly to an agency. Digital finance targets a wider audience than traditional services, which then allows providers to use modern technologies to target new markets. Consumer International's Fair Digital Finance Accelerator brings together consumer associations in low- and middle-income countries, develops their capacity to represent the collective voice of consumers on fair digital finance, and helps build constructive connections with regulators and financial service providers (Nasoetion & Atyanto, 2022) digital finance and consumer protection. However, if you're interested in general information on how organizations can represent the collective voice of consumers in fair digital finance and help build connections with regulators and financial service providers .

2.1.2 The definition of financial inclusion

Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs (transactions, payments, savings, credit and insurance) provided in a responsible and sustainable manner.¹¹ Financial inclusion efforts Financial inclusion aims to ensure that all households and businesses, regardless of their

income level, have access to and can use the appropriate financial services they need to improve their lives.

Financial inclusion is defined by the Bank of Algeria as the availability and use of all financial services by different segments of society including institutions and individuals, especially those who are marginalized, through official channels. , including current and savings accounts, payment and transfer services, insurance services, financing and credit services and innovations in more suitable financial services with competitive and reasonable prices. It also works to protect the rights of consumers of financial services by supporting them so that they can correctly manage their funds and their savings to prevent certain consumers from resorting to informal channels and tools, not subject to any control. Supervisory bodies and which charge relatively high prices leading to the non-satisfaction of needs in financial and banking services through these channels. Financial inclusion is measured by the availability in terms of supply of financial services and by their uses in terms of demand, as well as by the quality of these services (Rakhrour & R. B, 2021).

Figure 1: Dimensions of financial inclusion



Source: (Ariane, 2019)

2.2 The importance of financial inclusion

Financial inclusion is important, that is to say it reflects the possibility for individuals and businesses to access a whole range of financial products and services (transactions, payments, savings, credit, insurance) which are affordable. Affordable, useful, adapted to their needs and offered by reliable and responsible service providers (Djaouida, 2022).

- Access to financial services is considered a factor of progress for seven of the 17 Sustainable Development Goals.
- For the World Bank Group, financial inclusion is an essential factor in reducing poverty and promoting shared prosperity.
- Access to financial products and services makes everyday life easier and helps households and businesses anticipate financing long-term projects or deal with unforeseen events. An individual with a current account will be more likely to use other financial services, such as

credit or insurance, to create a business or develop their activity, to invest in education or health, to manage risks and overcome financial shocks, all factors which will generally improve one's standard of living.

- Open up to new economic models, (Wirdiyanti, 2022) for example by allowing the exploitation of e-commerce data in the service of financial inclusion.
- Adopt a strategic approach by developing a national financial inclusion strategy, which brings together the various stakeholders concerned - financial regulators, telecommunications players, competition authorities, ministries of education (world bank, 2023).

2.3 The relationship between digital finance and financial inclusion

Considering that digital finance is a process that learns new ways of conducting financial transactions, allowing a gradual development of the culture of the organization and increasing its flexibility and transparency, as well as its value and transactions, and increases the benefits of its main performance indicator.

It makes it possible to distinguish two types of relationships between digital finance and financial inclusion, and this since by determining the positive relationship and the negative relationship (Chinoda & Mingiri , 2023).

a. The positive relationship

The positive factors that determine the relationship between digital finance and inclusive finance focus on the provision of financial services for mobile phones, smart tablets and related devices it can improve access to finance for residents of rural and remote areas, given that this population has these devices, and if the rural population has these devices with the availability of internet, it is expected that the provision of digital finance will have positive effects on financial inclusion, etc.

The positive relationship between the use of digital finance and access to financial services, i.e. digital finance, when applied to the lives of low-income people, has a positive impact increasing the financial inclusion in rural areas.

Users of digital financial services can also help increase awareness and media to take advantage of digital financial services and increase the number of people using digital finance and growth to increase financial inclusion.

b. negative relationship

The negative factors that determine the relationship between digital finance and inclusive finance lie on the other hand, "digital finance service providers are for-profit companies that use financing to increase profitability or maximize profitable opportunities for subsidiaries digital lenders, i.e. banks, financial and non-financial institutions, where service providers are used digital business finance is discriminatory as a more powerful marketing tactic to target potential customers high and middle incomes to use a digital finance platform or infrastructure A very powerful marketing tactic to persuade low-income and poor customers to use digital finance platforms or infrastructure (Peterson K, 2018, p.330) Moreover, while digital finance extends services to underserved populations, it also requires robust digital literacy and infrastructure,

which if lacking, can exacerbate financial exclusion for certain groups. These aspects necessitate careful regulation and strategic policy interventions to ensure that digital financial services enhance rather than undermine financial inclusion.

3. The theoretical framework of tourism and sustainable development

3.1 Definition of Tourism

Tourism is a vast field, by associating it with leisure, it is leisure travel that attracts attention. The tourism industry does not like to distinguish this type of travel from all the other travel it deals with. From his point of view, leisure travel is one trip among others; this concept has kept the few important works on the social sciences of tourism in the shadows and has not favored fundamental research.

As leisure travel seems to be confused with all travel, leisure is found despite a growing variety of so-called free time activities, the two phenomena perhaps have a common origin the rise in the values of play and pleasure in postmodern, rationalist, individualist and materialist societies.

We would need to review the history of pleasure travel and leisure to base this interpretation. At the same time, tourism can have the appearance of new religions. The game and the sacred have been culturally associated since the works, however, the essays on the relationships between tourism and the sacred, religion, pilgrimage are rare and unconvincing (Laplante, 2023).

3.2 Definition of Sustainable development

Sustainable development is a form of economic development with the main objective of reconciling economic and social progress with the preservation of the environment, the latter being considered as a heritage to be transmitted to future generations.

Sustainable development is supposed to be able to combine several requirements:

- Satisfaction of the essential needs of current and future generations, in relation to demographic constraints (water, food, education, health, employment)
- Improved quality of life.
- Respect for human rights and freedoms.
- Strengthening new forms of renewable energy.
- In terms of agriculture, for example, sustainable development means economically profitable management, without harming the environment and without reducing natural resources for future generations. This must result in healthier, less polluting production, respecting environmental health requirements and taking into account the future of farmers (Haohan Luo & Haijun Wang, 2024)

Figure 3: Sustainable Development Dimensions



Source: (INSEE, 2023)

3.3 The role of financial inclusion in achieving the Sustainable Development Goals.

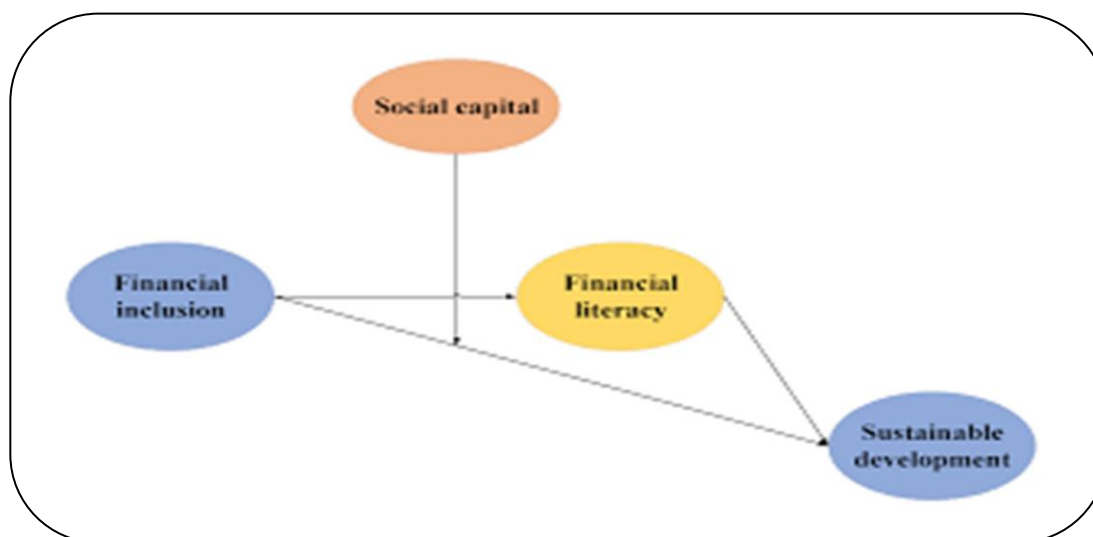
Financial inclusion plays a crucial role in achieving the Sustainable Development Goals (SDGs) by ensuring that everyone, particularly the poor and those in vulnerable situations, have equal access to financial services. This access is essential for eradicating poverty, achieving gender equality, promoting economic growth, and reducing inequalities. By enabling people to participate more fully in the economy, financial inclusion not only enhances individual and household welfare but also supports broader economic stability and sustainable development.

There are many international experiences that clearly demonstrate the importance of financial inclusion in achieving the Sustainable Development Goals, including the following:

- The Family Bolsa conditional social transfer program in Brazil reduced transaction costs from about 15% dollars in 2001 to less than 3% in 2005 by consolidating all benefits into an electronic payment card. First, the successful program contributed to reducing poverty by 12% at age 18.
- In the Dominican Republic, in order to assess the ability to repay loans, applicants are differentiated on the basis of Gender and verification of the date of payment of bills. The result of the analysis of data by gender made it possible to increase the share. Furthermore, a South African study showed that financial inclusion achieved through digital transfers by the government increased women's ability to make decisions within the family. Thus, it increased the probability of its countries in the labor market by 92% (Unsgsa, Alliance, Uncdf, World Bank, 2018, p.08).
- In Ghana, the introduction of smart meters and digital payments by Safe Water Network, a government organization, has helped double revenues per liter, empowering people to manage waste and increasing opportunities to expand supply. In drinking water in other regions.

- In Bangladesh, national savings are being mobilized to finance sustainable development goals, and the digitalization of wages has helped massive gains for women in low-income settings (Ferrata & L, 2019) .

Figure 3: Dimensions of Sustainable development are linked to financial inclusion



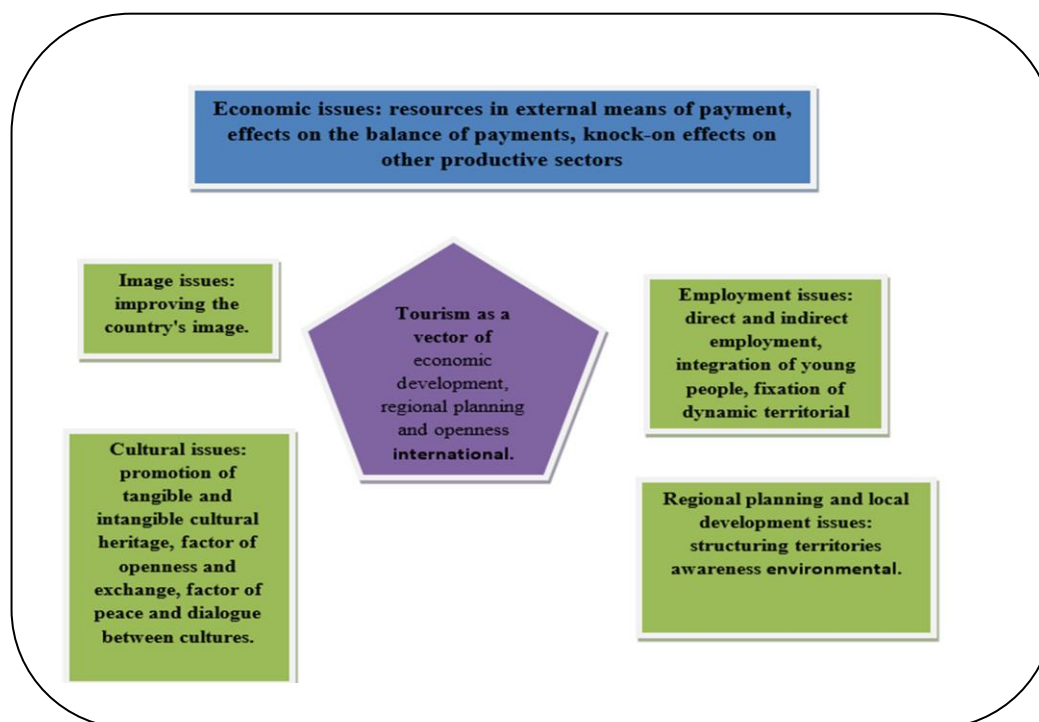
Source: (Peterson K, 2018, p.188)

3.4 Requirements for economic development and tourism in Algeria

For economic development and tourism in Algeria (**Figure 4**), several key requirements include:

- Infrastructure Development: Enhancing transportation, energy, and communication infrastructure to support tourism and industrial activities.
- Investment Attraction: Implementing policies to attract both domestic and foreign investments into diverse sectors including tourism, energy, and technology.
- Tourism Promotion: Developing and promoting Algeria's historical, cultural, and natural attractions to international and domestic tourists.
- Regulatory Framework: Streamlining business procedures and regulatory frameworks to facilitate entrepreneurship and protect investors.
- Skill Development: Investing in education and training programs to build a skilled workforce that meets the needs of various economic sectors, including hospitality and services related to tourism.
- Environmental Sustainability: Adopting sustainable practices in development projects to preserve natural resources and attract eco-conscious travelers.
- These initiatives can drive sustainable economic growth and make Algeria a more attractive destination for tourists and investors.

Figure 4: The challenges of tourism development in Algeria



Source: (Ahmed, 2013)

4. The reality and challenges of digital finance to improve financial inclusion and achieve tourism development through sustainable strategies in Algeria:

4.1 The reality and prospects of digital finance:

A large panel of experts and representatives of financial institutions and organizations assessed during a meeting organized by Care (**Circle of Action and Reflection for Business**) in Algiers under the patronage of the Prime Minister and the Minister of Finance, the constraints and prospects of digital finance in Algeria. The country cannot effectively remain on the sidelines of the growth of electronic financial services in an excessively connected world, when it itself is widely covered by the Internet (90% in 3G) and prevails with a significant mobile penetration (116%).

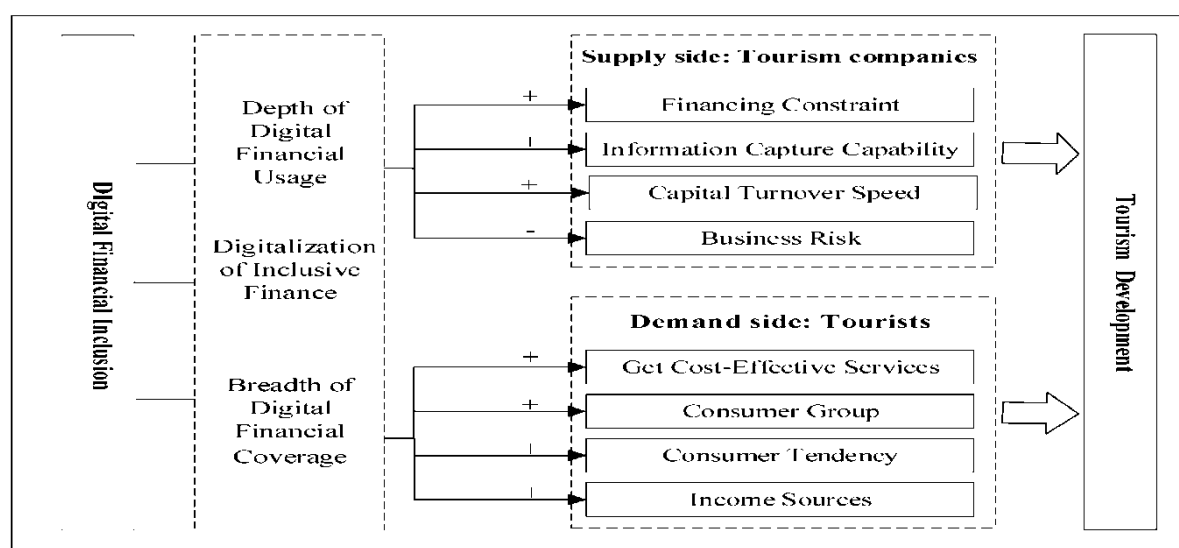
The reality of digital finance in Algeria is marked by a gradual but increasing embrace of digital financial services, driven by the rising penetration of internet and mobile technologies. However, the country faces challenges including regulatory frameworks needing adaptation, limited digital literacy among the population, and the need for better financial infrastructure.

The prospects for digital finance in Algeria are promising if these challenges are addressed. Continued investment in technology infrastructure, enhanced digital literacy programs, and supportive policies could significantly boost digital financial inclusion, fostering economic growth and diversifying the economy.

The rapid advancement of technology has brought about a digital revolution in capital markets and financial services. The volume and complexity of data, or "big data," presents

significant challenges for firms. Cloud computing, data governance, and the efficient application of these technologies via automation and AI led to increased productivity, the establishment of new businesses, and improved corporate performance. Companies must reevaluate their corporate cultures, processes, managerial philosophies, and operational procedures to adapt to this change. However, there are a lot of severe issues with accountability, security, privacy, and intellectual property with this move to digital. Digital financial services can play a key role in achieving the Sustainable Development Goals. The bankcard holder does not have the feeling of having an instant payment instrument. The card is used in a third of operations, mainly withdrawals,” he commented. The challenge is to gradually and completely gain this confidence to be able to make profitable the reforms envisaged by the government in the modernization of the banking and financial system (DFS, 2017).

Figure 5. Mechanisms of digital financial inclusion affecting tourism growth. Note: “+” indicates a positive promoting effect; “-” indicates a negative inhibiting effect.



Source : (Zhang & Zhengning, 2023)

4.2 Tourism products that must be developed to promote the tourism sector in Algeria:

The development and diversification of the tourist offer and the development new tourism activities represent strategic choices to:

- Integration of Algeria into the international tourism market.
- Satisfying the needs of citizens in the field of tourism, bathing and entertainment, which are increasing due to the improvement of the standard livelihoods and population growth.
- The harmonious, sustainable and balanced development of tourist activities.
- There are also development programs for the tourism sector in accordance with the strategic reference framework of tourism policy in Algeria.

To promote the tourism sector in Algeria, developing diverse tourism products that cater to various interests and preferences can be beneficial. Here are some ideas:

- **Cultural Tourism:** Algeria has a rich history and diverse cultural heritage. Develop guided tours to historical sites such as the ancient Roman ruins at Djémila, Timgad, and Tipasa, as well as medieval Islamic landmarks like the Great Mosque of Algiers and the Casbah.
- **Desert Tourism:** The Sahara Desert covers a significant portion of Algeria. Offer desert safaris, camel treks, and camping experiences in the dunes of the Sahara, allowing tourists to experience the unique landscapes and traditional nomadic lifestyle.
- **Adventure Tourism:** Promote adventure activities such as hiking, rock climbing, and paragliding in the Atlas Mountains and other scenic areas. Develop eco-tourism initiatives that focus on sustainable practices and nature conservation.
- **Culinary Tourism:** Algerian cuisine is diverse and flavorful, influenced by Berber, Arab, French, and Mediterranean culinary traditions. Organize food tours and cooking classes where visitors can learn about local ingredients, traditional cooking methods, and enjoy authentic Algerian dishes.
- **Beach Tourism:** Algeria boasts beautiful Mediterranean coastline with pristine beaches. Develop beach resorts, water sports facilities, and marine activities such as snorkeling, scuba diving, and boat tours to attract sun-seekers and water enthusiasts.
- **Cultural Festivals:** Organize cultural festivals and events celebrating Algerian music, dance, art, and literature. These events can showcase local talent, promote cultural exchange, and attract both domestic and international tourists.
- **Health and Wellness Tourism:** Develop spa resorts, wellness retreats, and holistic healing centers in scenic locations to promote relaxation and rejuvenation. Offer yoga retreats, meditation sessions, and traditional hammam experiences.
- **Historical and Archaeological Tours:** Highlight Algeria's archaeological treasures by offering guided tours to ancient sites, museums, and monuments. Provide educational programs and workshops to enhance visitors' understanding of Algeria's history and heritage.
- **Ethnic Tourism:** Showcase the cultural diversity of Algeria by promoting visits to Berber villages, traditional markets (souks), and nomadic settlements. Offer homestay experiences where tourists can immerse themselves in local customs, traditions, and hospitality.
- **Religious Tourism:** Algeria is home to significant religious sites such as the Ketchaoua Mosque and the Mausoleum of Sidi Abderrahmane. Develop pilgrimage tours and spiritual retreats for travelers interested in exploring Algeria's Islamic heritage.

By diversifying tourism products and experiences, Algeria can attract a broader range of visitors and position itself as a vibrant and culturally rich destination on the global tourism map.

Table 1: Current projects in concession tourist centers

Tourist centers par excellence	Number of projects
Northeast	23
North Central	32
North West	18
The South-West of the Oases	04
The Great South Al Ahaggar	03
Total	80

Source: (Ministry of Territorial Planning and Tourism, 2024)

4.3 The challenges of achieving financial inclusion in Algeria

It is recommended that the conduct of the financial inclusion process occur after States have prepared a study on the gaps in supply and demand, a cornerstone from which they can either set future objectives with priorities, or consider studying the gaps as the first step in preparing a national strategy involving all parties concerned (Tharouma, 2022).

In any case, the objectives of the strategy must be defined and measurable and can be achieved on time, working to unify efforts in the same direction and to realize the objectives set to reach the greatest possible number of segments of the targeted sectors.

Algeria is making continuous efforts to develop its digital financial services to achieve true financial inclusion, including Recommendations approved by the Bank of Algeria to develop a national financial inclusion strategy aimed at:

- Awareness and education of young people, particularly on the principles and principles of financial literacy according to international standards, and a combination of Various stakeholders, including financial regulators, telecommunications and education.
- Contribute effectively to the financing of economic projects for small and medium-sized businesses.
- Conduct promotional and awareness campaigns to introduce various banking products, especially related ones With new technologies, applications and financial innovations available.
- Expand the networks of banks and financial institutions to all regions of the country.
- Encourage Islamic banking by issuing regulations aimed at strengthening and deepening financial inclusion.
- It has also enabled the launch of “digital identity” since 2013, financial institutions treat their customers effectively and comply in particular with anti-money laundering requirements and other “know your customer” requirements. ". It has also helped encourage new business models such as e-commerce platforms, well integrating digital financial services.
- Poor financial protection of customers: the system linked to the bank deposit system allows the client to be compensated in the event of bankruptcy or cessation of activity within the limit of a certain value considered relatively low and not stimulating savings, as part of the policy of financial inclusion and restoration of confidence in the relationship between the bank and the customer, this value has been increased, but it remains insufficient, especially in view of the high inflation rates and interest rates. Low interest on savings deposits.
- Lack of financial literacy: Banking awareness is defined as the habit of individuals and economic institutions to deposit their balances in cash and their dependence on various means of payment to settle their economic transactions. The demand for bank deposits increases as banking awareness increases (Alexandra & ZL, 2016).

5. Conclusions

The literature puts forward several definitions of financial inclusion and digital finance, but it has not been able to reach a consensus on the definition of these two notions. However, previous literature generally agrees that inclusive growth refers to the ideal that everyone should have the opportunity to contribute to and benefit from increased prosperity while financial

inclusion is about making financial services accessible at affordable costs to all individuals and businesses.

Digital technology constitutes an important lever for improving the financial inclusion of women living in rural areas. Our study therefore proposes a theoretical model on which financial service providers in Côte d'Ivoire could potentially base themselves to better have a lasting impact on rural women's access to formal financial services.

Concerning the Algerian context, the financial inclusion indicators presented in this article show the remarkable delay that Algeria is in this area and the development of the tourism sector in Algeria.

Several conclusions were drawn from this study and they summarized as follows:

- Implementation of national strategies for financial inclusion.
- Reform of national payment systems, including remittance markets.
- Financial inclusion introduces new players to the market and leads to a different distribution of roles and risks (new or already well-known) than that which characterizes traditional approaches to the provision of retail financial services.
- The development and diversification of financial services.

The results of this study bear several recommendations, we address them as follows:

- ✓ Protection of consumers of financial services.
- ✓ We continue to highlight the subject of financial inclusion as an essential component of the financial stability and integrity of an economy.
- ✓ We give importance to digital finance and tourism in Algeria.
- ✓ Financial inclusion is, in itself, positive. The debate on the conditions of possibility for better (institutional) financial inclusion to constitute a factor of beneficial change for the populations concerned therefore has no reason to be.

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